



U.S. DEPARTMENT OF VETERANS AFFAIRS VETERANS BENEFITS ADMINISTRATION

SURVEY OF VETERANS SATISFACTION WITH THE VA HOME LOAN GUARANTY PROCESS

Thank you for your help with this important project. Your participation will help VA continue to improve service to veterans and their families.

This booklet contains questions about your recent experience with VA's home loan guaranty program. Please base your answers only on your experience with the VA home loan identified in the space below.

DATE LOAN CLOSED:

Please read and answer the following question first.

According to their records, VA recently approved a VA home loan for you. Is this true?

- Yes** *(Continue to instructions on the next page of the booklet, complete the rest of the questionnaire as soon as possible, and mail it in the enclosed postage-paid envelope.)*
- No** *(STOP. You do not have to complete the rest of this questionnaire, but please return the questionnaire in the enclosed postage-paid envelope.)*

Again, we thank you for helping VA provide better service to veterans.

PLEASE DO NOT WRITE IN THIS AREA



INSTRUCTIONS

This survey will take about 10 minutes to complete.

Please follow these instructions.

- ◆ Use black or blue **pen** or a number 2 **pencil**.
- ◆ Mark only **one** circle for each question (see the example below), unless it tells you to *“Mark all that apply.”*
- ◆ When you are finished, please place the questionnaire in the enclosed postage-paid envelope and put it in the mail.

EXAMPLE:

◆ **11. Did VA employees fully address all your questions, concerns or complaints?**

- Yes
- No
- Did not have any

Please watch for “SKIP” instructions – they tell you when to skip over a group of questions that you do not need to answer.

Please note that there is a section at the end of this questionnaire (Question 55) that gives you the opportunity to provide written comments concerning your recent experience with VA's home loan guaranty program.

**OMB Control Number: 2900-0569
Public Reporting Burden Statement**

VA may not conduct, sponsor, or require the respondent to respond to this collection of information unless it displays a valid OMB Control Number. All responses for this collection are voluntary. Public reporting burden for this collection of information is estimated to average 10 minutes per response, including the time necessary for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Failure to furnish the requested information will have no adverse effect on any VA benefit to which you may be entitled.

The information you supply will be confidential and protected by the Privacy Act of 1974 (5 U.S.C. 522a) and the VA's confidentiality statute (38 U.S.C. 5701) as implemented by 38 CFR 1.526(a) and 38 CFR 1.576(b). Disclosure of information involves releases of statistical data and other non-identifying data for the improvement of services within the VA benefits processing system and associated administrative purposes. If you have comments regarding this burden estimate or any aspects of this collection of information, call 1-800-827-1000 for mailing information on where to send your comments.

BACKGROUND

1. How did you FIRST learn about the VA home loan guaranty program? (Mark only one.)

- Pre-discharge briefings (TAP/DTAP)
- VA pamphlet/brochure
- Lender
- Real Estate agent
- VA employee
- Internet
- Friends or family
- Previous VA loan experience

2. Looking back, how much of what you NEEDED TO KNOW did you get from this source?

- All
- Most
- Some
- Little
- None

3. How accurate was the information you received?

- Very accurate
- Somewhat accurate
- Neither accurate nor inaccurate
- Somewhat inaccurate
- Very inaccurate

4. At the beginning of the home buying process, how completely did you understand the dollar amount of the loan the VA would guarantee?

- Completely
- Mostly
- Somewhat
- Only a little
- Not at all

PHONE CONTACT

5. Did you ever try to reach the VA using the toll-free number during the home buying/refinancing process?

- No (SKIP to question 14, page 2)
- Yes (Go on to question 6)



6. Why did you call VA? (Mark all that apply.)

- Get information about VA's home loan guaranty program before applying
- Apply for Certificate of Eligibility (COE)
- Check on the status of your loan
- Check eligibility requirements
- Check on the status of your appraisal
- To verify information given by realtor or lender

7. How easy was it to get through to VA on the phone?

- Very easy
 - Somewhat easy
 - Neither easy nor difficult
 - Somewhat difficult
 - Very difficult
 - Never got through
- ↳ (SKIP to question 14, page 2)

8. When you called the toll-free number, were you connected directly to a VA Regional Loan Center?

- Yes
- No
- Don't know

9. Which, if any, of the following VA Regional Loan Centers were you connected with? (Mark only one.)

- Atlanta, GA
- Cleveland, OH
- Denver, CO
- Houston, TX
- Manchester, NH
- Phoenix, AZ
- Roanoke, VA
- St. Paul, MN
- St. Petersburg, FL
- None, connected to VA Regional Office elsewhere
- Don't know

10. How courteous were VA employees you spoke to on the phone?

- Very courteous
- Somewhat courteous
- Neither courteous nor discourteous
- Somewhat discourteous
- Very discourteous

11. Did VA employees fully address all your questions, concerns, or complaints?

- Yes
- No
- Did not have any

12. In general, how much of what you NEEDED TO KNOW did you get from your telephone contact with the VA toll-free number?

- All
- Most
- Some
- Little
- None

13. Were you able to get information about your particular loan?

- Yes
- No

(continue to next column)

VISITING A VA REGIONAL LOAN CENTER OR REGIONAL OFFICE

14. Did you ever visit a VA Regional Loan Center or Regional Office during the home buying/refinancing process?

- No (SKIP to question 21, page 3)
- Yes (Go on to question 15)



15. Which, if any, of the following VA Regional Loan Centers did you visit? (Mark only one.)

- Atlanta, GA
- Cleveland, OH
- Denver, CO
- Houston, TX
- Manchester, NH
- Phoenix, AZ
- Roanoke, VA
- St. Paul, MN
- St. Petersburg, FL
- None, visited VA Regional Office elsewhere
- Don't know

16. Why did you visit a VA Regional Loan Center or Regional Office? (Mark all that apply.)

- Get information about VA's home loan guaranty program before applying
- Apply for Certificate of Eligibility (COE)
- Check on the status of your loan
- Check eligibility requirements
- Check on the status of your appraisal
- To verify information given by realtor or lender

17. How convenient was the location of the VA Regional Loan Center or Regional Office?

- Very convenient
- Somewhat convenient
- Neither convenient nor inconvenient
- Somewhat inconvenient
- Very inconvenient

18. How courteous were VA employees when you visited the Regional Loan Center or Regional Office?

- Very courteous
- Somewhat courteous
- Neither courteous nor discourteous
- Somewhat discourteous
- Very discourteous

19. Did VA employees fully address all your questions, concerns, or complaints?

- Yes
- No
- Did not have any

20. In general, how much of what you NEEDED TO KNOW did you get from your visit to the VA Regional Loan Center or Regional Office?

- All
- Most
- Some
- Little
- None

OTHER METHODS OF CONTACTING VA

21. During the home buying/refinancing process, what methods other than phone or visit did you use to contact the VA?
(Mark all that apply.)

- Fax
- Internet e-mail
- Letter
- None

CERTIFICATE OF ELIGIBILITY

22. How did you obtain your Certificate of Eligibility (COE) for Loan Guaranty Benefits?

- Obtained by lender
- Through the mail from VA
- Visit to a VA Regional Loan Center or Regional Office
- Did not need Certificate of Eligibility
↳ (SKIP to question 26, page 4)
- Don't remember

23. From the time you applied, how long did it take to get your Certificate of Eligibility (COE)?

- Same day
- 1-5 workdays
- 6-10 workdays
- 11-15 workdays
- More than 15 workdays

24. How REASONABLE was the amount of time it took to get your Certificate of Eligibility (COE)?

- Very reasonable
- Somewhat reasonable
- Neither reasonable nor unreasonable
- Somewhat unreasonable
- Very unreasonable

25. Did VA keep you informed of any delays or problems in obtaining your Certificate of Eligibility (COE)?

- Yes
- No
- Did not have any

REALTOR

26. Did you use the services of a realtor in purchasing/refinancing your home?

- No (SKIP to question 31, page 4)
- Yes (Go on to question 27)



27. How courteous was the realtor you dealt with?

- Very courteous
- Somewhat courteous
- Neither courteous nor discourteous
- Somewhat discourteous
- Very discourteous

28. How would you rate your realtor's KNOWLEDGE about the VA home loan guaranty program?

- Excellent
- Very good
- Good
- Fair
- Poor

29. How RESPONSIVE was your realtor regarding any inquiries about your VA home loan?

- Very responsive
- Somewhat responsive
- Neither responsive nor unresponsive
- Somewhat unresponsive
- Very unresponsive
- Did not have any inquiries

30. Overall, how satisfied were you with your realtor regarding your use of the VA home loan guaranty program?

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

LENDER

31. How courteous was the lender you dealt with?

- Very courteous
- Somewhat courteous
- Neither courteous nor discourteous
- Somewhat discourteous
- Very discourteous

32. How would you rate your lender's KNOWLEDGE about the VA home loan guaranty program?

- Excellent
- Very good
- Good
- Fair
- Poor

33. How RESPONSIVE was your lender regarding any inquiries about your VA home loan?

- Very responsive
- Somewhat responsive
- Neither responsive nor unresponsive
- Somewhat unresponsive
- Very unresponsive
- Did not have any inquiries

34. How easy was it to get information about the VA home loan guaranty program from your lender?

- Very easy
- Somewhat easy
- Neither easy nor difficult
- Somewhat difficult
- Very difficult

35. Did your lender keep you informed of any delays or problems with your loan?

- Yes
- No
- Did not have any

36. How long did it take for your loan to get approved?

- Less than 2 weeks
- 2 weeks
- 3 weeks
- 4 weeks (1 month)
- 5 weeks
- 6 weeks
- 7 weeks
- 8 weeks (2 months)
- 9 weeks
- 10 weeks
- 11 weeks
- 12 weeks (3 months)
- More than 12 weeks
- Don't recall

37. How long do you think is REASONABLE for your loan to get approved?

- Less than 2 weeks
- 2 weeks
- 3 weeks
- 4 weeks (1 month)
- 5 weeks
- 6 weeks
- 7 weeks
- 8 weeks (2 months)
- 9 weeks
- 10 weeks
- 11 weeks
- 12 weeks (3 months)
- More than 12 weeks
- Don't recall

38. Overall, how satisfied were you with your lender regarding your use of the VA home loan program?

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

APPRAISAL

39. Did you have an appraisal to either buy or refinance your home?

- No (SKIP to question 52, page 7)
- Yes (Go on to question 40)



40. What type of contact did you, or a member of your family, have with the appraiser? (Mark all that apply)

- Met in person
- Telephone
- E-mail
- Never dealt directly with the appraiser (SKIP to question 44)

41. Did you have any problems with the appraiser?

- Yes (Go on to question 42)
- No (SKIP to question 43)

42. What specific problems did you have with the appraiser? (Mark all that apply)

- Appraiser was not punctual
- Appraiser was discourteous
- Appraiser was unresponsive (didn't return calls or e-mail)
- Appraiser's appearance was unprofessional
- Appraiser lacked proper identification
- Appraiser lacked overall professionalism

43. Overall, how satisfied were you with the appraiser?

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

44. Did you have any problems with the appraisal process?

- Yes (Go on to question 45)
- No (SKIP to question 46)

45. What specific problems did you have with the appraisal process? (Mark all that apply)

- Difficult to set up appraisal
- Review of property was not thorough
- Final document or report contained errors
- Appraisal report was not completed in a timely manner

46. Overall, how satisfied were you with the appraisal process?

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

47. Did you receive a document showing the value estimate and other information about the property?

- No (SKIP to question 52, page 7)
- Yes (Go on to question 48)



48. Which document did you receive?

- VA Certificate of Reasonable Value (CRV) issued by **VA**
- VA Notification of Value (NOV) issued by your **lender**
- Don't remember

49. Relative to the closing date, when did you receive this document?

- Same day as loan closing
- 1-4 days prior to closing
- 5-10 days prior to closing
- More than 10 days prior to closing
- Received after closing
- Never received
- Don't remember

50. Relative to the closing date, when would you **HAVE LIKED** to receive this document?

- Same day as loan closing
- 1-4 days prior to closing
- 5-10 days prior to closing
- More than 10 days prior to closing

(continue to next column)

- 51. How satisfied were you with the appraised value of your property?**
- Very satisfied
 - Somewhat satisfied
 - Neither satisfied nor dissatisfied
 - Somewhat dissatisfied
 - Very dissatisfied

- 56. Overall, how satisfied are you with the process of obtaining a VA home loan?**
- Very satisfied
 - Somewhat satisfied
 - Neither satisfied nor dissatisfied
 - Somewhat dissatisfied
 - Very dissatisfied

OVERALL IMPRESSIONS

- 52. Overall, how would you rate your current knowledge of the VA home loan guaranty program?**
- Excellent
 - Very good
 - Good
 - Fair
 - Poor

- 57. If you had not received a VA guaranteed home loan, would you have been able to purchase your home at this time?**
- No, I would not have been able to purchase this home now
 - Yes, I would have been able to purchase this home now
 - Don't know whether I would have been able to purchase this home without a VA guaranteed loan

- 53. Why did you choose to get a VA home loan? (Mark all that apply.)**
- No down payment required
 - Lower interest rate
 - Convenience
 - No mortgage insurance
 - Loan more likely to be approved
 - Previous experience

- 58. Would you recommend the VA home loan program to other veterans?**
- Yes
 - No

- 54. Did you consider another type of home loan?**
- No (SKIP to question 56)
 - Yes (Go on to question 55)

- 55. What other types of home loans did you consider? (Mark all that apply.)**
- Conventional
 - FHA
 - None

(continue to next column)

GO TO THE NEXT PAGE 



