

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

<b>Acronym or Abbreviation</b>	<b>Definition</b>
<b>AHP</b>	Affordable Housing Program
<b>ALTA</b>	The American Land Title Association.
<b>APOC</b>	Amended Proof of Claim
<b>APOR</b>	Average Prime Offer Rate
<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>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>GRH</b>	Guaranteed Rural Housing
<b>GSE</b>	Government Sponsored Enterprise
<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 Price Adjustment
<b>IPC</b>	Interested Party Contribution
<b>IRS</b>	Internal Revenue Service
<b>LLPA</b>	Loan Level Price Adjustment
<b>LTV</b>	Loan-To-Value (Sometimes used to refer to

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	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>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

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