

Appendix P. Wells Fargo/Maritz Study Participant Recruitment Script

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

Lead Letter from Lender ¹

Dear Mrs. and/ or Mrs. X

Thank you for contacting Wells Fargo! We appreciate your business.

Recently, you applied for a home loan from Wells Fargo. I am writing today to invite you to join us in an important national study of first-time homebuyers. The study is being conducted by the U.S. Department of Housing and Urban Development (known as "HUD"). HUD hopes to learn what kinds of information first-time homebuyers find most helpful.

We would like to provide your name to the study team as someone who might be interested in participating. If you choose to participate, you will receive \$150.00 or more over the course of the study as a thank you from the study team for your time. A representative from Wells Fargo will contact you by phone in the next week. You will be asked if we can share your name and contact information with the study team. Then the study team (a company called Abt SRBI) will contact you with more details and to answer your questions.

We want you to know that study participation is entirely up to you. It will not affect your loan application in any way.

This national research study is important. The results could make buying a first home more successful for everyone.

If you have any questions about this letter, call Wells Fargo directly at xxx-xxx-xxxx. We appreciate your time and look forward to speaking with you next week.

Many thanks for thinking of Wells Fargo.

Sincerely,

< name >

Wells Fargo

Wells Fargo/Maritz Concierge Script

¹ Letter is subject to approval by the legal and compliance team at Wells Fargo.

Hello, this is [INTERVIEWER NAME], calling on behalf of Wells Fargo. May I please speak to [INSERT RESPONDENT NAME].

[When correct person is on the phone, read the introduction below if needed.]

Hello, this is [INTERVIEWER NAME], calling on behalf of Wells Fargo Home Mortgage.

Recently, you applied to Wells Fargo for a home loan. So we are inviting you to participate in a new national study of first-time homebuyers. The study is being conducted by the U.S. Department of Housing and Urban Development, also known as HUD. If you qualify and choose to participate, you will receive \$150 or more as a thank you from the study team for your time. If you have two minutes, I would like tell you a little more about the study.

[Pause to give time for respondent to acknowledge moving forward.]

And just so you know, for quality and training purposes this call may be monitored or recorded.

First, I need to verify a couple things. Have you owned a home in the past three years?

1. Yes Terminate **[Thank you for your time but this study is only available for first time home buyers. Thanks again for agreeing to listen to details about the study and have a nice day.]**
2. No – Continue.

Thinking about the Wells Fargo loan you recently applied for, which of the following roles did you play?

- 1) Were you the primary decision maker when applying for the loan, or
- 2) Did you share in the decision with someone else, or
- 3) Did you have little or no decision making authority
 1. Primary - Continue
 2. Shared in decision making - Continue
 3. Little or no decision making authority – Terminate **[Thank you for your time but this study is only available to customers who were part of the decision making process when applying for a loan with Wells Fargo. Thanks again for agreeing to listen to details about the study and have a nice day.]**

Thank you. As I mentioned, Wells Fargo is helping the U. S. Department of Housing and Urban Development identify first-time homebuyers who may be interested in participating in this important study. HUD wants to learn more about the experiences of first-time homebuyers before they purchase a home and after they have moved in.

A research company called Abt SRBI is conducting the study for HUD. With your permission, we will forward your contact details to Abt SRBI. There is no obligation to participate if you allow Abt SRBI to contact you. Also, this will not impact your loan application in any way. This is an independent study and Wells Fargo will not know if you choose to participate until well after the

application process is over. The study team at Abt SRBI can provide more details than I am able to give.

So, may I formally have your permission to pass your name, address, telephone number, and email address to the study team at Abt SRBI so they may contact you by phone?

1. Yes - Continue
2. No – Terminate [**Thank you very much for allowing me to tell you about this study. However, we do need permission from you to pass your information to Abt Associates to participate. Thank you and have a nice day.**]

Thank you. I just need to verify these items with you first.

Is this your preferred phone number? [**Insert phone number from sample, allow to modify**]

And what is your email address? [**Insert email address, check spelling**]

Is your address? [**Insert address, allow to modify, check spelling**]

Thank you. That is all the information I need. Someone from Abt SRBI will be calling you in the next few days to give you more information about the study. In the meantime, if you have any questions about the study, please call the study hotline at 855-207-6262 at any time. Thanks again and have a nice day.

Voicemail Scripts ²

- **First Voicemail Script**

² Voicemail scripts are subject to approval by the legal and compliance team at Wells Fargo.

This message is for Mr. and/or Mrs. XXXX.

This is [ASSOCIATE NAME] calling on behalf of Wells Fargo.

Recently, you applied to Wells Fargo for a home loan. Based on information in your application, Wells Fargo invites you to join in a new national study of first-time homebuyers. We are helping the U.S. Department of Housing and Urban Development (known as “HUD”) in this important research. If you choose to participate, you will receive \$150 or more over the course of the study to thank you from study team for your time. The study’s results could be helpful to all first-time homebuyers like you.

We will send you an e-mail in the next few days about the study, and we may call you again. Please contact Wells Fargo at xxx-xxx-xxxx for more information. We appreciate your time and look forward to speaking with you.

- **Last Voicemail Script**

This message is for Mr. and / or Mrs. Xxxxx.

This is [ASSOCIATE NAME] calling on behalf of Wells Fargo.

We hope to hear from you soon. This is your final invitation to join us in an important national study of first-time homebuyers. We are helping the U.S. Department of Housing and Urban Development (known as “HUD”) learn what kinds of information first-time homebuyers find most useful. If you choose to participate, you will receive \$150 or more over the course of the study as a thank you from the study team for your time. Joining the study will not affect your recent loan application with Wells Fargo. Please contact Wells Fargo at xxx-xxx-xxxx for more information. This is your final invitation, so we look forward to speaking with you very soon.

Email Outreach from Lenders³

Dear Mr. and / or Mrs. X

Thank you for submitting your loan application to Wells Fargo!

Wells Fargo is assisting the U.S. Department of Housing and Urban Development (known as “HUD”) with a national study of first-time homebuyers. HUD wants to learn more about the kinds of information first-time homebuyers find helpful. The study results will help future first-time homebuyers like you. If you choose to participate, you will receive \$150.00 or more over the course of the study to thank you from the study team for your time.

There is no obligation and participating will not affect your loan application in any way.

To learn more about the study and your role in it, please click on the button below. Clicking on this button lets us know that we have your permission to provide your contact information to the study team, who will then contact you describe the study and how to enroll. HUD has hired Abt SRBI—a survey research company—to conduct the study.

³ Email is subject to approval by the legal and compliance team at Wells Fargo.

So, for compliance with applicable privacy laws, may I have permission to provide your name and contact information to the study team so they can contact you?

- Yes, send my information to the study team. [Please click here (insert link)]

If you have any questions about this email please call Wells Fargo directly at xxx-xxx-xxxx.

Thank you for your consideration.

Sincerely,