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Loan Guaranty Service 2014 Lender Survey

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EXPERIENCE

1a. Are you a broker or agent or do you work for a lender? (SELECT ONLY ONE)

- Broker/agent
- Lender
- Other (*Specify*): _____

[IF Q1a IS "BROKER/AGENT", SKIP TO Q3]

1b. Do you work in: (SELECT ONLY ONE)

- A headquarters/corporate office
- A branch office

2. What is your primary job responsibility? (SELECT ONLY ONE)

- Loan originator
- Processor
- Underwriter
- Office manager
- Quality control personnel
- Upper/middle management
- Insurance or guaranty personnel
- Other (*Specify*): _____

3. Approximately, how many VA loans did your company close in the past 12 months? (SELECT ONLY ONE)

- 0-10
- 11-25
- 26-50
- 51-150
- 151-500
- 501-1000
- More than 1000
- Don't know

4a. How long has your company been in the mortgage industry? (SELECT ONLY ONE)

- Less than 1 year
- 1 to 3 years
- 4 to 5 years
- 6 to 10 years
- 11 to 15 years
- More than 15 years
- Don't know

4b. How long has your company been working with the VA? (SELECT ONLY ONE)

- Less than 1 year
- 1 to 3 years
- 4 to 5 years
- 6 to 10 years
- 11 to 15 years
- More than 15 years
- Don't know

CONTACT AND CUSTOMER SATISFACTION WITH VA

5a. Which Regional Loan Centers (RLC) has your company dealt with most frequently over the past 12 months? (SELECT ALL THAT APPLY)

- Atlanta, GA
- Cleveland, OH
- Denver, CO
- Honolulu, HI
- Houston, TX
- Phoenix, AZ
- Roanoke, VA
- St. Paul, MN
- St. Petersburg, FL

5b. Which VA Regional Loan Center do you consider to be your primary RLC? (SELECT ONLY ONE)

[ONLY SHOW RESPONSES SELECTED IN Q5a]

- Atlanta, GA
- Cleveland, OH
- Denver, CO
- Honolulu, HI
- Houston, TX
- Phoenix, AZ
- Roanoke, VA
- St. Paul, MN
- St. Petersburg, FL
- O

6a. Thinking about your primary RLC, have you contacted VA personnel at this center in the past 12 months? (SELECT ONLY ONE)

- Yes
- No (SKIP to Q13)
- Don't know (SKIP TO Q13)

[IF 'YES' IN Q6a, ASK Q6b-Q13, OTHERWISE SKIP TO Q13]

6b. How many times did you have to contact your Primary RLC regarding your most recent inquiry or problem? (TYPE IN NUMBER) _____ [NUMERIC TEXT BOX; RANGE 1-100]

7. Thinking about your last contact, why did you contact your primary RLC?

(SELECT ALL THAT APPLY)

- I had a problem with an appraisal
- I had problems related to the loan number
- I had underwriting questions
- I had general loan processing questions
- I had questions on the funding fee
- I had a question with a Loan Guaranty computer application (e.g., TAS, WebLGY, the Funding Fee System)
- I needed help with the Loan Guaranty Certificate
- To order an appraisal
- Other (*Specify*): _____

8. What is the primary method you use to contact your RLC? (SELECT ONLY ONE)

- Phone

- Fax
- E-mail
- Letter

9. How responsive was your primary RLC to your contact? (SELECT ONLY ONE)

- Very responsive
- Somewhat responsive
- Neither responsive nor unresponsive
- Somewhat unresponsive
- Very unresponsive

10. How satisfied are you with the professionalism of the VA staff at your primary RLC? (SELECT ONLY ONE)

- Very satisfied
- Somewhat satisfied
- Neither satisfied nor dissatisfied
- Somewhat dissatisfied
- Very dissatisfied

11. How knowledgeable is the staff of your primary RLC with respect to the laws and regulations governing the VA Home Loan Guaranty Program? (SELECT ONLY ONE)

- Very knowledgeable
- Somewhat knowledgeable
- Neither knowledgeable nor unknowledgeable
- Somewhat unknowledgeable
- Very unknowledgeable

12. Overall, how satisfied are you with your experiences contacting VA personnel at your primary Regional Loan Center? (SELECT ONLY ONE)

- Very satisfied
- Somewhat satisfied
- Neither satisfied nor dissatisfied
- Somewhat dissatisfied

Very dissatisfied

13. What is the best way for the Veterans Benefits Administration to communicate to you changes in its policies or procedures? (SELECT ONLY ONE)

- Phone
- Fax
- E-mail
- Letter
- Website

PROGRAM AWARENESS

14. How do you usually get information on VA policies and procedures? (SELECT TOP 3 IN ORDER OF FREQUENCY OF USE)

- Telephone
- E-mail
- Fax
- Walk-in to VA
- Access VA website
- Access to another website
- Access Lender Handbook
- AllRegs
- Attend VA-sponsored training session
- Newsletters
- Consultants
- Industry magazines, publications
- Other: (SPECIFY) _____

15. You selected [INSERT RESPONSES FROM Q14]. How much of what you needed to know did you get from this source? [RADIO BUTTONS; SINGLE RESPONSE; SELECT ONE RESPONSE PER ROW; LIST RESPONSES SELECTED IN Q14] (SELECT ONE RESPONSE PER ROW)

| | All | Most | Some | Little | None |
|--------------------------------------|-----|------|------|--------|------|
| Telephone | 5 | 4 | 3 | 2 | 1 |
| E-mail | 5 | 4 | 3 | 2 | 1 |
| Fax | 5 | 4 | 3 | 2 | 1 |
| Walk-in to VA | 5 | 4 | 3 | 2 | 1 |
| Access VA website | 5 | 4 | 3 | 2 | 1 |
| Access to another website | 5 | 4 | 3 | 2 | 1 |
| Access Lender Handbook | 5 | 4 | 3 | 2 | 1 |
| AllRegs | 5 | 4 | 3 | 2 | 1 |
| Attend VA-sponsored training session | 5 | 4 | 3 | 2 | 1 |
| Newsletters | 5 | 4 | 3 | 2 | 1 |
| Consultants | 5 | 4 | 3 | 2 | 1 |
| Industry magazines, publications | 5 | 4 | 3 | 2 | 1 |
| Other | 5 | 4 | 3 | 2 | 1 |

16. In general, how satisfied are you with the amount of time required to obtain information from VA? (SELECT ONLY ONE)

- Very satisfied
- Somewhat satisfied

- Neither satisfied nor dissatisfied
- Somewhat dissatisfied
- Very dissatisfied

17. How satisfied are you with the clarity of the information provided by VA?
(SELECT ONLY ONE)

- Very satisfied
- Somewhat satisfied
- Neither satisfied nor dissatisfied
- Somewhat dissatisfied
- Very dissatisfied

18. Have you used the VA home loan program website
(<http://www.benefits.va.gov/homeloans/>) in the last 12 months? (SELECT ONLY ONE)

- Yes
- No, I did not need to use it (SKIP to Q20)
- No, I did not know there was one (SKIP to Q20)

[IF 'YES' IN Q18, ASK Q19, OTHERWISE SKIP TO Q20]

19. How helpful has the website been in performing your job? (SELECT ONLY ONE)

- Very helpful
- Somewhat helpful
- Neither helpful nor unhelpful
- Somewhat unhelpful
- Very unhelpful

20. Have you used the VA's Lender Handbook within the last 12 months? (SELECT ONLY ONE)

- Yes
- No, I did not need to use it (SKIP to Q23)
- No, I did not know there was one (SKIP to Q23)

[IF 'YES' IN Q20, ASK Q21 –Q22, OTHERWISE SKIP TO Q23]

21. How helpful has the VA's Lender Handbook been in performing your job?

(SELECT ONLY ONE)

- Very helpful
- Somewhat helpful
- Neither helpful nor unhelpful
- Somewhat unhelpful
- Very unhelpful

22. How could VA improve the VA's Lender Handbook? (SELECT ALL THAT APPLY)

- Timely updates
- Provide an easy-to-follow format
- Provide a sufficient amount of content
- Clarity of information provided
- Improve ease of navigation
- Include FAQs on the site
- No improvements needed
- Don't know
- Other (SPECIFY) _____

TRAINING

23. What type of VA training have you had in the past 12 months? (SELECT ALL THAT APPLY)

- LAPP/SAR
- New Underwriter
- VA classroom training
- Online training
- Training videos
- Broadcasts
- Net-meeting or other similar media
- Employer led training
- Onsite VA led training
- Other training (SPECIFY) _____
- Don't know
- Have not had training in the past 12 months

[IF HAVE HAD TRAINING (I.E. DID NOT SELECT "HAVE NOT HAD TRAINING" OR DID NOT SELECT "DON'T KNOW") IN Q23, ASK Q24 -Q26, OTHERWISE SKIP TO Q27]

24. How many VA training sessions have you attended in the last 12 months?

(SELECT ONLY ONE)

- 1
- 2-3
- 4-5
- 6 or more
- Don't know

25. How effective was this training in preparing you to perform your job? (SELECT ONLY ONE)

- Very effective
- Somewhat effective
- Neither effective nor ineffective
- Somewhat ineffective
- Very ineffective

26. You selected [INSERT RESPONSE FROM Q23] How satisfied have you been with the quality of these training sessions? (SELECT ONLY ONE)

- Very satisfied
- Somewhat satisfied
- Neither satisfied nor dissatisfied
- Somewhat dissatisfied
- Very dissatisfied

[REPEAT Q26 FOR EACH RESPONSE MENTIONED IN Q23]

27. How satisfied are you with how often VA offers training sessions? (SELECT ONLY ONE)

- Very satisfied
- Somewhat satisfied
- Neither satisfied nor dissatisfied
- Somewhat dissatisfied
- Very dissatisfied

28. Overall, how satisfied are you with the information and the informational resources (e.g., web site, VA's Lender Handbook) provided by VA? (SELECT ONLY ONE)

- Very satisfied
- Somewhat satisfied
- Neither satisfied nor dissatisfied

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- Somewhat dissatisfied
- Very dissatisfied

29. What would be the best way to provide you with training on the VA Home Loan Guaranty Program? (SELECT THREE OR FEWER)

- VA-classroom training
- Company-sponsored training
- Print-media (pamphlets, fliers, booklets)
- On-line training (Internet, Web-based)
- Training videos
- Informational materials (e.g., handbook)
- Other (SPECIFY) _____

OUTREACH

30. Do you encourage your eligible veteran customers to use the VA home loan program? (SELECT ONLY ONE)

- Yes, I encourage all veterans looking for a home loan to use the VA home loan program
- Yes, I encourage some veterans looking for a home to use the VA home loan program
- No, I generally try to encourage use of another loan program (e.g., FHA, conventional, subprime)
- No, I never or mostly never encourage veterans to use the VA home loan program

[IF 'YES' IN Q30, ASK Q31-Q36, OTHERWISE SKIP TO Q37]

31. Do you create your own VA marketing materials in-house? (SELECT ONLY ONE)

- Yes
- No (Skip to Q33)

[IF 'YES' IN Q31, ASK Q32, OTHERWISE SKIP TO Q33]

**32. Please explain why you created your own VA marketing materials. (OPEN END)
(Max. 500 characters) [TEXT BOX; MAX 500 CHARACTERS]**

33. Currently, which VA materials do you use to market the VA home loan program? (OPEN END) (Max. 500 characters)
[TEXT BOX; MAX 500 CHARACTERS]

34. In addition to these materials, what other resources could VA provide you? (OPEN END) (Max. 500 characters)
[TEXT BOX; MAX 500 CHARACTERS]

35. Which program aspects are MOST attractive for drawing in eligible veterans to obtain a VA home loan? (SELECT ALL THAT APPLY)

- VA loan program is offered only to U.S. veterans
- No down payment
- Program offers flexible credit underwriting standards
- No PMI
- Other: (SPECIFY) _____

36. In your opinion, how frequently do lenders misperceive the VA loan program? (SELECT ONLY ONE)

- Very frequently
- Frequently
- Sometimes
- Rarely
- Never

[IF 'VERY FREQUENTLY, FREQUENTLY OR SOMETIMES' IN Q36, OR 'NO' IN Q30, ASK Q37-Q38, OTHERWISE SKIP TO Q39]

37. In your opinion, what aspect(s) of the VA loan program discourages lenders and real estate professionals from recommending the program to their veteran customers? (SELECT TOP 3 IN ORDER OF SIGNIFICANCE)

- Length of time it takes to obtain a loan
- Amount of paperwork (process is not streamlined)
- The VA Funding Fee Payment System
- VA residual income requirement (underwriting process)
- Availability of other market products
- VA's rotational appraiser assignment system (inability to self-select an appraiser)
- Ability to process loans electronically
- Training for lenders and realtors

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- Don't know
- Other (SPECIFY) _____

38. In your opinion, can the VA alter these perceptions?

- Yes
- No
- Don't know

39. In your experience, what is the most frequent reason that a VA application does not reach closing? (OPEN END)

LGY SYSTEMS/IT APPLICATIONS AND ELIGIBILITY DETERMINATION

40. Which of the VA home loan program's systems does your firm use to process VA loans? (SELECT ALL THAT APPLY)

- The Appraisal System (TAS)
- WebLGY
- E-Appraisals
- Funding Fee System
- None

[IF 'NONE' IN Q40, ASK Q41, OTHERWISE SKIP TO Q42]

41. IF NONE: Why don't you use the VA home loan program's systems? (SELECT ONLY ONE)

- I was unaware they existed (SKIP to Q44)
- Other (SPECIFY) _____ (SKIP to Q44)

42. To what extent do you find this system easy to use (SELECT ONLY ONE)

- Very easy
- Somewhat easy
- Neither easy nor hard
- Somewhat hard
- Very hard

43. How helpful has this system been to you in performing your job? (SELECT ONLY ONE)

- Very helpful
- Somewhat helpful
- Neither helpful nor unhelpful
- Somewhat unhelpful
- Very unhelpful

44. How could these systems be improved or enhanced? (SELECT ALL THAT APPLY)

- Provide system reports to lenders
- Minimize system downtime
- Improve screen functionality
- No improvements needed
- Other: (SPECIFY) _____

45. Compared to other, similar online government systems (e.g. FHA, USDA), how EASY are the VA home loan program's systems to use? (SELECT ONLY ONE)

- LGY systems are **superior** to similar government systems
- LGY systems are **better** than similar government systems
- LGY systems are **the same** as other similar government systems
- LGY systems are **worse** than other similar government systems
- LGY systems are **far worse** than other similar government systems

46. Compared to other similar online government systems (e.g. FHA, USDA), how FUNCTIONAL are the VA home loan program's systems? (SELECT ONLY ONE)

- LGY systems are **superior** to similar government systems
- LGY systems are **better** than similar government systems
- LGY systems are **the same** as other similar government systems
- LGY systems are **worse** than other similar government systems
- LGY systems are **far worse** than other similar government systems

47. Overall, how satisfied are you with the VA home loan program's online systems? (SELECT ONLY ONE)

- Very satisfied
- Somewhat satisfied
- Neither satisfied nor dissatisfied
- Somewhat dissatisfied
- Very dissatisfied

48. Do you use WebLGY to obtain Certificates of Eligibility (COEs)? (SELECT ONLY ONE)

- Yes (Skip to Q50)
- No

[IF "YES" AT Q48 SKIP TO Q50, OTHERWISE CONTINUE]

49. Why do you not use WebLGY to obtain COEs? (SELECT ONLY ONE)

- I wasn't aware of the system (Skip to Q51)

- I tried to use the system but it was not user-friendly (Skip to Q51)
- I tried to use the system but it was 'down' (Skip to Q51)
- I knew the system existed, but I never tried to use it (Skip to Q51)
- Other: (SPECIFY) _____ (Skip to Q51)

[ALL RESPONSES AT Q49 SKIP TO Q51]

50. When you use WebLGY, how long does it typically take for you to receive a Certificate of Eligibility? (SELECT ONLY ONE)

- Immediately upon request, or the same calendar day
- 1-6 calendar days
- 7-10 calendar days
- More than 10 calendar days
- Don't know

51. When you apply for a Certificate of Eligibility through the mail, how long does it typically take for you to receive a Certificate of Eligibility? (SELECT ONLY ONE) – (CONTINUE WITH Q52)

- 1-6 calendar days
- 7-10 calendar days
- More than 10 calendar days
- Don't know

52. In obtaining a COE, have you ever interacted with the Eligibility Center (located in Winston-Salem, NC)? (SELECT ONLY ONE)

- Yes
- No (Skip to Q54)
- Don't know (Skip to Q54)

[IF "YES" IN Q52, ASK Q53a AND 53b, OTHERWISE SKIP TO Q54]

53a. Please rate your overall satisfaction with that interaction. (SELECT ONLY ONE)

- Very satisfied
- Somewhat satisfied
- Neither satisfied nor dissatisfied
- Somewhat dissatisfied
- Very dissatisfied

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53b. When you interact with the Eligibility Center, how long does it typically take for you to receive a Certificate of Eligibility? (SELECT ONLY ONE)

- Immediately upon request, or the same calendar day
- 1-6 calendar days
- 7-10 calendar days
- More than 10 calendar days
- Don't know

54. How reasonable is the length of time it typically takes for you to receive a Certificate of Eligibility? (SELECT ONLY ONE)

- Very reasonable
- Reasonable
- Neither reasonable nor unreasonable
- Unreasonable
- Very unreasonable

55. In your opinion, how long should it typically take to receive a Certificate of Eligibility? (SELECT ONLY ONE)

- Immediately upon request, or the same calendar day
- 1-6 calendar days
- 7-10 calendar days
- More than 10 calendar days
- Don't know

APPRAISAL PROCESS

56. How satisfied have you been with the timeliness of VA appraisers? (SELECT ONLY ONE)

- Very satisfied
- Somewhat satisfied
- Neither satisfied nor dissatisfied
- Somewhat dissatisfied
- Very dissatisfied

57. How satisfied have you been with the courtesy and professionalism of VA appraisers? (SELECT ONLY ONE)

- Very satisfied
- Somewhat satisfied

- Neither satisfied nor dissatisfied
- Somewhat dissatisfied
- Very dissatisfied

58. How satisfied have you been with the quality of work of VA appraisers?

(SELECT ONLY ONE)

- Very satisfied
- Somewhat satisfied
- Neither satisfied nor dissatisfied
- Somewhat dissatisfied
- Very dissatisfied

59. Does your company participate in the Lender Appraisal Processing Program (LAPP)? (SELECT ONLY ONE)

- Yes
- No
- Don't know

60. Have you used the eAppraisal system in the last 12 months? (SELECT ONLY ONE)

- Yes
- No (Skip to Q62)

[IF YES IN Q60, ASK Q61. OTHERWISE SKIP TO Q62]

61. How satisfied are you with the eAppraisal system? (SELECT ONLY ONE)

- Very satisfied
- Somewhat satisfied
- Neither satisfied nor dissatisfied
- Somewhat dissatisfied
- Very dissatisfied

62. Overall, how satisfied have you been with the whole appraisal process?

(SELECT ONLY ONE)

- Very satisfied
- Somewhat satisfied
- Neither satisfied nor dissatisfied
- Somewhat dissatisfied

- Very dissatisfied

OVERALL IMPRESSIONS OF THE VA LGY HOME LOAN PROGRAM

63. Overall, how satisfied are you with the process of completing a VA home loan? (SELECT ONLY ONE)

- Very satisfied
 Somewhat satisfied
 Neither satisfied nor dissatisfied
 Somewhat dissatisfied
 Very dissatisfied

[ASK Q64 IF Q63 IS EITHER 'VERY SATISFIED' OR 'VERY DISSATISFIED', OTHERWISE SKIP TO Q65]

64. You indicated you were (INSERT RESPONSE FROM Q60) with the process of completing a VA home loan. Please explain. If your responses apply to individual Regional Loan Centers, please be sure to identify the offices (To maintain confidentiality, please do not include your name, address, affiliation, or any other identifying information). (Max. 500 characters)

[TEXT BOX; MAX 500 CHARACTERS]

65. Overall, how satisfied are you with the VA loan guaranty program? (Please evaluate your Primary Regional Loan Center). (SELECT ONLY ONE)

- Very satisfied
 Somewhat satisfied
 Neither satisfied nor dissatisfied
 Somewhat dissatisfied
 Very dissatisfied

[ASK Q66 IF Q65 IS EITHER 'VERY SATISFIED' OR 'VERY DISSATISFIED', OTHERWISE SKIP TO Q67]

66. You indicated you were (INSERT RESPONSE FROM Q61) with the VA loan guaranty program, evaluating your Primary Regional Loan Center. Please explain. (To maintain confidentiality, please do not include your name, address, affiliation, or any other identifying information). (Max. 500 characters)

[TEXT BOX; MAX 500 CHARACTERS]

67. Would you recommend this program to veterans in the market for a home?

(SELECT ONLY ONE)

- Yes
- No
- Don't know

68. In your interaction with different VA offices, do you feel that the offices consistently interpret VA policy and procedures? (SELECT ONLY ONE)

- Yes, they are **always** consistent
- Yes, they are **usually** consistent
- They are **sometimes** consistent
- No, they are **rarely** consistent
- No, they are **never** consistent

69. Please rate your overall satisfaction with the quality of service you received when contacting the [INSERT RESPONSES FROM Q5A THAT WERE NOT SELECTED IN Q5B] Office? (SELECT ONLY ONE)

[REPEAT Q69 FOR EACH RESPONSE FROM Q5A THAT WAS NOT SELECTED IN Q5B]

- Very satisfied
- Somewhat satisfied
- Neither satisfied nor dissatisfied
- Somewhat dissatisfied
- Very dissatisfied

COMMENTS

70. Do you have any additional comments concerning how VA could improve its loan guaranty program? If your comments apply to individual Regional Loan Centers, please be sure to identify the offices. (To maintain confidentiality, please do not include your name, address, affiliation, or any other identifying information) (Max. 500 characters)

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Thank you taking the time to complete this questionnaire. Your answers are very important to us.