

Title & Escrow Acronyms

Like many industries, in the title and escrow world we have word shortcuts and abbreviations. This publication is an attempt to give you some of the most common acronyms in the industries today, but we can't include every item. Therefore, don't hesitate to contact your Guardian Title Representative as they will be glad to guide you through the word maze.

1003	Loan Application	EDD	Employee Development Department	NACRC	National Association of County Recorders and Clerks
4C	Acceleration Clause; Alienation Clause; Due-on-Sale Clause	EI	Escrow Instructions	NNA	National Notary Association
4506-T	Request for Transcript of Tax Return allows lender to get copy of borrowers tax return	EIC	Escrow Institute of California	NOD	Notice of Default
ABA	American Bar Association	EO	Escrow Officer	NOP	Not our Party, or Not our Property
ABI	Assignment of Beneficial Interest	EOI	Evidence of Insurance	NOTS	Notice of Trustee's Sale
AEA	American Escrow Association	eSign	Electronic Signatures in Global and National Commerce Act	OOT	Out of Town
AIF	Attorney-In-Fact	FAQ	Frequently Asked Questions	PCOR	Preliminary Change of Ownership Report
AITD	All Inclusive Trust Deed	F/C	Free and Clear	PD	Professional Designation
ALTA	American Land Title Association	FDIC	Federal Deposit Insurance Corporation	PDF	Portable Document Format
APN	Assessors Parcel Number	FEA	Federation of Exchange Accommodators	PITI	Principal, Interest, Taxes and Insurance
APR	Annual Percentage Rate	FHA	Federal Housing Administration	PIQ	Property in Question
ARM	Adjustable Rate Mortgage	FHLMC	Federal Home Loan Mortgage Corporation	PMI	Private Mortgage Insurance
B	Buyer	FIRPTA	Foreign Investment Real Property Tax Act	P/O	Payoff
BK	Bankruptcy	FNMA	Federal National Mortgage Association	POA	Power of Attorney
BRE	Bureau of Real Estate	FSBO	For Sale By Owner	POC	Paid Outside of Closing
BSS	Bulk Sales Specialist	GD	Grant Deed	PR	Preliminary Report
CALFIRPTA	California Real Estate Withholding Guidelines	GI	General Index	PRIA	Property Records Industry Association
CAMB	California Association of Mortgage Brokers	GP	General Partner	PUD	Planned Unit Development
CC	Certified Copy	HCD	Housing Community Development	QC	Quitclaim Deed
C&I	Commercial & Industrial	HOA	Homeowners' Association	R&R	Revenue & Recovery
CAR	California Association of Realtors	HW	Homeowners Warranty	REIT	Real Estate Investment Trust
CC&Rs	Conditions, Covenants, and Restrictions	HPP	Home Protection Plan	RESPA	Real Estate Settlement Procedures Act
CD	Closing Disclosure	HUD	Dept. of Housing and Urban Development	S	Seller
CDA	Commission Disbursement Authorization	HWCPROS	Husband and Wife as Community Property with Right Of Survivorship	S&L	Savings & Loan
CEA	California Escrow Association	HWJT	Husband and Wife as Joint Tenants	SA	Selling Agent or Seller's Agent
CEI	Certified Escrow Instructor	IBA	Interest Bearing Account	SI	Statement of Identity
CEO	Certified Escrow Officer	IRS	Internal Revenue Service	TC	Tenants in Common
CFPB	Consumer Financial Protection Bureau	JT	Joint Tenants	TD	Trust Deed
CLTA	California Land Title Association	L&V	Legal and Vesting	TDUS	Trustee's Deed Upon Sale
COE	Close of Escrow	LC	Late Charge	TO	Title Officer
COS	Change of Ownership Statement	LLC	Limited Liability Company or Corporation	TTEE	Trustee
COT	Chain of Title	LP	Limited Partner	UCC	Uniform Commercial Code
CP	Community Property	LRT	Lender, Rate and Term	UETA	Uniform Electronic Transaction Act
CPA	Certified Public Accountant	LTV	Loan to Value	VA	Veterans Administration
CRV	Certificate of Reasonable Value	MBA	Mortgage Banker's Association	VOD	Verification of Deposit
CSEO	Certified Senior Escrow Officer	MERS	Mortgage Electronic Registration System	VOE	Verification of Employment
DOC	Department of Corporations	MHS	Mobile Home Specialist	WOP	With Other Property
DOI	Department of Insurance	MISMO	Mortgage Industry Standards Maintenance Organization	X	Escrow
DTT	Documentary Transfer Tax			XEI	Exchange Escrow Instructions
				YSP	Yield Spread Premium

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