

## ESCROW ACRONYMS

1003	Loan Application
4C	Acceleration Clause; Alienation Clause; Due-an-Sale Clause
ABA	American Bar Association
ABI	Assignment of Beneficial Interest
AEA	American Escrow Association
AITD	All Inclusive Trust Deed
ALTA	American Land Title Association
APN	Assessors Parcel Number
APR	Annual Percentage Rate
ARM	Adjustable Rate Mortgage
B	Buyer
BK	Bankruptcy
BSS	Bulk Sales Specialist
Calfirpta	California Real Estate Withholding Guidelines
CAMB	California Association of Mortgage Brokers
C/C	Certified Copy
C&I	Commercial & Industrial
CAR	California Association of Realtors
CC&Rs	Conditions, Covenants, and Restrictions
CDA	Commission Disbursement Authorization
CEA	California Escrow Association
CEI	Certified Escrow Instructor
CEO	Certified Escrow Officer
CLTA	California Land Title Association
COE	Close of Escrow
CP	Community Property
CPA	Certified Public Account
CRV	Certificate of Reasonable Value
CSEO	Certified Senior Escrow Officer
DOC	Department of Corporations
DOI	Department of Insurance
DRE	Department of Real Estate
DTT	Documentary Transfer Tax
EDD	Employee Development Department
EI	Escrow Instructions
EIC	Escrow Institute of California
Enjoa	Electronic Notary Journal of Official Acts
EO	Escrow Officer
EOI	Evidence of Insurance
eSign	Electronic Signatures in Global and National Commerce Act
FAQ	Frequently Asked Questions

F/C	Free and Clear
FDIC	Federal Deposit Insurance Corporation
FEA	Federation of Exchange Accommodators
FHA	Federal Housing Administration
FHLMC	Federal Home Loan Mortgage Corporation
FIRPTA	Foreign Investment Real Property Tax Act
FNMA	Federal National Mortgage Association
FSBO	For Sale by Owner
GD	Grant Deed
GI	General Index
GP	General Partner
HCD	Housing Community Development
HOA	Homeowners' Association
HW	Homeowners Warranty
HPP	Home Protection Plan
HUD	Dept. of Housing and Urban Development
HWCPROS	Husband and Wife as Community Property With Right of Survivorship
HWJT	Husband and Wife as Joint Tenants
IBA	Interest Bearing Account
IRS	Internal Revenue Service
JT	Joint Tenants
L&V	Legal and Vesting
LC	Late Charge
LLC	Limited Liability Company or Corporation
LP	Limited Partner
LRT	Lender, Rate and Term
LTV	Loan to Value
MBA	Mortgage Banker's Association
MERS	Mortgage Electronic Registration System
MHS	Mobile Home Specialist
MISMO	Mortgage Industry Standards Maintenance Organization
MIP	Mortgage Insurance Premium
MLS	Multiple Listing Service
MMA	Money Market Account
MMI	Monthly Mortgage Insurance
NACRC	National Association of County Recorders and Clerks
NAR	National Association of Realtors
NNA	National Notary Association
NOD	Notice of Default
NOP	Not our Party, or Not our Property
OOT	Out of town
PCOR	Preliminary Change of Ownership Report
PD	Professional Designation
PDF	Portable Document Format

PITI	Principal, Interest, Taxes and Insurance
PIQ	Property in Question
PMI	Private Mortgage Insurance
P/O	Payoff
POA	Power of Attorney
POC	Paid Outside of Closing
PR	Preliminary report
PRIA	Property Records Industry Association
PUD	Planned Unit Development
QC	Quitclaim Deed
R&R	Revenue & Recovery
REIT	Real Estate Investment Trust
RESPA	Real Estate Settlement Procedures Act
S	Seller
S&L	Savings & Loan
SA	Selling Agent or Seller's Agent
SDCEA	San Diego County Escrow Association
SI	Statement of Identity
TC	Tenants in Common
TD	Trust Deed
TILA	Truth In Lending Act
TO	Title Officer
Ttee	Trustee
UCC	Uniform Commercial Code
UETA	Uniform Electronic Transaction Act
VA	Veterans Administration
VOD	Verification of Deposit
VOE	Verification of Employment
WOP	With Other Property
X	Escrow
XEI	Exchange Escrow Instructions
YSP	Yield Spread Premium