GLOSSARY AND ACRONYM LIST

Click on Letter if Viewed Electronically

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
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