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
вро	Brokers Price Opinion
CAIVRS	Credit Alert Interactive Voice Response System
СВМС	Community-Based Mediation Center
CBRA	Coastal Barrier Resources Act
CD	Certificate of Deposit
СҒРВ	Consumer Financial Protection Bureau
CFR	Code of Federal Regulations
CIS	Citizenship and Immigration Services
COA	Class of Admission
CRA	Community Reinvestment Act
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

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
ТРО	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