

# TITLE AND ESCROW ACRONYMS



I003	Loan Application	FHLMC	Federal Home Loan Mortgage Corporation	PPI	Prepaid Interest
4C	Acceleration Clause; Alienation Clause; Due-An-Sale Clause	FRIPTA	Foreign Investment Real Property Tax Act	PR	Preliminary Report
ABA	American Bar Association	FNMA	Federal National Mortgage Association	PRIA	Property Records Industry Association
ABI	Assignment Of Beneficial Interest	FSBO	For Sale By Owner	PUD	Planned Unit Development
AEA	American Escrow Association	FTB	Franchise Tax Board	QC	Quitclaim Deed
AITD	All Inclusive Trust Deed	GD	Grant Deed	R&R	Revenue & Recovery
ALTA	American Land Title Association	GI	General Index	REIT	Real Estate Investment Trust
APN	Assessors Parcel Number	GP	General Partner	RRO	Real Estate Owned
APR	Annual Percentage Rate	HCD	Housing Community Development	RESPA	Real Estate Settlement Procedures Act
ARM	Adjustable Rate Mortgage	HOA	Homeowner's Association	S	Seller
B	Buyer	HW	Homeowners Warranty	S&L	Savings & Loan
BIA	Buyer Inspection Advisory	HPP	Home Protection Plan	SA	Selling Agent Or Seller's Agent
BK	Bankruptcy	HUD	Dept. Of Housing And Urban Development	SDCEA	San Diego County Escrow Association
BSS	Bulk Sales Specialist	HWCPROS	Husband And Wife As Community Property With Right Of Survivorship	SI	Statement Of Identity
Calfirpta	California Real Estate Withholding Guidelines	HWJT	Husband And Wife As Joint Tenants	TC	Tenants In Common
CAMB	California Association Of Mortgage Brokers	IBA	Interest Bearing Account	TD	Trust Deed
C/C	Certified Copy	IRS	Internal Revenue Service	TILA	Truth In Lending Act
CFPB	Consumer Financial Protection Bureau	JT	Joint Tenants	TO	Title Officer
CD	Closing Disclosure	L&V	Legal & Vesting	Ttee	Trustee
C&I	Commercial & Industrial	LC	Late Charge	UCC	Uniform Commercial Code
CAR	California Association Of Realtors	LLC	Limited Liability Company Or Corporation	UETA	Uniform Electronic Transaction Act
CC&RS	Conditions, Covenants, And Restrictions	LO	Loan Officer	VA	Veterans Administration
CDA	Commission Disbursement Authorization	LP	Limited Partner	VAFF	Va Funding Fee
CEA	California Escrow Association	LRT	Lender, Rate And Term	VOD	Verification Of Deposit
CEI	Certified Escrow Instructor	LTV	Loan To Value	VOE	Verification Of Employment
CEO	ertified Escrow Officer	MBA	Mortgage Banker's Association	VOM	Verification Of Mortgage
CLTA	California Land Title Association	MERS	Mortgage Electronic Registration System	WOP	With Other Property
COE	Close Of Escrow	MHS	Mobile Home Specialist	X	Escrow
CP	Community Property	MISMO	Mortgage Industry Standards Maintenance Organization	XEI	Exchange Escrow Instructions
CPA	Certified Public Accountant	MIP	Mortgage Insurance Premium	YSP	Yield Spread Premium
CRV	Certificate Of Reasonable Value	MLS	Multiple Listing Service		
CSEO	Certified Senior Escrow Officer	MMA	Money Market Account		
DOC	Department Of Corporations	MMI	Monthly Mortgage Insurance		
DOI	Department Of Insurance	NACRC	National Association Of County Recordors And Clerks		
DOT	Deed of Trust	NAR	National Association Of Realtors		
DP	Domestic Partner	NNA	National Notary Association		
DRE	Department Of Real Estate	NOD	Notice Of Default		
DTT	Documentary Transfer Tax	NOP	Not Our Party, Or Not Our Property		
EDD	Employee Development Department	NOS	Notice of Sale		
EI	Escrow Instructions	NOT	Notice Of Trustee Sale		
EIC	Escrow Institute Of California	OOT	Out Of Town		
ENJOA	Electronic Notary Journal Of Official Acts	PCOR	Preliminary Change Of Ownership Report		
EO	Escrow Officer	PD	Professional Designation		
EOI	Evidence Of Insurance	PDF	Portable Document Format		
eSign	Electronic Signatures In Global And National Commerce Act	PITI	Principal, Interest, Taxes And Insurance		
FAQ	Frequently Asked Questions	PIQ	Property In Question		
F/C	Free And Clear	PMI	Private Mortgage Insurance		
FDIC	Federal Deposit Insurance Corporation	P/O	Payoff		
FEA	Federation Of Exchange Accommodators	POA	Power Of Attorney		
FHA	Federal Housing Administration	POC	Paid Outside Of Closing		

