



Consumer Financial
Protection Bureau

American Survey of Mortgage Borrowers

1234567 <1234567> <101>
<FIRST NAME> <LAST NAME>
<ADDRESS>
<CITY>, <STATE> <ZIP>

[DATE]

Please help us with an important national survey.



Why did I get this survey?

The best way to understand the experiences of mortgage borrowers is to hear directly from you. This questionnaire covers various topics related to your property, mortgage, and other housing costs.



Who is the sponsor?

The Federal Housing Finance Agency and the Consumer Financial Protection Bureau are working together on this study. Understanding your experiences helps us to improve the mortgage process for future borrowers.



What should I do?

Complete the enclosed questionnaire and return it in the postage-paid envelope. If you prefer, you can complete the survey online – see box below.

Enclosed is \$10 to thank you for taking this survey. We will send an additional \$20 when we receive your completed survey.

If you have any questions or need assistance completing this survey due to a disability, please call us toll free at 1-855-339-7877, TTY #711 or visit our web sites, www.fhfa.gov/asmb or www.consumerfinance.gov. The survey is voluntary. Your answers will not be connected to your name or any other identifying information. We hope you return the completed questionnaire.

Sincerely,

Anju Vajja
Deputy Director for Research and Statistics
Federal Housing Finance Agency
fhfa.gov

Janis K. Pappalardo
Deputy Associate Director for Research,
Monitoring, and Regulations
Consumer Financial Protection Bureau
consumerfinance.gov

To take the survey online:

Web

Go to www.ASMBsurvey.com and enter your unique access code: <123 456 789> and your 5-digit zip code.

Mobile

Text your unique access code <123 456 789> to (866) 774-6052 to receive a link to start your survey or scan the QR code.





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September 23, 2024

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

It is important that we hear from you. Whether or not you found it challenging to be a mortgage borrower over the last few years, all experiences are important to us. If you already responded, thank you for your help. If not, we hope that you will do it soon.

To complete the survey on a computer or tablet, go to: www.ASMBsurvey.com.
Enter this unique access code: <123 456 789>

To complete the survey on a mobile device/smartphone, text your unique access code <123 456 789> to (866) 774-6052 to receive a link to the survey or scan the QR code.



As a thank you, we will send you \$20 when we receive your completed survey.

If you have any questions or need assistance completing this survey due to a disability, please call toll free at 1-855-339-7877, TTY #711 or visit our web sites www.fhfa.gov/asmb or www.consumerfinance.gov.

Thank you for considering our request.

Anju Vajja
Deputy Director for Research and Statistics
Federal Housing Finance Agency
fhfa.gov

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



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October 17, 2024

We are following up with our request for your help with a survey.



Why did I get this survey?

To the best of our knowledge, we have not heard from you.

If we made a mistake and you think you are not eligible for this survey, please let us know by answering the first question in the questionnaire and any remaining questions that would apply to you.



What should I do?

Complete the enclosed questionnaire and return it in the postage-paid envelope. If you prefer, you can complete the survey online by following the instructions below. We welcome hearing from you either way.

As a thank you for completing this questionnaire, we will send you \$20 upon receiving your response.



Questions?

If you have any questions or need assistance completing this survey due to a disability, please call us toll free at 1-855-339-7877, TTY #711 or visit our web sites, www.fhfa.gov/asmb or www.consumerfinance.gov.

Sincerely,

Anju Vajja
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October 28, 2024

This is our last request to you.

If you have not yet responded, please do so by **November 8, 2024**. If you have already responded, thank you for taking part in this important national survey!

The results from this study are particularly important in helping us understand the current experiences of mortgage borrowers today.

To complete the survey on a computer or tablet, go to: www.ASMBsurvey.com.
Enter this unique access code: <123 456 789> and your 5-digit zip code.

To complete the survey on a mobile device/smartphone, text your unique access code <123 456 789> to (866) 774-6052 to receive a link to the survey or scan the QR code.



If you have any questions or need assistance completing this survey due to a disability, please call toll free at 1-855-339-7877, TTY #711 or visit our web sites www.fhfa.gov/asmb or www.consumerfinance.gov.

If you still have your paper questionnaire, you can return the completed survey in the enclosed pre-paid envelope.

As mentioned in our previous letters, we will send you **\$20 as a thank you for returning a completed questionnaire**.

Thank you for considering our request. We look forward to receiving your questionnaire.

Anju Vajja
Deputy Director for Research and Statistics
Federal Housing Finance Agency
fhfa.gov

Janis K. Pappalardo
Deputy Associate Director for Research,
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We want to thank you for participating in our survey of mortgage borrowers. Your feedback is the best source of information to help us understand the experiences of property owners today.

Enclosed is your \$20 as promised.

With our sincerest thanks,

A handwritten signature in black ink that reads 'Anju Vajja'.

Anju Vajja
Deputy Director for Research and Statistics
Federal Housing Finance Agency
fhfa.gov

A handwritten signature in black ink that reads 'Janis K. Pappalardo'.

Janis K. Pappalardo
Deputy Associate Director for Research,
Monitoring, and Regulations
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