

# Urban – Registry Process - Banking Follow Up Survey

## Consent Form

Hello, my name is [enter name]. You gave us your information before because you agreed to assist us in our study when you applied for a loan.

We would like to ask you questions about loan process, specifically capturing the overall time, difficulties you faced and costs incurred in completing the steps of the loan process. The interview will last for about 20 minutes. To compensate for your time and effort, you will receive [3000 units] in the form of phone units after completing this follow up questionnaire. Also, your participation in this study will be confidential. Your name and any other identifying information will be accessible only to the employees of the company conducting the survey, researchers working with the data and Millennium Challenge Corporation which funds the study.

For concerns after the interview, please contact Innovations for Poverty Action at **9500-6365**.

Would you be willing to participate in this survey? (Surveyor must mark a “yes” or “no” if the consent is done verbally)

1.	Yes	Conduct the survey
2.	No	Fill in the date and time of the survey and mark with code 8 “Refused entire interview” and end the survey

## 1. Quality Control Sheet

*This section should be filled out by the enumerator. The time the survey started should be recorded then after the survey is completed, the result should be inputted. If the respondent has quit the loan process, than that respondent should be asked question 1.6.*

Record when survey began below in 1.1 below. If unable to reach the participant or need to interview again, mark the correct code under the result option and place the future follow up interviews between 1.2 – 1.4.										
Interview Number	Date						Time		Result (enter code)	Additional remarks
	Year	Month	Day	Hour (0 to 23)	Minute (0 to 59)					
1.1.									[ _____ ]	
1.2.									[ _____ ]	
1.3.									[ _____ ]	
1.4.									[ _____ ]	
Result code for above:										
Code	Result						1 <sup>st</sup> action to do		2 <sup>nd</sup> action to do	
<b>Result in case of respondent answered the phone</b>										
1.	Survey is completed						Thank the respondent and send the phone units.			

2.	<i>The interview has not started and postponed interview to later time</i>	<i>To contact later on agreed date and time</i>	
3.	<i>The interview has not completed and postponed interview to later time</i>		
4.	<i>Refused to interview</i>	<i>Note the reason of refusal and end the interview</i>	
5.	<i>Stopped interview in the middle</i>		
6.	<i>Network was not good enough</i>	<i>To contact 3 hours later</i>	
<b>Result in case of other person except respondent answered the phone</b>			
7.	<i>Respondent changed phone number</i>	<i>Respondent has got new phone number</i>	<i>To call the new number</i>
		<i>Know the respondent but doesn't know the phone number</i>	<i>To ask the home address of respondent</i>
8.	<i>Does not know the respondent</i>	<i>End the interview and tell the person the we might contact again</i>	
9.	<i>Refused to give information about the respondent</i>		
10.	<i>Respondent has died</i>		
11.	<i>Respondent has went abroad for longer term</i>		
12.	<i>Respondent is in military service</i>		
13.	<i>Respondent is in prison</i>		
<b>Unsuccessful contact</b>			
14.	<i>Has not picked up</i>	<i>To call 20 minutes later</i>	
15.	<i>Busy</i>		
16.	<i>Unreachable</i>	<i>To call 2 hours later</i>	
17.	<i>Registered to call keeping service</i>		
18.	<i>Connected to voice mail</i>	<i>To call 3 hours later</i>	
19.	<i>Phone number is not in use</i>	<i>To call 1 day later</i>	
20.	<i>Connected to fax</i>		
21.	<i>Has not paid the bill</i>	<i>To call 2 days later</i>	
22.	<i>Activated to message roaming</i>		

## 2. Confirmation Information of the Respondent

2.1.	<p>What is your given name?</p> <p>(INFORMATION FROM INITIAL SURVEY SHOULD BE AVAILABLE SO INTERVIEWER CAN CHECK RESPONSES)</p>	[ _____ ]
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2.1.1.	<p><i>NOT ASK RESPONDENT; INTERVIEWER RESPONSE ONLY.</i></p> <p><i>Does the given name match the name listed?</i></p>	<table border="1"> <tr> <td>1.</td> <td>Matches exactly</td> <td rowspan="2">⇒ Go to 2.2.</td> </tr> <tr> <td>2.</td> <td>Matches with minor spelling and formatting differences</td> </tr> <tr> <td>3.</td> <td>Does not match at all</td> <td rowspan="2">⇒ End interview. Interviewer should say the following: “Thank you for your time. We may have the wrong phone number. We may contact you in the near future about this research. Thank you again.”</td> </tr> <tr> <td>4.</td> <td>Information in initial survey data is missing or respondent refuses to answer or does not know</td> </tr> </table>	1.	Matches exactly	⇒ Go to 2.2.	2.	Matches with minor spelling and formatting differences	3.	Does not match at all	⇒ End interview. Interviewer should say the following: “Thank you for your time. We may have the wrong phone number. We may contact you in the near future about this research. Thank you again.”	4.	Information in initial survey data is missing or respondent refuses to answer or does not know	[ ____ ]	
1.	Matches exactly	⇒ Go to 2.2.												
2.	Matches with minor spelling and formatting differences													
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4.	Information in initial survey data is missing or respondent refuses to answer or does not know													
2.2.	<p>What is your family name?</p> <p><i>(INFORMATION FROM INITIAL SURVEY SHOULD BE AVAILABLE SO INTERVIEWER CAN CHECK RESPONSES)</i></p>	[ _____ ]												
2.2.1.	<p><i>DO NOT ASK RESPONDENT; INTERVIEWER RESPONSE ONLY.</i></p> <p><i>Does the family name given by respondent match the name listed?</i></p>	<table border="1"> <tr> <td>1.</td> <td>Matches exactly</td> <td rowspan="2">⇒ Go to 2.3.</td> </tr> <tr> <td>2.</td> <td>Matches with minor spelling and formatting differences</td> </tr> <tr> <td>3.</td> <td>Does not match at all</td> <td rowspan="2">⇒ End interview. Interviewer should say the following: “Thank you for your time. We may have the wrong phone number. We may contact you in the near future about this research. Thank you again.”</td> </tr> <tr> <td>4.</td> <td>Information in initial survey data is missing or respondent refuses to answer or does not know</td> </tr> </table>	1.	Matches exactly	⇒ Go to 2.3.	2.	Matches with minor spelling and formatting differences	3.	Does not match at all	⇒ End interview. Interviewer should say the following: “Thank you for your time. We may have the wrong phone number. We may contact you in the near future about this research. Thank you again.”	4.	Information in initial survey data is missing or respondent refuses to answer or does not know	[ ____ ]	
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2.	Matches with minor spelling and formatting differences													
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4.	Information in initial survey data is missing or respondent refuses to answer or does not know													
2.3.	Did you finish submitting your loan application at the loan officer?	<table border="1"> <tr> <td>1.</td> <td>Yes</td> <td>⇒ Go to 2.6</td> </tr> <tr> <td>2.</td> <td>No</td> <td>⇒ Go to 2.4</td> </tr> <tr> <td>.a</td> <td>Don’t know</td> <td rowspan="2"></td> </tr> <tr> <td>.b</td> <td>Refused to answer</td> </tr> </table>	1.	Yes	⇒ Go to 2.6	2.	No	⇒ Go to 2.4	.a	Don’t know		.b	Refused to answer	[ ____ ]
1.	Yes	⇒ Go to 2.6												
2.	No	⇒ Go to 2.4												
.a	Don’t know													
.b	Refused to answer													
2.4.	If the respondent has not finished submitting your loan application, would you finish preparing the loan materials and submit it to loan officer?	<table border="1"> <tr> <td>1.</td> <td>Yes, respondent will submit</td> <td>⇒ To interview 7 days later</td> </tr> <tr> <td>2.</td> <td>No, respondent has quit or stopped the loan process</td> <td rowspan="3">⇒ Go to 2.5</td> </tr> <tr> <td>.a</td> <td>Don’t know</td> </tr> <tr> <td>.b</td> <td>Refused to answer</td> </tr> </table>	1.	Yes, respondent will submit	⇒ To interview 7 days later	2.	No, respondent has quit or stopped the loan process	⇒ Go to 2.5	.a	Don’t know	.b	Refused to answer	[ ____ ]	
1.	Yes, respondent will submit	⇒ To interview 7 days later												
2.	No, respondent has quit or stopped the loan process	⇒ Go to 2.5												
.a	Don’t know													
.b	Refused to answer													
2.5.	<p>If the respondent has quit or stopped the loan process, why did they stop it?</p> <p><i>Read the options</i></p>	<table border="1"> <tr> <td>1.</td> <td>Decided not to buy what you were getting the loan for.</td> <td rowspan="3">⇒ End survey</td> </tr> <tr> <td>2.</td> <td>Found another way to finance the purchase</td> </tr> <tr> <td>3.</td> <td>Unable to afford down</td> </tr> </table>	1.	Decided not to buy what you were getting the loan for.	⇒ End survey	2.	Found another way to finance the purchase	3.	Unable to afford down	[ ____ ]				
1.	Decided not to buy what you were getting the loan for.	⇒ End survey												
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		<table border="1"> <tr> <td></td><td>payment</td><td></td><td></td></tr> <tr> <td>4.</td><td>Other</td><td>⇒</td><td>2.5.1 пүү шилжих</td></tr> <tr> <td>.a</td><td>Don't know</td><td>⇒</td><td>End survey</td></tr> <tr> <td>.b</td><td>Refused to answer</td><td></td><td></td></tr> </table>		payment			4.	Other	⇒	2.5.1 пүү шилжих	.a	Don't know	⇒	End survey	.b	Refused to answer			
	payment																		
4.	Other	⇒	2.5.1 пүү шилжих																
.a	Don't know	⇒	End survey																
.b	Refused to answer																		
2.5.1.	If "other", please specify. <i>End survey</i>	[ _____ ]																	
2.6.	Did you finish submitting your loan application at the bank and receive a response about loan approval or denial?	<table border="1"> <tr> <td>1.</td><td>Yes</td><td>⇒</td><td>Go to 3.1</td></tr> <tr> <td>2.</td><td>No</td><td>⇒</td><td>Go to 2.6.1</td></tr> <tr> <td>.a</td><td>Don't know</td><td></td><td></td></tr> <tr> <td>.b</td><td>Refused to answer</td><td></td><td></td></tr> </table>	1.	Yes	⇒	Go to 3.1	2.	No	⇒	Go to 2.6.1	.a	Don't know			.b	Refused to answer			[ _____ ]
1.	Yes	⇒	Go to 3.1																
2.	No	⇒	Go to 2.6.1																
.a	Don't know																		
.b	Refused to answer																		
2.6.1.	If no, ask when they expect to receive a response from the bank.	[ ____ / ____ / ____ ] Year/ Month/ Day																	
If all the identifying information matches the initial survey's information, and the participant answered yes to 2.3 proceed with the next section of the questionnaire.																			

### 3. MortgageLoan Bank Transaction

The following questions are about the most recent mortgageloan that you applied to get at the bank. It should have occurred within the last month.

*This section should only be filled out for those participants applying for a mortgage loan as defined in the potential participant survey. Those participants that applied for a non-mortgage loan using land (hashaa plot) or property as collateral should skip to Section 4 (Non-Mortgage Loan Bank Transaction).*

Private House Loan		<i>Mortgage Loans</i>																	
Hashaa Plot Loan																			
Private House Construction Loan																			
Hashaa Plot Construction Loan																			
Apartment Loan																			
Housing/Apartment Improvement, including service connection		<i>Non-Mortgage Loans</i>																	
Business Loan																			
Education Loan																			
Consumer Loan																			
Immovable Collateral Loan																			
Auto Loan																			
3.1.	Did the bank approve your mortgage application?	<table border="1"> <tr> <td>1.</td><td>Yes</td><td>⇒</td><td>Go to 3.1.1</td></tr> <tr> <td>2.</td><td>No</td><td>⇒</td><td>Go to 3.1.2</td></tr> <tr> <td>.a</td><td>Don't know</td><td>⇒</td><td>Go to 3.2</td></tr> <tr> <td>.b</td><td>Refused to answer</td><td></td><td></td></tr> </table>	1.	Yes	⇒	Go to 3.1.1	2.	No	⇒	Go to 3.1.2	.a	Don't know	⇒	Go to 3.2	.b	Refused to answer			[ _____ ]
1.	Yes	⇒	Go to 3.1.1																
2.	No	⇒	Go to 3.1.2																
.a	Don't know	⇒	Go to 3.2																
.b	Refused to answer																		
3.1.1.	If <b>yes</b> , when did bank approve your mortgage application?  <i>Skip to 3.2 after filling out.</i>	[ ____ / ____ / ____ ] Year/ Month/ Day																	
3.1.2.	If <b>no</b> , were you given a reason for not receiving a mortgage loan?	<table border="1"> <tr> <td>1.</td><td>Yes</td><td>⇒</td><td>Go to 3.1.3</td></tr> <tr> <td>2.</td><td>No</td><td>⇒</td><td>Go to 3.5</td></tr> <tr> <td>.a</td><td>Don't know</td><td></td><td></td></tr> <tr> <td>.b</td><td>Refused to answer</td><td></td><td></td></tr> </table>	1.	Yes	⇒	Go to 3.1.3	2.	No	⇒	Go to 3.5	.a	Don't know			.b	Refused to answer			[ _____ ]
1.	Yes	⇒	Go to 3.1.3																
2.	No	⇒	Go to 3.5																
.a	Don't know																		
.b	Refused to answer																		

3.1.3.	What was the reason? Answer yes to all that apply from the reasons below.  <i>Use the coded responses to the right for 3.1.4 to 3.1.10.</i>	<table border="1"> <tr><td>1.</td><td>Yes</td></tr> <tr><td>2.</td><td>No</td></tr> <tr><td>.a</td><td>Don't know</td></tr> <tr><td>.b</td><td>Refused to answer</td></tr> </table>	1.	Yes	2.	No	.a	Don't know	.b	Refused to answer					
1.	Yes														
2.	No														
.a	Don't know														
.b	Refused to answer														
3.1.4.	Insufficient funds for down payment	[ ____ ]	Go to 3.5												
3.1.5.	Collateral not valuable enough	[ ____ ]													
3.1.6.	Unemployed	[ ____ ]													
3.1.7.	Failure to receive formal title for property or land one is mortgaging	[ ____ ]													
3.1.8.	Other missing documents	[ ____ ]													
3.1.9.	Employed but the jobs salary is too small	[ ____ ]													
3.1.10.	Other	[ ____ ]													
3.1.10.1.	If "other", please specify.  [ _____ ]														
3.2.	Was the mortgage loan approved for the original amount requested?	<table border="1"> <tr><td>1.</td><td>Yes</td><td>⇒ Go to 3.3</td></tr> <tr><td>2.</td><td>No</td><td>⇒ Go to 3.2.1</td></tr> <tr><td>.a</td><td>Don't know</td><td>⇒ Go to 3.3</td></tr> <tr><td>.b</td><td>Refused to answer</td><td></td></tr> </table>	1.	Yes	⇒ Go to 3.3	2.	No	⇒ Go to 3.2.1	.a	Don't know	⇒ Go to 3.3	.b	Refused to answer		[ ____ ]
1.	Yes	⇒ Go to 3.3													
2.	No	⇒ Go to 3.2.1													
.a	Don't know	⇒ Go to 3.3													
.b	Refused to answer														
3.2.1.	If not, what is the new amount that it was approved for?	[ _____ ] MNT													
3.3.	What was the annual interest rate offered for the mortgage loan?	[ ____ _ . ____ ]%													
3.4.	Do you now have a signed mortgage contract with the bank?	<table border="1"> <tr><td>1.</td><td>Yes</td></tr> <tr><td>2.</td><td>No</td></tr> <tr><td>.a</td><td>Don't know</td></tr> <tr><td>.b</td><td>Refused to answer</td></tr> </table>	1.	Yes	2.	No	.a	Don't know	.b	Refused to answer	[ ____ ]				
1.	Yes														
2.	No														
.a	Don't know														
.b	Refused to answer														
3.5.	How many <b>days</b> did it take in total to complete the mortgage loan process at the bank?  The days it took to obtain should be from the day you turned in the mortgage loan application until you received approval or disapproval from the bank.  <i>If it took less than or half a day, for example 2 hours, put [ <u>0</u> . <u>5</u> ] Days. If it took more than a half day but less than one, for example 8 hours, put [ <u>1</u> . <u>0</u> ] Days.</i>	[ ____ _ . ____ ] Days													
3.6.	How much did it <b>cost</b> in <b>official</b> fees to complete the mortgage loan process at the bank?  The amount it cost should be whatever official fees you incurred as a result of obtaining the bank response about whether your mortgage loan application was	[ _____ ] MNT													

	approved or not. This includes any bank related fees and notary fees.	
3.7.	<p>How much did it <b>cost</b> in <b>unofficial</b> fees to complete the mortgage loan process at the bank?</p> <p>The amount it cost should be whatever unofficial fees you incurred as a result of obtaining the bank response about whether your mortgage loan application was approved or not. This includes any transportation to the bank and any fees that were not formally listed.</p>	[ _ _ _ _ _ ] MNT
3.8.	<p>How many <b>days</b> did it take in total to complete the <b>entire</b> mortgage loan process from the first day you started until you got approval or disapproval?</p> <p>This is the total duration of the process and should include visits to GASR, the bank, notaries and any other government agencies or organizations needed to visit to complete the whole loan process.</p> <p>The total days it took to obtain a mortgage loan should be from the day you first started the mortgage loan process, whether at the bank or GASR or notary until you received approval or disapproval from the bank.</p> <p><i>If it took less than or half a day, for example 2 hours, put [ 0 . 5 ] Days. If it took more than a half day but less than one, for example 8 hours, put [ 1 . 0 ] Days.</i></p>	[ _ _ _ . _ ] Days
3.9.	<p>How much did it <b>cost</b> in <b>official</b> fees to complete the <b>entire</b> mortgage loan process?</p> <p>This is the sum of all official mortgage related fees. Such as GASR fees, Bank fees, Notary fees, and any other official mortgage loan related fees.</p> <p><i>The amount it cost should be whatever official fees they incurred as a result of trying to obtaining a mortgage loan from the bank.</i></p>	[ _ _ _ _ _ ] MNT
3.10.	<p>How much did it <b>cost</b> in <b>unofficial</b> fees to complete the <b>entire</b> mortgage loan process?</p> <p>This is the sum of all unofficial mortgage related fees. Such as transportation fees and any fees that were not formally listed.</p> <p><i>The amount it cost should be whatever unofficial fees they incurred as a result of trying to obtaining a mortgage loan from the bank.</i></p>	[ _ _ _ _ _ ] MNT

#### 4. Non-Mortgage Loan Bank Transaction

The following questions are about the most recent non-mortgage loan that you applied to get at the bank. It should have occurred within the last month.

*This section should only be filled out for those participants applying for a non-mortgage loan as defined in the potential participant survey. If the previous Section 3(Mortgage Loan Bank Transaction) was filled out, then skip this section.*

Private House Loan		Mortgage Loans	
Hashaa Plot Loan			
Private House Construction Loan			
Hashaa Plot Construction Loan			
Apartment Loan			
Housing/Apartment Improvement, including service connection		Non-Mortgage Loans	
Business Loan			
Education Loan			
Consumer Loan			
Immovable Collateral Loan			
Auto Loan			

  

4.1.	Did the bank approve your loan application?	<table border="1"> <tr> <td>1.</td> <td>Yes</td> <td>⇒ Go to 4.1.1</td> </tr> <tr> <td>2.</td> <td>No</td> <td>⇒ Go to 4.1.2</td> </tr> <tr> <td>.a</td> <td>Don't know</td> <td>⇒ Go to 4.2</td> </tr> <tr> <td>.b</td> <td>Refused to answer</td> <td></td> </tr> </table>	1.	Yes	⇒ Go to 4.1.1	2.	No	⇒ Go to 4.1.2	.a	Don't know	⇒ Go to 4.2	.b	Refused to answer		[ ____ ]
1.	Yes	⇒ Go to 4.1.1													
2.	No	⇒ Go to 4.1.2													
.a	Don't know	⇒ Go to 4.2													
.b	Refused to answer														
4.1.1.	If <b>yes</b> , when did bank approve your loan application?  <i>Skip to 4.2 after filling out.</i>	[ ____ / ____ / ____ ] Year/ Month/ Day													
4.1.2.	If <b>no</b> , were you given a reason for not receiving a loan?	<table border="1"> <tr> <td>1.</td> <td>Yes</td> <td>⇒ Go to 4.1.3</td> </tr> <tr> <td>2.</td> <td>No</td> <td>⇒ Go to 4.5</td> </tr> <tr> <td>.a</td> <td>Don't know</td> <td></td> </tr> <tr> <td>.b</td> <td>Refused to answer</td> <td></td> </tr> </table>	1.	Yes	⇒ Go to 4.1.3	2.	No	⇒ Go to 4.5	.a	Don't know		.b	Refused to answer		[ ____ ]
1.	Yes	⇒ Go to 4.1.3													
2.	No	⇒ Go to 4.5													
.a	Don't know														
.b	Refused to answer														
4.1.3.	What was the reason? Answer yes to all that apply from the reasons below.  <i>Use the coded responses to the right for 4.1.4 to 4.1.10.</i>	<table border="1"> <tr> <td>1.</td> <td>Yes</td> <td rowspan="4">Go to 4.5</td> </tr> <tr> <td>2.</td> <td>No</td> </tr> <tr> <td>.a</td> <td>Don't know</td> </tr> <tr> <td>.b</td> <td>Refused to answer</td> </tr> </table>	1.	Yes	Go to 4.5	2.	No	.a	Don't know	.b	Refused to answer				
1.	Yes	Go to 4.5													
2.	No														
.a	Don't know														
.b	Refused to answer														
4.1.4.	Insufficient funds for down payment	[ ____ ]	Go to 4.5												
4.1.5.	Collateral not valuable enough	[ ____ ]													
4.1.6.	Unemployed	[ ____ ]													
4.1.7.	Lack of formal title for the land or property using as collateral	[ ____ ]													
4.1.8.	Other missing documents	[ ____ ]													
4.1.9.	Employed but the jobs salary is too small	[ ____ ]													
4.1.10.	Other	[ ____ ]													
4.1.10.1.	If "other", please specify.	[ _____ ]													
4.2.	Was the loan approved for the original amount requested?	<table border="1"> <tr> <td>1.</td> <td>Yes</td> <td>⇒ Go to 4.3</td> </tr> <tr> <td>2.</td> <td>No</td> <td>⇒ Go to 4.2.1</td> </tr> <tr> <td>.a</td> <td>Don't know</td> <td>⇒ Go to 4.3</td> </tr> </table>	1.	Yes	⇒ Go to 4.3	2.	No	⇒ Go to 4.2.1	.a	Don't know	⇒ Go to 4.3	[ ____ ]			
1.	Yes	⇒ Go to 4.3													
2.	No	⇒ Go to 4.2.1													
.a	Don't know	⇒ Go to 4.3													

		.b	Refused to answer										
4.2.1.	If not, what is the new amount that it was approved for?	[ _____ ] MNT											
4.3.	What was the annual interest rate offered for the loan?	[ ____ . ____ ]%											
4.4.	Do you now have a signed loan contract with the bank?	<table border="1"> <tr> <td>1.</td> <td>Yes</td> </tr> <tr> <td>2.</td> <td>No</td> </tr> <tr> <td>.a</td> <td>Don't know</td> </tr> <tr> <td>.b</td> <td>Refused to answer</td> </tr> </table>			1.	Yes	2.	No	.a	Don't know	.b	Refused to answer	[ _____ ]
1.	Yes												
2.	No												
.a	Don't know												
.b	Refused to answer												
4.5.	<p>How many <b>days</b> did you spend in total to complete the loan process just at the bank?</p> <p>The days it took to obtain should be from the day you turned in the loan application until you received approval or disapproval from the bank.</p> <p><i>If it took less than or half a day, for example 2 hours, put [ <u>0</u> .<u>5</u> ] Days. If it took more than a half day but less than one, for example 8 hours, put [ <u>1</u> .<u>0</u> ] Days.</i></p>	[ ____ . ____ ]Days											
4.6.	<p>How much did it <b>cost</b> in official fees to complete the loan process at the bank?</p> <p>The amount it cost should be whatever official fees you incurred as a result of obtaining the bank response about whether your loan application was approved or not. This includes any bank related fees and notary fees.</p>	[ _____ ] MNT											
4.7.	<p>How much did it <b>cost</b> in unofficial fees to complete the loan process at the bank?</p> <p>The amount it cost should be whatever unofficial fees you incurred as a result of obtaining the bank response about whether your loan application was approved or not. This includes any transportation to the bank and any fees that were not formally listed.</p>	[ _____ ] MNT											
4.8.	<p>How many <b>days</b> did you spend in total to complete the <b>entire</b> loan process from the first day you started until you got approval or disapproval?</p> <p>This is the total duration of the process and should include visits to GASR, the bank, notaries and any other government agencies needed to visit to complete the whole loan process.</p> <p>The total days it took to obtain a loan should be from the day you first started the loan process, whether at the bank or GASR until you received approval or disapproval from the bank.</p> <p><i>If it took less than or half a day, for example 2 hours, put [ <u>0</u> .<u>5</u> ]Days. If it took more than a half day but less than one, for example 8 hours, put [ <u>1</u> .<u>0</u> ] Days.</i></p>	[ ____ . ____ ]Days											



4.9.	<p>How much did it <b>cost</b> in <b>official</b> fees to complete the <b>entire</b> loan process?</p> <p>This is the sum of all official related fees. Such as GASR fees, Bank fees, Notary fees and any other official loan related fees.</p> <p><i>The amount it cost should be whatever official fees they incurred as a result of trying to obtaining a loan from the bank.</i></p>	[ _____ ] MNT
4.10.	<p>How much did it <b>cost</b> in <b>unofficial</b> fees to complete the <b>entire</b> loan process?</p> <p>This is the sum of all unofficial related fees. Such as transportation fees and any fees that were not formally listed.</p> <p><i>The amount it cost should be whatever unofficial fees they incurred as a result of trying to obtaining a loan from the bank.</i></p>	[ _____ ] MNT

## 5. GASR Section

*This section should be given to all participants whether they applied for a mortgage or non-mortgage loan.*

5.1.	Did you register your collateral contract with GASR?	<table border="1"> <tr> <td>1.</td> <td>Yes</td> <td>⇒ Go to 5.1.1</td> </tr> <tr> <td>2.</td> <td>No</td> <td>⇒ Go to 5.5</td> </tr> <tr> <td>.a</td> <td>Don't know</td> <td></td> </tr> <tr> <td>.b</td> <td>Refused to answer</td> <td></td> </tr> </table>	1.	Yes	⇒ Go to 5.1.1	2.	No	⇒ Go to 5.5	.a	Don't know		.b	Refused to answer		[ _____ ]						
1.	Yes	⇒ Go to 5.1.1																			
2.	No	⇒ Go to 5.5																			
.a	Don't know																				
.b	Refused to answer																				
5.1.1.	<p>If <b>yes</b>, how did you register your collateral contract?</p> <p><i>Read the options.</i></p>	<table border="1"> <tr> <td>1.</td> <td>I went to GASR office to register the collateral</td> <td>⇒ Go to 5.1.3</td> </tr> <tr> <td>2.</td> <td>I went to GASR office to register the collateral and used expedited service</td> <td></td> </tr> <tr> <td>3.</td> <td>Bank was in charge of registering the collateral contract</td> <td>⇒ Go to 5.5</td> </tr> <tr> <td>4.</td> <td>Other</td> <td>⇒ Go to 5.1.2</td> </tr> <tr> <td>.a</td> <td>Don't know</td> <td>⇒ Go to 5.2</td> </tr> <tr> <td>.b</td> <td>Refused to answer</td> <td></td> </tr> </table>	1.	I went to GASR office to register the collateral	⇒ Go to 5.1.3	2.	I went to GASR office to register the collateral and used expedited service		3.	Bank was in charge of registering the collateral contract	⇒ Go to 5.5	4.	Other	⇒ Go to 5.1.2	.a	Don't know	⇒ Go to 5.2	.b	Refused to answer		[ _____ ]
1.	I went to GASR office to register the collateral	⇒ Go to 5.1.3																			
2.	I went to GASR office to register the collateral and used expedited service																				
3.	Bank was in charge of registering the collateral contract	⇒ Go to 5.5																			
4.	Other	⇒ Go to 5.1.2																			
.a	Don't know	⇒ Go to 5.2																			
.b	Refused to answer																				
5.1.2.	If "other", please specify. Go to 5.2	[ _____ ]																			
5.1.3.	<p>If they went to GASR themselves to obtain-</p> <p>Did you have to make multiple visits to GASR or</p>	<table border="1"> <tr> <td>1.</td> <td>One Visit</td> <td>⇒ Go to 5.2</td> </tr> <tr> <td>2.</td> <td>Multiple Visits</td> <td>⇒ Go to 5.1.4</td> </tr> <tr> <td>.a</td> <td>Don't know</td> <td>⇒ Go to 5.2</td> </tr> <tr> <td>.b</td> <td>Refused to answer</td> <td></td> </tr> </table>	1.	One Visit	⇒ Go to 5.2	2.	Multiple Visits	⇒ Go to 5.1.4	.a	Don't know	⇒ Go to 5.2	.b	Refused to answer		[ _____ ]						
1.	One Visit	⇒ Go to 5.2																			
2.	Multiple Visits	⇒ Go to 5.1.4																			
.a	Don't know	⇒ Go to 5.2																			
.b	Refused to answer																				

		just one?			
5.1.4.		If multiple, what was the reason?	1. Missing paperwork	⇒ Go to 5.2	[ _____ ]
			2. Needed to pay additional fees		
			3. Other	⇒ Go to 5.1.5	
			.a Don't know	⇒ Go to 5.2	
			.b Refused to answer		
5.1.5.		If "other", please specify.	[ _____ ]		
5.2.	<p>How many <b>days</b> did it take to register your collateral contract at GASR?</p> <p>The days it took to obtain should be from the day you submitted the application to GASR to obtain the collateral contract until you received it or the bank received it from GASR.</p> <p><i>If it took less than or half a day, for example 2 hours, put [ <u>0.5</u> ] Days. If it took more than a half day but less than one, for example 8 hours, put [ <u>1.0</u> ] Days.</i></p>			[ _ _ _ . _ ] Days	
5.3.	<p>How much did it <b>cost in official</b> fees to register your collateral contract at GASR?</p> <p>The amount it cost should be whatever official fees you incurred as a result of obtaining the collateral contract from GASR. This includes GASR fees, notary fees, and any additional government agency fees incurred in order to receive a loan contract.</p>			[ _____ ] MNT	
5.4.	<p>How much did it <b>cost in unofficial</b> fees to register your collateral contract at GASR?</p> <p>The amount it cost should be whatever unofficial fees you incurred as a result of obtaining the collateral contract from GASR. This includes any transportation to GASR and any fees that were not formally listed.</p>			[ _____ ] MNT	
5.5.	Were you getting a loan to buy new or old property or land (hashaa plot)?	1. Yes	⇒ Go to 5.5.1	[ _____ ]	
		2. No	⇒ Go to 5.10		
		.a Don't know			
		.b Refused to answer			
5.5.1.	What did you get the loan for, new or old property or land (hashaa plot)?	1. New		[ _____ ]	
		2. Old			
		.a Don't know			
		.b Refused to answer			
5.6.	Have you successfully registered the selling and buying contract registration at GASR?	1. Yes	⇒ Go to 5.6.1	[ _____ ]	
		2. No	⇒ Go to 5.10		
		.a Don't know			
		.b Refused to answer			

5.6.1.	<p>If <b>yes</b>, how did you register your selling and buying contract?</p> <p><i>Read the options.</i></p>	<table border="1"> <tr> <td>1.</td> <td>I went to GASR office to register the loan</td> <td rowspan="2">⇒ Go to 5.6.3</td> </tr> <tr> <td>2.</td> <td>I went to GASR office to register the loan and used expedited service</td> </tr> <tr> <td>3.</td> <td>Bank was in charge of registering the loan contract</td> <td>⇒ Go to 5.10</td> </tr> <tr> <td>4.</td> <td>Other</td> <td>⇒ Go to 5.6.2</td> </tr> <tr> <td>.a</td> <td>Don't know</td> <td>⇒ Go to 5.7</td> </tr> <tr> <td>.b</td> <td>Refused to answer</td> <td></td> </tr> </table>	1.	I went to GASR office to register the loan	⇒ Go to 5.6.3	2.	I went to GASR office to register the loan and used expedited service	3.	Bank was in charge of registering the loan contract	⇒ Go to 5.10	4.	Other	⇒ Go to 5.6.2	.a	Don't know	⇒ Go to 5.7	.b	Refused to answer		[ ____ ]
1.	I went to GASR office to register the loan	⇒ Go to 5.6.3																		
2.	I went to GASR office to register the loan and used expedited service																			
3.	Bank was in charge of registering the loan contract	⇒ Go to 5.10																		
4.	Other	⇒ Go to 5.6.2																		
.a	Don't know	⇒ Go to 5.7																		
.b	Refused to answer																			
5.6.2.	If "other", please specify. Go to 5.7	[ _____ ]																		
5.6.3.	<p>If they went to GASR themselves to obtain-</p> <p>Did you have to make multiple visits to GASR or just one?</p>	<table border="1"> <tr> <td>1.</td> <td>One Visit</td> <td>⇒ Go to 5.7</td> </tr> <tr> <td>2.</td> <td>Multiple Visits</td> <td>⇒ Go to 5.6.4</td> </tr> <tr> <td>.a</td> <td>Don't know</td> <td>⇒ Go to 5.7</td> </tr> <tr> <td>.b</td> <td>Refused to answer</td> <td></td> </tr> </table>	1.	One Visit	⇒ Go to 5.7	2.	Multiple Visits	⇒ Go to 5.6.4	.a	Don't know	⇒ Go to 5.7	.b	Refused to answer		[ ____ ]					
1.	One Visit	⇒ Go to 5.7																		
2.	Multiple Visits	⇒ Go to 5.6.4																		
.a	Don't know	⇒ Go to 5.7																		
.b	Refused to answer																			
5.6.4.	If multiple, what was the reason?	<table border="1"> <tr> <td>1.</td> <td>Missing paperwork</td> <td>⇒ Go to 5.7</td> </tr> <tr> <td>2.</td> <td>Needed to pay additional fees</td> <td></td> </tr> <tr> <td>3.</td> <td>Other</td> <td>⇒ Go to 5.6.5</td> </tr> <tr> <td>.a</td> <td>Don't know</td> <td>⇒ Go to 5.7</td> </tr> <tr> <td>.b</td> <td>Refused to answer</td> <td></td> </tr> </table>	1.	Missing paperwork	⇒ Go to 5.7	2.	Needed to pay additional fees		3.	Other	⇒ Go to 5.6.5	.a	Don't know	⇒ Go to 5.7	.b	Refused to answer		[ ____ ]		
1.	Missing paperwork	⇒ Go to 5.7																		
2.	Needed to pay additional fees																			
3.	Other	⇒ Go to 5.6.5																		
.a	Don't know	⇒ Go to 5.7																		
.b	Refused to answer																			
5.6.5.	If "other", please specify.	[ _____ ]																		
5.7.	<p>How many <b>days</b> did it take to receive the selling and buying contract registration?</p> <p>The days it took to obtain should be from the day you submitted the form to GASR to obtain the selling and buying contract registration at GASR until you received it or the bank received it from GASR.</p> <p><i>If it took less than or half a day, for example 2 hours, put [ <u>0.5</u> ] Days. If it took more than a half day but less than one, for example 8 hours, put [ <u>1.0</u> ] Days.</i></p>	[ ____ . ____ ] Days																		
5.8.	<p>How much did it <b>cost</b> in <b>official</b> fees to get the selling and buying contract registration?</p> <p>The amount it cost should be whatever official fees you incurred as a result of obtaining the selling and buying contract registration from GASR. This includes GASR fees, notary fees, and any additional government agency fees.</p>	[ ____ . ____ . ____ . ____ . ____ . ____ . ____ . ____ ] MNT																		

5.9.	How much did it <b>cost</b> in <b>unofficial</b> fees to get the selling and buying contract registration?  The amount it cost should be whatever unofficial fees you incurred as a result of obtaining the selling and buying contract registration from GASR. This includes any transportation to GASR and any fees that were not formally listed.	[ ____ _ ] MNT																			
5.10.	Were you satisfied with the customer service at GASR?  <i>Give respondent options.</i>	<table border="1"> <tr><td>1.</td><td>Very satisfied</td></tr> <tr><td>2.</td><td>Satisfied</td></tr> <tr><td>3.</td><td>Not satisfied or unsatisfied (neutral)</td></tr> <tr><td>4.</td><td>Unsatisfied</td></tr> <tr><td>5.</td><td>Very unsatisfied</td></tr> <tr><td>.a</td><td>Don't know</td></tr> <tr><td>.b</td><td>Refused to answer</td></tr> </table>	1.	Very satisfied	2.	Satisfied	3.	Not satisfied or unsatisfied (neutral)	4.	Unsatisfied	5.	Very unsatisfied	.a	Don't know	.b	Refused to answer	[ ____ ]				
1.	Very satisfied																				
2.	Satisfied																				
3.	Not satisfied or unsatisfied (neutral)																				
4.	Unsatisfied																				
5.	Very unsatisfied																				
.a	Don't know																				
.b	Refused to answer																				
5.11.	Were you satisfied with the amount of time it took GASR to process all of your documents?  <i>Give respondent options.</i>	<table border="1"> <tr><td>1.</td><td>Very satisfied</td></tr> <tr><td>2.</td><td>Satisfied</td></tr> <tr><td>3.</td><td>Not satisfied or unsatisfied (neutral)</td></tr> <tr><td>4.</td><td>Unsatisfied</td></tr> <tr><td>5.</td><td>Very unsatisfied</td></tr> <tr><td>.a</td><td>Don't know</td></tr> <tr><td>.b</td><td>Refused to answer</td></tr> </table>	1.	Very satisfied	2.	Satisfied	3.	Not satisfied or unsatisfied (neutral)	4.	Unsatisfied	5.	Very unsatisfied	.a	Don't know	.b	Refused to answer	[ ____ ]				
1.	Very satisfied																				
2.	Satisfied																				
3.	Not satisfied or unsatisfied (neutral)																				
4.	Unsatisfied																				
5.	Very unsatisfied																				
.a	Don't know																				
.b	Refused to answer																				
5.12.	Is there something that can be improved at GASR?  <i>Give respondent options.</i>	<table border="1"> <tr><td>1.</td><td>Friendlier Staff</td><td rowspan="4">⇒ Go to Section 6</td></tr> <tr><td>2.</td><td>Cleaner</td></tr> <tr><td>3.</td><td>Better waiting area</td></tr> <tr><td>4.</td><td>Quicker service</td></tr> <tr><td>5.</td><td>Other</td><td>⇒ Go to 5.10.1</td></tr> <tr><td>.a</td><td>Don't know</td><td>⇒ Go to Section 6</td></tr> <tr><td>.b</td><td>Refused to answer</td><td></td></tr> </table>	1.	Friendlier Staff	⇒ Go to Section 6	2.	Cleaner	3.	Better waiting area	4.	Quicker service	5.	Other	⇒ Go to 5.10.1	.a	Don't know	⇒ Go to Section 6	.b	Refused to answer		[ ____ ]
1.	Friendlier Staff	⇒ Go to Section 6																			
2.	Cleaner																				
3.	Better waiting area																				
4.	Quicker service																				
5.	Other	⇒ Go to 5.10.1																			
.a	Don't know	⇒ Go to Section 6																			
.b	Refused to answer																				
5.12.1.	If "other", please specify.	[ _____ ]																			

## 6. Bank Customer Satisfaction

6.1.	Is this the bank that you typically use?	<table border="1"> <tr><td>1.</td><td>Yes</td></tr> <tr><td>2.</td><td>No</td></tr> <tr><td>.a</td><td>Don't know</td></tr> <tr><td>.b</td><td>Refused to answer</td></tr> </table>	1.	Yes	2.	No	.a	Don't know	.b	Refused to answer	[ ____ ]		
1.	Yes												
2.	No												
.a	Don't know												
.b	Refused to answer												
6.2.	How do you find the customer service at this bank in comparison with the other banks?  <i>Give respondent options.</i>	<table border="1"> <tr><td>1.</td><td>Better</td></tr> <tr><td>2.</td><td>Neutral</td></tr> <tr><td>3.</td><td>Worse</td></tr> <tr><td>.a</td><td>Don't know</td></tr> <tr><td>.b</td><td>Refused to answer</td></tr> </table>	1.	Better	2.	Neutral	3.	Worse	.a	Don't know	.b	Refused to answer	[ ____ ]
1.	Better												
2.	Neutral												
3.	Worse												
.a	Don't know												
.b	Refused to answer												
6.3.	How satisfied are you with the bank's processing time in comparison with the	<table border="1"> <tr><td>1.</td><td>Better</td></tr> <tr><td>2.</td><td>Neutral</td></tr> <tr><td>3.</td><td>Worse</td></tr> </table>	1.	Better	2.	Neutral	3.	Worse	[ ____ ]				
1.	Better												
2.	Neutral												
3.	Worse												

	other banks? <i>Give respondent options.</i>	<table border="1"> <tr> <td>.a</td> <td>Don't know</td> </tr> <tr> <td>.b</td> <td>Refused to answer</td> </tr> </table>	.a	Don't know	.b	Refused to answer																								
.a	Don't know																													
.b	Refused to answer																													
6.4.	Is there something that can be improved? <i>Give respondent options.</i>	<table border="1"> <tr> <td>1.</td> <td>Friendlier Staff</td> <td>⇒ Go to 6.5</td> </tr> <tr> <td>2.</td> <td>Cleaner</td> <td></td> </tr> <tr> <td>3.</td> <td>Better waiting area</td> <td></td> </tr> <tr> <td>4.</td> <td>Quicker service</td> <td></td> </tr> <tr> <td>5.</td> <td>Other</td> <td>⇒ Go to 6.4.1</td> </tr> <tr> <td>.a</td> <td>Don't know</td> <td>⇒ Go to 6.5</td> </tr> <tr> <td>.b</td> <td>Refused to answer</td> <td></td> </tr> </table>	1.	Friendlier Staff	⇒ Go to 6.5	2.	Cleaner		3.	Better waiting area		4.	Quicker service		5.	Other	⇒ Go to 6.4.1	.a	Don't know	⇒ Go to 6.5	.b	Refused to answer		[ ____ ]						
1.	Friendlier Staff	⇒ Go to 6.5																												
2.	Cleaner																													
3.	Better waiting area																													
4.	Quicker service																													
5.	Other	⇒ Go to 6.4.1																												
.a	Don't know	⇒ Go to 6.5																												
.b	Refused to answer																													
6.4.1.	If "other", please specify.	[ _____ ]																												
6.5.	What are the factors that made you choose this bank over others?	<table border="1"> <tr> <td>1.</td> <td>Location/ Business hours</td> <td>⇒ Go to Optional Section below or End Survey</td> </tr> <tr> <td>2.</td> <td>Had no choice (bank of choice for construction company, etc.)</td> <td></td> </tr> <tr> <td>3.</td> <td>Loan terms, product service</td> <td></td> </tr> <tr> <td>4.</td> <td>Quicker service</td> <td></td> </tr> <tr> <td>5.</td> <td>Friendlier staff</td> <td></td> </tr> <tr> <td>6.</td> <td>Employer's preferred bank</td> <td></td> </tr> <tr> <td>7.</td> <td>Other</td> <td>⇒ Go to 6.5.1</td> </tr> <tr> <td>.a</td> <td>Don't know</td> <td>⇒ Go to Optional Section below or End Survey</td> </tr> <tr> <td>.b</td> <td>Refused to answer</td> <td></td> </tr> </table>	1.	Location/ Business hours	⇒ Go to Optional Section below or End Survey	2.	Had no choice (bank of choice for construction company, etc.)		3.	Loan terms, product service		4.	Quicker service		5.	Friendlier staff		6.	Employer's preferred bank		7.	Other	⇒ Go to 6.5.1	.a	Don't know	⇒ Go to Optional Section below or End Survey	.b	Refused to answer		[ ____ ]
1.	Location/ Business hours	⇒ Go to Optional Section below or End Survey																												
2.	Had no choice (bank of choice for construction company, etc.)																													
3.	Loan terms, product service																													
4.	Quicker service																													
5.	Friendlier staff																													
6.	Employer's preferred bank																													
7.	Other	⇒ Go to 6.5.1																												
.a	Don't know	⇒ Go to Optional Section below or End Survey																												
.b	Refused to answer																													
6.5.1.	If "other", please specify.	[ _____ ]																												

## Optional Banking Questions

If the respondent did not answer the following questions about collecting loan documents or reference letter in the initial survey because they had not completed the loan application process, please ask them the following questions before ending the follow up survey.

## 7. Loan Related Documents

If you were not finished collecting all the documents for the loan process at the bank during the initial survey, please respond to the questions below.

If the respondent had answered, then skip to the reference letter section. If they had answered both, end the survey.

<p>Which of the following documents have you collected?</p> <p><i>Read the following list of documents and use the code to the right to mark if the respondent had the document or not.</i></p> <p><i>The days it took to obtain should represent the duration of time and count the day the applicant requested the application/document for the process until they received it or finished the process with the relevant office. It should not include time to complete forms but</i></p>	<table border="1"> <tr> <td>1.</td> <td>Has document</td> </tr> <tr> <td>2.</td> <td>Does not have document prepared yet</td> </tr> <tr> <td>3.</td> <td>Does not need the document</td> </tr> <tr> <td>.a</td> <td>Don't know</td> </tr> <tr> <td>.b</td> <td>Refused to answer</td> </tr> </table>	1.	Has document	2.	Does not have document prepared yet	3.	Does not need the document	.a	Don't know	.b	Refused to answer
1.	Has document										
2.	Does not have document prepared yet										
3.	Does not need the document										
.a	Don't know										
.b	Refused to answer										

<p><i>only time took since forms/application requested. If it took less than or half a day, for example 2 hours, put [ 0 .5 ]Days. If it took more than a half day but less than one, for example 8 hours, put [ 1 .0 ]Days.</i></p> <p><i>The amount it cost should be whatever fees they incurred as a result of obtaining the specific document. This includes bank fees, notary fees, transportation fees, and government fees.</i></p> <p><b>IMPORTANT: If the respondent is employed, DO NOT ASK questions 7.7-7.9. If the respondent is self-employed, DO NOT ASK questions 7.4-7.6. If the respondent is unemployed, DO NOT ASK questions 7.4-7.9.</b></p>		
7.1.	Bank application form	[ ____ ]
7.2.	ID card copy <i>If the respondent chooses the option 2,3,a or b, skip to7.3</i>	[ ____ ]
7.2.1.	If has ID card copy, how much did it cost to obtain?	[ _____ ] MNT
7.3.	Khoroo letter <i>If the respondent chooses the option 2,3,a or b, skip to7.4</i>	[ ____ ]
7.3.1.	If has khoroo letter, how many days did it take to obtain?	[ ____ . ____ ]Days
7.3.2.	If has khoroo letter, how much did it cost to obtain?	[ _____ ] MNT
7.4.	Employment letter <i>If the respondent chooses the option 2,3,a or b, skip to7.5</i>	[ ____ ]
7.4.1.	If has employment letter, how many days did it take to obtain?	[ ____ . ____ ]Days
7.4.2.	If has employment letter, how much did it cost to obtain?	[ _____ ] MNT
7.5.	Social insurance book/ Employment contract <i>If the respondent chooses the option 2,3,a or b, skip to7.6</i>	[ ____ ]
7.5.1.	If has social insurance book or employment contract, how many days did it take to obtain?	[ ____ . ____ ]Days
7.5.2.	If has social insurance book or employment contract, how much did it cost to obtain?	[ _____ ] MNT
7.6.	Salary card account statement/ Salary reference letter <i>If the respondent chooses the option 2,3,a or b, skip to7.7</i>	[ ____ ]
7.6.1.	If has salary card account statement or salary reference letter, how much did it cost to obtain?	[ _____ ] MNT
7.7.	Financial reports confirmed by Tax Authority <i>If the respondent chooses the option 2,3,a or b, skip to7.8</i>	[ ____ ]
7.7.1.	If has financial reports confirmed by Tax Authority, how many days did it take to obtain?	[ ____ . ____ ]Days
7.7.2.	If has financial reports confirmed by Tax Authority, how much did it cost to obtain?	[ _____ ] MNT
7.8.	Notarized copy of the business certificate <i>If the respondent chooses the option 2,3,a or b, skip to7.9</i>	[ ____ ]

7.8.1.	If notarized copy of the business certificate, how many days did it take to obtain?	[ _ _ _ . _ ]Days										
7.8.2.	If has notarized copy of the business certificate, how much did it cost to obtain?	[ _ _ _ _ _ _ _ _ ] MNT										
7.9.	Bank account statement of the company <i>If the respondent chooses the option 2,3,a or b, skip to7.10</i>	[ _ _ _ ]										
7.9.1.	If has bank account statement of the company, how much did it cost to obtain?	[ _ _ _ _ _ _ _ _ ] MNT										
7.10.	Selling or Buying Agreement <i>If the respondent chooses the option 2,3,a or b, skip to7.11</i>	[ _ _ _ ]										
7.10.1.	If has Selling or Buying Agreement, how many days did it take to obtain?	[ _ _ _ . _ ]Days										
7.10.2.	If has Selling or Buying Agreement, how much did it cost to obtain?	[ _ _ _ _ _ _ _ _ ] MNT										
7.11.	Proof of down payment <i>If the respondent chooses the option 2,3,a or b, skip to7.12</i>	[ _ _ _ ]										
7.11.1.	If has proof of down payment, how many days did it take to obtain?	[ _ _ _ . _ ]Days										
7.11.2.	If has proof of down payment, how much did it cost to obtain?	[ _ _ _ _ _ _ _ _ ] MNT										
7.12.	Other <i>If the respondent chooses the option 2,3,a or b, skip to7.13</i>	[ _ _ _ ]										
7.12.1.	If “other”, please specify.	[ _ _ _ _ _ _ _ _ _ _ _ _ _ _ ]										
7.12.2.	If has other document, how many days did it take to obtain?	[ _ _ _ . _ ]Days										
7.12.3.	If has other document, how much did it cost to obtain?	[ _ _ _ _ _ _ _ _ ] MNT										
7.13.	Which was the greater cost to obtaining the above documents, the <b>official</b> fees (bank fees, notary fees, and government fees) or the <b>unofficial</b> fees (includes transportation fees and any fees that were not formally listed)?	<table border="1"> <tr> <td>1.</td> <td>Official fees</td> </tr> <tr> <td>2.</td> <td>Unofficial fees</td> </tr> <tr> <td>3.</td> <td>They were the same</td> </tr> <tr> <td>.a</td> <td>Don't know</td> </tr> <tr> <td>.b</td> <td>Refused to answer</td> </tr> </table> [ _ _ _ ]	1.	Official fees	2.	Unofficial fees	3.	They were the same	.a	Don't know	.b	Refused to answer
1.	Official fees											
2.	Unofficial fees											
3.	They were the same											
.a	Don't know											
.b	Refused to answer											
7.14.	<p>How many <b>days</b> total did it take to prepare all the documents you have collected thus far for the mortgage loan, including those that may have not been listed above?</p> <p>The days it took to obtain should be the total amount of time you estimate it took to request and receive all the documentation.</p> <p><i>If it took less than or half a day, for example 2 hours, put [ <u>0</u> .<u>5</u> ]Days. If it took more than a half day but less than one, for example 8 hours, put [ <u>1</u> .<u>0</u> ]Days.</i></p>	[ _ _ _ . _ ]Days										
7.15.	<p>How much it was the total <b>cost</b> of all <b>official</b> fees related to preparing all the documents you have collected thus far for the mortgage loan, including those that may have not been listed above?</p> <p>The total amount it cost should be only official fees you</p>	[ _ _ _ _ _ _ _ _ ] MNT										

	incurred as a result of obtaining all the documents you collected to date. This includes bank fees, notary fees, and government fees.	
7.15.1.	<p>How much was the total <b>cost</b> of all <b>unofficial</b> fees related to preparing all the documents you have collected thus far for the mortgage loan, including those that may have not been listed above?</p> <p>The total amount it cost should be unofficial fees you incurred as a result of obtaining all the documents you collected to date. This includes transportation fees and any fees that were not formally listed.</p>	[ _____ ] MNT

## 8. Reference Letter from GASR

If you were not finished collecting the reference letter for the loan process during the initial survey, please respond to the questions below.

*If the respondent had answered, then end the survey.*

8.1.	Have you received a reference letter from GASR yet?	<table border="1"> <tr> <td>1.</td> <td>Have received document</td> <td>⇒ Go to 8.1.1</td> </tr> <tr> <td>2.</td> <td>Has not received the document yet</td> <td>⇒ End Survey</td> </tr> <tr> <td>.a</td> <td>Don't know</td> <td></td> </tr> <tr> <td>.b</td> <td>Refused to answer</td> <td></td> </tr> </table>	1.	Have received document	⇒ Go to 8.1.1	2.	Has not received the document yet	⇒ End Survey	.a	Don't know		.b	Refused to answer		[ _____ ]
1.	Have received document	⇒ Go to 8.1.1													
2.	Has not received the document yet	⇒ End Survey													
.a	Don't know														
.b	Refused to answer														
8.1.1.	<p><i>If has the letter from GASR, how many <b>days</b> did it take to obtain?</i></p> <p>The days it took to obtain should be from the day you submitted the application to GASR to obtain the reference letter until you received it or the bank received it from GASR.</p> <p><i>If it took less than or half a day, for example 2 hours, put [ <u>0</u> .<u>5</u> ]Days. If it took more than a half day but less than one, for example 8 hours, put [ <u>1</u> .<u>0</u> ] Days.</i></p>	[ _ _ _ . _ ]Days													
8.1.2.	<p><i>If has the letter from GASR, how much did the <b>official</b> fees <b>cost</b> to obtain the reference letter?</i></p> <p>The amount it cost should be whatever official fees you incurred as a result of obtaining the reference letter. This includes GASR fees, notary fees, and any additional government agency fees.</p>	[ _____ ] MNT													
8.1.3.	<p><i>If has the letter from GASR, how much did the <b>unofficial</b> fees <b>cost</b> to obtain the reference letter?</i></p> <p>The amount it cost should be the unofficial fees you incurred as a result of obtaining the reference letter. This includes transportation fees and any fees that were not formally listed.</p>	[ _____ ] MNT													



8.1.4.	<p><i>Ask if obtained reference letter from GASR-</i></p> <p>How did you obtain reference letter from GASR?</p> <p><i>Read the following options:</i></p>	<table border="1"> <tr> <td>1.</td> <td>You went to GASR office to obtain reference letter</td> <td>⇒ <i>Go to 8.1.6</i></td> </tr> <tr> <td>2.</td> <td>You went to GASR office to obtain reference letter and used expedited service</td> <td></td> </tr> <tr> <td>3.</td> <td>Bank was in charge of obtaining reference letter from GASR</td> <td>⇒ <i>End Survey</i></td> </tr> <tr> <td>4.</td> <td>Other</td> <td>⇒ <i>Go to 8.1.5</i></td> </tr> <tr> <td>.a</td> <td>Don't know</td> <td>⇒ <i>End Survey</i></td> </tr> <tr> <td>.b</td> <td>Refused to answer</td> <td></td> </tr> </table>	1.	You went to GASR office to obtain reference letter	⇒ <i>Go to 8.1.6</i>	2.	You went to GASR office to obtain reference letter and used expedited service		3.	Bank was in charge of obtaining reference letter from GASR	⇒ <i>End Survey</i>	4.	Other	⇒ <i>Go to 8.1.5</i>	.a	Don't know	⇒ <i>End Survey</i>	.b	Refused to answer		[ ____ ]
1.	You went to GASR office to obtain reference letter	⇒ <i>Go to 8.1.6</i>																			
2.	You went to GASR office to obtain reference letter and used expedited service																				
3.	Bank was in charge of obtaining reference letter from GASR	⇒ <i>End Survey</i>																			
4.	Other	⇒ <i>Go to 8.1.5</i>																			
.a	Don't know	⇒ <i>End Survey</i>																			
.b	Refused to answer																				
8.1.5.	<p>If "other", please specify.</p> <p><i>End survey after</i></p>	[ _____ ]																			
8.1.6.	<p><i>If they went to GASR themselves to obtain-</i></p> <p>Did you have to make multiple visits to GASR or just one?</p>	<table border="1"> <tr> <td>1.</td> <td>One Visit</td> <td>⇒ <i>End Survey</i></td> </tr> <tr> <td>2.</td> <td>Multiple Visits</td> <td>⇒ <i>Go to 8.1.7</i></td> </tr> <tr> <td>.a</td> <td>Don't know</td> <td>⇒ <i>End Survey</i></td> </tr> <tr> <td>.b</td> <td>Refused to answer</td> <td></td> </tr> </table>	1.	One Visit	⇒ <i>End Survey</i>	2.	Multiple Visits	⇒ <i>Go to 8.1.7</i>	.a	Don't know	⇒ <i>End Survey</i>	.b	Refused to answer		[ ____ ]						
1.	One Visit	⇒ <i>End Survey</i>																			
2.	Multiple Visits	⇒ <i>Go to 8.1.7</i>																			
.a	Don't know	⇒ <i>End Survey</i>																			
.b	Refused to answer																				
8.1.7.	<p>If multiple, what was the reason?</p>	<table border="1"> <tr> <td>1.</td> <td>Missing paperwork</td> <td>⇒ <i>End Survey</i></td> </tr> <tr> <td>2.</td> <td>Needed to pay additional fees</td> <td></td> </tr> <tr> <td>3.</td> <td>Other</td> <td>⇒ <i>Go to 8.1.8</i></td> </tr> <tr> <td>.a</td> <td>Don't know</td> <td>⇒ <i>End Survey</i></td> </tr> <tr> <td>.b</td> <td>Refused to answer</td> <td></td> </tr> </table>	1.	Missing paperwork	⇒ <i>End Survey</i>	2.	Needed to pay additional fees		3.	Other	⇒ <i>Go to 8.1.8</i>	.a	Don't know	⇒ <i>End Survey</i>	.b	Refused to answer		[ ____ ]			
1.	Missing paperwork	⇒ <i>End Survey</i>																			
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3.	Other	⇒ <i>Go to 8.1.8</i>																			
.a	Don't know	⇒ <i>End Survey</i>																			
.b	Refused to answer																				
8.1.8.	<p>If "other", please specify.</p>	[ _____ ]																			