



# A Helpful Guide to Title Industry Acronyms

Do you feel like you are drowning in alphabet soup? Acronyms have become common-place in the title insurance industry. In fact, acronyms have come so far that there are acronyms of acronyms! One of the newest is TRID, an acronym for TILA-RESPA Integrated Disclosure Rule. Some acronyms are part of an industry group or association, such as ALTA, NAHB, DOI, or DFR; sometimes an acronym may describe certain standards.

There are so many acronyms that it can be confusing and certainly overwhelming. The table below contains some of the industry's most commonly used acronyms and their meanings.

1031	1031 Exchange
ABA	American Bankers Association or American Bar Association
ALTA	American Land Title Association
APN	Assessor's Parcel Number
APR	Annual Percentage Rate
ARM	Adjustable Rate Mortgage
BPO	Broker Price Opinion or Business Process Outsourcing
BPOSG	BPO Standards and Guidelines
CBA	Consumer Banker Association
CC&Rs	Covenants, Conditions and Restrictions
CCC	Closing Cost Calculator
CFPB	Consumer Financial Protection Bureau
CLE	Continuing Legal Education
CLI	Certified Legal Intern
CLTV	Combined Loan to Value
CPL	Closing Protection Letter
DFR	Department of Federal Regulation
DFS	Department of Financial Services
DIL	Deed In Lieu
DOI	Department of Insurance

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E&O	Errors and Omissions Insurance
ECOA	Equal Credit Opportunity Act (Regulation B)
FACC	First American Comprehensive Calculator
FAEC	First American Exchange Company
FAF	First American Financial Corporation stock symbol
FCL	Foreclosure
FDIC	Federal Deposit Insurance Corporation
FHA	Federal Housing Administration
FHFA	Federal Housing Finance Agency
FHLMC	Federal Home Loan Mortgage Corporation (Freddie Mac)
FNMA	Federal National Mortgage Association (Fannie Mae)
FRM	Fixed Rate Mortgage
FTC	Federal Trade Commission
GLBA	Gramm-Leach-Bliley Act
GNMA	Government National Mortgage Association (Ginnie Mae)
GSE	Government Sponsored Entity
HAMP	Home Affordable Modification Program
HARP	Home Affordable Refinance Program
HELOC	Home Equity Line of Credit
HMDA	Home Mortgage Disclosure Act
HOA	Home Owners Association
HOEPA	Home Ownership and Equity Protection Act
HUD	Department of Housing and Urban Development
LOC	Letter of Credit
LTV	Loan to Value
MBA	Mortgage Bankers Association
MBS	Mortgage Backed Securities
MERS	Mortgage Electronic Registration System
MISMO	Mortgage Industry Standards Maintenance Organization
MLS	Multiple Listing Service
NAHB	National Association of Home Builders
NAR	National Association of Realtors

NCS	National Commercial Services
NNA	National Notary Association
NOD	Notice of Default
NOS	Notice of Sale
NPI	Non-public Personal Information
OCC	Office of the Comptroller of the Currency
O&E	Ownership and Encumbrance Report
OFAC	Office of Foreign Assets Control
OIR	Office of Insurance Regulation
PID	Positive Identification
PMI	Private Mortgage Insurance
POA	Power of Attorney
POC	Paid Outside of Closing
PTFA	Protecting Tenants at Foreclosure Act
REA	Reciprocal Easement Agreement
REIT	Real Estate Investment Trust
REO	Real Estate Owned
RESPA	Real Estate Settlement Procedures Act
ROI	Return on Investment
SCRA	Service Members Civil Relief Act
SDN	Specially Designated Nationals
SNDA	Subordination, Non-Disturbance, and Attornment Agreement
TILA	Truth in Lending Act (Regulation Z)
TRID	TILA-RESPA Integrated Disclosure Rule
UCC	Uniform Commercial Code
UDAP	Unfair and Deceptive Acts and Practices
UPB	Unpaid Principal Balance
UPL	Unauthorized Practice of Law
USC	United States Code
UTA	United Trustee Association
VA	Department of Veterans Affairs