

# Escrow Acronyms

As with many industries, in the "Escrow World" we have word shortcuts and abbreviations. This handout is an attempt to give you some of the most common acronyms in the industry today. But as always we can't include every one. So don't hesitate to call your LICENSED, INDEPENDENT, Escrow Provider and they will be glad to guide you through the word maze.

## ESCROW ACRONYMS



1003	Loan application	DRE	Department of Real Estate
4C	Acceleration clause; alienation clause; due-on-sale clause	DTT	Documentary transfer tax
ABA	American Bar Association	EDD	Employee Development Department
ABI	Assignment of beneficial interest	EI	Escrow instructions
AEA	American Escrow Association	EIC	Escrow Institute of California
AITD	All inclusive trust deed	Enjoa	Electronic Notary Journal of Official Acts
ALTA	American Land Title Association	EO	Escrow officer
APN	Assessors parcel number	EOI	Evidence of insurance
APR	Annual percentage rate	eSign	Electronic Signatures in Global and National Commerce Act
ARM	Adjustable rate mortgage	FAQ	Frequently asked questions
B	Buyer	F/C	Free and clear
BK	Bankruptcy	FDIC	Federal Deposit Insurance Corporation
BSS	Bulk sales specialist	FEA	Federation of Exchange Accommodators
Calfirpta	California Real Estate Withholding	FHA	Federal Housing Administration
CAMB	California Association of Mortgage Brokers	FHLMC	Federal Home Loan Mortgage Corporation
C/C	Certified copy	FIRPTA	Foreign Investment Real Property Tax Act
C&I	Commercial & industrial	FNMA	Federal National Mortgage Association
CAR	California Association of Realtors	FSBO	For sale by owner
CC&Rs	Conditions, covenants, and restrictions	GD	Grant Deed
CD	Closing Disclosure	GI	General index
CDA	Commission disbursement authorization	GP	General partner
CEA	California Escrow Association	HCD	Housing Community Development
CEI	Certified Escrow Instructor	HOA	Homeowners' Association
CEO	Certified Escrow Officer	HW	Home warranty
CFPB	Consumer Financial Protection Bureau	HPP	Home protection plan
CLTA	California Land Title Association	HUD	Dept. of Housing and Urban Development
COE	Close of escrow	HWCPRS	Husband and wife as community property with right of survivorship
CP	Community Property	HWJT	Husband and wife as joint tenants
CPA	Certified public account	IBA	Interest bearing account
CRV	Certificate of reasonable value	IRS	Internal Revenue Service
CSEO	Certified Senior Escrow Officer	JT	Joint tenants
DBO	Department of Business Oversight	L&V	Legal and vesting
DOI	Department of Insurance	LC	Late charge
		LE	Loan Estimate
		LLC	Limited liability company or corporation
		LP	Limited partner
		LRT	Lender rate and term
		LTV	Loan to value
		MBA	Mortgage Banker's Association Mortgage Electronic Registration System
		MERS	


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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
TRID	TILA-RESPA Integrated Disclosure
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	Exchange
XEI	Exchange escrow instructions
YSP	Yield spread premium

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