



Just do it ... but differently

Consumer Information & the Mortgage Market
FTC- Bureau of Economics Conference
May 29, 2008



The single biggest problem
with communication is the
illusion that it has taken place.

—George Bernard Shaw (1856–1950)

Public Policy- what is a disclosure document?




Confusing is easy



Unclear is easy

CP2000
(Before)

 Internal Revenue Service
OMB TARI, SA 15184-0021

ADA Control Number: 50006-0001

Notice Number: CP-2000
Notice Date: 10/17/2001
Social Security Number: 123-45-6789
Form: 1041A Tax Year: 2002

Taxpayer Name and Address

THIS NOTICE REQUIRES A RESPONSE.
Please complete the response page at the end of this notice and send it in the enclosed envelope to the address in the upper left-hand corner of this page.

For recorded information, please call 800-123-4567 (toll free) and request Form Number 501.

If you have additional questions about this notice, please call: 1-800-222-3456 1-800-222-3456 FAX between 8:00 AM to 8:00 PM. You may experience delays during peak hours. Contact: JOHNNY CLARK

WE ARE PROPOSING CHANGES TO YOUR 2002 TAX RETURN

We are proposing changes to your 2002 income tax return because information you reported doesn't match what was reported to us by your employers, banks, and/or other payers. Our proposed amount you owe is \$ 4,737.00. See our proposed changes on page 2 and the detailed information beginning on page 3.

Please compare your records with the payer information that begins on page 2. To assist you in reviewing your return, the payer information may show both reported and unreported amounts. However, the unreported changes shown on page 2 are based on the unreported amounts only.

If You AGREE with our Proposed Changes:

- Check Box A on the response page.
- Sign and date the total agreement statement. Both spouses must sign if you filed a joint return.
- If possible, enclose your payment in the enclosed envelope.

Full: If you can not pay the entire amount, you can request an installment agreement by completing the last page of this notice.

If You DISAGREE with our Proposed Changes:

- Check Box B on the response page.
- Enclose a signed statement explaining each change you disagree with and why you disagree.
- Include any supporting documents you wish us to consider, and
- Send us the response page with your statement and supporting documents in the enclosed envelope.

It is important that we receive your response by 11/16/2005. If we don't receive your response, we'll conclude that our proposed changes are correct. Then we'll send you a Notice of Deficiency followed by a bill for the proposed amount you owe including tax and any penalties plus additional interest.

Dense is easy

Request for
Cash, Medical,
and Food Stamp
Assistance
(Before)

DEPARTMENT OF JOB AND FAMILY SERVICES
REQUEST FOR CASH, MEDICAL AND FOOD STAMP ASSISTANCE

IMPORTANT INFORMATION ABOUT FOOD STAMPS, CASH AND MEDICAID

You have the right to file an application the day you contact the County Department of Job and Family Services (CDJFS). Any food stamp, cash or medicaid benefits you get will go back to the date you filed if you qualify for help on that date. You can file this form with your name, signature and address, but you must finish it and be interviewed later.

If you cannot stay to fill out this form today, give us this first page. We must have at least the household's name and address and your signature, if you are the responsible member of the household or the household's authorized representative, so that today can be set as the application file date. You can fill out the rest of the form at home and bring or mail it to the CDJFS office. However, we must have the completed form and conduct an interview to decide if your household is eligible to get your first food stamps right away. If you miss the interview that the CDJFS schedules, you must contact the CDJFS and ask to reschedule your interview. If you miss your interview and do not contact the CDJFS within 30 days from the date that you file this form, you may be denied benefits. The CDJFS may waive the face-to-face interview if it is determined you meet a hardship condition. You can apply for one or all programs with this form.

If English is not your primary language, or if you are hearing-impaired, the CDJFS will provide you with someone who can help you understand the questions at the interview. This person is called an interpreter and will be provided at no cost to you; the agency will pay for the interpreter. Check the yes box below if you need an interpreter. This interpreter should also be available at other times if you need to report changes or have questions about your case. The agency must also provide you with services and reasonable accommodations if you have a disability. Let your caseworker know what you need.

*****IF YOU NEED FOOD STAMP BENEFITS RIGHT AWAY, AND YOU ARE NOT CURRENTLY RECEIVING THEM, ANSWER THE QUESTIONS ON THIS PAGE AND PAGE 2. THIS WILL HELP US DECIDE IF YOU QUALIFY TO GET FOOD STAMP BENEFITS WITHIN 24 HOURS TO 7 DAYS.*****

Street Address _____ City _____ County _____ State _____ ZIP _____ Phone () _____

Mailing Address (if different than street address) _____ City _____ State _____ ZIP _____

Additional phone number where we can reach you () _____

Are you applying for someone who is not living with you? • Yes • No If yes, who? _____

Enter the address of the person(s) you are applying for if different than the above address. Street Address _____

City _____ County _____ State _____ ZIP _____ Phone () _____

Primary language of the person completing this form _____ Primary language of the person you are applying for _____

If your primary language is not English, or if you are hearing-impaired, will you need an interpreter at the interview? • Yes • No • Does not apply

Is anyone in the household currently receiving cash, Medicaid or food stamp benefits? • Yes • No If yes, who? _____

Where (City/County/State) _____

What are you applying for today? (Check all that apply) • Cash Assistance • Medical Assistance • Food Assistance

Signature of Person Completing Form _____ Print Name _____ Date _____



Garble is easy

NHTSA Sample
(Before)

This is a multipurpose passenger vehicle which will handle and maneuver differently from an ordinary passenger car, in driving conditions which may occur on streets and highways and off road. As with other vehicles of this type, if you make sharp turns or abrupt maneuvers. The vehicle may roll over or may go out of control and crash. You should read driving guidelines and instructions in the Owner's Manual, and **WEAR YOUR SEAT BELTS AT ALL TIMES.**

National Highway Traffic Safety Administration

Neat and tidy, but unclear is easy

We value your privacy.

Inside you will learn about:

1. SAFEGUARDING YOUR INFORMATION
2. KEEPING YOUR INFORMATION ACCURATE
3. COLLECTING YOUR INFORMATION
4. PROTECTING INFORMATION ABOUT YOU FROM OUTSIDE MARKETERS
5. SHARING YOUR INFORMATION
6. CHOICES YOU CAN MAKE
7. ACTIONS YOU CAN TAKE
8. JUPITER BANK COMPANIES

This policy covers the information we collect about you, or "your personal information" as we refer to it in this notice, which means personally identifiable information about a consumer or a consumer's current or former relationship with Jupiter Bank. This policy applies to all Jupiter Bank companies and is provided to you as required by federal financial privacy laws.

1. SAFEGUARDING YOUR INFORMATION

We maintain physical, electronic and procedural safeguards to protect your personal information. Employees are authorized to access your personal information only when they need it to provide you with products and services or to maintain your accounts. Our code of ethics requires our employees to provide confidential treatment for your personal information and they are subject to disciplinary action if they fail to follow this code.

2. KEEPING YOUR INFORMATION ACCURATE

Keeping your account information accurate and up-to-date is very important. You have access to your account information through various means, such as through your account statements, and using our online banking services, and in response to your requests. If your account information is incomplete, inaccurate, or not current, please call or write to us at the telephone number or address listed on your account statement, bank records, or other documentation. We will promptly update or correct any errors. You can also write to us at:

Jupiter Bank
2504 Main Street
Pleas, TX 75432

Please contact us if you have questions.

3. COLLECTING YOUR INFORMATION

We collect and use various types of information to service your accounts and make your dealings with us as easy as possible.

We keep the following types of customer information:

Application Information—information that you provide to us, such as on your applications and your account information, for example, your assets, income, and debt.

Transaction and Experience Information—information about your transactions and account experience, as well as information about our communications with you. Examples include your account balances, payment history, parties to transactions, credit card usage, requests for copies of checks, and preapproved credit offers.

Consumer Report Information—information from a consumer report, for example, your credit-worthiness and credit history.

Other Information—information from outside sources regarding your employment, credit and other relationships, as well as public records. Examples include your employment history, loan balances, credit card balances, property insurance coverage, and other information.

4. PROTECTING INFORMATION ABOUT YOU FROM OUTSIDE MARKETERS

Jupiter Bank does not sell or share any of your personal information with outside marketers who may want to offer you their own products and services. You don't need to take any action to stop this type of sharing.

5. SHARING YOUR INFORMATION

We manage the way in which information is shared among Jupiter Bank companies, with companies that work for us, and with other parties.

Sharing information among Jupiter Bank companies

Jupiter Bank is a group of financial companies, such as our mortgage company and credit card company, and nonfinancial companies such as our operations and servicing subsidiaries. Please review the section on Jupiter Bank Companies for a current list of our companies, all of which comply with this privacy policy.

Jupiter Bank may share any of your personal information among our companies.

To protect you. The information we maintain about your customer relationship helps us identify you and helps prevent unauthorized persons from accessing your information, or your accounts and services. For example, we may use information about your ATM and credit card transactions to identify unusual activity, and then contact you to learn if your card has been lost or stolen.

For your convenience. If you have an account with one of our companies and would like to open an account with another of our companies, we may share information you have previously provided to us. By sharing this information, you may not need to furnish the same information to any of our companies twice.

To provide quality service. Your customer information allows us to respond quickly to your needs—from obtaining cash through ATMs, to speedy approval of your mortgage loan application.

To tell you about new or improved financial services. By understanding your relationship, we can better meet your needs and determine whether other Jupiter services could be of value to you. We offer our customers a wide range of financial products—banking services, investment and brokerage services, mortgage services, and insurance products—and we can tailor our products and services to fit your personal needs.

To improve our products and services. Our products and services reflect the ways our customers actually use their accounts. We collect and analyze information about customer activity and history, so that we can design new types of loans, checking, and other accounts—all to meet your personal needs.

Sharing information with companies that work for us

We may share your personal information with companies that work for us. All the companies that act on our behalf to provide various services for you are contractually obligated to keep the information we provide to them confidential and to use the personal information we share only to provide the services we ask them to perform. Such companies may include companies that assist us in processing your transactions, printing your checks, mailing statements, and responding to your requests.

In addition, we may share any of your personal information with companies that work for us to provide marketing support services.

Some of our own companies may provide any of these services for us.

Other Sharing

We also may disclose any of your personal information to credit bureaus and similar organizations and when required or permitted by law. For example, your personal information may be disclosed in response to a subpoena or other legal process, a fraud investigation, and where required in public records, such as recording a deed of trust. Your personal information may be disclosed to companies that process your requests for products or services, or in the event your loan account is sold to another financial institution. We may also share your personal information outside of Jupiter Bank companies if we have your consent.

6. CHOICES YOU CAN MAKE

You can choose not to disclose some of your personal information to Jupiter Bank companies and to limit direct marketing solicitations by Jupiter Bank companies to you.

Sharing among Jupiter Bank companies

You may request that certain of your personal information, such as your application information and consumer report information, not be shared among Jupiter Bank companies. During the normal course of doing business, we will continue to share your transaction and experience information among our companies in order to service your accounts.

Direct marketing

You can choose not to receive marketing offers from us by direct mail, telephone, and/or e-mail. This preference applies to offers from us about our products and services, and about other products that we think may be of interest to you.

If you choose not to receive information about our products and services by direct mail, telephone or e-mail, you will continue to:

- Be contacted as necessary to service your account
- Receive marketing information included with your regular account mailings and statements, and when you visit us online or at an ATM

To help you understand how we record your preferences, you should know that:

- Your preferences will be honored among all Jupiter Bank companies
- Since some marketing programs may already be in progress, it may take up to 45 days for your preferences to be fully effective

7. ACTIONS YOU CAN TAKE

Remember that Jupiter Bank goes beyond the law and does not sell or share any of your personal information with outside marketers.

No action is required for you to receive this benefit.



Short is easy

DISCLOSURES

Annual percentage rate (APR) for purchases	17.74% variable.
Other APRs	Cash advance APR: 22.74% variable. Default APR: 31.74% variable. See explanation below.*
Variable rate information	Your APRs may vary each billing period. The purchase rate equals the U.S. Prime Rate** plus 9.99%. The cash advance rate equals the U.S. Prime Rate plus 14.99%, with a minimum cash advance rate of 19.99%. The default rate equals the U.S. Prime Rate plus up to 23.99%.***
Grace period for repayment of balances for purchases	Not less than 20 days if you pay your total new balance in full each billing period by the due date.
Method of computing the balance for purchases	Average daily balance (including new purchases).
Annual fees	Annual Membership Fee: \$85.
Minimum finance charge	50 cents.
Transaction fee for purchases made in a foreign currency	3% of the amount of each foreign currency purchase after its conversion into U.S. dollars.
Transaction fee for cash advances: 3% of the amount of each cash advance, \$5 minimum. Transaction fee for balance transfers: 3% of the amount of each balance transfer, \$5 minimum, \$75 maximum. Late fee: \$15 on balances up to \$100; \$29 on balances of \$100 up to \$1,000; and \$39 on balances of \$1,000 and over.	

* All your APRs may automatically increase up to the Default APR if you default under any Card Agreement that you have with us because you fail to make a payment to us when due, or you make a payment to us that is not honored.

** For each billing period we use the U.S. Prime Rate published in *The Wall Street Journal* two business days prior to the Statement/Closing Date for that billing period.

*** Factors considered in determining your default rate may include how long your account has been open, the timing or seriousness of a default, or other indications of account performance.

We apply your payments to low APR balances before higher APR balances. That means your savings will be reduced if you make transactions that are subject to higher APRs.

Rates, fees, and terms may change: We may change the rates, fees, and terms of your account at any time for any reason. These reasons may be based on information in your credit report, such as your failure to make payments to another creditor when due, amounts owed to other creditors, the number of credit accounts outstanding, or the number of credit inquiries. These reasons may also include competitive or market-related factors. If we make a change for any of these reasons, you will receive advance notice and a right to opt out in accordance with applicable law.



Simple, easy to read, visually compelling understandable, *and* clear?

... not easy

Nutrition Facts	
Serving Size 1 Container (8 oz.)	
Amount Per Serving	
Calories 127	Calories from Fat 4
% Daily Value*	
Total Fat <1g	0%
Saturated Fat 0g	0%
Cholesterol 5mg	2%
Sodium 175mg	8%
Total Carb 17g	6%
Dietary Fiber 0g	0%
Sugars 17g	
Protein 13g	
Vitamin A 0%	Vitamin C 4%
Calcium 45%	Iron 2%
*Percent Daily Values (DV) are based on a 2,000 calorie diet. Your daily values may be higher or lower depending on your calorie needs.	

but possible

Request for Cash, Food Stamp, and Medical Assistance (After)

Request for Cash, Food Stamp, and Medical Assistance

Ohio Department of Job and Family Services



Appointment Date: _____

Appointment Time: _____

You will be given an appointment date and time after you complete the following application.

How do I apply for assistance?



You will need to:

1. Complete this application.
2. Submit this application to your local County Department of Job and Family Services (CDJFS).
3. Complete a face-to-face interview, unless we tell you that you don't need to.
4. Provide needed items for the programs for which you are applying.

Do you need help completing this application?



1. **If English is not your primary language, or if you are hearing-impaired:** The CDJFS will provide you with someone who can help you understand the questions at the interview. This service will also be available at other times if you need to report changes or have questions about your case.
2. **If you have a disability:** We will help you complete this application.

How do I complete this application?



1. **Fill out this application:** Answer as many questions as you can on the application. You have the right to apply for assistance the day you contact your local CDJFS.
2. **If you cannot fill out this application today:** Fill out page one of the application with your name, address, and signature and turn it in to your local CDJFS office so that we can provide benefits from today if you are eligible. You can fill out the rest of the application at home and return it to your CDJFS office.
3. **Applying for someone else:** You can choose someone to apply for benefits for you. This person is called an authorized representative. If you are applying for someone else, answer the questions as they relate to that person.

Where do I turn in this application?



1. **Return the application to your local CDJFS office:** We will set up a face-to-face interview with you. Our offices offer evening and/or weekend hours. This will start the application process and will help us decide if you can get food stamp assistance within 24 hours to 7 days.

How do I complete the face-to-face interview?



1. **Come in for your interview:** During this interview, we will complete the rest of the application process. We will also tell you what assistance you may get.
2. **If you cannot come in for your interview:** You must contact your local CDJFS and reschedule your interview. If you do not contact us within 30 days from the date you file this application, we may deny your assistance and you will have to reapply. You may not have to come in for an interview if we determine you meet a hardship condition such as illness or lack of transportation.

but possible

Application for Benefits (After)

Commonwealth of Virginia Application for Benefits



This is your application for the programs and services we offer. Answer all of the questions to the best of your ability.

We offer the following services:



Food Assistance

Food Stamps are electronic benefits that you can use like cash to buy food at any store that displays the Cardinal Card or the Quest sign. We will automatically subtract the price of your food purchase from your Food Stamp account.



Cash Assistance

Cash assistance programs provide income help in the form of one-time or monthly payments. Several programs, each with separate requirements, are available to meet different financial circumstances.



Medical Assistance

Medical assistance programs provide medical coverage for adults, children, pregnant women, elderly, and disabled people. Medical coverage may help pay medical bills, doctor's visits, and Medicare premiums.

To apply for benefits, follow these steps:

- Step 1:** Complete this application, or access an electronic version of this application at www.dss.virginia.gov. Read the questions carefully and give accurate information.
- Step 2:** Sign and date your application. If you are applying for someone else, please answer the questions as they relate to that person.
- Step 3:** Once you have completed your application mail, fax, or bring it to your local Department of Social Services (DSS), if you need help completing your application or if you have questions, please contact your local DSS office. A list of addresses and phone numbers of the local departments are available at www.dss.virginia.gov.
- Step 4:** You may need to complete an interview with local agency staff. If you must complete an interview, we will provide you a date and time.

Frequently Asked Questions

How long does it take to get benefits?
Generally, Food and Cash Assistance take about 30 days. Most Medical Assistance programs take about 45 days.

How much will I get?
Your income, resources, and family size determine benefit amounts.

What if I need Food Stamps right away?
You may be able to get Emergency Food Stamps within 7 days if you qualify.

What information do I need to bring to my interview?
Being prepared helps the process move smoothly. Bringing the following items is helpful to you and the eligibility interviewer.

- Proof of identity, such as: ID card, driver's license, or birth certificate
- Social Security numbers of everyone requesting assistance
- Proof of your address
- Proof of income, such as: pay stubs, child support, and income award letters
- Proof of expenses, such as: rent receipts, mortgage statement, child or adult care expenses, and child support payments
- Proof of resources, such as: bank statements

If you need assistance in gathering this information, please tell us during your interview.

How do you use my personal information?

We will use your personal information to determine eligibility for the food, medical, or cash services you request.

To verify the information you give us, we use the Income and Eligibility Verification System (IEVS) and the State Verification Exchange System (SVES). We also match your information against Federal, State, and local records including the Virginia Employment Commission, the Department of Motor Vehicles, the Internal Revenue Service, U.S. Citizenship and Immigration Services (formerly the Immigration and Naturalization Service or INS), and the Social Security Administration. If a Food Stamp claim arises against your household, we may refer your information to Federal, State, and collection agencies.

but possible

Prototype privacy notice
(After)

FACTS		WHAT DOES NEPTUNE BANK DO WITH YOUR PERSONAL INFORMATION?
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.	
What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> • social security number and income • account balances and payment history • credit history and credit scores <p>When you close your account, we continue to share information about you according to our policies.</p>	
How?	All financial companies need to share customers' personal information to run their everyday business—to process transactions, maintain customer accounts, and report to credit bureaus. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Neptune Bank chooses to share; and whether you can limit this sharing.	
Reasons we can share your personal information	Does Neptune Bank share?	Can you limit this sharing?
For our everyday business purposes—to process your transactions, maintain your account, and report to credit bureaus	Yes	No
For our marketing purposes—to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes—information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes—information about your creditworthiness	Yes	Yes (Check your choices, p.3)
For our affiliates to market to you	Yes	Yes (Check your choices, p.3)
For nonaffiliates to market to you	Yes	Yes (Check your choices, p.3)
Contact Us	Call 1-800-898-9698 or go to www.neptunebank.com/privacy	

but possible

Good Faith Estimate (After)



Good Faith Estimate (GFE)

Name of Originator	Borrower
Originator Address	Property Address
Originator Phone Number	Date of GFE
Originator email	

Instructions

This GFE gives you an estimate of your settlement charges and loan terms if you are approved for this loan. See page 3 for more detailed instructions.

Important dates

- The interest rate for this GFE is available until [] After that date, the interest rate, some of your Loan Origination Charges, and the monthly payment shown below can change until you lock your interest rate.
- This estimate for all other settlement charges is available until []
- If you proceed with this loan, you must go to settlement in [] days. You must lock the interest rate at least [] days before settlement.

Summary of your loan terms

Your Loan Details	
Your initial loan balance is	\$ []
Your loan term is	[] years
Your initial interest rate is	[] %
Your initial monthly amount owed for principal, interest, and any mortgage insurance is	\$ [] per month
Your rate lock period is	[] days
After you lock in your interest rate, you must go to settlement within this number of days to guarantee the interest rate.	
Can your interest rate rise?	<input type="checkbox"/> No <input type="checkbox"/> Yes, it can rise to a maximum of [] %
Can your loan balance rise?	<input type="checkbox"/> No <input type="checkbox"/> Yes, it can rise to a maximum of \$ []
Can your monthly amount owed for principal, interest, and any mortgage insurance rise?	<input type="checkbox"/> No <input type="checkbox"/> Yes, it can rise to a maximum of \$ []
Does your loan have a prepayment penalty?	<input type="checkbox"/> No <input type="checkbox"/> Yes, your maximum prepayment penalty is \$ []
Does your loan have a balloon payment?	<input type="checkbox"/> No <input type="checkbox"/> Yes, you have a balloon payment of \$ [] due in [] years
Does your loan include a monthly escrow payment for property taxes and, possibly, other obligations?	<input type="checkbox"/> No <input type="checkbox"/> Yes

Summary of your settlement charges

A	Your Adjusted Origination Charges (Table A, page 2)	\$ []
B	Your Charges for All Other Settlement Services (Table B, page 2)	\$ []
A + B	Total Estimated Settlement Charges	\$ []

Understanding your estimated settlement charges

Your Loan Details	
1. Our service charge	These charges are for the services we provide when we get and process this loan for you.
2. Your credit or charge for the specific interest rate chosen (points)	<input type="checkbox"/> The credit or charge for the interest rate you have chosen is included in "Our service charge." (See item 1 above.) <input type="checkbox"/> You receive a credit of \$ [] for this interest rate of [] % This credit reduces your upfront charges. <input type="checkbox"/> You pay a charge of \$ [] for this interest rate of [] % This payment (discount points) increases your upfront charges. (See the table on page 3 to see how you can change this charge or credit by choosing a different interest rate.)
A	Your Adjusted Origination Charges
	\$ []

Your Charges for All Other Settlement Services

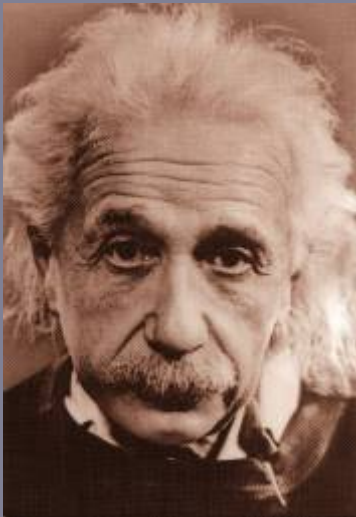
3. Required services that we select	These charges are for services we require to complete your settlement. We will choose the providers of these services.								
	<table border="1"> <thead> <tr> <th>Service</th> <th>Charge</th> </tr> </thead> <tbody> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> </tbody> </table>	Service	Charge						
Service	Charge								
4. Title services and lender's title insurance	This charge includes the services of a title agent, for example, and title insurance to protect the lender, if required.								
5. Required services that you can shop for	These charges are for other services that are required to complete your settlement. We can refer you to providers of these services or you can shop for them yourself. Our estimates for providing these services are below.								
	<table border="1"> <thead> <tr> <th>Service</th> <th>Charge</th> </tr> </thead> <tbody> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> </tbody> </table>	Service	Charge						
Service	Charge								
6. Government recording and transfer charges	This includes state and local charges on mortgages and home sales.								
7. Reserves or escrow	This charge is held in an escrow account to pay recurring charges on your property, such as property taxes or insurance.								
8. Daily interest charges	This charge is for the daily interest on your loan from the day of your settlement until the first day of the next month or the first day of your normal mortgage payment cycle. For this loan, this amount is \$ [] per day for [] days (if your closing date is []).								
9. Homeowner's insurance	This charge is for the insurance you must buy for the property to protect from a loss, such as fire.								
10. Optional owner's title insurance	This charge is for additional insurance you can choose to buy to protect yourself from title defects.								
B	Your Charges for All Other Settlement Services								
	\$ []								
A + B	Total Estimated Settlement Charges								
	\$ []								



The question is . . .

How?

Paradigm shift

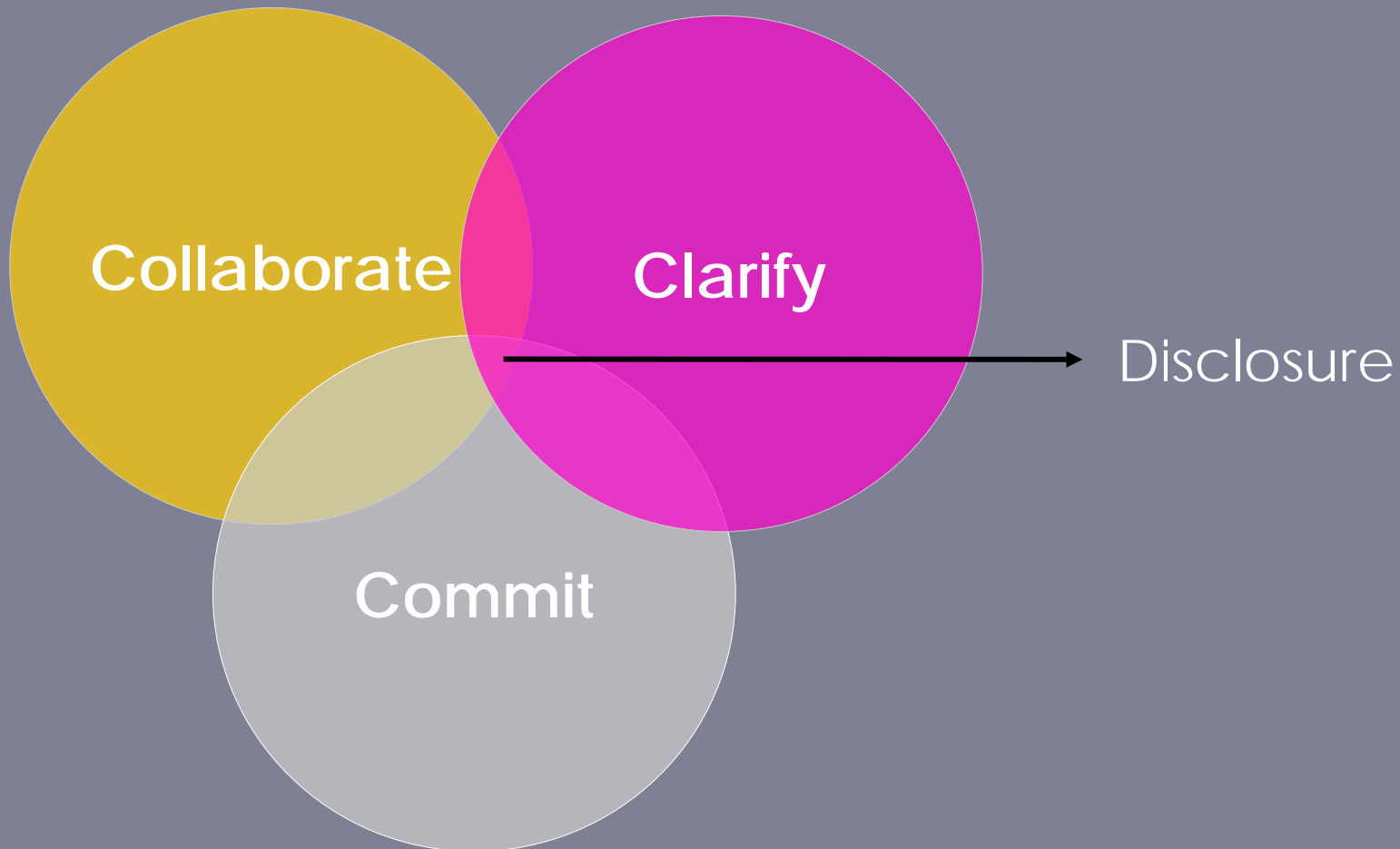


“The significant problems we face cannot be solved at the same level of thinking we were at when we created them.”

-Albert Einstein



Paradigm shift





Paradigm shift



Collaborate

Build the right team

- Use multiple voices, expertise, opinions, information sources to arbitrate the right technical content



Paradigm shift



Clarify

Clarify the disclosure's purpose

- Don't do anything until the team understands the document's purpose, then proceed



Paradigm shift



Clarify

Decide on the
desired action for
the document

- Don't do anything until the team knows what they want consumers to do with the information



Paradigm shift



Commit

Use a rigorous process

- Consumer test
- Develop content based on consumer needs NOT policy makers'
- Blast assumptions



Paradigm shift



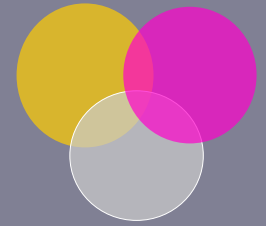
Commit

Innovate

- Whole-to-part
- Visual
- Keep it simple
- Remove words
- Get out of the way



Paradigm shift



Commit

Go for neutral

- Give consumers the information clearly
- Respect that they'll do what they need/want with the clear information



The Impact

- ✓ Understanding
- ✓ Clarity
- ✓ Trust
- ✓ Honesty
- ✓ Simplicity





Contact Information

Susan Kleimann, Ph.D.
Kleimann Communication Group
1321 Rhode Island Ave., NW
Washington, DC 20005

www.kleimann.com
skleimann@kleimann.com