



<ID>  
<FIRST NAME1> <LAST NAME1> <Date>  
<FIRST NAME2> <LAST NAME2>  
<ADDRESS>  
<CITY> <STATE> <ZIP>

I am writing to ask for your help with an important national survey of consumers about their mortgage loan experiences.

I understand that in the last twelve months you obtained a mortgage for your home (or a residence that is rented or otherwise occupied by others). Your recent experience is very important to us.

Over the last few years the U.S. economy has gone through some dramatic changes that have affected mortgage practices. We believe that learning about the experiences of borrowers directly will help us improve lending practices and the mortgage process for future borrowers.

This research study is jointly sponsored by two Federal agencies who are working on behalf of all consumers:

The Federal Housing Finance Agency (FHFA) created in 2008, to oversee and insure the safety of the U.S. housing finance system

The Consumer Financial Protection Bureau (CFPB) created in 2011, to study consumer financial markets, enforce federal consumer financial laws, and help consumers get the information they need to make financial decisions that are best for them and their families

Together we are working to improve the safety and transparency of the lending process for all consumers.

Results from this survey will only appear as summaries in which no person will ever be identified. The questionnaire does not ask you for any identifying information, so please do not identify yourself in any way on the envelope or the returned questionnaire. The code numbers on the survey are there to aid in the scanning process and keep track of returned surveys. For your convenience and to ensure your survey is returned to us, please use the postage-paid return envelope enclosed.

We greatly appreciate your effort to answer and return this questionnaire. Enclosed is a small token of appreciation for your time and help. If you have any questions about this study, please feel free to call us at 855-339-7877. We look forward to hearing from you.

Respectfully,

Federal Housing Finance Agency  
[www.FHFA.gov](http://www.FHFA.gov)

Consumer Financial Protection Bureau  
[www.CFPB.gov](http://www.CFPB.gov)

**Privacy Act Notice:** In accordance with the Privacy Act, as amended (5 U.S.C. § 552a), the following notice is provided. The information requested on this Survey is collected pursuant to 12 U.S.C. 4544 for the purposes of gathering information for the National Mortgage Database. Routine uses which may be made of the collected information can be found in the Federal Housing Finance Agency's System of Records (SORN) Notice FHFA-21 National Mortgage Database. Providing the requested information is voluntary. Submission of the survey authorizes FHFA to collect the information provided and to disclose it as set forth in the referenced SORN.

**Paperwork Reduction Act Statement:** Notwithstanding any other provision of the law, no person is required to respond to, nor shall any person be subject to a penalty for failure to comply with, a collection of information subject to the requirements of the Paperwork Reduction Act, unless that collection of information displays a currently valid OMB Control Number.



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Last week we sent you a request to help with a study we are conducting in order to better understand the experiences people have when obtaining a home mortgage.

If you have already responded, we want to thank you for your help. We really appreciate it. If you have not yet had time to respond, we hope that you will do so soon.

This study is concerned with learning about the process borrowers go through in obtaining a home mortgage. Very little is known about the borrower's experiences in obtaining a home mortgage. We believe that learning about the experiences directly from borrowers will help us improve lending practices and the mortgage process for future borrowers

If you have questions about the study, please feel free to call us at 855-339-7877.

We look forward to hearing from you,

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A few weeks ago, we wrote to ask for your help with a study we are conducting to better understand factors affecting the home mortgage market.

We are writing to you again because of the importance of this study today, when there is much national concern about difficulties some people face in getting mortgages.

Because of your recent experience, it is particularly important that we hear from you. Please share your experiences and any problems you may have encountered in obtaining your mortgage. We believe that learning directly from borrowers will help us improve lending practices and mortgage process.

The questionnaire does not ask you for any identifying information. Please use the enclosed envelope to return your completed survey and do not identify yourself in any way on the envelope or the questionnaire. The code numbers on the survey aid in the scanning process and keep track of returned surveys. Results from this survey will only appear as summaries in which no person will ever be identified.

We are enclosing another questionnaire and envelope for your convenience and a small token of appreciation for your time and help. As before, we would be happy to respond to any questions you might have at 855-339-7877.

Thank you in advance for considering our request. We look forward to hearing from you.

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The research study about which I first wrote to you in <month> will be drawing to a close this month.

In two weeks we will begin analysis of all of the responses we have received. The results from this study are particularly important in helping to make housing affordable and achieving stability in the mortgage markets throughout the country.

If you have not responded please do so by <TBD>.

This is the last request we will be sending for this study. Thank you for considering our request.

We look forward to hearing from you.

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