

Loan Guaranty Enrollment Satisfaction

MARKING INSTRUCTIONS Please fill the response oval completely and print clearly. USE BLACK OR BLUE INK (NO RED) to complete the survey. CORRECT: INCORRECT:

OMB Control No. 2900-0782

Throughout the questionnaire, you may be asked to skip certain questions that may not apply to you.

Benefit Information – How would you like to receive information from VA about applying for your home loan Certificate of Eligibility? (MARK ALL THAT APPLY) Phone Social media websites (e.g., Facebook, Twitter, etc.) Lender Mail ☐ In person with a VA representative (e.g., VA medical center, Real estate agent VA Vet Center, Regional Office, etc.) E-mail Home builder Veterans Service Organizations (e.g., Amer. Legion, VA website DAV, VFW, PVA, MOPH, etc.) (Please specify): _ To the best of your knowledge, was all of the information that VA provided to you about your Certificate of Eligibility correct? 2. (MARK ONLY ONE) Don't know or not sure Yes 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. When thinking about your most frequently used methods of communication, please rate your experience in obtaining information 3. about your certificate of eligibility (COE) application on the following items: (MARK ONLY ONE PER ROW) **Unacceptable** Outstanding Average 10 Ease of accessing information (5) 6 7 8 10 a. Availability of information (5) **6**) (7) (8) b. c. Clarity of information (5) 6 7 8 d. Usefulness of information 6 7 Frequency of information provided by VA 4 5 6 7 8 9 10 Overall rating of information 1 2 3 4 5 6 7 8 9 10

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Ronofit	Eligibility	and Ann	lication	Process
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		citt Enginitity and Application 1 100035											
		ase answer the following questions based on your most recent hom	, ,	perie	ence.								
4.		rough what method did you use to apply for your COE? (MARK ONLY ON	*					_					
		, , ,	he mail from		_				VA v				
		Obtained through my lender In person	at a Region	al Lo	an Ce	enter	(\supset	Don	t kno	w or	not si	ure
5.		er your application was submitted for a COE, did VA contact you or blication (e.g., character of service, length of service documents, et				est ac	lditio	nal i	nforn	natio	n for	your	•
		Yes On't know or not sure											
6.	Fro	m the time your COE application was submitted, how long did it ta	ke to receiv	e yo	ur CO) SE?	MARK (ONLY O	NE)				
		Immediately 3 to 5 business days	Delication	on't k	now (or not	sure	•					
		Less than 3 business days More than 5 business days											
	The	e following question asks you to rate various aspects of your exper	rience with	VA h	ome	loans	usii	ng a	scale	of 1	to 10), wh	ere
	1 is	<u>Unacceptable,</u> 10 is <u>Outstanding,</u> and 5 is <u>Average</u>											
7.	Ple	ase rate your experience with the VA COE application process on t	the followin	g iter	ns: (ı	MARK O	NLY ON	E PER	ROW)				
			<u>Unacce</u> p	table	2	A	vera	<u>ge</u>			Out	stan	ding
			1	2	3	4	5	6	7	8	9	10	N/A
	a.	Ease of completing the application	1	2	3	4	5	6	7	8	9	10	NA
	b.	Timeliness of receiving COE	1	2	3	4	5	6	7	8	9	10	NA
	c.	Flexibility of application methods	1	2	3	4	5	6	7	8	9	10	NA
	d.	Overall rating of application process	1	2	3	4	5	6	7	8	9	10	
	Don	efit Entitlement —											
		a reminder, your responses will be kept completely confidential and v	will not affe	ct anv	/ curi	ent o	r futi	ure b	enefit	s vo	ı mav	v rece	eive.
										,		,	
8.		en you obtained your current mortgage, was it to? (MARK ONLY ONE) Purchase a new or existing home (SKIP TO Q10)		an av	ictina	loon							
			neillance	all Ex	istiriy	IUali							
9.		at type of loan refinancing did you obtain? (MARK ONLY ONE)											
		Streamlined (interest-rate reduction) — Home equity (cash-o	out)		Don'	t knov	v or r	not su	ıre				
10.	Did	you make a down payment on your VA home loan? (MARK ONLY ONE)		es		No.	(SKIP	то q12)				
11.	Wh	y did you make a down payment on your VA home loan? (MARK ALL T	HAT APPLY)										
		Home price was too high Low credit score	е						wer r			•	
		Appraisal value was lower Center required than purchase price						Do	n't kr	now c	r not	sure	
		Desire to establish	lish equity										
12.		you pay a funding fee for your VA home loan? (MARK ONLY ONE)											
		Yes On't know or not sure											
		e following question asks you to rate various aspects of your expers <u>Unacceptable</u> , 10 is <u>Outstanding</u> , and 5 is <u>Average</u> .	rience with	VA h	ome	loans	usii	ng a	scale	of 1	to 10) whe	ere
13.		ase rate your home loan benefit on the following items: (MARK ONLY ON											
10.	ric	ase rate your nome loan benefit on the following items. (MARK ONLY ON	Unaccep	table	•	A	verag	ae			Out	stand	dina
			1	2	3	4	5	6	7	8	9	10	N/A
	•	Amount of guaranty	1	2	3	4	5	6	7	8	9	10	(NA)
	a.												
	b.	Timeliness of receiving benefits	1	2	3	4	5	6	7	8	9	10	NA
		Timeliness of receiving benefits Overall rating of benefit	1	2	3	4	5	6	7	8	9	10	NA

Overall Application Experience -

14.	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 <u>Unacceptable</u> , 10 is <u>Outstanding</u> , and 5 is <u>Average</u> . (MARK ONLY ONE)

<u>Unacceptable</u>			<u>Average</u>						Outstandin			
1	1	2	3	4	5	6	7	8	9	10		
Œ	D	2	3	4	(5)	6	7	8	9	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)

Unaccep	<u>Unacceptable</u>		<u>Average</u>					Outstanding				
1	2	3	4	5	6	7	8	9	10			
1	2	3	4	5	6	7	8	9	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 PER STATEMENT)

		Strongly Disagree	<u>Disagree</u>	<u>Neutral</u>	<u>Agree</u>	Strongly Agree
a.	I got the service I needed	1	2	3	4	5
b.	It was easy to get the service I needed	1	2	3	4	5
c.	I felt like a valued customer	1	2	3	4	5
d.	I trust VA to fulfill our country's commitment to Veterans	1	2	3	4	5

Loan Process –

17.	Did any of the following people discourage you from using your VA home loan benefit? (MARK ALL THAT APPLY)
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	Realtor	 Builder affiliated lender 			Don't know or not sure (SKIP TO Q21
	Lender	Home builder			I was not discouraged (sкiр то o21)
	Broker	Other (Please specify):			Not applicable (skip to Q21)
18.	Why did they discourag	e you from using your VA home loan benefit?	(MARK	ALL THAT APPLY)	
	Would be easier or or	cheaper to obtain a conventional FHA loan		Home did not meet	VA property requirements
	 Process for obtaining 	g a VA home loan would take too long		Other (Please specify)	:
	 Seller would not sell 	home to a VA-finance horrower		Don't know or not su	Ire

○ Seller would not sell home to a VA-finance borrower ○ Don't know or not sur

The VA eligibility process would take too long or is too complex

19. Did they discourage you from using your VA home loan benefit on your...? (MARK ONLY ONE)

Most recent home loan
 Previous home loan
 Don't know or not sure

20. When you were discouraged from using your VA home loan benefit, was the loan you were applying to...? (MARK ONLY ONE)

Purchase a new or existing home
 Refinance an existing loan
 Don't know or not sure

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 <u>Unacceptable</u>, 10 is <u>Outstanding</u>, and 5 is <u>Average</u>. (MARK ONLY ONE PER ROW)

Unacceptable

		1	2	3	4	5	6	7	8	9	10	N/A
a.	Variety of loan options to choose from	1	2	3	4	5	6	7	8	9	10	NA
b.	Competitiveness of interest rates offered	1	2	3	4	5	6	7	8	9	10	NA
c.	Ease of completing loan application	1	2	3	4	5	6	7	8	9	10	NA
d.	Length of time from loan application to final approval	1	2	3	4	5	6	7	8	9	10	NA
e.	Reasonableness of the amount of supporting documentation required	1	2	3	4	5	6	7	8	9	10	NA
f.	Reasonableness of all fees paid at application	1	2	3	4	5	6	7	8	9	10	NA
g.	Overall rating of application/approval process	1	2	3	4	5	6	7	8	9	10	

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Outstanding

<u>Average</u>



8	

a. Knowledge of loan officer/representative Unacceptable Average Outstand		lease rate your experience with your loan officer/representative regardir sing a scale of 1 to 10 where 1 is <u>Unacceptable,</u> 10 is <u>Outstanding,</u> and !						_00 (,,,	3 10110	wing	items
a. Knowledge of loan officer/representative b. Courtesy of loan officer/representative c. Representative's responsiveness to questions d. Representative's concern for your needs c. Clarity of explanation of loan options f. Overall rating of loan officer/representative m. 1 2 3 4 5 6 7 8 9 10 Duststanding, and 5 is Average. (MARK ONLY ONE PER ROW) Unacceptable Unacceptable				table		_	vera	_			Out	
b. Courtesy of loan officer/representative c. Representative's responsiveness to questions d. Representative's responsiveness to questions d. Representative's responsiveness to questions d. Representative's concern for your needs e. Clarity of explanation of loan options f. Overall rating of loan officer/representative Did to the presentative of the presentation o		Kanadadaa af laan affi aadaanaa ahallaa	1			4	_		-		9	
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d. Representative's concern for your needs e. Clarity of explanation of loan options f. Overall rating of loan officer/representative 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) 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) 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) Please rate your experience with your home loan closing a. Ease of understanding closing documents b. Convenience of closing c. Length of time from final loan approval to closing c. Length of time from final l			_									
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Other

What other type(s) of home loans did you consider? (MARK ALL THAT APPLY)

Federal Housing Administration

30.

Conventional

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About You (Continued) -				
 What is the primary reason you a of loan? (MARK ONLY ONE) 	pplied for a VA home loa	n, as opposed to a Federal Housing Admi	nistration loan or other type	
The VA loan program is offered	I only to U.S. Veterans	 Loan more likely to be approved 	Other	
 No down payment required 		 VA's assistance to avoid foreclo 	sure	
Convenience		 Previous experience with the VA loan program 		
 No mortgage insurance require 	d	 Funding fee exemption for serving 	 Funding fee exemption for service-connected disability 	
2. Have you ever obtained either a c	onventional or a Federa	Housing Administration home loan? (MARK	(ONLY ONE)	
○ Yes ○ No (sкiр то q34) ○	Don't know or not sure	(SKIP TO Q34)		
(including the application process	s, eligibility requirements overall, using a scale of	ng your last conventional or Federal Houses and Ioan amount, Ioan information, contained to 10 where 1 is Unacceptable, 10 is Outwerage 5 6 7 8 9 10 5 6 7 8 9 10	acting your lender, etc.),	
4. If you had not received a VA quar				
4. Il you had not received a va guar	anteed home loan, would	d you have been able to purchase your ho	me at this time? (MARK ONLY ONE)	
,	anteed home loan, would on't know or not sure	d you have been able to purchase your ho	me at this time? (MARK ONLY ONE)	
○ Yes ○ No ○ Do	on't know or not sure		me at this time? (MARK ONLY ONE)	
☐ Yes ☐ No ☐ Do	on't know or not sure		me at this time? (MARK ONLY ONE)	
☐ Yes ☐ No ☐ Do	on't know or not sure		me at this time? (MARK ONLY ONE)	

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THANK YOU FOR TAKING THE TIME TO PARTICIPATE IN THIS IMPORTANT STUDY.





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