

Appendix O. Bank of America Concierge Voicemail Script

HUD's Pre-Purchase Homeownership Counseling Demonstration and Impact Evaluation

Concierge Team Voicemail Script (Voicemail left after 3 attempts):

“Hello, this message is for *[Mr./Ms. X]*? This is *[name]* from X Lender.

I'm calling because I see that you recently spoke with one of our loan officers about a home loan. Your loan officer may have mentioned the opportunity to participate in a study of first-time homebuyers that is being conducted by the U.S. Department of Housing and Urban Development.

As your loan officer may have told you, Bank of America is currently assisting the United States Department of Housing and Urban Development identify first-time homebuyers who may be interested in participating in an upcoming study. The Department of Housing and Urban Development is a federal agency often referred to as “HUD.” HUD is interested in understanding more about the experience of first-time homebuyers – both before they purchase a home and once they have moved in. If you chose to participate, you may receive over \$100 from HUD.

There will be a research company called Abt SRBI who will coordinate enrollment and take care of all the details of the study. They can provide you with details and enroll you in the study if you decide you'd like to participate.

If you are interesting in learning more about this opportunity, please contact Abt SRBI at the following toll-free number: XXX-XXX-XXXX. Again, that's XXX-XXX-XXXX.

Thank you and have a nice day.”