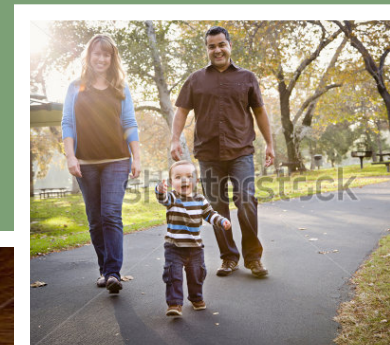


KEYS TO SUCCESS



THIS STUDY IS SPONSORED BY THE
U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT



KEYS TO SUCCESS

A STUDY OF FIRST-TIME HOMEBUYERS
LEARN HOW YOU CAN BENEFIT

If you have questions about the study call 1-855-207-6262 or send an email to the research team at firsttimehomebuyerstudy@abtassoc.com.

WHAT IS IT? The United States Department of Housing and Urban Development (HUD) is studying the benefits of information, education, and counseling for first-time homebuyers. The study will track 6,000 people over several years. If you join the study, you will be helping others be more successful in buying their first homes.

DO I GET ANYTHING FOR PARTICIPATING? You will receive \$150.00 or more as a thank you from the research team for your time. Depending on which study activities are completed, some study participants will receive up to \$250.00 for his or her time.

DO I HAVE TO PARTICIPATE? Participation is completely voluntary. You can leave the study at any point. Whether you participate or not, your application for a home loan and services provided by your lender will not be affected..

WHAT DO I HAVE TO DO? If you join the study, you will complete the following activities:

- › One 30 minute phone survey.
- › Homebuyer education and counseling, if selected. These services may be provided in person or by Internet and telephone.
- › Two follow-up phone surveys over the next two to three years.

WHAT INFORMATION IS THE STUDY SEEKING? HUD wants to learn about the services people seek, the steps they take, and the experiences they have when buying their first homes.

How Do I PARTICIPATE?

Participating is easy. The study is looking for people thinking of buying their first home and who will describe their experiences to the research team.

To join, just contact the toll-free number below to get started.

1-855-207-6262

