

**ACRONYMS USED IN THIS HANDBOOK**

ACE	Active Corps of Executives
ADR	Alternative Dispute Resolution
AFDC	Aid to Families with Dependent Children
ARM	Adjusted Rate Mortgage
BPA	Blank Purchase Agreement
BOCA	Building Officials and Code Administrators
CO	Contracting Officer
CABO	Council of American Building Officials
CAIVRS	Credit Alert Interactive Voice Response System
CBMC	Community-Based Mediation Center
CBRA	Coastal Barrier Resources Act
CBRS	Coastal Barrier Resources System
CFR	Code of Federal Regulations
COLA	Cost of Living Adjustment
COR	Contracting Officer Representative
CRA	Community Reinvestment Act
CSC	Centralized Servicing Center
DLOS	Dedicated Loan Origination and Servicing System
DSS	Decent, Safe, and Sanitary

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EA	Environmental Assessment
ECOA	Equal Credit Opportunity Act
EIR	Equivalent Interest Rate
EIS	Environmental Impact Statement
EPA	Environmental Protection Agency
FEMA	Federal Emergency Management Agency
FHA	Federal Housing Administration
FMHCSS	Federal Manufactured Home Construction and Safety Standards
GRH	Guaranteed Rural Housing
HHS	Health and Human Services
HUD	Department of Housing and Urban Development
ICBO	International Congress of Building Officials
INA	Immigration and Nationality Act
INS	The US Immigration and Naturalization Service
IRA	Individual Retirement Account
IRS	Internal Revenue Service
LTV	Loan-to-Value Ratio
MCC	Mortgage Credit Certificates
MLS	Multiple Listing Service
MSA	Metropolitan Statistical Area
NAD	National Appeals Division
NEPA	National Environmental Policy Act

NFIP	National Flood Insurance Program
NRCS	Natural Resources Conservation Service
NWA	NeighborWorks America
NFHC	National Federation of Housing Counselors
NAIHC	National American Indian Housing Council
NOFA	Notice of Funding Availability
OGC	Office of General Counsel
OIG	Office of Inspector General
PI	Principal and Interest
PITI	Principal, Interest, Taxes, and Insurance
PUD	Planned Unit Development
RD	Rural Development
REO	Real Estate Owned
RESPA	Real Estate and Settlement Procedures Act
RH	Rural Housing
RHS	Rural Housing Service
RMCR	Residential Mortgage Credit Report
SBA	Small Business Administration
SBCCI	Southern Building Code Congress International, Inc.
SCORE	Service Corps of Retired Executives
SF	Standard Form
SFH	Single Family Housing

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SFHA	Special Flood Hazard Area
SHFA	State Housing Finance Agency
SHPO	State Historic Preservation Officer
SPM	Servicing and Property Management
SOW	Statement of Work
TD	Total Debt
TDD	Telecommunication Device for the Deaf
TSQ	Transaction Screen Questionnaire
U.S.C.	United States Code
USPAP	Uniform Standards of Professional Appraisal Practice
USDA	The United States Department of Agriculture
USFWS	U.S. Fish and Wildlife Service
VA	Department of Veterans Affairs
VISTA	Volunteers in Service to America
WWD	Water and Waste Disposal