

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

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

"Mortgage Partnership Finance", "MPF", "eMPF", "MPF Xtra" and "eMAQCS" are registered trademarks of the Federal Home Loan Bank of Chicago. The "MPF Mortgage Partnership Finance" logo is a trademark of the Federal Home Loan Bank of Chicago

# MPF® Acronyms

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

"Mortgage Partnership Finance", "MPF", "eMPF", "MPF Xtra" and "eMAQCS" are registered trademarks of the Federal Home Loan Bank of Chicago. The "MPF Mortgage Partnership Finance" logo is a trademark of the Federal Home Loan Bank of Chicago