

ACRONYMS USED IN THIS HANDBOOK

ACRONYM	DEFINITION
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
DCIA	Debt Collection Improvement Act
DIL	Deed-In-Lieu
DHS	Department of Homeland Security
DOE	Department of Education
DOJ	Department of Justice

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
FHLB	Federal Home Loan Bank
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

NCUA	National Credit Union Administration
NFAOC	National Finance and Accounting Operations Center
NFIP	National Flood Insurance Program
NTMCR	Non-Traditional Mortgage Credit Report
OCC	Office of the Comptroller of the Currency
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
QC	Quality Control
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
TOTAL	Technology Open to Approved Lenders
TPO	Third Party Originator
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