

**Sampling definition:** The targeted population will include individuals who closed a VA home loan in the 90 days prior to the fielding period. The sample will be stratified as follows: (1) those that closed on purchase loans, (2) those who received loans for interest rate reductions, and (3) those who obtained cash out or other refinancing.

## Benefit Information

1. How did you FIRST learn about the VA Home Loan Program? *(Mark only one)*  
*If you are unsure, please indicate the first way you remember learning about the VA Home Loan Program* [RADIO BUTTONS. SINGLE RESPONSE.]

- a. VA website [1]
- b. VetSuccess.gov [2]
- c. eBenefits.va.gov [3]
- d. Social media websites (e.g., Facebook, Twitter, etc.)
- e. Internet (excluding VA and social media sites)
- f. Mail (from VA) [4]
- g. VA phone number (800-827-1000) [5]
- h. In person with a VA representative (e.g., VA medical center, VA Vet Center, Regional Office, etc.) [8]
- i. Transition Assistance Program/Disabled Transition Assistance Program briefings [6]
- j. Veterans Service Organizations (e.g., Disabled American Veterans, Veterans of Foreign Wars, Paralyzed Veterans of America, etc.)
- k. Information came with notification/ratings letter [16]
- l. Other Veterans [13]
- m. Friends or family [15]
- n. Lender [17]
- o. Real estate agent
- p. Home builder
- q. Other publications (e.g., Army Times, local newspapers, etc.) [18]
- r. Other (*Specify*) \_\_\_\_\_ [TEXT BOX, FORCE TEXT IF RESPONSE IS SELECTED, 50 CHARACTER MAX.] [97]
- s. Don't know or not sure [99]

2. What method(s) do you MOST FREQUENTLY use to obtain general information about the VA Home Loan Program? *(Mark all that apply)* [CHECK BOXES. MULTIPLE RESPONSE. CODE EACH RESPONSE AS 0 IF UNCHECKED OR 1 IF CHECKED]

- a. VA website
- b. VetSuccess.gov
- c. eBenefits.va.gov
- d. Social media websites (e.g., Facebook, Twitter, etc.)
- e. Other websites (excluding VA or social media sites)
- f. Phone

- g. Mail
  - h. E-mail
  - i. In person with a VA representative (e.g., VA medical center, VA Vet Center, Regional Office, etc.)
  - j. Veterans Service Organizations (e.g., Disabled American Veterans, Veterans of Foreign Wars, Paralyzed Veterans of America, etc.)
  - k. Disabled Veterans' Outreach Program
  
  - l. Friends or family
  - m. Lender
  - n. Real estate agent
  - o. Home builder
  - p. Other publications (e.g., Army Times, local newspapers, etc.)
  - q. Other (Specify) \_\_\_\_\_ **[TEXT BOX, FORCE TEXT IF RESPONSE IS SELECTED, 50 CHARACTER MAX.]**
  - r. Don't know or not sure **[MUTUALLY EXCLUSIVE RESPONSE]**
  - s. None of the above **[MUTUALLY EXCLUSIVE RESPONSE]**
- 3. How were you informed about the application process for your most recent certificate of eligibility (COE)? (Mark all that apply) [CHECK BOXES. MULTIPLE RESPONSE. CODE EACH RESPONSE AS 0 IF UNCHECKED OR 1 IF CHECKED]**
- a. Transition Assistance Program/Disabled Transition Assistance Program briefings
  - b. Phone
  - c. Mail
  - d. E-mail
  - e. Pamphlets/brochures
  - f. VA website
  - g. In person with a VA representative (e.g., VA medical center, VA Vet Center, Regional Office, etc.)
  - h. Veterans Service Organizations (e.g., Disabled American Veterans, Veterans of Foreign Wars, Paralyzed Veterans of America, etc.)
  - i. Disabled Veterans' Outreach Program
  - j. Other Veterans
  - k. Friends or family
  - l. Lender
  - m. Real estate agent
  - n. Home builder
  - o. Other (Specify) \_\_\_\_\_ **[TEXT BOX, FORCE TEXT IF RESPONSE IS SELECTED, 50 CHARACTER MAX.]**
  - p. Don't know or not sure **[MUTUALLY EXCLUSIVE RESPONSE]**
  - q. Did not receive information about application process **[MUTUALLY EXCLUSIVE RESPONSE]**

4. How would you like to receive information from VA about applying for home loan benefits? **(Mark all that apply)** [CHECK BOXES. MULTIPLE RESPONSE. CODE EACH RESPONSE AS 0 IF UNCHECKED OR 1 IF CHECKED]
- Phone
  - Mail
  - E-mail
  - VA website
  - Social media websites (e.g., Facebook, Twitter, etc.)
  - In person at a Regional Office
  - Veterans Service Organizations (e.g., Disabled American Veterans, Veterans of Foreign Wars, Paralyzed Veterans of America, etc.)
  - Lender
  - Real estate agent
  - Home builder
5. Prior to receiving this survey, which of the following home loan benefits were you aware of? **(Mark all that apply)** [CHECK BOXES. MULTIPLE RESPONSE. CODE EACH RESPONSE AS 0 IF UNCHECKED OR 1 IF CHECKED]
- Purchase of a new home
  - Home equity refinance (cash-out)
  - Streamlined refinance (interest-rate reduction)
  - Funding fee waiver for eligible disabled veterans
  - No down payment
  - Loan default/foreclosure avoidance assistance
  - None of the above [MUTUALLY EXCLUSIVE RESPONSE]
6. To the best of your knowledge, was all of the information that VA provided to you about home loan benefit programs correct? **(Mark only one)** [RADIO BUTTONS. SINGLE RESPONSE.]
- Yes [1]
  - No [0]
  - Don't know or not sure [99]

The following question asks you to rate various aspects of your experience with VA home loans using a scale of 1 to 10 where 1 is Unacceptable, 10 is Outstanding, and 5 is Average. [SHOW ON SAME PAGE AS THE QUESTION THAT FOLLOWS]

7. When thinking about your most frequently used methods of communication, please rate your experience in obtaining information about your certificate of eligibility (COE) application on the following items: **(Mark only one per row)** [SHOW RESPONSES IN GRID WITH 10-POINT SCALE IN COLUMNS AND ATTRIBUTES/RESPONSES IN ROWS (SEE JDPA CONVENTIONS DOCUMENT PG. 1 FOR SPECIFIC DETAILS OF LAYOUT). EVENLY SPACED RADIO BUTTONS/COLUMNS, ALTERNATE SHADES IN ROWS. SINGLE RESPONSE PER ROW. RANDOMIZE ALL ATTRIBUTES EXCEPT THE LAST ONE.]

- a. Ease of accessing information [ALLOW N/A RESPONSE][1-10, N/A=99]
- b. Availability of information [ALLOW N/A RESPONSE] [1-10, N/A=99]
- c. Clarity of information [ALLOW N/A RESPONSE] [1-10, N/A=99]
- d. Usefulness of information [ALLOW N/A RESPONSE] [1-10, N/A=99]
- e. Frequency of information provided by VA [ALLOW N/A RESPONSE] [1-10, N/A=99]
- f. **Overall rating of information**[1-10]

### Contact with VA

8. During the past 6 months, did you contact anyone from VA about the home loan process? (Mark only one) [RADIO BUTTONS. SINGLE RESPONSE.]
- a. Yes [1]
  - b. No [0]

(Ask Q9-15 if Q8 is Yes, otherwise go to Q16)

9. Which of the following best describes the reason for your most recent contact? (Mark only one) [RADIO BUTTONS. SINGLE RESPONSE.]
- a. Resolve a problem [1]
  - b. Ask a question [2]
  - c. Request a change to your records/provide information [3]

10. Can you briefly describe the nature of your most recent contact? (Mark all that apply) [CHECK BOXES. MULTIPLE RESPONSE. CODE EACH RESPONSE AS 0 IF UNCHECKED OR 1 IF CHECKED.]
- a. Report a problem with your realtor
  - b. Report a problem with your broker
  - c. Report a problem with your lender
  - d. Report a problem with your home builder
  - e. Report a problem with your appraiser
  - f. Report a problem with the appraisal process
  - g. Report a problem with a VA customer service representative
  - h. Ask a general question
  - i. Obtain information about submitting/re-opening a claim
  - j. Submit a new application for COE
  - k. Check on the status of a COE application
  - l. Appeal an eligibility decision
  - m. Question or problem about a pending COE application
  - n. Question or problem about an eligibility decision
  - o. Other (Specify) \_\_\_\_\_ [TEXT BOX, FORCE TEXT IF RESPONSE IS SELECTED, 50 CHARACTER MAX.]

11. Thinking about your most recent contact, how did you contact VA? (Mark only one) [RADIO BUTTONS. SINGLE RESPONSE.]
- a. Phone [1]

- b. Website [6]
- c. E-mail [7]
- d. Mail [9]
- e. In person [3]
- f. **Online Chat**

(Ask Q12 if Q11 is Phone, otherwise go to Q13)

**12. Which phone number did you use to contact VA? (Mark only one) [RADIO BUTTONS. SINGLE RESPONSE.]**

- a. VA toll-free number (1-800-827-1000) [1]
- b. VA Home Loan Guaranty number (1-877-827-3702) [2]
- c. VA Regional Loan Center [3]
- d. Other (Specify) [97] \_\_\_\_\_
- e. Don't know or not sure [99]

**13. Was your most recent issue resolved? (Mark only one) [RADIO BUTTONS. SINGLE RESPONSE.]**

- a. Yes [1]
- b. No [0]

(Ask Q14 if Q13 is No, otherwise go to Q15)

**14. Why wasn't your most recent issue resolved? [CHECK BOXES. MULTIPLE RESPONSE. CODE EACH RESPONSE AS 0 IF UNCHECKED OR 1 IF CHECKED.]**

- a. Did not receive all of the information required
- b. Received incorrect information
- c. Was referred to the incorrect office/person
- d. Waiting for follow-up from VA
- e. Other (Specify) \_\_\_\_\_ [TEXT BOX, FORCE TEXT IF RESPONSE IS SELECTED, 50 CHARACTER MAX.]
- f. Don't know or not sure [MUTUALLY EXCLUSIVE RESPONSE]

**15. Thinking of your most recent contact with VA, how would you rate your overall customer service experience with VA or VA representatives using a scale of 1 to 10 where 1 is Unacceptable, 10 is Outstanding, and 5 is Average? [SHOW RESPONSES IN GRID WITH 10-POINT SCALE IN COLUMNS AND SINGLE ROW (SEE JDPA CONVENTIONS DOCUMENT PG. 1 FOR SPECIFIC DETAILS OF LAYOUT). EVENLY SPACED RADIO BUTTONS/COLUMNS, SINGLE RESPONSE PER ROW.][1-10]**

## Benefit Eligibility and Application Process

Please answer the following questions based on your most recent home-buying experience. **[SHOW ON THE SAME PAGE AS THE FOLLOWING QUESTION]**

16. At the time your loan closed, were you a(n): **(Mark only one) [RADIO BUTTONS. SINGLE RESPONSE.]**
- a. Discharged Veteran of the U.S. Armed Forces **[1]**
  - b. Active duty service member in the U.S. Armed Forces **[2]**
  - c. Surviving spouse **[3]**
  - d. Other **(Specify)** \_\_\_\_\_ **[TEXT BOX, FORCE TEXT IF RESPONSE IS SELECTED, 50 CHARACTER MAX.][97]**
17. Through what method did you use to apply for your COE (i.e., a form that indicated you were eligible for a VA home loan, e.g., VA Form 26-1880, VA Form 26-1870, etc.)? **(Mark only one) [RADIO BUTTONS. SINGLE RESPONSE.]**
- a. Obtained on my own through eBenefits.va.gov
  - b. Obtained through my lender **[1]**
  - c. Through the mail from VA **[2]**
  - d. In person at a Regional Loan Center **[3]**
  - e. VA website **[4]**
  - f. Don't know or not sure **[99]**
18. After your application was submitted for a COE, did VA contact you or your lender to request additional information for your application (e.g., character of service, length of service documents, etc.)? **(Mark only one) [RADIO BUTTONS. SINGLE RESPONSE.]**
- a. Yes **[1]**
  - b. No **[0]**
  - c. Don't know or not sure **[99]**
19. From the time your COE application was submitted, how long did it take to receive your COE? **(Mark only one) [RADIO BUTTONS. SINGLE RESPONSE.]**
- a. Immediately **[1]**
  - b. Less than 3 business days **[2]**
  - c. 3 to 5 business days **[3]**
  - d. More than 5 business days
  - e. Don't know or not sure **[99]**

The following question asks you to rate various aspects of your experience with VA home loans using a scale of 1 to 10, where 1 is Unacceptable, 10 is Outstanding, and 5 is Average. **[SHOW ON SAME PAGE AS THE QUESTION THAT FOLLOWS]**

20. Please rate your experience with the VA COE application process on the following items: **(Mark only one per row) [SHOW RESPONSES IN GRID WITH 10-POINT SCALE IN COLUMNS AND ATTRIBUTES/RESPONSES IN ROWS]**

**(SEE JDPA CONVENTIONS DOCUMENT PG. 1 FOR SPECIFIC DETAILS OF LAYOUT). EVENLY SPACED RADIO BUTTONS/COLUMNS, ALTERNATE SHADES IN ROWS. SINGLE RESPONSE PER ROW. RANDOMIZE ALL ATTRIBUTES EXCEPT THE LAST ONE.]**

- a. Ease of completing the application [ALLOW N/A RESPONSE][1-10, N/A=99]
- b. Timeliness of receiving COE [ALLOW N/A RESPONSE] [[1-10, N/A=99]
- c. Flexibility of application methods [ALLOW N/A RESPONSE] [[1-10, N/A=99]
- d. **Overall rating of application process** [1-10]

### Benefit Entitlement

As a reminder, your responses will be kept completely confidential and will not affect any current or future benefits you may receive. **[SHOW ON THE SAME PAGE AS THE QUESTION THAT FOLLOWS]**

21. When you obtained your current mortgage, was it to...?(Mark only one) [RADIO BUTTONS. SINGLE RESPONSE.]
- a. Purchase a new or existing home [1]
  - b. Refinance an existing loan [2]

(Ask Q22 if Q21 is refinance, otherwise go to Q23)

22. What type of loan refinancing did you obtain? (Mark only one) [RADIO BUTTONS. SINGLE RESPONSE.]
- a. Streamlined (interest-rate reduction) [1]
  - b. Home equity (cash-out) [2]
  - c. Don't know or not sure [99]

23. Did you make a down payment on your VA home loan? (Mark only one) [RADIO BUTTONS. SINGLE RESPONSE.]
- a. Yes [1]
  - b. No [0]

(Ask Q24 if Q23 is yes, otherwise go to Q25)

24. Why did you make a down payment on your VA home loan? (Mark all that apply) [CHECK BOXES. MULTIPLE RESPONSE. CODE EACH RESPONSE AS 0 IF UNCHECKED OR 1 IF CHECKED]
- a. Home price was too high
  - b. Appraisal value was lower than purchase price
  - c. Low credit score
  - d. Lender requirement
  - e. Desire to establish equity
  - f. Lower monthly payment
  - g. Don't know or not sure [MUTUALLY EXCLUSIVE RESPONSE]

25. Did you pay a funding fee for your VA home loan?(Mark only one) **[RADIO BUTTONS. SINGLE RESPONSE.]**

- a. Yes [1]
- b. No [0]
- c. Don't know or not sure [99]

The following question asks you to rate various aspects of your experience with VA home loans using a scale of 1 to 10 where 1 is Unacceptable, 10 is Outstanding, and 5 is Average. **[SHOW ON SAME PAGE AS THE QUESTION THAT FOLLOWS]**

26. Please rate your home loan benefit on the following items: (Mark only one per row) **[SHOW RESPONSES IN GRID WITH 10-POINT SCALE IN COLUMNS AND ATTRIBUTES/RESPONSES IN ROWS (SEE JDPA CONVENTIONS DOCUMENT PG. 1 FOR SPECIFIC DETAILS OF LAYOUT). EVENLY SPACED RADIO BUTTONS/COLUMNS, ALTERNATE SHADES IN ROWS. SINGLE RESPONSE PER ROW. RANDOMIZE ALL ATTRIBUTES EXCEPT THE LAST ONE.]**

- a. Amount of guaranty [ALLOW N/A RESPONSE] [1-10, N/A=99]
- b. Timeliness of receiving benefits [ALLOW N/A RESPONSE] [1-10, N/A=99]
- c. **Overall rating of benefit** [1-10]

### Overall Application Experience

27. Thinking about ALL aspects of your experience in obtaining a VA home loan, please rate the VA Home Loan Program overall, using a scale of 1 to 10 where 1 is Unacceptable, 10 is Outstanding, and 5 is Average. (Mark only one) **[SHOW RESPONSES IN GRID WITH 10-POINT SCALE IN COLUMNS AND SINGLE ROW (SEE JDPA CONVENTIONS DOCUMENT PG. 1 FOR SPECIFIC DETAILS OF LAYOUT). EVENLY SPACED RADIO BUTTONS/COLUMNS, SINGLE RESPONSE PER ROW.]** [1-10]

28. Based on your experience with the VA Home Loan Program overall, how likely are you to recommend it to other Veterans? (Mark only one) **[RADIO BUTTONS. SINGLE RESPONSE.]**

- a. Definitely will not [1]
- b. Probably will not [2]
- c. Probably will [3]
- d. Definitely will [4]

### Overall Experience with VA

29. Taking into consideration all of the non-medical benefits (e.g., education, compensation, pension, home loan guaranty, vocational rehabilitation and

employment, insurance, etc.) you have applied for or currently receive, please rate your experience with VA overall, using a scale of 1 to 10 where 1 is Unacceptable, 10 is Outstanding, and 5 is Average. **(Mark only one)** **[SHOW RESPONSES IN GRID WITH 10-POINT SCALE IN COLUMNS AND SINGLE ROW (SEE JDPA CONVENTIONS DOCUMENT PG. 1 FOR SPECIFIC DETAILS OF LAYOUT). EVENLY SPACED RADIO BUTTONS/COLUMNS, SINGLE RESPONSE PER ROW.] [1-10]**

30. Now think about your experiences with all the services provided by the Department of Veterans Affairs (which include healthcare, benefits programs, or memorial services). Please tell us how you feel about the following statements. **(Mark only one per statement)**

	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
a. I got the service I needed					
b. It was easy to get the service I needed					
c. I felt like a valued customer					
d. I trust VA to fulfill our country's commitment to veterans					

**Loan Process**

31. Did any of the following people discourage you from using your VA home loan benefit? **(Mark all that apply)** **[CHECK BOXES. MULTIPLE RESPONSE. CODE EACH RESPONSE AS 0 IF UNCHECKED OR 1 IF CHECKED]**

- a. Realtor
- b. Lender
- c. Broker
- d. Builder affiliated lender
- e. Home builder
- f. Other **(Specify)** \_\_\_\_\_ **[TEXT BOX, FORCE TEXT IF RESPONSE IS SELECTED, 50 CHARACTER MAX.]**
- g. Don't know or not sure **[MUTUALLY EXCLUSIVE RESPONSE]**
- h. I was not discouraged **[MUTUALLY EXCLUSIVE RESPONSE]**
- i. Not applicable **[MUTUALLY EXCLUSIVE RESPONSE]**

**(ASK Q32-34 if Q31 is realtor, lender, broker, builder affiliated lender, home builder or Other, otherwise go to Q35)**

32. Why did they discourage you from using your VA home loan benefit? (Mark all that apply) [CHECK BOXES. MULTIPLE RESPONSE. CODE EACH RESPONSE AS 0 IF UNCHECKED OR 1 IF CHECKED]

- a. Would be easier or cheaper to obtain a conventional FHA loan
- b. Process for obtaining a VA home loan would take too long
- c. Seller would not sell home to VA-finance borrower
- d. The VA eligibility process would take too long or is too complex
- e. Home did not meet VA property requirements
- f. Other (Specify) \_\_\_\_\_ [TEXT BOX, FORCE TEXT IF RESPONSE IS SELECTED, 50 CHARACTER MAX.]
- g. Don't know or not sure

33. Did they discourage you from using your VA home loan benefit on your...? (Mark only one) [RADIO BUTTONS. SINGLE RESPONSE.]

- a. Most recent home loan [1]
- b. Previous home loan [2]
- c. Don't know or not sure [99]

34. When you were discouraged from using your VA home loan benefit, was the loan you were applying to...? (Mark only one) [RADIO BUTTONS. SINGLE RESPONSE.]

- a. Purchase a new or existing home [1]
- b. Refinance an existing loan [2]
- c. Don't know or not sure [99]

35. Did you receive any of the following during the home loan guaranty application process? (Mark all that apply) [CHECK BOXES. MULTIPLE RESPONSE. CODE EACH RESPONSE AS 0 IF UNCHECKED OR 1 IF CHECKED]

- a. Copy of the appraisal
- b. Notice of Value document from lender
- c. Copy of your VA COE
- d. None [MUTUALLY EXCLUSIVE RESPONSE]
- e. Don't know or not sure [MUTUALLY EXCLUSIVE RESPONSE]

(Ask Q36 if received a copy of the appraisal in Q35, otherwise go to Q37)

36. Relative to your closing date, when did you receive a copy of your appraisal? (Mark only one) [RADIO BUTTONS. SINGLE RESPONSE.]

- a. Prior to the closing date [1]
- b. Same day as the closing date [2]
- c. After the closing date [3]
- d. Don't know or not sure [99]

(Ask Q37 if received a Notice of Value Document in Q35, otherwise go to Q38)

37. Relative to your closing date, when did you receive a Notice of Value document (e.g., an estimate of the home's reasonable value) from your lender? (Mark only one) [RADIO BUTTONS. SINGLE RESPONSE.]

- a. Prior to the closing date [1]
- b. Same day as the closing date [2]
- c. After the closing date [3]
- d. Don't know or not sure [99]

38. How many times have you obtained a loan using the VA Home Loan Program?

(Open Capture)

- a. Number of times (0-99) \_\_\_\_\_ [NUMERIC TEXT BOX. ACCEPTABLE RANGE 0-99]
- b. Don't know or not sure [CHECK BOX. MUTUALLY EXCLUSIVE RESPONSE.] [CODE AS 0 IF UNCHECKED AND 1 IF CHECKED]

39. Please rate your experience with your lender regarding the home loan application and approval process, using a scale of 1 to 10 where 1 is Unacceptable, 10 is Outstanding, and 5 is Average. (Mark only one per row) [SHOW RESPONSES IN GRID WITH 10-POINT SCALE IN COLUMNS AND ATTRIBUTES/RESPONSES IN ROWS (SEE JDPA CONVENTIONS DOCUMENT PG. 1 FOR SPECIFIC DETAILS OF LAYOUT). EVENLY SPACED RADIO BUTTONS/COLUMNS, ALTERNATE SHADES IN ROWS. SINGLE RESPONSE PER ROW. RANDOMIZE ALL ATTRIBUTES EXCEPT THE LAST ONE.]

- a. Variety of loan options to choose from [ALLOW N/A RESPONSE] [1-10, N/A=99]
- b. Competitiveness of interest rates offered [ALLOW N/A RESPONSE] [1-10, N/A=99]
- c. Ease of completing loan application [ALLOW N/A RESPONSE] [1-10, N/A=99]
- d. Length of time from loan application to final approval [ALLOW N/A RESPONSE] [1-10, N/A=99]
- e. Reasonableness of the amount of supporting documentation required [ALLOW N/A RESPONSE] [1-10, N/A=99]
- f. Reasonableness of all fees paid at application [ALLOW N/A RESPONSE] [1-10, N/A=99]
- g. **Overall rating of application/approval process** [1-10]

40. Please rate your experience with your loan officer/representative regarding the home **loan/refinance process** on the following items, using a scale of 1 to 10 where 1 is Unacceptable, 10 is Outstanding, and 5 is Average. (Mark only one per row) [SHOW RESPONSES IN GRID WITH 10-POINT SCALE IN COLUMNS AND ATTRIBUTES/RESPONSES IN ROWS (SEE JDPA CONVENTIONS DOCUMENT PG. 1 FOR SPECIFIC DETAILS OF LAYOUT). EVENLY SPACED RADIO BUTTONS/COLUMNS, ALTERNATE SHADES IN ROWS. SINGLE RESPONSE PER ROW. RANDOMIZE ALL ATTRIBUTES EXCEPT THE LAST ONE.]

- a. Knowledge of loan officer/representative [**ALLOW N/A RESPONSE**] [1-10, N/A=99]
  - b. Courtesy of loan officer/representative[**ALLOW N/A RESPONSE**] [1-10, N/A=99]
  - c. Representative's responsiveness to questions [**ALLOW N/A RESPONSE**] [1-10, N/A=99]
  - d. Representative's concern for your needs [**ALLOW N/A RESPONSE**] [1-10, N/A=99]
  - e. Clarity of explanation of loan options [**ALLOW N/A RESPONSE**] [1-10, N/A=99]
  - f. **Overall rating of loan officer/representative** [1-10]
41. Please rate your experience with your home loan closing on the following items, using a scale of 1 to 10 where 1 is Unacceptable, 10 is Outstanding, and 5 is Average. (Mark only one per row) [**SHOW RESPONSES IN GRID WITH 10-POINT SCALE IN COLUMNS AND ATTRIBUTES/RESPONSES IN ROWS (SEE JDPA CONVENTIONS DOCUMENT PG. 1 FOR SPECIFIC DETAILS OF LAYOUT). EVENLY SPACED RADIO BUTTONS/COLUMNS, ALTERNATE SHADES IN ROWS. SINGLE RESPONSE PER ROW. RANDOMIZE ALL ATTRIBUTES EXCEPT THE LAST ONE.**]
- a. Ease of understanding closing documents [**ALLOW N/A RESPONSE**] [1-10, N/A=99]
  - b. Convenience of closing [**ALLOW N/A RESPONSE**] [1-10, N/A=99]
  - c. Length of time from final loan approval to closing [**ALLOW N/A RESPONSE**] [1-10, N/A=99]
  - d. Reasonableness of closing costs [**ALLOW N/A RESPONSE**] [1-10, N/A=99]
  - e. **Overall rating of home loan closing** [1-10]
42. Did you use the services of a realtor real estate agent when buying/refinancing your home loan? (Mark only one) [**RADIO BUTTONS. SINGLE RESPONSE.**]
- a. Yes [1]
  - b. No [0]

(Ask Q43 if used services in Q42, otherwise go to Q44)

43. Please rate your experience with your realtor/real estate agent regarding the home loan application process on the following items, using a scale of 1 to 10 where 1 is Unacceptable, 10 is Outstanding, and 5 is Average. (Mark only one per row) [**SHOW RESPONSES IN GRID WITH 10-POINT SCALE IN COLUMNS AND ATTRIBUTES/RESPONSES IN ROWS (SEE JDPA CONVENTIONS DOCUMENT PG. 1 FOR SPECIFIC DETAILS OF LAYOUT). EVENLY SPACED RADIO BUTTONS/COLUMNS, ALTERNATE SHADES IN ROWS. SINGLE RESPONSE PER ROW. RANDOMIZE ALL ATTRIBUTES EXCEPT THE LAST ONE.**]

- a. Knowledge of realtor/ real estate agent [ALLOW N/A RESPONSE] [1-10, N/A=99]
- b. Courtesy of realtor/real estate agent [ALLOW N/A RESPONSE] [1-10, N/A=99]
- c. Realtor/ real estate agent's responsiveness to questions [ALLOW N/A RESPONSE] [1-10, N/A=99]
- d. Realtor/ real estate agent's concern for your needs [ALLOW N/A RESPONSE] [1-10, N/A=99]
- e. **Overall rating of realtor/** real estate agent [1-10]
  - 44. Did you use the services of a home builder when buying/refinancing your home loan? (Mark only one) [RADIO BUTTONS. SINGLE RESPONSE.]
    - a. Yes [1]
    - b. No [0]

(Ask Q45 if used services in Q44, otherwise go to Q46)

45. Please rate your experience with your home builder regarding the home loan application process on the following items, using a scale of 1 to 10 where 1 is Unacceptable, 10 is Outstanding, and 5 is Average. (Mark only one per row) [SHOW RESPONSES IN GRID WITH 10-POINT SCALE IN COLUMNS AND ATTRIBUTES/RESPONSES IN ROWS (SEE JDPA CONVENTIONS DOCUMENT PG. 1 FOR SPECIFIC DETAILS OF LAYOUT). EVENLY SPACED RADIO BUTTONS/COLUMNS, ALTERNATE SHADES IN ROWS. SINGLE RESPONSE PER ROW. RANDOMIZE ALL ATTRIBUTES EXCEPT THE LAST ONE.]
- a. Knowledge of home builder [ALLOW N/A RESPONSE] [1-10, N/A=99]
  - b. Courtesy of home builder [ALLOW N/A RESPONSE] [1-10, N/A=99]
  - c. Home builder's responsiveness to questions [ALLOW N/A RESPONSE] [1-10, N/A=99]
  - d. Home builder's concern for your needs [ALLOW N/A RESPONSE] [1-10, N/A=99]
  - e. **Overall rating of home builder** [1-10]

## About You

46. Prior to completing the VA home loan application process, how much did you understand the VA Home Loan Program? (Mark only one)
- a. Completely
  - b. Mostly
  - c. Somewhat
  - d. Only a little
  - e. Not at all

47. After completing the VA home loan application process, how much do you understand the VA Home Loan Program? (Mark only one) [RADIO BUTTONS. SINGLE RESPONSE.]

- a. Completely [5]
- b. Mostly [4]
- c. Somewhat [3]
- d. Only a little [2]
- e. Not at all [1]

48. Was this your first home loan of any type? (Mark only one) [RADIO BUTTONS. SINGLE RESPONSE.]

- a. Yes [1]
- b. No [0]

49. For this most recent loan, did you consider another type of home loan? (Mark only one) [RADIO BUTTONS. SINGLE RESPONSE.]

- a. Yes [1]
- b. No [0]
- c. Don't know or not sure [99]

(Ask Q50 if considered another type of home loan in Q49, otherwise go to Q51)

50. What other type(s) of home loans did you consider? (Mark all that apply) [CHECK BOXES. MULTIPLE RESPONSE. CODE EACH RESPONSE AS 0 IF UNCHECKED OR 1 IF CHECKED]

- a. Conventional
- b. Federal Housing Administration
- c. Other

51. What is the primary reason you applied for a VA home loan, as opposed to a Federal Housing Administration loan or other type of loan? (Mark only one) [RADIO BUTTONS. SINGLE RESPONSE.]

- a. The VA loan program is offered only to US Veterans [1]
- b. No down payment required [2]
- c. Convenience [3]
- d. No mortgage insurance required [4]
- e. Loan more likely to be approved [5]
- f. VA's assistance to avoid foreclosure [6]
- g. Previous experience with the VA loan program [7]
- h. Funding fee exemption for service-connected disability
- i. Other [97]

52. Have you ever obtained either a conventional or a Federal Housing Administration home loan?

(Mark only one) [RADIO BUTTONS. SINGLE RESPONSE.]

- a. Yes [1]
- b. No [0]

- c. Don't know or not sure [99]

(Ask Q53 if Yes in Q52, otherwise go to Q54)

53. Thinking about ALL aspects of your experience in obtaining your last conventional or Federal Housing Administration loan (including the application process, eligibility requirements and loan amount, loan information, contacting your lender, etc.), please rate your loan experience overall, using a scale of 1 to 10 where 1 is Unacceptable, 10 is Outstanding, and 5 is Average. **[SHOW RESPONSES IN GRID WITH 10-POINT SCALE IN COLUMNS AND SINGLE ROW (SEE JDPA CONVENTIONS DOCUMENT PG. 1 FOR SPECIFIC DETAILS OF LAYOUT). EVENLY SPACED RADIO BUTTONS/COLUMNS, SINGLE RESPONSE PER ROW.] [1-10]**
54. If you had not received a VA guaranteed home loan, would you have been able to purchase your home at this time? **[RADIO BUTTONS. SINGLE RESPONSE.]**
- a. Yes [1]  
b. No [0]  
c. Don't know or not sure [99]
55. Do you have any other comments or concerns about your experience? (Open Capture) **[OPEN-END. TEXT BOX. 1000 CHARACTER MAX. ALLOW NO COMMENT, MUTUALLY EXCLUSIVE CHECK BOX. CODE NO COMMENT AS 0 IF UNCHECKED AND 1 IF CHECKED.]**
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As a reminder, your responses will be kept completely confidential and your e-mail address will not be sent to VA with any responses on this survey. **[SHOW ON THE SAME PAGE AS THE QUESTION THAT FOLLOWS]**

56. Would you like to provide an e-mail address so VA can contact you with general information about VA benefits and services? (Mark only one) **[RADIO BUTTONS. SINGLE RESPONSE.]**
- a. Yes [1]  
b. No [0]  
c. I do not have an e-mail address [96]  
d. Prefer not to answer [98]

(Ask Q57 if Yes in Q56)

57. Please enter your preferred e-mail address where you would like to be contacted: (Open Capture)
- a. E-mail: **[OPEN CAPTURE. 100 CHARACTER MAX.]**