

Consumer Participant Recruitment Telephone Script

1. Hello, my name is **[first and last name]**. May I speak to **[name]**?

If someone other than Respondent (R) asks why you are calling, say: I'm calling regarding an important study about mortgage loans and disclosures.

(Check one answer)

- No one by that name at this number → Go to question 2
- R not home or busy → Go to question 2
- Speaking to R:R comes to the phone → Go to question 3

2. Confirm you have dialed correctly. If no one there by that name, ask if respondent was ever at this number (do they have his/her new number)? If not home or busy, leave a message.

If no new number is given, finalize as not located.

3. Hello, my name is **[your name]** and I'm calling from **[marketing company's name]** for the Kleimann Communication Group. The Kleimann Communication Group, along with the Consumer Financial Protection Bureau in Washington, DC, is conducting a study of how to improve mortgage loan disclosures. These questions have been approved by the Office of Management and Budget and have been assigned OMB Control Number 1505-0233.

We have chosen you to participate in an interview being held during the week of _____, 2011. In this interview, we will ask you to perform a series of tasks and give you opinions about the disclosures you receive when you apply for a loan to purchase or refinance a house.

4. We will pay you **[\$75 for individuals or \$125 for floaters]** at the end of the interview for your participation. Do you have a few minutes to answer some pre-qualifying questions? (if "No," what would be a convenient time to call back?)

Include if necessary: (We are not selling anything, we are looking to recruit people to help out with a nationwide study CFPB is conducting. Everything you say will be kept confidential to the extent permitted by law, and your identity or other identifying information is not given to CFPB.)

If needed: The exact location of the interview is

(Check One Answer)

- Yes
- No → Call back time _____
- Refuse→ Terminate. Thank respondent.

5. Are you a mortgage loan broker, lender, or loan originator?

- Yes → Consider screening them with the broker/lender recruitment script.
- No

6. Are you a realtor, appraiser, title insurer, or real estate lawyer, or do you work in an office that deals with the real estate transactions?

- Yes → Terminate. I am sorry, but you do not fit the background we need for participation in this particular study. Thank you for talking with us.
- No

7. Have you bought or refinanced in the past 5 years? (Need 4, 1 with delinquency or modification experience)

- Yes, bought
- Yes, refinanced
- No→ Skip to Question 9

8. If yes, have you experienced a delinquency (prefer foreclosure or loan modification, will settle for short sale if can't find) within the past 5 years? (Need 1)

- Yes→ Skip to Question 10
- No

9. Do you plan to buy or refinance in the next year? (Need 3, 1 with no experience buying but intending to buy in next year)

- Yes
- No→ Terminate. I am sorry, but you do not fit the background we need for participation in this particular study. Thank you for talking with us.

10. Have you owned a home in the past? (Need 1 with no experience buying but intending to buy in next year?)

- Yes

No

11. Do you primarily read and speak English at home?

Yes → Go to Question 13

No → Terminate. I am sorry, but you do not fit the background we need for participation in this particular study. Thank you for talking with us.

12. What is your gender?

Male

Female

13. Are you married?

Yes

No

14. Are you of Hispanic or Latino origin (ethnicity):

No, not of Hispanic or Latino origin

Yes, Hispanic or Latino origin

Cuban

Mexican

Puerto Rican

South or Central American

Another Hispanic or Latino Origin

15. What is your race? Please select one or more:

White

Black or African American

Asian

Native Hawaiian or other Pacific Islander

American Indian or Alaska Native

16. What is your current age?

18-30

31-45

- 46-60
- Older than 60

17. What is the highest level of education you have completed?

- Less than high school, high school or GED
- Some college or a 2-year college program
- College graduate
- Additional education

18. What is your current household income? Household income refers to the total amount of money everyone in your household together brings in each year before taxes. Would you say it is:

- Less than \$35k
- \$35,001-70,000
- \$70,001-125,000
- Over \$125,000

I will now give you the interview times that we have available. The interviews will take no longer than 90 minutes unless you are a floater (up to 180 minutes). (Calendar to be updated before each call.) **[Revise this calendar as necessary.]**

Day and Date					

- No, can't make those times → thank Respondent for time, end of interview
- Refuse → thank Respondent for time, end of interview

I will send you a letter confirming the time and date of the interview, and giving you the exact location of the interview. The letter will include a number for you to call if you have any questions. In order to send you the letter, I need to have your current address.

If marketing group does not have address listed, ask Respondent to give a current address and list below.

If marketing group has address listed, ask Respondent if it is still correct:

(Check One Answer)

- Yes, address is correct → continue
- No, address is not correct → make corrections below, then continue.

Address: _____

City/state/zip: _____

And to make sure I send it to the right person, can I check the spelling of your name? (Verify name is correct as listed, make any changes below.)

(Check One Answer)

- Yes, name is correct → continue
- No, name is not correct → make corrections below, then continue

Respondent's correct name: _____

We will need to call you the day before the interview to remind you about the appointment. Is it OK to call you at this number?

(Check one answer)

- Yes, ok to call this number → continue
- No, call different number → record number below

Number to call to remind Respondent: _____

**Thank you for your help. I'm glad you can come to the interview.
Please watch for a reminder letter from (marketing company's name).**