









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

1. **How would you like to receive information from VA about applying for your home loan Certificate of Eligibility?** (MARK ALL THAT APPLY)

<input type="checkbox"/> Phone	<input type="checkbox"/> Social media websites (e.g., Facebook, Twitter, etc.)	<input type="checkbox"/> Lender
<input type="checkbox"/> Mail	<input type="checkbox"/> In person with a VA representative (e.g., VA medical center, VA Vet Center, Regional Office, etc.)	<input type="checkbox"/> Real estate agent
<input type="checkbox"/> E-mail	<input type="checkbox"/> Veterans Service Organizations (e.g., Amer. Legion, DAV, VFW, PVA, MOPH, etc.) (Please specify): _____	<input type="checkbox"/> Home builder
<input type="checkbox"/> VA website		

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)

Yes No Don't know or not sure

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.

3. **When thinking about your most frequently used methods of communication, please rate your experience in obtaining information about your certificate of eligibility (COE) application on the following items:** (MARK ONLY ONE PER ROW)

	<u>Unacceptable</u>			<u>Average</u>				<u>Outstanding</u>			N/A
	1	2	3	4	5	6	7	8	9	10	
a. Ease of accessing information	1	2	3	4	5	6	7	8	9	10	NA
b. Availability of information	1	2	3	4	5	6	7	8	9	10	NA
c. Clarity of information	1	2	3	4	5	6	7	8	9	10	NA
d. Usefulness of information	1	2	3	4	5	6	7	8	9	10	NA
e. Frequency of information provided by VA	1	2	3	4	5	6	7	8	9	10	NA
f. Overall rating of information	1	2	3	4	5	6	7	8	9	10	

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Benefit Eligibility and Application Process

Please answer the following questions based on your most recent home-buying experience.

4. Through what method did you use to apply for your COE? (MARK ONLY ONE)
- Obtained on my own through eBenefits.va.gov Through the mail from VA VA website
- Obtained through my lender In person at a Regional Loan Center Don't know or not sure
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)
- Yes No Don't know or not sure
6. From the time your COE application was submitted, how long did it take to receive your COE? (MARK ONLY ONE)
- Immediately 3 to 5 business days Don't know or not sure
- Less than 3 business days More than 5 business days

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

7. Please rate your experience with the VA COE application process on the following items: (MARK ONLY ONE PER ROW)
- | | Unacceptable | | | Average | | | | Outstanding | | | N/A |
|--|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | |
| a. Ease of completing the application | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| b. Timeliness of receiving COE | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| c. Flexibility of application methods | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| d. Overall rating of application process | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |

Benefit Entitlement

As a reminder, your responses will be kept completely confidential and will not affect any current or future benefits you may receive.

8. When you obtained your current mortgage, was it to...? (MARK ONLY ONE)
- Purchase a new or existing home (SKIP TO Q10) Refinance an existing loan
9. What type of loan refinancing did you obtain? (MARK ONLY ONE)
- Streamlined (interest-rate reduction) Home equity (cash-out) Don't know or not sure
10. Did you make a down payment on your VA home loan? (MARK ONLY ONE) Yes No (SKIP TO Q12)
11. Why did you make a down payment on your VA home loan? (MARK ALL THAT APPLY)
- Home price was too high Low credit score Lower monthly payment
- Appraisal value was lower than purchase price Lender requirement Don't know or not sure
- Desire to establish equity
12. Did you pay a funding fee for your VA home loan? (MARK ONLY ONE)
- Yes No Don't know or not sure

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.

13. Please rate your home loan benefit on the following items: (MARK ONLY ONE PER ROW)
- | | Unacceptable | | | Average | | | | Outstanding | | | N/A |
|-------------------------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | |
| a. Amount of guaranty | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| b. Timeliness of receiving benefits | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| c. Overall rating of benefit | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |

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 **Unacceptable**, 10 is **Outstanding**, and 5 is **Average**. (MARK ONLY ONE)

<u>Unacceptable</u>			<u>Average</u>				<u>Outstanding</u>		
1	2	3	4	5	6	7	8	9	10
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

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)

<u>Unacceptable</u>			<u>Average</u>				<u>Outstanding</u>		
1	2	3	4	5	6	7	8	9	10
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

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)

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

Loan Process

17. Did any of the following people discourage you from using your VA home loan benefit? (MARK ALL THAT APPLY)

<input type="checkbox"/> Realtor	<input type="checkbox"/> Builder affiliated lender	<input type="checkbox"/> Don't know or not sure (SKIP TO Q21)
<input type="checkbox"/> Lender	<input type="checkbox"/> Home builder	<input type="checkbox"/> I was not discouraged (SKIP TO Q21)
<input type="checkbox"/> Broker	<input type="checkbox"/> Other (Please specify): _____	<input type="checkbox"/> Not applicable (SKIP TO Q21)

18. Why did they discourage you from using your VA home loan benefit? (MARK ALL THAT APPLY)

<input type="checkbox"/> Would be easier or cheaper to obtain a conventional FHA loan	<input type="checkbox"/> Home did not meet VA property requirements
<input type="checkbox"/> Process for obtaining a VA home loan would take too long	<input type="checkbox"/> Other (Please specify): _____
<input type="checkbox"/> Seller would not sell home to a VA-finance borrower	<input type="checkbox"/> Don't know or not sure
<input type="checkbox"/> 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 **Unacceptable**, 10 is **Outstanding**, and 5 is **Average**. (MARK ONLY ONE PER ROW)

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

Loan Process (Continued)

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)

	Unacceptable			Average				Outstanding			N/A
	1	2	3	4	5	6	7	8	9	10	
a. Knowledge of loan officer/representative	1	2	3	4	5	6	7	8	9	10	NA
b. Courtesy of loan officer/representative	1	2	3	4	5	6	7	8	9	10	NA
c. Representative's responsiveness to questions	1	2	3	4	5	6	7	8	9	10	NA
d. Representative's concern for your needs	1	2	3	4	5	6	7	8	9	10	NA
e. Clarity of explanation of loan options	1	2	3	4	5	6	7	8	9	10	NA
f. Overall rating of loan officer/representative	1	2	3	4	5	6	7	8	9	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)

	Unacceptable			Average				Outstanding			N/A
	1	2	3	4	5	6	7	8	9	10	
a. Ease of understanding closing documents	1	2	3	4	5	6	7	8	9	10	NA
b. Convenience of closing	1	2	3	4	5	6	7	8	9	10	NA
c. Length of time from final loan approval to closing	1	2	3	4	5	6	7	8	9	10	NA
d. Reasonableness of closing costs	1	2	3	4	5	6	7	8	9	10	NA
e. Overall rating of home loan closing	1	2	3	4	5	6	7	8	9	10	

24. Did you use the services of a realtor/real estate agent when buying/refinancing your home loan? (MARK ONLY ONE)

Yes No (SKIP 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)

	Unacceptable			Average				Outstanding			N/A
	1	2	3	4	5	6	7	8	9	10	
a. Knowledge of realtor/real estate agent	1	2	3	4	5	6	7	8	9	10	NA
b. Courtesy of realtor/real estate agent	1	2	3	4	5	6	7	8	9	10	NA
c. Realtor/real estate agent's responsiveness to questions	1	2	3	4	5	6	7	8	9	10	NA
d. Realtor/real estate agent's concern for your needs	1	2	3	4	5	6	7	8	9	10	NA
e. Overall rating of realtor/real estate agent	1	2	3	4	5	6	7	8	9	10	

26. Did you use the services of a home builder when buying/refinancing your home loan? (MARK ONLY ONE)

Yes No (SKIP TO Q28)

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)

	Unacceptable			Average				Outstanding			N/A
	1	2	3	4	5	6	7	8	9	10	
a. Knowledge of home builder	1	2	3	4	5	6	7	8	9	10	NA
b. Courtesy of home builder	1	2	3	4	5	6	7	8	9	10	NA
c. Home builder's responsiveness to questions	1	2	3	4	5	6	7	8	9	10	NA
d. Home builder's concern for your needs	1	2	3	4	5	6	7	8	9	10	NA
e. Overall rating of home builder	1	2	3	4	5	6	7	8	9	10	

About You

28. Was this your first home loan of any type? (MARK ONLY ONE) Yes No

29. For this most recent loan, did you consider another type of home loan? (MARK ONLY ONE)

Yes No (SKIP TO Q31) Don't know or not sure (SKIP TO Q31)

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

Conventional Federal Housing Administration Other



About You (Continued)

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)
- | | | |
|--|--|-----------------------------|
| <input type="radio"/> The VA loan program is offered only to U.S. Veterans | <input type="radio"/> Loan more likely to be approved | <input type="radio"/> Other |
| <input type="radio"/> No down payment required | <input type="radio"/> VA's assistance to avoid foreclosure | |
| <input type="radio"/> Convenience | <input type="radio"/> Previous experience with the VA loan program | |
| <input type="radio"/> No mortgage insurance required | <input type="radio"/> Funding fee exemption for service-connected disability | |
32. Have you ever obtained either a conventional or a Federal Housing Administration home loan? (MARK ONLY ONE)
- Yes No (SKIP TO Q34) Don't know or not sure (SKIP 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. (MARK ONLY ONE)
- | | | | | | | | | | | |
|--|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|
| | <u>Unacceptable</u> | | | <u>Average</u> | | | | <u>Outstanding</u> | | |
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
34. If you had not received a VA guaranteed home loan, would you have been able to purchase your home at this time? (MARK ONLY ONE)
- Yes No Don't know or not sure
35. Do you have any other comments or concerns about your experience?

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

Please return to: J.D. Power and Associates Survey Processing Center
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