CUSTOMER SURVEY

PART 1
Please read the statements below. For each statement, circle True or False based on your perception of the statement. Please circle the one that best represents how you feel.

1. I know how to prepare a budget. TRUE FALSE
2. My credit score affects my mortgage interest rate. TRUE FALSE
3. I am on my own when buying a home. TRUE FALSE
4. All home loans are the same. TRUE FALSE
5. Buying a home means weighing wants and needs. TRUE FALSE

Please read each of the statements below. For each statement, please mark whether you Agree, Disagree, or are Not Sure. Please choose whichever one best represents how you feel.

1. I am ready to buy a home. AGREE DISAGREE NOT SURE
2. I understand the home buying process. AGREE DISAGREE NOT SURE
3. I feel confident working with and selecting a Realtor. AGREE DISAGREE NOT SURE
4. I feel confident selecting a mortgage product. AGREE DISAGREE NOT SURE
5. I understand the home purchase closing process. AGREE DISAGREE NOT SURE

How did you hear about this class?
___________________________________________________________________________
___________________________________________________________________________

What do you hope to learn today?
___________________________________________________________________________
___________________________________________________________________________

What is the best way to tell others about this agency’s programs: radio, email, twitter, newspaper, community events, etc. ________________________________
PART 2
Please read the statements below. For each statement, circle TRUE or FALSE based on your perception of the statement. Please circle the one that best represents how you feel.

1. I know how to prepare a budget. TRUE FALSE
2. My credit score affects my mortgage interest rate. TRUE FALSE
3. I am on my own when buying a home. TRUE FALSE
4. All home loans are the same. TRUE FALSE
5. Buying a home means weighing wants and needs. TRUE FALSE

Please read each of the statements below. For each statement, please mark whether you Agree, Disagree, or are Not Sure. Please choose whichever one best represents how you feel.

1. I am ready to buy a home. AGREE DISAGREE NOT SURE
2. I understand the home buying process. AGREE DISAGREE NOT SURE
3. I feel confident working with and selecting a Realtor. AGREE DISAGREE NOT SURE
4. I feel confident selecting a mortgage product. AGREE DISAGREE NOT SURE
5. I understand the home purchase closing process. AGREE DISAGREE NOT SURE

What did you like best about this program?
___________________________________________________________________________
___________________________________________________________________________

What did you like least about this program?
___________________________________________________________________________
___________________________________________________________________________

How can the class be improved?
___________________________________________________________________________
___________________________________________________________________________

Would you recommend this class to others? _____ Yes _____ No
Please circle A, B, C, or D:

1. When saving for long term goals, you should save ______.
   A. At the end of the month, if you have money left.        B. First.
   C. Whenever you can afford it.                           D. None of the above.

2. A monthly budget is a spending plan that allows you to ______.
   A. Save for home maintenance and emergencies.       B. Identify wasteful spending.
   C. Pay your bills on time.                            D. All of the above.

3. Under Federal law, you have the right to receive a free copy of your credit report every ______.
   A. 12 months.                                   B. 6 months.
   C. 18 months.                                  D. 24 months.

4. A credit score is ________.
   A. A credit grade based on information from your bank.
   C. A score given by your bank based on your credit history.
   B. The amount of debt you have.
   D. A grade based on how likely you are to default on your debts.

5. The ________ details every fee you will likely pay as closing cost.
   A. Truth in Lending Statement
   B. Good Faith Estimate
   C. Mortgage Note
   D. Real Estate Disclosure

6. In foreclosure ________.
   A. The lender can take your home
   C. The lender forgives your loan.
   B. The lender does nothing.
   D. None of the above.

7. In order to avoid foreclosure, your lender might suggest ________.
   A. A payment plan.
   C. Forbearance.
   B. Loan modification.
   D. All of the above.

8. The housing related expense can you write off on your taxes is ________.
   A. Mortgage insurance.
   C. Property taxes.
   B. Mortgage loan interest.
   D. All of the above.

Please read the statements below. For each statement circle TRUE or FALSE.

1. When writing a spending plan, you should plan according to what your income is now. TRUE FALSE

2. In order to obtain a mortgage it is important to have a good credit score. TRUE FALSE

3. When you get a quote from a lender, the interest rate they give you is the same as everyone else’s. TRUE FALSE

4. Predatory mortgage loans usually have low interest and low fees. TRUE FALSE

5. Refinancing is taking out a new mortgage and using the money to pay off your current one. TRUE FALSE

6. If facing a financial hardship, you have options to prevent foreclosure. TRUE FALSE

7. Lenders want foreclosure. TRUE FALSE