

Sampling definition: The targeted population will include individuals who closed a VA home loan in the 90 days prior to the fielding period. The sample will be stratified as follows: (1) those that closed on purchase loans, (2) those who received loans for interest rate reductions, and (3) those who obtained cash out or other refinancing.

Benefit Information

1. How did you FIRST learn about the VA Home Loan Program? (Mark only one) *If you are unsure, please indicate the first way you remember learning about the VA Home Loan Program* [RADIO BUTTONS. SINGLE RESPONSE.]

- a. VA website [1]
- b. VetSuccess.gov [2]
- c. eBenefits.va.gov [3]
- d. Social media websites (e.g., Facebook, Twitter, etc.)
- e. Internet (excluding VA and social media sites)
- f. Mail (from VA) [4]
- g. VA phone number (800-827-1000) [5]
- h. ~~VA medical center~~ In person with a VA representative (e.g., VA medical center, VA Vet eCenter, Regional Office, etc.) [8]
- i. Transition Assistance Program/Disabled Transition Assistance Program briefings [6]
- j. Veterans Service Organizations; (e.g., Disabled American Veterans, Veterans of Foreign Wars, Paralyzed Veterans of America, etc.) ~~(Specify)~~ [TEXT BOX, FORCE TEXT IF RESPONSE IS SELECTED, 50 CHARACTER MAX.] [7]
- k. ~~VA Vet center~~ [9] Information came with notification/ratings letter [16]
- l. ~~In person at a Regional Office~~ [10]
- ~~j. Visit from a VA employee~~ [12]
- ~~l. Other Veterans~~ [13]
- m. Friends or family [15]
- n. Lender/~~Real estate agent~~ [17]
- o. Real estate agent
- p. Home builder
- q. Other publications (e.g., Army Times, local newspapers, etc.) [18]
- r. Other (Specify) _____ [TEXT BOX, FORCE TEXT IF RESPONSE IS SELECTED, 50 CHARACTER MAX.] [97]
- s. Don't know or not sure [99]

2. What method(s) do you MOST FREQUENTLY use to obtain general information about the VA Home Loan Program? (Mark all that apply) [CHECK BOXES. MULTIPLE RESPONSE. CODE EACH RESPONSE AS 0 IF UNCHECKED OR 1 IF CHECKED]

- a. VA website
- b. VetSuccess.gov

- c. eBenefits.va.gov
 - d. Social media websites (e.g., Facebook, Twitter, etc.)
 - e. Other websites (excluding VA or social media sites)
 - f. Phone
 - g. Mail
 - h. E-mail
 - i. ~~In person at a Regional Office~~ In person with a VA representative (e.g., VA medical center, VA Vet eCenter, Regional Office, etc.)
 - j. Veterans Service Organizations; (e.g., Disabled American Veterans, Veterans of Foreign Wars, Paralyzed Veterans of America, etc.) ~~(Specify)~~
_____ **[TEXT BOX, FORCE TEXT IF RESPONSE IS SELECTED, 50 CHARACTER MAX.]**
 - k. Disabled Veterans' Outreach Program
 - l. ~~VA medical center~~
~~VA Vet center~~
 - m. Friends or family
 - n. Lender/~~Real estate agent~~
 - o. Real estate agent
 - p. Home builder
 - q. Other publications (e.g., Army Times, local newspapers, etc.)
 - r. Other ~~(Specify)~~ _____ **[TEXT BOX, FORCE TEXT IF RESPONSE IS SELECTED, 50 CHARACTER MAX.]**
 - s. Don't know or not sure **[MUTUALLY EXCLUSIVE RESPONSE]**
 - t. None of the above **[MUTUALLY EXCLUSIVE RESPONSE]**
3. ~~How did the VA provide you information about the application process for your most recent certificate of eligibility (COE)? How were you informed about the application process for your most recent certificate of eligibility (COE)? (Mark all that apply)~~ **[CHECK BOXES. MULTIPLE RESPONSE. CODE EACH RESPONSE AS 0 IF UNCHECKED OR 1 IF CHECKED]**
- a. Transition Assistance Program/Disabled Transition Assistance Program briefings
 - b. Phone
 - c. Mail
 - d. E-mail
 - e. Pamphlets/brochures
 - f. VA website
 - g. ~~VA medical center~~ In person with a VA representative (e.g., VA medical center, VA Vet eCenter, Regional Office, etc.)
 - h. ~~VA Vet center~~
 - i. ~~In person at a Regional Office~~
 - j. ~~Veterans Service Organizations; (e.g., Disabled American Veterans, Veterans of Foreign Wars, Paralyzed Veterans of America, etc.) (Specify)~~
_____ **[TEXT BOX, FORCE TEXT IF RESPONSE IS SELECTED, 50 CHARACTER MAX.]**

- k. Disabled Veterans' Outreach Program
 l. Other Veterans
 m. Friends or family
 n. Lender
 o. Real estate agent
 p. Home builder
 q. Other (Specify) _____ [TEXT BOX, FORCE TEXT IF RESPONSE IS SELECTED, 50 CHARACTER MAX.]
 r. Don't know or not sure [MUTUALLY EXCLUSIVE RESPONSE]
 s. Did not receive information about application process [MUTUALLY EXCLUSIVE RESPONSE]
4. How would you like to receive information from VA about applying for home loan benefits? (Mark all that apply) [CHECK BOXES. MULTIPLE RESPONSE. CODE EACH RESPONSE AS 0 IF UNCHECKED OR 1 IF CHECKED]
 a. Phone
 b. Mail
 c. E-mail
 d. VA website
 e. Social media websites (e.g., Facebook, Twitter, etc.)
 f. In person at a Regional Office
 g. Veterans Service Organizations; (e.g., Disabled American Veterans, Veterans of Foreign Wars, Paralyzed Veterans of America, etc.) (Specify) _____ [TEXT BOX, FORCE TEXT IF RESPONSE IS SELECTED, 50 CHARACTER MAX.]
 h. Lender
 i. Real estate agent
 j. Home builder
 k. Other (Specify) _____ [TEXT BOX, FORCE TEXT IF RESPONSE IS SELECTED, 50 CHARACTER MAX.]
 l. ~~Don't know or not sure [MUTUALLY EXCLUSIVE RESPONSE]~~
5. Prior to receiving this survey, which of the following home loan benefits were you aware of? (Mark all that apply) [CHECK BOXES. MULTIPLE RESPONSE. CODE EACH RESPONSE AS 0 IF UNCHECKED OR 1 IF CHECKED]
 a. Purchase of a new home
 b. Home equity refinance (cash-out)
 c. Streamlined refinance (interest-rate reduction)
 d. Funding fee waiver for eligible disabled veterans
 e. No down payment
 f. Loan default/foreclosure avoidance assistance
 g. None of the above [MUTUALLY EXCLUSIVE RESPONSE]
6. To the best of your knowledge, was all of the information that VA provided to you about home loan benefit programs correct? (Mark only one) [RADIO BUTTONS. SINGLE RESPONSE.]

- a. Yes [1]
- b. No [0]
- c. Don't know or not sure [99]

The following question asks you to rate various aspects of your experience with VA home loans using a scale of 1 to 10, where 1 is Unacceptable, 10 is Outstanding, and 5 is Average. **[SHOW ON SAME PAGE AS THE QUESTION THAT FOLLOWS]**

7. When thinking about your most frequently used methods of communication, please rate your experience in obtaining information about your certificate of eligibility ~~certificate of eligibility~~ (COE) application on the following items: (Mark only one per row) **[SHOW RESPONSES IN GRID WITH 10-POINT SCALE IN COLUMNS AND ATTRIBUTES/RESPONSES IN ROWS (SEE JDPA CONVENTIONS DOCUMENT PG. 1 FOR SPECIFIC DETAILS OF LAYOUT). EVENLY SPACED RADIO BUTTONS/COLUMNS, ALTERNATE SHADES IN ROWS. SINGLE RESPONSE PER ROW. RANDOMIZE ALL ATTRIBUTES EXCEPT THE LAST ONE.]**
- a. Ease of accessing information [ALLOW N/A RESPONSE][1-10, N/A=99]
 - b. Availability of information [ALLOW N/A RESPONSE] [1-10, N/A=99]
 - c. Clarity of information [ALLOW N/A RESPONSE] [1-10, N/A=99]
 - d. Usefulness of information [ALLOW N/A RESPONSE] [1-10, N/A=99]
 - e. Frequency of information provided by VA [ALLOW N/A RESPONSE] [1-10, N/A=99]
 - f. **Overall rating of information**[1-10]

Contact with VA

8. During the past 6 months, did you contact anyone from VA about the home loan process? (Mark only one) **[RADIO BUTTONS. SINGLE RESPONSE.]**
- a. Yes [1]
 - b. No [0]

(Ask Q9-15 if Q8 is Yes, otherwise go to Q16)

9. Which of the following best describes the reason for your most recent contact? (Mark only one) **[RADIO BUTTONS. SINGLE RESPONSE.]**
- a. Resolve a problem [1]
 - b. Ask a question [2]
 - c. Request a change to your records/provide information [3]
10. Can you briefly describe the nature of your most recent contact? (Mark all that apply) **[CHECK BOXES. MULTIPLE RESPONSE. CODE EACH RESPONSE AS 0 IF UNCHECKED OR 1 IF CHECKED.]**
- a. Report a problem with your realtor/broker
 - b. Report a problem with your broker
 - c. Report a problem with your lender

- d. Report a problem with your [contractor home builder](#)
- e. Report a problem with your appraiser
- f. Report a problem with the appraisal process
- g. Report a problem with a VA customer service representative
- h. Ask a general question
- i. Obtain information about submitting/re-opening a claim
- j. Submit a new application for [certificate of eligibility COE](#)
- k. Check on the status of a [certificate of eligibility COE](#) application
- l. Appeal an eligibility decision
- m. Question or problem about a pending [certificate of eligibility COE](#) application
- n. Question or problem about an eligibility decision
- o. Other (Specify) _____ [TEXT BOX, FORCE TEXT IF RESPONSE IS SELECTED, 50 CHARACTER MAX.]

11. Thinking about your most recent contact, how did you contact VA?

(Mark only one) [RADIO BUTTONS. SINGLE RESPONSE.]

- a. Phone [1]
[Fax](#) [8]
- b. Website [6]
- c. E-mail [7]
- d. Mail [9]
- e. In person [3]
- f. [Online Chat](#)

(Ask Q12 if Q11 is Phone, otherwise go to Q13)

12. Which phone number did you use to contact the VA? (Mark only one) [RADIO BUTTONS. SINGLE RESPONSE.]

- a. VA toll-free number (1-800-827-1000) [1]
- b. VA Home Loan Guaranty number ([1-877-827-3702](#)) [2]
- c. VA Regional Loan Center [3]
- d. Other (Specify) [97] _____
- e. Don't know or not sure [99]

13. Was your most recent issue resolved? (Mark only one) [RADIO BUTTONS. SINGLE RESPONSE.]

- a. Yes [1]
- b. No [0]

(Ask Q14 if Q13 is No, otherwise go to Q15)

14. Why wasn't your most recent issue resolved? [CHECK BOXES. MULTIPLE RESPONSE. CODE EACH RESPONSE AS 0 IF UNCHECKED OR 1 IF CHECKED.]

- a. Did not receive all of the information required
- b. Received incorrect information
- c. Was referred to the incorrect office/person

- d. Waiting for follow-up from VA
- e. Other (Specify) _____ [TEXT BOX, FORCE TEXT IF RESPONSE IS SELECTED, 50 CHARACTER MAX.]
- f. Don't know or not sure [MUTUALLY EXCLUSIVE RESPONSE]

15. Thinking of your most recent contact with the VA, how would you rate your overall customer service experience with the VA or VA representatives using a scale of 1 to 10 where 1 is Unacceptable, 10 is Outstanding, and 5 is Average? [SHOW RESPONSES IN GRID WITH 10-POINT SCALE IN COLUMNS AND SINGLE ROW (SEE JDPA CONVENTIONS DOCUMENT PG. 1 FOR SPECIFIC DETAILS OF LAYOUT). EVENLY SPACED RADIO BUTTONS/COLUMNS, SINGLE RESPONSE PER ROW.][1-10]

Benefit Eligibility and Application Process

Please answer the following questions based on your most recent home-buying experience. [SHOW ON THE SAME PAGE AS THE FOLLOWING QUESTION]

16. At the time your loan closed, were you a(n): (Mark only one) [RADIO BUTTONS. SINGLE RESPONSE.]
- a. Discharged Veteran of the U.S. Armed Forces [1]
 - b. Active duty service member in the U.S. Armed Forces [2]
 - c. Surviving spouse [3]
 - d. Other (Specify) _____ [TEXT BOX, FORCE TEXT IF RESPONSE IS SELECTED, 50 CHARACTER MAX.][97]
17. ~~Did you check if you were eligible prior to applying for the VA home loan program (i.e. through a VA counselor, Veterans Service Organization, etc.)? (Mark only one) [RADIO BUTTONS. SINGLE RESPONSE.]~~
- ~~a. Yes [1]~~
 - ~~b. No [0]~~
 - ~~c. Don't know or not sure [99]~~
18. ~~Through What~~ what method did you use to apply for your COE (i.e., a form that indicated you were eligible for a VA home loan, e.g., VA Form 26-1880, VA Form 26-1870, etc.) ? (Mark only one) [RADIO BUTTONS. SINGLE RESPONSE.]
- a. ~~Obtained on my own through eBenefits.va.gov~~
 - b. ~~Obtained through my lender [1]~~
 - c. ~~Through the mail from VA [2]~~
 - d. ~~In person at a Regional Loan Center [3]~~
 - e. ~~VA website [4]~~
 - f. ~~Other (Specify) _____ [TEXT BOX, FORCE TEXT IF RESPONSE IS SELECTED, 50 CHARACTER MAX.][97]~~

~~g.~~ Don't know or not sure [99]

19. After ~~you submitted~~ your application ~~was submitted~~ for a COE (~~i.e., a form that indicated you were eligible for a VA home loan, e.g., VA Form 26-1880, VA Form 26-1870, etc.~~), did VA contact you ~~or your lender~~ to request additional information for your application (e.g., character of service, length of service documents, etc.)? (Mark only one) [RADIO BUTTONS. SINGLE RESPONSE.]
- Yes [1]
 - No [0]
 - Don't know or not sure [99]

~~(Ask Q20 if Q19 is yes, otherwise go to Q21)~~

20. From the time ~~you your COE application was~~ submitted ~~your application~~, how long did it take to receive your COE? (Mark only one) [RADIO BUTTONS. SINGLE RESPONSE.]
- ~~<5 business days~~ Immediately [1]
 - ~~1-2 weeks~~ Less than 3 business days [2]
 - ~~>2 weeks~~ 3 to 5 business days [3]
 - ~~More than 5 business days~~
 - Don't know or not sure [99]

The following question asks you to rate various aspects of your experience with VA home loans using a scale of 1 to 10, where 1 is Unacceptable, 10 is Outstanding, and 5 is Average. [SHOW ON SAME PAGE AS THE QUESTION THAT FOLLOWS]

21. Please rate your experience with the VA COE application process on the following items: (Mark only one per row) [SHOW RESPONSES IN GRID WITH 10-POINT SCALE IN COLUMNS AND ATTRIBUTES/RESPONSES IN ROWS (SEE JDPA CONVENTIONS DOCUMENT PG. 1 FOR SPECIFIC DETAILS OF LAYOUT). EVENLY SPACED RADIO BUTTONS/COLUMNS, ALTERNATE SHADES IN ROWS. SINGLE RESPONSE PER ROW. RANDOMIZE ALL ATTRIBUTES EXCEPT THE LAST ONE.]
- Ease of completing the application [ALLOW N/A RESPONSE][1-10, N/A=99]
 - Timeliness of receiving COE [ALLOW N/A RESPONSE] [1-10, N/A=99]
 - Flexibility of application methods [ALLOW N/A RESPONSE] [1-10, N/A=99]
 - Overall rating of application process** [1-10]

Previous Applications

- ~~22. Thinking about the times you have applied for a COE, were any of your applications denied? (Mark only one) [RADIO BUTTONS. SINGLE RESPONSE.]~~
- ~~Yes [1]~~

- b. ~~No [0]~~
- c. ~~Don't know or not sure [99]~~

~~(Ask Q23-24 if Q22 is Yes, otherwise go to Q25)~~

~~23. Thinking about the last denial, why was your eligibility denied? (Mark all that apply) [CHECK BOXES. MULTIPLE RESPONSE. CODE EACH RESPONSE AS 0 IF UNCHECKED OR 1 IF CHECKED]~~

- a. ~~Insufficient length of service~~
- b. ~~Unacceptable character of service~~
- c. ~~Other (Specify) _____ [TEXT BOX, FORCE TEXT IF RESPONSE IS SELECTED, 50 CHARACTER MAX.]~~
- d. ~~Don't know or not sure [MUTUALLY EXCLUSIVE RESPONSE]~~

~~24. What was the outcome of your appeal? (Mark only one) [RADIO BUTTONS. SINGLE RESPONSE.]~~

- a. ~~My COE was approved [1]~~
- b. ~~My COE was denied [2]~~
- c. ~~Don't know or not sure [99]~~
- d. ~~Not applicable/Did not appeal~~

Benefit Entitlement

As a reminder, your responses will be kept completely confidential and will not affect any current or future benefits you may receive. **[SHOW ON THE SAME PAGE AS THE QUESTION THAT FOLLOWS]**

25. When you obtained your current mortgage, was it to...? **(Mark only one) [RADIO BUTTONS. SINGLE RESPONSE.]**

- a. Purchase a new or existing home [1]
- b. Refinance an existing loan [2]

~~(Ask Q22 if Q21 is refinance, otherwise go to Q23)~~

~~26. What type of loan refinancing did you obtain? **(Mark only one) [RADIO BUTTONS. SINGLE RESPONSE.]**~~

- a. ~~Streamlined (interest-rate reduction) [1]~~
- b. ~~Home equity (cash-out) [2]~~
- c. ~~Don't know or not sure [99]~~

27. Did you make a down payment on your VA home loan? **(Mark only one) [RADIO BUTTONS. SINGLE RESPONSE.]**

- a. Yes [1]
- b. No [0]

~~(Ask Q24 if Q23 is yes, otherwise go to Q25)~~

28. Why did you make a down payment on your VA home loan? **(Mark all that apply)**
[CHECK BOXES. MULTIPLE RESPONSE. CODE EACH RESPONSE AS 0 IF UNCHECKED OR 1 IF CHECKED]

- a. Home price was too high ~~(exceeded VA loan limits)~~
- b. Appraisal value was lower than purchase price
- c. Low credit score
- d. Lender requirement
- e. Desire to establish equity
- f. Lower monthly payment
- g. Other (Specify) _____ [TEXT BOX, FORCE TEXT IF RESPONSE IS SELECTED, 50 CHARACTER MAX.]
- h. ~~Don't know or not sure [MUTUALLY EXCLUSIVE RESPONSE]~~

29. Did you pay a funding fee for your VA home loan?(Mark only one) **[RADIO BUTTONS. SINGLE RESPONSE.]**

- a. Yes [1]
- b. No [0]
- c. Don't know or not sure [99]

The following question asks you to rate various aspects of your experience with VA home loans using a scale of 1 to 10, where 1 is Unacceptable, 10 is Outstanding, and 5 is Average. **[SHOW ON SAME PAGE AS THE QUESTION THAT FOLLOWS]**

30. Please rate your home loan benefit on the following items: **(Mark only one per row)** **[SHOW RESPONSES IN GRID WITH 10-POINT SCALE IN COLUMNS AND ATTRIBUTES/RESPONSES IN ROWS (SEE JDPA CONVENTIONS DOCUMENT PG. 1 FOR SPECIFIC DETAILS OF LAYOUT). EVENLY SPACED RADIO BUTTONS/COLUMNS, ALTERNATE SHADES IN ROWS. SINGLE RESPONSE PER ROW. RANDOMIZE ALL ATTRIBUTES EXCEPT THE LAST ONE.]**

- a. Amount of guaranty [ALLOW N/A RESPONSE] [1-10, N/A=99]
- b. Timeliness of receiving benefits [ALLOW N/A RESPONSE] [1-10, N/A=99]
- c. **Overall rating of benefit** [1-10]

Overall Application Experience

31. Thinking about ALL aspects of your experience in obtaining a VA home loan, please rate the VA Home Loan Program overall, using a scale of 1 to 10 where 1 is Unacceptable, 10 is Outstanding, and 5 is Average. **(Mark only one)**
[SHOW RESPONSES IN GRID WITH 10-POINT SCALE IN COLUMNS AND SINGLE ROW (SEE JDPA CONVENTIONS DOCUMENT PG. 1 FOR SPECIFIC DETAILS OF LAYOUT). EVENLY SPACED RADIO BUTTONS/COLUMNS, SINGLE RESPONSE PER ROW.] [1-10]

32. Based on your experience with the VA Home Loan Program overall, how likely are you to recommend it to other Veterans? (Mark only one) **[RADIO BUTTONS. SINGLE RESPONSE.]**
- a. Definitely will not **[1]**
 - b. Probably will not **[2]**
 - c. Probably will **[3]**
 - d. Definitely will **[4]**

Overall Experience with VA

33. Taking into consideration all of the non-medical benefits (e.g., education, compensation, pension, home loan guaranty, vocational rehabilitation and employment, insurance, etc.) you have applied for or currently receive, please rate your experience with VA overall, using a scale of 1 to 10 where 1 is Unacceptable, 10 is Outstanding, and 5 is Average. (Mark only one) **[SHOW RESPONSES IN GRID WITH 10-POINT SCALE IN COLUMNS AND SINGLE ROW (SEE JDPA CONVENTIONS DOCUMENT PG. 1 FOR SPECIFIC DETAILS OF LAYOUT). EVENLY SPACED RADIO BUTTONS/COLUMNS, SINGLE RESPONSE PER ROW.] [1-10]**

34. Now think about your experiences with all the services provided by the Department of Veterans Affairs (which include healthcare, benefits programs, or memorial services). Please tell us how you feel about the following statements. (Mark only one per statement)

	<u>Strongly Disagree</u>	<u>Disagree</u>	<u>Neutral</u>	<u>Agree</u>	<u>Strongly Agree</u>
a. <u>I got the service I needed</u>					
b. <u>It was easy to get the service I needed</u>					
c. <u>I felt like a valued customer</u>					
d. <u>I trust VA to fulfill our country's commitment to veterans</u>					

35. ~~How likely are you to inform other Veterans about your experiences with VA benefits or services? (Mark only one) **[RADIO BUTTONS. SINGLE RESPONSE.]**~~
- ~~a. Definitely will not **[1]**~~
 - ~~b. Probably will not **[2]**~~
 - ~~c. Probably will **[3]**~~
 - ~~d. Definitely will **[4]**~~

Loan Process

36. Did any of the following people discourage you from using your VA home loan benefit? **(Mark all that apply)** [CHECK BOXES. MULTIPLE RESPONSE. CODE EACH RESPONSE AS 0 IF UNCHECKED OR 1 IF CHECKED]

- a. Realtor
- b. Lender/~~broker~~
- c. Broker
- d. Builder affiliated lender
- e. Home builder
- f. Other **(Specify)** _____ [TEXT BOX, FORCE TEXT IF RESPONSE IS SELECTED, 50 CHARACTER MAX.]
- g. Don't know or not sure [MUTUALLY EXCLUSIVE RESPONSE]
- h. I was not discouraged [MUTUALLY EXCLUSIVE RESPONSE]
- i. Not applicable [MUTUALLY EXCLUSIVE RESPONSE]

(ASK Q32-34 if Q31 is realtor, lender, broker, builder affiliated lender, home builder or ~~or lender/broker~~ or Other, otherwise go to Q35)

37. Why did they discourage you from using your VA home loan benefit? **(Mark all that apply)** [CHECK BOXES. MULTIPLE RESPONSE. CODE EACH RESPONSE AS 0 IF UNCHECKED OR 1 IF CHECKED]

- a. Would be easier or cheaper to obtain a conventional FHA loan
- b. Process for obtaining a VA home loan would take too long
- c. Seller would not sell home to VA-finance borrower
- d. The VA eligibility process would take too long or is too complex
- e. Home did not meet VA property requirements
- f. Other (Specify) _____ [TEXT BOX, FORCE TEXT IF RESPONSE IS SELECTED, 50 CHARACTER MAX.]
- g. Don't know or not sure

38. Did they discourage you from using your VA home loan benefit on your...? **(Mark only one)** [RADIO BUTTONS. SINGLE RESPONSE.]

- a. Most recent home loan [1]
- b. Previous home loan [2]
- c. Don't know or not sure [99]

39. When you were discouraged from using your VA home loan benefit, was the loan you were applying to...? **(Mark only one)** [RADIO BUTTONS. SINGLE RESPONSE.]

- a. Purchase a new or existing home [1]
- b. Refinance an existing loan [2]
- c. Don't know or not sure [99]

40. Did you receive any of the following during the home loan guaranty application process? **(Mark all that apply)** [CHECK BOXES. MULTIPLE RESPONSE. CODE EACH RESPONSE AS 0 IF UNCHECKED OR 1 IF CHECKED]

- a. Copy of the appraisal
- b. Notice of Value document from lender
- c. [Copy of your VA COE](#)
- d. ~~Neither None~~ [MUTUALLY EXCLUSIVE RESPONSE]
- e. Don't know or not sure [MUTUALLY EXCLUSIVE RESPONSE]

(Ask Q36 if received a copy of the appraisal in Q35, otherwise go to Q37)

41. Relative to your closing date, when did you receive a copy of your appraisal?

(Mark only one) [RADIO BUTTONS. SINGLE RESPONSE.]

- a. Prior to the closing date [1]
- b. Same day as the closing date [2]
- c. After the closing date [3]
- d. Don't know or not sure [99]

(Ask Q37 if received a Notice of Value Document in Q35, otherwise go to Q38)

42. Relative to your closing date, when did you receive a Notice of Value document (e.g., an estimate of the home's reasonable value) from your lender? (Mark

only one) [RADIO BUTTONS. SINGLE RESPONSE.]

- a. Prior to the closing date [1]
- b. Same day as the closing date [2]
- c. After the closing date [3]
- d. Don't know or not sure [99]

~~(Ask Q42 if received a notice of value document in Q39, otherwise go to Q43)~~

~~43. Thinking about your Notice of Value document, did you appeal the estimated value of the home? (Mark only one) [RADIO BUTTONS. SINGLE~~

~~RESPONSE.]~~

- ~~a. Yes [1]~~
- ~~b. No [0]~~
- ~~c. Don't know or not sure [99]~~

~~44. Have you ever submitted a home loan application to VA that was denied?~~

~~[RADIO BUTTONS. SINGLE RESPONSE.]~~

- ~~a. Yes [1]~~
- ~~b. No [0]~~
- ~~c. Don't know or not sure [99]~~

~~(Ask Q44 if Q43 is Yes, otherwise go to Q45)~~

~~45. Why was your home loan application denied? (Mark all that apply) [CHECK-BOXES. MULTIPLE RESPONSE. CODE EACH RESPONSE AS 0 IF UNCHECKED OR 1 IF CHECKED]~~

- ~~a. Insufficient documentation~~
- ~~b. Incorrect documentation~~
- ~~c. VA determined original home value on Notice of Value document was accurate~~

- d. ~~Other (Specify) _____ [TEXT BOX, FORCE TEXT IF RESPONSE IS SELECTED, 50 CHARACTER MAX.]~~
- e. ~~Don't know or not sure [MUTUALLY EXCLUSIVE RESPONSE]~~

46. How many times have you obtained a loan using the VA Home Loan Program?

(Open Capture)

- a. Number of times (0-99) _____ [NUMERIC TEXT BOX. ACCEPTABLE RANGE 0-99]
- b. Don't know or not sure [CHECK BOX. MUTUALLY EXCLUSIVE RESPONSE.] [CODE AS 0 IF UNCHECKED AND 1 IF CHECKED]

47. Please rate your experience with your lender regarding the home loan application and approval process, using a scale of 1 to 10 where 1 is Unacceptable, 10 is Outstanding, and 5 is Average. (Mark only one per row) [SHOW RESPONSES IN GRID WITH 10-POINT SCALE IN COLUMNS AND ATTRIBUTES/RESPONSES IN ROWS (SEE JDPA CONVENTIONS DOCUMENT PG. 1 FOR SPECIFIC DETAILS OF LAYOUT). EVENLY SPACED RADIO BUTTONS/COLUMNS, ALTERNATE SHADES IN ROWS. SINGLE RESPONSE PER ROW. RANDOMIZE ALL ATTRIBUTES EXCEPT THE LAST ONE.]

- a. Variety of loan options to choose from [ALLOW N/A RESPONSE] [1-10, N/A=99]
- b. Competitiveness of interest rates offered [ALLOW N/A RESPONSE] [1-10, N/A=99]
- c. Ease of completing loan application [ALLOW N/A RESPONSE] [1-10, N/A=99]
- d. Length of time from loan application to final approval [ALLOW N/A RESPONSE] [1-10, N/A=99]
- e. Reasonableness of the amount of supporting documentation required [ALLOW N/A RESPONSE] [1-10, N/A=99]
- f. Reasonableness of all fees paid at application [ALLOW N/A RESPONSE] [1-10, N/A=99]
- g. **Overall rating of application/approval process** [1-10]

48. Please rate your experience with your loan officer/representative regarding the home **loan/refinance process** on the following items, using a scale of 1 to 10 where 1 is Unacceptable, 10 is Outstanding, and 5 is Average. (Mark only one per row) [SHOW RESPONSES IN GRID WITH 10-POINT SCALE IN COLUMNS AND ATTRIBUTES/RESPONSES IN ROWS (SEE JDPA CONVENTIONS DOCUMENT PG. 1 FOR SPECIFIC DETAILS OF LAYOUT). EVENLY SPACED RADIO BUTTONS/COLUMNS, ALTERNATE SHADES IN ROWS. SINGLE RESPONSE PER ROW. RANDOMIZE ALL ATTRIBUTES EXCEPT THE LAST ONE.]

- a. Knowledge of loan officer/representative [ALLOW N/A RESPONSE] [1-10, N/A=99]

- b. Courtesy of loan officer/representative [ALLOW N/A RESPONSE] [1-10, N/A=99]
- c. Representative's responsiveness to questions [ALLOW N/A RESPONSE] [1-10, N/A=99]
- d. Representative's concern for your needs [ALLOW N/A RESPONSE] [1-10, N/A=99]
- e. Clarity of explanation of loan options [ALLOW N/A RESPONSE] [1-10, N/A=99]
- f. **Overall rating of loan officer/representative** [1-10]

49. Please rate your experience with your home loan closing on the following items, using a scale of 1 to 10 where 1 is Unacceptable, 10 is Outstanding, and 5 is Average. (Mark only one per row) [SHOW RESPONSES IN GRID WITH 10-POINT SCALE IN COLUMNS AND ATTRIBUTES/RESPONSES IN ROWS (SEE JDPA CONVENTIONS DOCUMENT PG. 1 FOR SPECIFIC DETAILS OF LAYOUT). EVENLY SPACED RADIO BUTTONS/COLUMNS, ALTERNATE SHADES IN ROWS. SINGLE RESPONSE PER ROW. RANDOMIZE ALL ATTRIBUTES EXCEPT THE LAST ONE.]

- a. Ease of understanding closing documents [ALLOW N/A RESPONSE] [1-10, N/A=99]
- b. Convenience of closing [ALLOW N/A RESPONSE] [1-10, N/A=99]
- c. Length of time from final loan approval to closing [ALLOW N/A RESPONSE] [1-10, N/A=99]
- d. Reasonableness of closing costs [ALLOW N/A RESPONSE] [1-10, N/A=99]
- e. **Overall rating of home loan closing** [1-10]

50. Did you use the services of a realtor/~~broker~~ [real estate agent](#) when buying/refinancing your home loan? (Mark only one) [RADIO BUTTONS. SINGLE RESPONSE.]

- a. Yes [1]
- b. No [0]

(Ask Q432 if used services in Q421, otherwise go to Q44)

51. Please rate your experience with your realtor/~~broker~~ [real estate agent](#) regarding the home loan application process on the following items, using a scale of 1 to 10 where 1 is Unacceptable, 10 is Outstanding, and 5 is Average. (Mark only one per row) [SHOW RESPONSES IN GRID WITH 10-POINT SCALE IN COLUMNS AND ATTRIBUTES/RESPONSES IN ROWS (SEE JDPA CONVENTIONS DOCUMENT PG. 1 FOR SPECIFIC DETAILS OF LAYOUT). EVENLY SPACED RADIO BUTTONS/COLUMNS, ALTERNATE SHADES IN ROWS. SINGLE RESPONSE PER ROW. RANDOMIZE ALL ATTRIBUTES EXCEPT THE LAST ONE.]

- a. Knowledge of realtor/~~broker~~ [real estate agent](#) [ALLOW N/A RESPONSE] [1-10, N/A=99]

- b. Courtesy of realtor/~~broker~~real estate agent [ALLOW N/A RESPONSE] [1-10, N/A=99]
- c. Realtor/~~broker's~~ real estate agent's responsiveness to questions [ALLOW N/A RESPONSE] [1-10, N/A=99]
- d. Realtor/~~broker's~~ real estate agent's concern for your needs [ALLOW N/A RESPONSE] [1-10, N/A=99]
- e. **Overall rating of realtor/~~broker~~ real estate agent** [1-10]

52. Did you use the services of a home builder when buying/refinancing your home loan? (Mark only one) [RADIO BUTTONS. SINGLE RESPONSE.]

- a. Yes [1]
- b. No [0]

(Ask Q45 if used services in Q44, otherwise go to Q46)

53. Please rate your experience with your home builder regarding the home loan application process on the following items, using a scale of 1 to 10 where 1 is Unacceptable, 10 is Outstanding, and 5 is Average. (Mark only one per row) [SHOW RESPONSES IN GRID WITH 10-POINT SCALE IN COLUMNS AND ATTRIBUTES/RESPONSES IN ROWS (SEE JDPA CONVENTIONS DOCUMENT PG. 1 FOR SPECIFIC DETAILS OF LAYOUT). EVENLY SPACED RADIO BUTTONS/COLUMNS, ALTERNATE SHADES IN ROWS. SINGLE RESPONSE PER ROW. RANDOMIZE ALL ATTRIBUTES EXCEPT THE LAST ONE.]

- a. Knowledge of home builder [ALLOW N/A RESPONSE] [1-10, N/A=99]
- b. Courtesy of home builder [ALLOW N/A RESPONSE] [1-10, N/A=99]
- c. Home builder's responsiveness to questions [ALLOW N/A RESPONSE] [1-10, N/A=99]
- d. Home builder's concern for your needs [ALLOW N/A RESPONSE] [1-10, N/A=99]
- e. **Overall rating of home builder** [1-10]

~~Please rate your experience with your home loan closing on the following items, using a scale of 1 to 10 where 1 is Unacceptable, 10 is Outstanding, and 5 is Average. (Mark only one per row) [SHOW RESPONSES IN GRID WITH 10-POINT SCALE IN COLUMNS AND ATTRIBUTES/RESPONSES IN ROWS (SEE JDPA CONVENTIONS DOCUMENT PG. 1 FOR SPECIFIC DETAILS OF LAYOUT). EVENLY SPACED RADIO BUTTONS/COLUMNS, ALTERNATE SHADES IN ROWS. SINGLE RESPONSE PER ROW. RANDOMIZE ALL ATTRIBUTES EXCEPT THE LAST ONE.]~~

- ~~a. Ease of understanding closing documents [ALLOW N/A RESPONSE] [1-10, N/A=99]~~
- ~~b. Convenience of closing [ALLOW N/A RESPONSE] [1-10, N/A=99]~~
- ~~c. Length of time from final loan approval to closing [ALLOW N/A RESPONSE] [1-10, N/A=99]~~

- d. Reasonableness of closing costs [ALLOW N/A RESPONSE] [1-10, N/A=99]
e. Overall rating of home loan closing [1-10]

About You

54. Prior to completing the VA home loan application process, how much did you understand the VA Home Loan Program? (Mark only one)
a. Completely
b. Mostly
c. Somewhat
d. Only a little
e. Not at all
55. After completing the VA home loan application process, how much do you understand the VA Home Loan Program? (Mark only one) [RADIO BUTTONS. SINGLE RESPONSE.]
a. Completely [5]
b. Mostly [4]
c. Somewhat [3]
d. Only a little [2]
e. Not at all [1]
56. Was this your first home loan of any type? (Mark only one) [RADIO BUTTONS. SINGLE RESPONSE.]
a. Yes [1]
b. No [0]
57. For this most recent loan, did you consider another type of home loan? (Mark only one) [RADIO BUTTONS. SINGLE RESPONSE.]
a. Yes [1]
b. No [0]
c. Don't know or not sure [99]
- (Ask Q5049 if considered another type of home loan in Q498, otherwise go to Q510)
58. What other type(s) of home loans did you consider? (Mark all that apply) [CHECK BOXES. MULTIPLE RESPONSE. CODE EACH RESPONSE AS 0 IF UNCHECKED OR 1 IF CHECKED]
a. Conventional
b. Federal Housing Administration
c. Other
59. What is the primary reason you applied for a VA home loan, as opposed to a Federal Housing Administration loan or other type of loan? (Mark only one) [RADIO BUTTONS. SINGLE RESPONSE.]
a. The VA loan program is offered only to US Veterans [1]

- b. No down payment required [2]
- c. Convenience [3]
- d. No mortgage insurance required [4]
- e. Loan more likely to be approved [5]
- f. VA's assistance to avoid foreclosure [6]
- g. Previous experience with the VA loan program [7]
- h. [Funding fee exemption for service-connected disability](#)
- i. Other [97]

60. Have you ever obtained either a conventional or a Federal Housing Administration home loan?

(Mark only one) [RADIO BUTTONS. SINGLE RESPONSE.]

- a. Yes [1]
- b. No [0]
- c. Don't know or not sure [99]

(Ask Q532 if Yes in Q521, otherwise go to Q543)

61. Thinking about ALL aspects of your experience in obtaining your last conventional or Federal Housing Administration loan (including the application process, eligibility requirements and loan amount, loan information, contacting your lender, etc.), please rate your loan experience overall, using a scale of 1 to 10 where 1 is Unacceptable, 10 is Outstanding, and 5 is Average. [SHOW RESPONSES IN GRID WITH 10-POINT SCALE IN COLUMNS AND SINGLE ROW (SEE JDPA CONVENTIONS DOCUMENT PG. 1 FOR SPECIFIC DETAILS OF LAYOUT). EVENLY SPACED RADIO BUTTONS/COLUMNS, SINGLE RESPONSE PER ROW.] [1-10]

62. If you had not received a VA guaranteed home loan, would you have been able to purchase your home at this time? [RADIO BUTTONS. SINGLE RESPONSE.]

- a. Yes [1]
- b. No [0]
- c. Don't know or not sure [99]

63. Do you have any other comments or concerns about your experience? (Open Capture) [OPEN-END. TEXT BOX. 1000 CHARACTER MAX. ALLOW NO COMMENT, MUTUALLY EXCLUSIVE CHECK BOX. CODE NO COMMENT AS 0 IF UNCHECKED AND 1 IF CHECKED.]

As a reminder, your responses will be kept completely confidential and your e-mail address will not be sent to VA with any responses on this survey. [SHOW ON THE SAME PAGE AS THE QUESTION THAT FOLLOWS]

64. Would you like to provide an e-mail address so VA can contact you with general information about VA benefits and services? (Mark only one) **[RADIO BUTTONS. SINGLE RESPONSE.]**

- a. Yes **[1]**
- b. No **[0]**
- c. I do not have an e-mail address **[96]**
- d. Prefer not to answer **[98]**

(Ask Q576 if Yes in Q565)

65. Please enter your preferred e-mail address where you would like to be contacted:
(Open Capture)

- a. E-mail: **[OPEN CAPTURE. 100 CHARACTER MAX.]**