



WHAT HAPPENED WITH YOUR MORTGAGE OVER THE LAST YEAR?

The covid pandemic and your mortgage

<ID>

<FIRST NAME1> <LAST NAME1>

<Date>

<FIRST NAME2> <LAST NAME2>

<ADDRESS>

<CITY> <STATE> <ZIP>

We are writing to ask for your help.

The best way to understand the benefits and potential problems associated with mortgages in America is to ask people like you about your experiences.

Understanding your experience is particularly important in developing policies to assist consumers, especially now as many people face difficult financial situations because of the Covid pandemic.

The **Federal Housing Finance Agency** and the **Consumer Financial Protection Bureau** are working together on this study. To be successful, we need to hear from borrowers like yourself.

You can complete the paper copy and return it in the enclosed postage-paid envelope or complete the survey online.

To complete the survey online, please go to: www.ASMBsurvey.com

Then, enter this unique access code: <123 456 789>

The unique access number helps us keep track of returned surveys and not send needless reminders.

Completing this survey is voluntary. **Your answers will not be connected to your name or any other identifying information.** If you have any questions about this study, please call us toll free 1-855-531-0724 or visit our web sites, fhfa.gov/ASMB or consumerfinance.gov/ASMB.

Because of the importance of this national survey, we have enclosed a small token of appreciation as a way of saying thanks for your time and effort.

Many thanks for considering our request.

Daniel E. Coates
Deputy Director for Research and Statistics
Federal Housing Finance Agency
fhfa.gov

Janis K. Pappalardo
Associate Director for Research, Markets and Regulations
Consumer Financial Protection Bureau
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Para leer esta carta en español por favor vea el dorso.



WHAT HAPPENED WITH YOUR MORTGAGE OVER THE LAST YEAR? *Covid-19 pandemic and your mortgage*

<ID>
<FIRST NAME1> <LAST NAME1> <Date>
<FIRST NAME2> <LAST NAME2>
<ADDRESS>
<CITY> <STATE> <ZIP>

Last week we sent you a request to help with a study we are conducting in order to better understand the experiences of homeowners today.

Whether or not you found it challenging to be a homeowner over the last few years, all experiences are important to us, especially now as many people face difficult financial situations because of the novel Coronavirus.

If you have already responded, thank you for your help. If you have not yet had time to respond, we hope that you will do it soon.

If you no longer have the paper copy, you can complete the survey online. The online version may be easier because it skips questions that do not apply to you. Online responses also are processed more quickly making it less likely that you will receive follow-up reminders to complete this survey.

**To complete the survey online go to: www.ASMBsurvey.com
Then, enter this unique access code: <123 456 789>**

If you have any questions, please call toll free **1-855-531-0724** or visit one of our websites: fhfa.gov or consumerfinance.gov.

Thank you for considering our request.

Daniel E. Coates
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Regulations



Federal Housing
Finance Agency



Para leer esta carta en Español por favor vea el dorso.