Case Study 5 – Mortgage Application:

Interpreter Request:	• ASL interpreter requested for meeting at a bank • Time: 1 – 2 hours • Situation: Apply for mortgage and discuss different loans options • Consumer: Deaf applicant
More information about Situation:	• Significant amount of jargon related to investments and banking, loan terms, and interest rates. • Consumers are applying for an FHA loan. • Jargon includes concepts about private mortgage insurance (PMI), interest rate percentages, pre-approval information, fixed versus variable interest rates. • Deaf consumers have little experience with budgets and loans. • Deaf consumers tend to get confused while trying to understand banking terms. • Interpretation is needed for income information, credit score history, proof of income verification, retirement savings information, etc.
More information about Consumer:	• Consumers have experience with interpreters. • Deaf consumers are in their 60's. • Deaf consumers have some education, but they never graduated from high school. • Interpreter has limited experience working with older people who use old-fashioned signs. • One Deaf consumer appears to have some physical ailments, and the other Deaf person appears to have Cerebral Palsy. • Deaf consumers are with a good friend who is there to assist them. • Hearing consumer is a personal loan officer at a large nationally recognized bank.
Demands for Educating Consumers:	• The bank personnel is patient and offering to re-explain things when requested. • The bank personnel mentions that they have a Deaf cousin. • Hearing consumer knows little sign language and feels that he is able to communicate by using computer and some ASL.
Demands regarding Advocating for DI:	• Hearing consumer prefers to use a computer for communication without use DI or HI; they can type back and forth if needed. • Bank refuses to pay for two interpreters. • Deaf consumers prefer to use good friend to interpret or assist with communication. • Bank prefers to use VRI if the typing is unsuccessful. • Bank doesn't want to waste time with using DI for Deaf consumers.