

Customer Satisfaction Program - Region Breakdown

September 2005

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	All Regions		Northwest		Southwest		North Central		Southeast		Internet	
Total Respondents	648		169		171		132		74		75	
Loan Officer	Top Box Analysis		Top Box Analysis		Top Box Analysis		Top Box Analysis		Top Box Analysis		Top Box Analysis	
Rate your Loan Officer on the following items:	Average	% Best	Average	% Best	Average	% Best	Average	% Best	Average	% Best	Average	% Best
Professionalism	4.69	78.1%	4.75	81.7%	4.74	81.3%	4.70	75.8%	4.36	63.5%	4.68	77.3%
Responsiveness	4.62	76.5%	4.64	80.5%	4.69	79.5%	4.64	75.0%	4.30	63.5%	4.63	74.7%
Explanation of your product and rate options	4.62	74.1%	4.61	79.9%	4.66	74.3%	4.65	74.2%	4.34	60.8%	4.65	70.7%
Helping you make an informed decision	4.64	75.0%	4.65	79.9%	4.68	76.6%	4.68	73.5%	4.36	64.9%	4.61	72.0%
Meeting deadlines	4.57	73.5%	4.63	79.3%	4.61	77.2%	4.61	72.0%	4.26	60.8%	4.48	64.0%
Loan Process												
Rate the overall loan process on the following items:	Average	% Best	Average	% Best	Average	% Best	Average	% Best	Average	% Best	Average	% Best
Ease of the approval process	4.65	73.5%	4.60	74.6%	4.75	80.1%	4.66	70.5%	4.37	56.8%	4.72	73.3%
Length of time from application to approval	4.63	71.9%	4.59	67.5%	4.73	78.9%	4.67	75.0%	4.33	55.4%	4.67	72.0%
Accuracy of closing paperwork	4.43	63.0%	4.40	64.5%	4.53	64.3%	4.38	64.4%	4.14	47.3%	4.44	65.3%
Providing regular updates on the status of your loan	4.52	70.7%	4.61	74.6%	4.53	74.3%	4.52	68.2%	4.21	55.4%	4.51	68.0%
Efficiency and speed of the closing process	4.41	66.0%	4.41	69.2%	4.54	73.7%	4.33	61.4%	4.10	48.6%	4.37	60.0%
Servicing of your loan after closing	4.52	58.0%	4.46	58.6%	4.64	66.1%	4.58	55.3%	4.29	48.6%	4.38	45.3%
Being treated as a valued customer	4.54	70.7%	4.47	68.6%	4.68	76.0%	4.55	71.2%	4.22	56.8%	4.58	72.0%
Overall performance as your mortgage provider	4.57	69.8%	4.53	68.0%	4.69	76.0%	4.57	69.7%	4.24	54.1%	4.59	70.7%
	Average	% Best	Average	% Best	Average	% Best	Average	% Best	Average	% Best	Average	% Best
The next time you need home financing, how likely is it that you will use us?	4.40	62.0%	4.43	63.9%	4.53	69.0%	4.35	59.1%	4.16	52.7%	4.32	54.7%
	Average	% Best	Average	% Best	Average	% Best	Average	% Best	Average	% Best	Average	% Best
Would you recommend us to your family, friends and associates?	4.53	70.4%	4.51	69.8%	4.66	75.4%	4.55	71.2%	4.26	60.8%	4.49	65.3%
What factors influenced you most in choosing us as your mortgage company? (% of all respondents who selected item)												
Advertisement	1.5%		0.6%		1.8%		3.0%		1.4%		0.0%	
Company's reputation	5.9%		4.1%		9.4%		6.8%		5.4%		1.3%	
Convenience/location	7.7%		6.5%		9.4%		7.6%		9.5%		4.0%	
Direct mail	0.6%		1.2%		0.0%		1.5%		0.0%		0.0%	
Lending Tree	0.9%		0.0%		0.0%		3.0%		0.0%		4.0%	
Loan Officer's reputation	32.4%		36.1%		29.2%		32.6%		32.4%		33.3%	
Loan Officer's website	0.9%		0.6%		1.2%		0.8%		0.0%		1.3%	
Loan program for employees	0.0%		0.0%		0.0%		0.0%		0.0%		0.0%	
My mortgage broker referred me	8.0%		13.0%		5.3%		8.3%		4.1%		6.7%	
Phone call from the Loan Officer	3.4%		4.7%		1.2%		6.1%		1.4%		5.3%	
Previous loan with us	8.0%		4.1%		14.0%		7.6%		6.8%		5.3%	
Relocation service	0.0%		0.0%		0.0%		0.0%		0.0%		0.0%	
NASCAR Sponsorship	0.3%		0.0%		0.0%		0.8%		0.0%		0.0%	
TV Advertisement	0.0%		0.0%		0.0%		0.0%		0.0%		0.0%	
Rates	12.0%		12.4%		8.2%		17.4%		9.5%		13.3%	
Our corporate Web site	0.0%		0.0%		0.0%		0.0%		0.0%		0.0%	
Your mortgage program through my employer	0.3%		0.0%		1.2%		0.0%		0.0%		0.0%	
Referral by accountant, attorney or financial planner	1.2%		2.4%		0.0%		1.5%		0.0%		2.7%	
Referral by a builder	6.5%		4.1%		7.6%		6.1%		2.7%		6.7%	
Referral by a realtor	24.4%		20.7%		33.9%		16.7%		41.9%		8.0%	
Referral by family or friend	20.1%		22.5%		17.0%		22.0%		17.6%		25.3%	
Superior Loan Product	2.2%		3.0%		1.2%		3.8%		0.0%		1.3%	
Other	13.6%		14.8%		9.4%		15.9%		14.9%		12.0%	
	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No
Will you allow us to share your survey responses with your loan officer?	88.6%	5.2%	87.0%	5.3%	87.1%	4.7%	92.4%	5.3%	91.9%	5.4%	85.3%	5.3%