

ACRONYMS USED IN THIS HANDBOOK

| ACRONYM | DEFINITION |
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| AAA | American Association of Arbitrators |
| ATR/AQM | Ability to Repay and Qualified Mortgage Rule |
| ADR | Alternative Dispute Resolution |
| AQB | Appraisal Qualification Board |
| ARM | Adjustable Rate Mortgage |
| AUS | Automated Underwriting System |
| BPO | Brokers Price Opinion |
| CAIVRS | Credit Alert Interactive Voice Response System |
| CBMC | Community-Based Mediation Center |
| CBRA | Coastal Barrier Resources Act |
| CD | Certificate of Deposit |
| CFPB | Consumer Financial Protection Bureau |
| CFR | Code of Federal Regulations |
| CIS | Citizenship and Immigration Services |
| COA | Class of Admission |
| CRA | Community Reinvestment Act |
| CSC | Centralized Servicing Center |
| DCFO | Deputy Chief Financial Officer |
| DCIA | Debt Collection Improvement Act |
| DIL | Deed-In-Lieu |
| DHS | Department of Homeland Security |
| DOE | Department of Education |
| DOJ | Department of Justice |

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| ECOA | Equal Credit Opportunity Act |
| EDI | Electronic Data Interchange |
| ENR | Estimated Net Recovery |
| EPLS | Excluded Parties List System |
| FCB | Fiscal Control Branch |
| FCL | Foreclosure |
| FCS | Farm Credit System |
| FDIC | Federal Deposit Insurance Corporation |
| FEMA | Federal Emergency Management Agency |
| FHA | Federal Housing Administration |
| FICA | Federal Insurance Contribution Act |
| FMHCSS | Federal Manufactured Home Construction and Safety Standards |
| FRCA | Fair Credit Reporting Act |
| FSA | Farm Services Agency |
| GLB | Guaranteed Loan Branch |
| GLS | Guaranteed Loan System |
| GRH | Guaranteed Rural Housing |
| GUS | Guaranteed Underwriting System |
| HMDA | Home Mortgage Disclosure Act |
| HOA | Homeowners Association |
| HUD | Department of Housing and Urban Development |
| ID | Identification |
| INA | Immigration and Nationality Act |
| IRA | Individual Retirement Account |
| IRS | Internal Revenue Service |
| LTV | Loan-to-Value |
| MMCR | Multi-Merged Credit Report |
| MSA | Metropolitan Statistical Area |
| NAD | National Appeals Division |

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| NCUA | National Credit Union Administration |
| NFIP | National Flood Insurance Program |
| NTMCR | Non-Traditional Mortgage Credit Report |
| OPA | Original Principal Amount |
| OTS | Office of Thrift Supervision |
| PDF | Portable Data File |
| PFGMH | Permanent Foundations Guide for Manufactured Housing |
| PFCS | Program Funds Control System |
| PFS | Pre-Foreclosure Sale |
| P&L | Profit-and-Loss Statement |
| PITI | Principal Interest Taxes and Insurance |
| PMI | Private Mortgage Insurance |
| PRWORA | Personal Responsibility and Work Opportunity Reconciliation Act of 1996 |
| PUD | Planned Unit Development |
| REO | Real Estate Owned |
| RESPA | Real Estate Settlement Procedures Act |
| RHS | Rural Housing Service |
| RMCR | Residential Mortgage Credit Report |
| SAM | System for Award Management |
| SAVE | Systematic Alien Verification for Entitlements |
| SBA | Small Business Administration |
| SFHA | Special Flood Hazard Area |
| SFHGLP | Single Family Housing Guaranteed Loan Program |
| SOW | Statement of Work |
| SSN | Social Security Number |
| TANF | Temporary Assistance for Needy Families |
| TD | Total Debt |
| TDD | Telecommunications Device for the Deaf |

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|-------|--|
| TOTAL | Technology Open to Approved Lenders |
| UAD | Uniform Appraisal Dataset |
| URLA | Uniform Residential Loan Application |
| URAR | Uniform Residential Appraisal Report |
| USDA | U.S. Department of Agriculture |
| USPAP | Uniform Standards of Professional Appraisal Practice |
| VA | Department of Veterans Affairs |

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