

OMB Control Number: 2900-0782

Respondent burden: 15 minutes

Expiration date: XX-XX-XXXX

Sample population definition: Individuals who closed a VA home loan in 90 days prior to the fielding period (includes purchase loans, interest rate reductions, and cash out/other refinancing) **[DO NOT INCLUDE]**

[DO NOT DISPLAY/IDENTIFY SECTION HEADERS. DISPLAY SINGLE QUESTION PER PAGE.]

[RESPONSE CODES APPEAR IN BRACKETS AT THE END OF EACH RESPONSE FOR SINGLE RESPONSES AND IN THE PROGRAMMING INSTRUCTIONS FOR MULTIPLE RESPONSES.]

Benefit Information

1. How would you like to receive information from VA about applying for your home loan Certificate of Eligibility? **(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 with a VA representative (e.g., VA medical center, VA Vet Center, Regional Office, etc.)
 - g. Veterans Service Organizations (e.g., Amer. Legion, DAV, VFW, PVA, MOPH, etc.) **(Specify)** _____ **[TEXT BOX, FORCE TEXT IF RESPONSE IS SELECTED, 50 CHARACTER MAX.]**
 - h. Lender
 - i. Real estate agent
 - j. Home builder

2. To the best of your knowledge, was all of the information that VA provided to you about your Certificate of Eligibility 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]**

OMB Control Number: 2900-0782

Respondent burden: 15 minutes

Expiration date: XX-XX-XXXX

3. When thinking about your most frequently used methods of communication, please rate your experience in obtaining information about your certificate of eligibility application (COE) 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]**

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]**

4. Through what method did you use to apply for your COE? **(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. Don't know or not sure **[99]**
5. After your application was submitted for a COE, 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.]**
- a. Yes **[1]**
 - b. No **[0]**
 - c. Don't know or not sure **[99]**
6. From the time your COE application was submitted, how long did it take to receive your COE? **(Mark only one)** **[RADIO BUTTONS. SINGLE RESPONSE.]**
- a. Immediately **[1]**

OMB Control Number: 2900-0782

Respondent burden: 15 minutes

Expiration date: XX-XX-XXXX

- b. Less than 3 business days [2]
- c. 3-5 business days [3]
- d. More than 5 business days
- e. 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. Please rate your experience with 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.]**
- a. Ease of completing the application [ALLOW N/A RESPONSE][1-10, N/A=99]
 - b. Timeliness of receiving COE [ALLOW N/A RESPONSE] [[1-10, N/A=99]
 - c. Flexibility of application methods [ALLOW N/A RESPONSE] [[1-10, N/A=99]
 - d. Overall rating of application process [1-10]

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]**

8. 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 Q9 if Q8 is refinance, otherwise go to Q10)

9. 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]

OMB Control Number: 2900-0782

Respondent burden: 15 minutes

Expiration date: XX-XX-XXXX

10. 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 Q11 if Q10 is yes, otherwise go to Q12)

11. 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
- 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. Don't know or not sure **[MUTUALLY EXCLUSIVE RESPONSE]**

12. 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]**

13. 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

14. Thinking about ALL aspects of your experience in obtaining a VA home loan, please rate VA Home Loan Program overall, using a scale of 1 to 10 where 1 is

OMB Control Number: 2900-0782
Respondent burden: 15 minutes
Expiration date: XX-XX-XXXX

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]

Overall Experience with VA

15. 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]

16. 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)

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

Loan Process

17. 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

OMB Control Number: 2900-0782

Respondent burden: 15 minutes

Expiration date: XX-XX-XXXX

- c. Broker
- d. Builder affiliated lender
- e. Home builser
- 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 Q18-20 if Q17 is realtor, lender, broker, builder affiliated lender, home builder, or Other, otherwise go to Q21)

18. 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. 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

19. 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]

20. 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]

21. 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.]

OMB Control Number: 2900-0782

Respondent burden: 15 minutes

Expiration date: XX-XX-XXXX

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]**
22. 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]**
23. 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,**

OMB Control Number: 2900-0782

Respondent burden: 15 minutes

Expiration date: XX-XX-XXXX

**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]
24. Did you use the services of a realtor/real estate agent when buying/refinancing your home loan? (Mark only one) [**RADIO BUTTONS. SINGLE RESPONSE.**]
- a. Yes [1]
 - b. No [0]

(Ask Q25 if used services in Q24, otherwise go to Q26)

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

26. 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 Q27 if used services in Q26, otherwise go to Q28)

OMB Control Number: 2900-0782

Respondent burden: 15 minutes

Expiration date: XX-XX-XXXX

27. 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.]**
- Knowledge of home builder **[ALLOW N/A RESPONSE] [1-10, N/A=99]**
 - Courtesy of home builder **[ALLOW N/A RESPONSE] [1-10, N/A=99]**
 - Home builder's responsiveness to questions **[ALLOW N/A RESPONSE] [1-10, N/A=99]**
 - Home builder's concern for your needs **[ALLOW N/A RESPONSE] [1-10, N/A=99]**
 - Overall rating of home builder [1-10]**

About You

28. Was this your first home loan of any type? (Mark only one) **[RADIO BUTTONS. SINGLE RESPONSE.]**
- Yes **[1]**
 - No **[0]**
29. For this most recent loan, did you consider another type of home loan? (Mark only one) **[RADIO BUTTONS. SINGLE RESPONSE.]**
- Yes **[1]**
 - No **[0]**
 - Don't know or not sure **[99]**

(Ask Q30 if considered another type of home loan in Q29, otherwise go to Q31)

30. 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]**
- Conventional
 - Federal Housing Administration
 - Other
31. 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.]**
- VA loan program is offered only to US Veterans **[1]**
 - No down payment required **[2]**

OMB Control Number: 2900-0782
Respondent burden: 15 minutes
Expiration date: XX-XX-XXXX

- 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 VA loan program [7]
- h. Funding fee exemption for service-connected disability
- i. Other [97]

32. 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 Q33 if Yes in Q32, otherwise go to Q34)

33. 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]

34. 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]

35. 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.]
