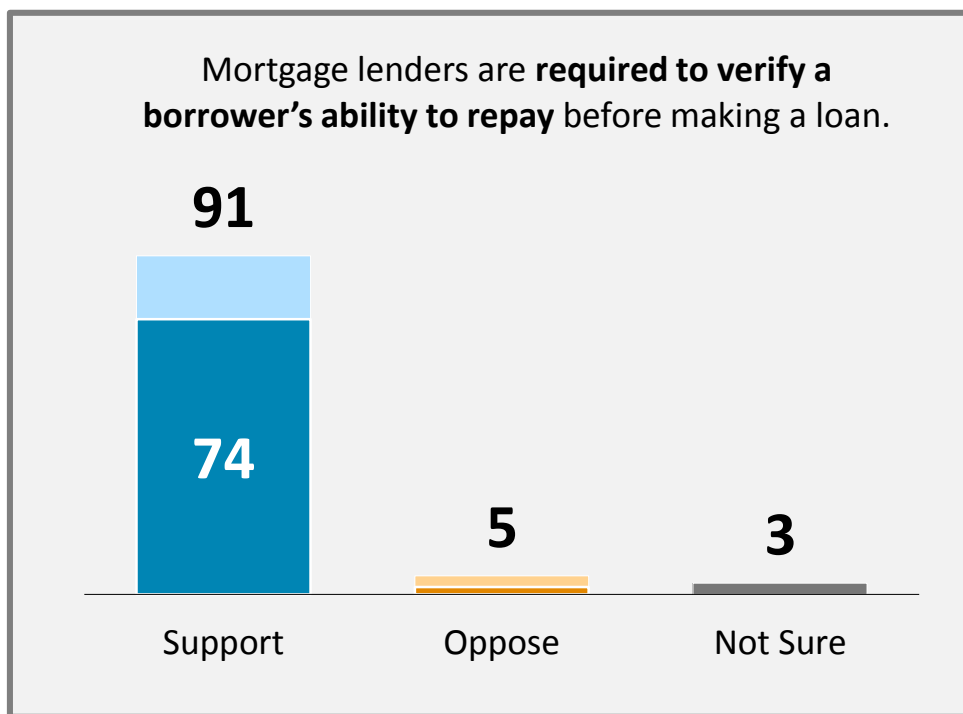


To: Interested Parties
From: Celinda Lake, David Mermin, and Liesl Newton
Re: Strong bipartisan support for regulation of mortgage lenders¹
Date: November 10, 2015

A recent Lake Research poll finds strong enthusiasm for new mortgage lending rules that require verification of ability to repay. Voters of all political parties express a strong desire to keep these rules in place.

- More than nine in ten voters (91%) support requiring mortgage lenders to verify a borrower’s ability to repay before making a loan. Nearly three quarters (74%) say they *strongly* support this policy.²



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1101 17th Street NW,
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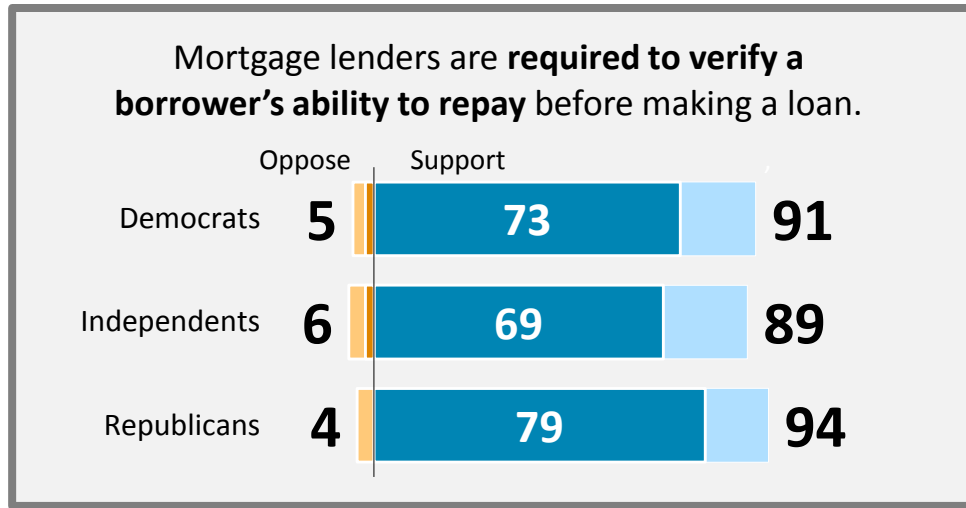
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- Support for this requirement is robust across party lines, and strongest among Republican voters.

¹ Lake Research Partners conducted a telephone survey of 1,000 likely 2016 voters on behalf of Americans for Financial Reform and the Center for Responsible Lending. The national survey was conducted from June 16-June 22, 2015 and has a margin of error of +/- 3.1.

² Now I am going to read you some new rules that have been placed on mortgage lenders in the last 5 years. For each, please tell me if you support or oppose the change. Mortgage lenders are required to verify a borrower’s ability to repay before making a loan.



Voters intensely support strong requirements for mortgage lenders to ensure that all mortgage lenders take responsibility for verifying borrowers' ability to repay and to encourage mortgage lenders to limit their fees. Across party lines, and with enthusiasm strongest among Republican voters, Americans want to preserve the verification requirement for mortgage lenders.

Please feel free to contact Celinda Lake (clake@lakeresearch.com) or David Mermin (dmermin@lakeresearch.com) at 202-776-9066 for additional information about this research.