

**ACRONYMS USED IN THIS HANDBOOK**

ACE	Active Corps of Executives
ADR	Alternative Dispute Resolution
AFDC	Aid to Families with Dependent Children
CFR	Code of Federal Regulations
COLA	Cost of Living Adjustment
CSC	Centralized Servicing Center
DLOS	Dedicated Loan Origination and Servicing System
DOJ	Department of Justice
ECOA	Equal Credit Opportunity Act
EIR	Equivalent Interest Rate
FEMA	Federal Emergency Management Agency
FCP	Farm Credit Program
FP	Farmer Program
FSA	Farm Service Agency
HB	Handbook
HUD	Department of Housing and Urban Development
IRA	Individual Retirement Account
IRS	Internal Revenue Service
NAD	National Appeals Division
NFIP	National Flood Insurance Program
OGC	Office of General Counsel
OIG	Office of Inspector General
PI	Principal and Interest
PITI	Principal, Interest, Taxes, and Insurance

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PRAS	Principal Reduction Attributable to Subsidy
RD	Rural Development
REO	Real Estate Owned
RESPA	Real Estate and Settlement Procedures Act
SCORE	Service Corps of Retired Executives
SCRA	Servicemembers Civil Relief Act of 2003
SF	Standard Form
SFHA	Special Flood Hazard Area
TDD	Telecommunication Device for the Deaf
TSQ	Transaction Screen Questionnaire
U.S.C.	United States Code
USDA	The United States Department of Agriculture
VISTA	Volunteers in Service to America