

Acronyms List

ABA	American Bankers Association
AMI	Area Median Income
ARM	Adjustable Rate Mortgage
ATR	Ability To Repay
AUS	Automated Underwriting System
AVM	Automated Valuation Model
BPO	Broker's Price Opinion
CD	Closing Disclosure
CFPB	Consumer Financial Protection Bureau
CLTV	Combined Loan To Value
CRM	Customer Relationship Management
DTI	Debt To Income Ratio
DU	Desktop Underwriter® (from Fannie Mae)
FCL	Foreclosure
FCRA	Fair Credit Reporting Act
FDIC	Federal Deposit Insurance Corporation
FHA	Federal Housing Administration and Fair Housing Act
FHFA	Federal Housing Finance Agency
FHLB	Federal Home Loan Bank
FICO®	Fair Issac Company
GLTV	Gross Loan To Value
GSE	Government Sponsored Enterprise (Fannie, Freddie)
HELOC	Home Equity Line of Credit
HFA	Housing Finance Agency
HMDA	Home Mortgage Disclosure Act
HUD	Dept. of Housing and Urban Development
LCOR	Limited Cash-Out Refinance
LOS	Loan Origination System
LE	Loan Estimate
LO	Loan Officer
LPA	Loan Product Advisor®
LPMI	Lender Paid Mortgage Insurance
LTV	Loan to Value
MBA	Mortgage Bankers Association
MBS	Mortgage-backed Security
MI	Mortgage Insurance
MLO	Mortgage Loan Originator
NAR	National Association of Realtors
NINA	No Income No Assets
NIVA	No Income Verified Assets
OFAC	Office of Foreign Asset Control
OFHEO	Office of Federal Housing Enterprise Oversight
P&L	Profit and Loss
PDF	Portable Document Format

Customer Education

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PITIA	Principal, Interest, Taxes, Insurance and Association Dues
PMI	Private Mortgage Insurance
PMIERS	Private Mortgage Insurance Eligibility Requirements
POC	Paid Outside Closing
POS	Point of Sale
PPE	Product Pricing Engine
QM	Qualified Mortgage
R&P	Retirement and Protection
R.E.I.T	Real Estate Investment Trust
REO	Real Estate Owned
RESPA	Real Estate Settlement Procedures Act
RMBS	Residential Mortgage-backed Security
SEC	Securities and Exchange Commission
SFP	Single Finance Premium
SISA	Stated Income Stated Assets
SIVA	Stated Income Verified Assets
SOFR	Secured Overnight Offering Rate
TILA	Truth In Lending Act
TPO	Third Party Originator
UPB	Unpaid Principal Balance
URAR	Uniform Residential Appraisal Report
URLA	Uniform Residential Loan Application
USDA- RH	U.S. Dept of Agriculture-Rural Housing
UW	Underwriter
VA	Veteran's Administration
VOD	Verification of Deposit
VOE	Verification of Employment
VOM	Verification of Mortgage
VOP	Variance to Operating Plan
VOR	Verification of Rent
VVOE/PCV	Verbal Verification of Employment/Pre-closing Verification

