

GLOSSARY AND ACRONYM LIST*Click on Letter if Viewed Electronically*[A](#)...[B](#)...[C](#)...[D](#)...[E](#)...[F](#)...[G](#)...[H](#)...[I](#)...[J](#)...[K](#)...[L](#)...[M](#)...[N](#)...[O](#)...[P](#)...[Q](#)...[R](#)...[S](#)...[T](#)...[U](#)...[V](#)...[W](#)...[X](#)...[Y](#)...[Z](#)**A**

ARM Adjustable Rate Mortgage
ADP Automated Data Processing
ACH Automated Clearinghouse

B**C**

CHUMS Computerized Home Underwriting Management System
CRV Certificate of Reasonable Value
CVP Comprehensive Valuation Package

D

DE Direct Endorsement

E

EEM Energy Efficient Mortgage

F

FHA Federal Housing Administration

G

GEM Growing Equity Mortgage
GPM Graduated Payment Mortgage

H

HECM Home Equity Conversion Mortgage
HOC Home Ownership Center

HUD Department of Housing and Urban Development

I

J

K

L

LTV Loan to Value

M

MAR Master Appraisal Reports

MCRV Master Certificate of Reasonable Value

MIC Mortgage Insurance Certificate

MIP Mortgage Insurance Premium

N

NOR Notice of Rejection

O

P

PITI Principal, Interest, Tax, Insurance

PUD Planned Unit Development

Q

R

S

SOA Section of the Act

T

HISTORICAL REFERENCE ONLY

U

UCC Uniform Commercial Code

UFMIP Upfront Mortgage Insurance Premium

URAR Uniform Residential Appraisal Report

URLA Uniform Residential Loan Application

V

VA Department of Veteran Affairs

VC Valuation Condition

W

X

Y

Z

HISTORICAL REFERENCE ONLY