

Request for Approval under the “Generic Clearance for the Collection of Qualitative Feedback on the Service Delivery of the Consumer Financial Protection Bureau” (OMB Control Number: 3170-0024)

1. **TITLE OF INFORMATION COLLECTION:** *Mortgage Closing Usability Study.*
2. **PURPOSE:** We will conduct usability testing of a prototype of an electronic closing tool. We will focus on forming ideas for future development of the tool. Specifically, we will design tasks and questions that help to determine the optimal format, layout, site hierarchy, and navigation for the tool. To do so, we will test mocked-up prototypes (e.g., on paper or on screen) to assess users’ understanding of the design as well as how users perceive the concepts.
3. **DESCRIPTION OF RESPONDENTS:** Adults 18+ who have either 1) closed on a home in the past year, 2) plan to close on a home in the next year, 3) refinanced a home in the past year, or 4) plan to refinance a home in the next year.

4. TYPE OF COLLECTION (ADMINISTRATION OF THE INSTRUMENT):

a. **How will you collect the information?** (Check all that apply)

- | | |
|--|---|
| <input checked="" type="checkbox"/> Web-based or other forms of Social Media | <input checked="" type="checkbox"/> Telephone |
| <input checked="" type="checkbox"/> In-person | <input type="checkbox"/> Mail |
| <input type="checkbox"/> Small Discussion Group | <input type="checkbox"/> Focus Group |
| <input type="checkbox"/> Other, Explain _____ | |

b. **Will interviewers or facilitators be used?**

- Yes No Not Applicable

5. FOCUS GROUP OR SURVEY:

If you plan to conduct a focus group or survey, please provide answers to the following questions:

a. **Do you have a customer list or something similar that defines the universe of potential respondents and do you have a sampling plan for selecting from this universe?**

- Yes No Not Applicable

b. **If the answer is yes, please provide a description below. If the answer is no, please provide a description of how you plan to identify your potential group of respondents and how you will select them?**

The opportunity to participate will be advertised in the local community and on the Fors Marsh Facebook page. Individuals who have opted into contact databases maintained by Fors Marsh Group will be notified via email or phone about the opportunity to participate. Individuals who

express an interest in participating will be emailed the web-based screener, which includes the Privacy Act Statement. If they qualify based on responses to the web-based screener, they will be contacted by phone and administered the phone-based screener. Individuals who qualify based on responses from the phone-based screener will be scheduled. Only the recruiter will see direct identifying PII, and direct identifying PII is not shared with the researchers. Direct identifying PII is kept confidential at all times and is stored separately from data.

6. PERSONALLY IDENTIFIABLE INFORMATION:

- a. **Is personally identifiable information (PII) collected?** Yes No
- b. **If Yes, is the information that will be collected included in records that are subject to the Privacy Act of 1974?** Yes No Not Applicable
- c. **If Applicable, has a System or Records Notice (SORN) been published?**
 Yes No Not Applicable
 If Yes, provide Federal Register citation for the SORN: 77 FR 60382 CFPB Consumer Education and Engagement Records

7. INCENTIVES:

- a. **Is an incentive provided to participants?** Yes No
- b. **If Yes, provide the amount or value of the incentive?** \$75.
- c. **If Yes, provide a statement justifying the use and amount of the incentive.**
 While sessions will last about 60 minutes, participants are required to arrive 10 minutes early to sign in, and to ensure sessions begin on time. Upon completion of the session, participants are required to sign out and receive their incentive. Thus, they are in the office for about 75 minutes. Further, many participants have to travel 30-60 minutes to and from the facility. In our experience, a \$75 incentive for a 60-minute session allows for successful recruitment by reducing the amount of time required to recruit (i.e., it is more difficult and takes longer to recruit participants when we offer a lower incentive) and simultaneously increasing the attendance rate.

8. BURDEN ESTIMATES:

Information Collection	Number of Respondents	Participation Time (hours)	Burden Hours
Web-Based Screener	50	.05 hour	2.5
Phone-Based Screener	25	.1 hour	2.5
Usability Sessions	18	1.25 hour	22.5
Total:			28

Note: The estimated total burden hours for respondents who participate in the usability sessions is 1.15 hours; respondents who are screened out have a much lower estimate, as shown above. The total number of respondents is 50. The 25 who participate in the phone-based screener and the 18 who participate in the usability sessions are subsets of

the total number or respondents.

9. **FEDERAL COST:** The estimated annual cost to the Federal government is

\$52,079.18

10. **CERTIFICATION:**

By submitting this document, the Bureau certifies the following to be true:

- The collection is voluntary.
- The collection is low-burden for respondents and low-cost for the Federal Government.
- The collection is non-controversial and does not raise issues of concern to other federal agencies.
- The results are not intended to be disseminated to the public.
- Information gathered will not be used for the purpose of substantially informing influential policy decisions.
- The collection is targeted to the solicitation of opinions from respondents who have experience with the program or may have experience with the program in the future.
- The results will not be used to measure regulatory compliance or for program evaluation.