

The table below provides a list of acronyms and abbreviations used in the Guides.

Acronym or Abbreviation	Definition
AHP	Affordable Housing Program
ALTA	The American Land Title Association
APOC	Amended Proof of Claim
AW	Appraisal Waiver (f/k/a Property Inspection Waiver or PIW)
BAP	Borrower Assistance Program
BPO	Broker's Price Opinion
CFPB	Consumer Financial Protection Bureau
CLTV	Combined Loan-to-Value (Sometimes used to refer to the Combined Loan-to-Value Ratio)
CE	Credit Enhancement
CEMA	[New York] Consolidation, Extension, and Modification Agreement
DC	Delivery Commitment
DDA	Demand Deposit Account
EPD	Early Payment Default (Sometimes used to refer to an Early Payment Default Mortgage Loan)
FEMA	Federal Emergency Management Agency
FHA	The Federal Housing Administration, a government agency that is a part of the Department of Housing and Urban Development.
FHFA	The Federal Housing Finance Agency
FHLMC	Freddie Mac
FLA	First Loss Account
FNMA	Fannie Mae
GNMA	Ginnie Mae
GSE	Guaranteed Rural Housing
HLC	High Level Concern (Sometimes used to refer to a High Level Concern Loan)
HUD	The Department of Housing and Urban Development, a federal government agency
IPA	Investor Pricing Adjustment
IPC	Interested Party Contribution
IRS	Internal Revenue Service
LLPA	Loan Level Price Adjustment
LTV	Loan-to-Value (Sometimes used to refer to the Loan-to-Value Ratio)
MC	Master Commitment
MERS	Mortgage Electronic Registration System Inc.
MIN	Mortgage Identification Number

MOM	Refers to MERS as original mortgagee
MPF	Mortgage Partnership Finance (Sometimes used to refer to the Mortgage Partnership Finance Program)
NMLS	Nationwide Mortgage Licensing System
PACE	Property Assessed Clean Energy
PACER	Public Access to Court Electronic Records
P&I	Principal and Interest
PFI	Participating Financial Institution
PITI	The total Mortgage Loan monthly payment which includes principal, interest, real estate taxes and insurance.
POA	Power of Attorney
POC	Proof of Claim
QC	Quality Control
REO	Real Estate Owned (Sometimes used to refer to a Real Estate Owned Property)
RHS	The Rural Housing Service, part of the Rural Development operations of the U.S. Department of Agriculture
SFHA	Special Flood Hazard Area
SMI	Supplemental Mortgage Insurance
T&I	Taxes and Insurance
TLTV	Total Loan-to-Value (Sometimes used to refer to the Total Loan-to-Value Ratio)
VA	The Department of Veterans Affairs, a federal government agency

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