Appendix B: Advance Letter

[Date]

Dear «FIRST_NAME» «LAST_NAME»,

A few years ago, you agreed to participate in the First-Time Homebuyer Study, a study that is funded by the U.S. Department of Housing and Urban Development and is conducted by a research team led by Abt Associates. This study will help us understand what helps households make good decisions about homeownership. By participating in this study and sharing your experiences, you will help others like you who will be making similar decisions about homeownership in the future.

It is important to the study that we follow-up and interview you again to see what experiences you have had with the home purchase process. We welcome your continued participation in our study regardless of what stage of the homebuying process you are in – whether you have already purchased a home, still thinking about it, or no longer interested in purchasing a home.

In the next few weeks, a professional interviewer from Abt Associates will be contacting you by telephone to conduct the interview or set an appointment for a time convenient for you. This survey will be similar to the last survey you completed for the study and will take about 30 minutes. To thank you for your time, you will receive \$35 after you complete the survey.

If you have purchased a home in the last few years, it will also be very helpful to have in hand:

- Your monthly mortgage statement; and,
- Your Settlement Statement (also known as the HUD-1).

Public reporting burden for this collection of information is estimated to average 30 minutes per response. HUD may not conduct or sponsor, and a person is not required to respond to, a collection information unless that collection displays a valid OMB control number 2528-0293, expiring 9-30-2018. The information requested under this collection is protected and held private in accordance with 42 U.S.C. 1306, 20 CFR 401 and 402, 5 U.S.C.552 (Freedom of Information Act), 5 U.S.C. 552a (Privacy Act of 1974) and OMB Circular No. A-130.

We want to thank you in advance for your participation in this study that will provide valuable information. Your participation in the study is completely voluntary, and there are no penalties now or in the future if you decide not to participate. All information you provide will be kept confidential to the extent provided by the law. Your responses will be combined with others and will be reported as a group. No individual responses will be identified.

If you have any questions, or to schedule a time that will be convenient for you to do the interview, please call Abt Associates at their toll-free number, 1-866-725-1550 and reference key number «qKey». Your continuing participation in this study is very important and greatly appreciated. Thank you for your time.

Sincerely,

Donna DeMarco Project Director HUD First-Time Homebuyer Study