

SOLICITATION EMAIL

Greetings !

You have been selected to participate in the market research activity below.

Name of Activity: New Survey

- * **Type of activity:** Survey
- * **Activity start time:** {date and time}
- * **Estimated time to complete:** {time_to_complete} minutes
- **Payment for completing activity:** \$ xx

Additional Info:

This market research activity is made available on our own survey platform. If you qualify and complete the study, your earnings will be shown on your [vendor name] dashboard immediately. As is the case with all [vendor name] market research activities you participate with, your anonymity and privacy remains completely protected. Per our Terms Of Use, never is any of your identity information revealed to [vendor name] clients or any other third parties.

How to participate

To participate in this market research activity, please go to your my[vendor name] home page, or click [vendor web site link]**Error! Hyperlink reference not valid. Please Note: If this link does not work, please go directly to you're my[vendor name] page by typing 'vendorname.com' directly into your browser's address bar.**

Thank you

Thank you for your continued participation in all available market research activities!

If you have any questions or concerns about this mail, please do not hesitate to contact [vendor name] Support at [vendor name web site]<mailto:>.

The [vendor name] Team

SCREENER QUESTIONS

According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is 1505-0231. The time required to complete this information collection is estimated to average 10 minutes.

S1) Do you own your home?

- a. Yes [Go to S2]
- b. No [Stop]

S2) Did you purchase your home before January 1, 2009?

- a. Yes [Go to S3]
- b. No [Stop]

S3) Is the total amount you owe on your mortgage (not the value of your home) less than \$729,750?

- a. Yes [Go to S4]
- b. No [Stop]

S4) Are you concerned about your ability to continue making your monthly mortgage payments?

- a. Yes [Start Survey]
- b. No [Stop]

SURVEY QUESTIONS

1. Have you ever been late making (or missed) a mortgage payment?
 - a. Yes
 - b. No

2. [If yes to 1] How recently?
 - a. In the past 6 months
 - b. 6 months to 1 year ago
 - c. 1 to 2 years ago
 - d. Longer than 2 years ago
 - e. I don't remember

3. Have you sought support with your mortgage payments? (Please check all that apply.)
 - a. I sought support more than 2 years ago.
 - b. I sought support more than 1 year ago, but less than 2 years ago.
 - c. I sought support in the last year.
 - d. I am seeking support right now.
 - e. I have not sought support.

4. [If yes (a – d) to 3] How did you find support (or where are you looking for support) with your mortgage payments? (Please check all that apply.)
 - a. Billboard or other outdoor sign
 - b. Flyer or handout
 - c. Email
 - d. Mortgage seminar or help event
 - e. Advice from a friend or relative
 - f. Advice from a credit or housing counselor
 - g. Internet search
 - h. Social media (Facebook, Twitter, etc.)
 - i. Information in the mail
 - j. Television ad or story
 - k. Radio ad or story
 - l. Print ad or story (newspaper, magazine, etc.)
 - m. Other

5. [If no (e) to 3] Why haven't you tried to find support with your mortgage payments? (Please check all that apply.)
 - a. I don't know where to look.
 - b. I don't think I'm eligible because I am unemployed.
 - c. I don't think I'm eligible because I am employed.
 - d. I don't think I'm eligible because I owe more on my mortgage than my home is worth.
 - e. I don't know who to trust.
 - f. I don't think I'm eligible because my home is worth more than I owe on my mortgage.
 - g. I don't know how to start.
 - h. I don't have access to help.
 - i. I don't think people should get help from others for their mortgage.
 - j. I'm embarrassed about my situation and don't want others to know.
 - k. I'm overwhelmed and afraid to seek help.
 - l. I'm not sure.

- m. I will; I just haven't gotten to it yet.
 - n. I think the economy is getting better and everything will work itself out.
 - o. Other reason not listed above.
6. Struggling homeowners need options to get help with their mortgage payments.
- a. Strongly Agree
 - b. Agree
 - c. Neither Agree nor Disagree
 - d. Disagree
 - e. Strongly Disagree
7. The government should offer programs to help struggling homeowners.
- a. Strongly Agree
 - b. Agree
 - c. Neither Agree nor Disagree
 - d. Disagree
 - e. Strongly Disagree
8. There are plenty of programs available to help struggling homeowners.
- a. Strongly Agree
 - b. Agree
 - c. Neither Agree nor Disagree
 - d. Disagree
 - e. Strongly Disagree
9. Which of the following mortgage terms have you heard? (Please check all that apply.)
- a. Deed-in-Lieu of Foreclosure
 - b. Forbearance
 - c. Modification
 - d. Principal Reduction
 - e. Refinancing
 - f. Repayment Plan
 - g. Short Sale
 - h. I haven't heard of any of these.
10. Which of the following programs have you heard about? (Please check all that apply.)
- a. Home Affordable Modification Program (HAMP)
 - b. Second Lien Modification Program (2MP)
 - c. Home Affordable Unemployment Program (UP)
 - d. Home Affordable Foreclosure Alternatives Program (HAFA)
 - e. Principal Reduction Alternative (PRA)
 - f. Home Affordable Refinance Program (HARP)
 - g. FHA Short Refinance
 - h. Hardest Hit Fund (HHF)
11. Have you ever heard of a program called *Making Home Affordable*?
- a. Yes
 - b. No

12. [If yes to 11], Where have you heard about the *Making Home Affordable* program? (Please check all that apply.)

- a. Billboard or other outdoor sign
- b. Flyer or handout
- c. Email
- d. Mortgage seminar or help event
- e. Advice from a friend or relative
- f. Advice from a credit or housing counselor
- g. Internet search
- h. Social media (Facebook, Twitter, etc.)
- i. Information in the mail
- j. Television ad or story
- k. Radio ad or story
- l. Print ad or story (newspaper, magazine, etc.)
- m. Other

13. [If yes to 11] (Please check all that apply.) The *Making Home Affordable* program:

- a. Is a mortgage assistance program sponsored by mortgage companies
- b. Is a government sponsored mortgage assistance program
- c. Is free for homeowners
- d. Is available for a minimum fee that can be paid over time
- e. Is only available to homeowners receiving government assistance
- f. Helps new home buyers find a house they can afford
- g. Helps struggling homeowners avoid foreclosure
- h. Reduces monthly mortgage payments to more affordable levels
- i. Offers assistance only to people who are unemployed
- j. Other

14. Have you ever heard of 888-995-HOPE (4673)?

- a. Yes
- b. No

15. [If yes to 14] (Please check all that apply.) Where have you heard about 888-995-HOPE (4673)?

- a. Saw a billboard or other outdoor sign
- b. Picked up a flyer or handout
- c. Received an email
- d. Attended a mortgage seminar or event
- e. Heard about it from a friend or relative
- f. Learned about it from a housing counselor
- g. Learned about it from a credit counselor
- h. Clicked on an online ad
- i. Conducted an Internet search
- j. Learned about it from social media (Facebook, Twitter, etc.)
- k. Received information in the mail
- l. Received a phone call
- m. Saw an ad on television
- n. Saw a story on television
- o. Heard an ad on radio
- p. Heard a story on radio
- q. Saw an ad in print (such as newspaper, magazine, etc.)

- r. Read a story in print (such as newspaper, magazine, etc.)
- s. Other

16. [If yes to 14] (Please check all that apply.) 888-995-HOPE (4673):

- a. Lets you make a donation to help homeowners affected by natural disasters
- b. Lets you get listings on foreclosed properties in your area
- c. Helps struggling homeowners avoid foreclosure
- d. Is free
- e. Is only available to homeowners receiving government assistance
- f. Lets you speak live with a housing expert
- g. Is only for people who are late on their mortgage payment
- h. Puts you in touch with a HUD-approved housing counselor
- i. Is only for people who are unemployed
- j. Is available 24/7/365
- k. Other

[Following questions are repeated for each graphic] We are going to show you a few images that might be used as advertisements. The following is a series of statements that could be used to describe the image. For each statement, please indicate if it describes the image not at all, somewhat, or completely.

	<i>Does not describe the image</i>	<i>Describes it somewhat</i>	<i>Describes the image completely</i>
Is clear to me			
Is relevant to me			
Is informative			
Is motivating			
Is confusing			
Is inspiring			
Is funny			
Is scary			
Is unique			
Is offensive			
Makes me want to learn more			
Makes me think a solution is available			
Makes me want to act			
Makes me want to act quickly			
Tells me what to do to get started			
Tells me something I don't know			
Tells me something important			

17. (Please check all that apply.) I can tell from this image that the program:

- a. Is a mortgage assistance program sponsored by mortgage companies
- b. Is a government sponsored mortgage assistance program
- c. Is free for homeowners
- d. Is available for a minimum fee that can be paid over time
- e. Is only available to homeowners receiving government assistance
- f. Helps new home buyers find a house they can afford
- g. Helps struggling homeowners avoid foreclosure
- h. Reduces monthly mortgage payments to more affordable levels
- i. Offers assistance only to people who are unemployed
- j. None of the above

18. I can tell from this image that the primary way to get mortgage assistance would be to:

- a. Call 888-995-HOPE (4673).
- b. Visit MakingHomeAffordable.gov.
- c. Call the U.S. Department of the Treasury.
- d. Call the U.S. Department of Housing and Urban Development.
- e. Search for Making Home Affordable online.

19. Are you?

- a. Male
- b. Female

20. What is your age?

- a. 18 – 24
- b. 25 – 34
- c. 35 – 44
- d. 45 – 54
- e. 55 – 64
- f. 65+

21. In what state do you live?

[Dropdown]

22. (Optional) What is your total household income?

- a. Less than \$49,999
- b. \$50,000 - \$74,999
- c. \$75,000 - \$99,000
- d. \$100,000 - \$149,000
- e. \$150,000 - \$199,000
- f. More than \$250,000
- g. I prefer not to answer

23. (Optional) Are you of Hispanic or Latino origin?

- a. Yes
- b. No

24. (Optional) (Please check all that apply) Are you?

- a. White
- b. Black or African American
- c. Asian
- d. Native Hawaiian or other Pacific Islander
- e. American Indian or Alaskan Native

25. (Optional) What is the primary language spoken in your household?

- a. English
- b. Spanish
- c. Chinese (Mandarin)
- d. Korean
- e. Russian

- f. Tagalog
- g. Vietnamese
- h. Other
- i. I prefer not to answer