



LIST OF ABBREVIATIONS

Below is the list of standard abbreviations for your reference purpose as some of them may have been used in your closing documents as well.

MORTGAGE SPECIFIC			
TERMS	ABBREVIATION	TERMS	ABBREVIATION
ACCOUNT	ACC	ITS SUCCESSORS AND/OR ASSIGNS	ISAOA
ADJUSTABLE RATE MORTGAGE	ARM	LENDER PAID MORTGAGE INSURANCE	LPMI
AGREEMENT	AGRMNT	LENDER PAID OUTSIDE CLOSING	POC/L / LPOC
ALSO KNOWN AS	AKA	LIMITED LIABILITY COMPANY	LLC
AMOUNT	AMT	LINE OF CREDIT	LOC
ANNUAL PERCENTAGE RATE	APR	LOAN ESTIMATE	LE
ASSESSOR'S PARCEL NUMBER	APN	LOAN TO VALUE/LOAN TO VALUE RATIO	LTV
ATTORNEY-IN-FACT	A-I-F	MONTHS	MOS
AUTHORIZATION	AUTH	MORTGAGE DISCLOSURE IMPROVEMENT ACT	MDIA
AVERAGE PRIME OFFER RATE	APOR	MORTGAGE IDENTIFICATION NUMBER	MIN
BORROWER PAID OUTSIDE CLOSING	POC/B / BPOC	MORTGAGE INSURANCE	MI
CERTIFICATE	CERT	MORTGAGE INSURANCE PREMIUM	MIP
CLOSING DISCLOSURE	CD	MORTGAGE LOAN ORIGINATOR	MLO
		MORTGAGE LOAN OFFICER	
COMBINED LOAN TO VALUE RATIO	CLTV	NATIONWIDE MORTGAGE LICENSING SYSTEM	NMLS

TERMS	ABBREVIATION	TERMS	ABBREVIATION
COMPLIANCE INSPECTION REPORT	CIR	NATIONWIDE MORTGAGE LICENSING SYSTEM AND REGISTRY	NMLSR
CONDOMINIUM	CONDO	NON BORROWING RESIDENT	NBR
CONVENTIONAL INSURED	CONV. INS.	NON BORROWING SPOUSE	NBS
CONVENTIONAL UNINSURED	CONV. UNINS.	NUMBER	NO
DEBT TO INCOME RATIO	DTI	OFFICE OF MANAGEMENT AND BUDGET CONTROL NUMBER	OMB NUMBER
DEED OF TRUST	DOT	PAID OUTSIDE CLOSING	POC
DEPARTMENT OF CORPORATION	DOC	PLANNED UNIT DEVELOPMENT	PUD
DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT	HUD	POWER OF ATTORNEY	POA
DEPARTMENT OF REAL ESTATE	DRE	PRINCIPAL & INTEREST	PI / P&I
DESKTOP UNDERWRITER	DU	PRINCIPLE, INTEREST, TAXES AND INSURANCE	PITI
DISCLOSURE	DISC	PRIVATE MORTGAGE INSURANCE	PMI
DOING BUSINESS AS	DBA	REAL ESTATE SETTLEMENT PROCEDURES ACT	RESPA
EARNEST MONEY DEPOSITED	EMD	REQUIREMENT	REQ
EMPLOYER IDENTIFICATION NUMBER	EIN	RURAL HOUSING SERVICE	RHS
EMPLOYMENT	EMPL	SELLER PAID OUTSIDE CLOSING	POC/S / SPOC
ESTIMATED	EST	SINGLE FAMILY RESIDENCE	SFR
FEDERAL HOME LOAN MORTGAGE CORPORATION	FHLMC	STATEMENT	STMT
FEDERAL HOME LOAN MORTGAGE CORPORATION	FREDDIE MAC	TAX IDENTIFICATION NUMBER	TIN
FEDERAL HOUSING ADMINISTRATION	FHA	TILA-RESPA INTEGRATED DISCLOSURE	TRID



TERMS	ABBREVIATION	TERMS	ABBREVIATION
FEDERAL NATIONAL MORTGAGE ASSOCIATION	FANNIE MAE / FNMA	TOTAL INTEREST PERCENTAGE	TIP
FINANCE	FIN	TRUTH IN LENDING	TIL
FIXED RATE MORTGAGE	FRM	TRUTH IN LENDING ACT	TILA
FORMERLY KNOWN AS	FKA	UNITED STATES DEPARTMENT OF AGRICULTURE	USDA
GOOD FAITH ESTIMATE	GFE	UNPAID PRINCIPAL BALANCE	UPB
GOVERNMENT NATIONAL MORTGAGE ASSOCIATION	GINNIE MAE	UPFRONT MORTGAGE INSURANCE PREMIUM	UFMIP
HOMEOWNER'S ASSOCIATION	HOA	VETERANS AFFAIRS	VA
HOMEOWNERS POLICY UNIT OWNERS FORM 6	HO-6	YEARS	YRS
INCLUDE	INCL	YIELD SPREAD PREMIUM	YSP
INSURANCE	INS		

STATE ABBREVIATIONS

STATE/POSSESSION	ABBREVIATION	STATE/POSSESSION	ABBREVIATION
ALABAMA	AL	MONTANA	MT
ALASKA	AK	NEBRASKA	NE
AMERICAN SAMOA	AS	NEVADA	NV
ARIZONA	AZ	NEW HAMPSHIRE	NH
ARKANSAS	AR	NEW JERSEY	NJ
CALIFORNIA	CA	NEW MEXICO	NM
COLORADO	CO	NEW YORK	NY
CONNECTICUT	CT	NORTH CAROLINA	NC



STATE/POSSESSION	ABBREVIATION	STATE/POSSESSION	ABBREVIATION
DELAWARE	DE	NORTH DAKOTA	ND
DISTRICT OF COLUMBIA	DC	NORTHERN MARIANA ISLANDS	MP
FEDERATED STATES OF MICRONESIA	FM	OHIO	OH
FLORIDA	FL	OKLAHOMA	OK
GEORGIA	GA	OREGON	OR
GUAM	GU	PALAU	PW
HAWAII	HI	PENNSYLVANIA	PA
IDAHO	ID	PUERTO RICO	PR
ILLINOIS	IL	RHODE ISLAND	ND
INDIANA	IN	SOUTH CAROLINA	SC
IOWA	IA	SOUTH DAKOTA	SD
KANSAS	KS	TENNESSEE	TN
KENTUCKY	KY	TEXAS	TX
LOUISIANA	LA	UTAH	UT
MAINE	ME	VERMONT	VT
MARSHALL ISLANDS	MH	VIRGIN ISLANDS	VI
MARYLAND	MD	VIRGINIA	VA
MASSACHUSETTS	MA	WASHINGTON	WA
MICHIGAN	MI	WEST VIRGINIA	WV



STATE/POSSESSION	ABBREVIATION	STATE/POSSESSION	ABBREVIATION
MINNESOTA	MN	WISCONSIN	WI
MISSISSIPPI	MS	WYOMING	WY
MISSOURI	MO		

STREET SUFFIX ABBREVIATIONS

PRIMARY STREET SUFFIX	ABBREVIATION	PRIMARY STREET SUFFIX	ABBREVIATION
ALLEY	ALY	KEYS	KYS
ANNEX	ANX	KNOLL	KNL
ARCADE	ARC	KNOLLS	KNLS
AVENUE	AVE	LAKE	LK
BAYOO	BYU	LAKES	LKS
BEACH	BCH	LANDING	LNDG
BEND	BND	LANE	LN
BLUFF	BLF	LIGHT	LGT
BLUFFS	BLFS	LIGHTS	LGTS
BOTTOM	BTM	LOAF	LF
BOULEVARD	BLVD	LOCK	LCK
BRANCH	BR	LOCKS	LCKS
BRIDGE	BRG	LODGE	LDG
BROOK	BRK	LOOP	LOOP



PRIMARY STREET SUFFIX	ABBREVIATION	PRIMARY STREET SUFFIX	ABBREVIATION
BROOKS	BRKS	MANOR	MNR
BURG	BG	MANORS	MNRS
BURGS	BGS	MEADOW	MDW
BYPASS	BYP	MEADOWS	MDWS
CAMP	CP	MILL	ML
CANYON	CYN	MILLS	MLS
CAPE	CPE	MISSION	MSN
CAUSEWAY	CSWY	MOTORWAY	MTWY
CENTER	CTR	MOUNT	MT
CENTERS	CTRS	MOUNTAIN	MTN
CIRCLE	CIR	MOUNTAINS	MTNS
CIRCLES	CIRS	NECK	NCK
CLIFF	CLF	NORTHEAST	NE
CLIFFS	CLFS	NORTHWEST	NW
CLUB	CLB	ORCHARD	ORCH
COMMON	CMN	OVERPASS	OPAS
CORNER	COR	PARKS	PARK
CORNERS	CORS	PARKWAY	PKWY



PRIMARY STREET SUFFIX	ABBREVIATION	PRIMARY STREET SUFFIX	ABBREVIATION
COURSE	CRSE	PARKWAYS	PKWY
COURT	CT	PASSAGE	PSGE
COURTS	CTS	PINE	PNE
COVE	CV	PLACE	PL
COVES	CVS	PLAIN	PLN
CREEK	CRK	PLAINS	PLNS
CRESCENT	CRES	PLAZA	PLZ
CREST	CRST	POINT	PT
CROSSING	XING	POINTS	PTS
CROSSROAD	XRD	PORT	PRT
CURVE	CURV	PORTS	PRTS
DALE	DL	PRAIRIE	PR
DAM	DM	RADIAL	RADL
DIVIDE	DV	RAPID	RPD
DRIVE	DR	RAPIDS	RPDS
DRIVES	DRS	REST	RST
ESTATE	EST	RIDGE	RDG
ESTATES	ESTS	RIDGES	RDGS



PRIMARY STREET SUFFIX	ABBREVIATION	PRIMARY STREET SUFFIX	ABBREVIATION
EXPRESSWAY	EXPY	RIVER	RIV
EXTENSION	EXT	ROAD	RD
EXTENSIONS	EXTS	ROADS	RDS
FALL	FALL	ROUTE	RTE
FALLS	FLS	SHOAL	SHL
FERRY	FRY	SHOALS	SHLS
FIELD	FLD	SHORE	SHR
FIELDS	FLDS	SHORES	SHRS
FLAT	FLT	SKYWAY	SKWY
FLATS	FLTS	SOUTHEAST	SE
FORD	FRD	SOUTHWEST	SW
FORDS	FRDS	SPRING	SPG
FOREST	FRST	SPRINGS	SPGS
FORGE	FRG	SPURS	SPUR
FORGES	FRGS	SQUARE	SQ
FORK	FRK	SQUARES	SQS
FORKS	FRKS	STATION	STA
FORT	FT	STRAVENUE	STRA



PRIMARY STREET SUFFIX	ABBREVIATION	PRIMARY STREET SUFFIX	ABBREVIATION
FREEWAY	FWY	STREAM	STRM
GARDEN	GDN	STREET	ST
GARDENS	GDNS	STREETS	STS
GATEWAY	GTWY	SUMMIT	SMT
GLEN	GLN	TERRACE	TER
GLENS	GLNS	THROUGHWAY	TRWY
GREEN	GRN	TRAFFICWAY	TRFY
GREENS	GRNS	TRAIL	TRL
GROVE	GRV	TUNNEL	TUNL
GROVES	GRVS	TURNPIKE	TPKE
HARBOR	HBR	UNDERPASS	UPAS
HARBORS	HBRS	UNION	UN
HAVEN	HVN	UNIONS	UNS
HEIGHTS	HTS	VALLEY	VLV
HIGHWAY	HWY	VALLEYS	VLYS
HILL	HL	VIADUCT	VIA
HILLS	HLS	VIEW	VW
HOLLOW	HOLW	VIEWS	VWS



PRIMARY STREET SUFFIX	ABBREVIATION	PRIMARY STREET SUFFIX	ABBREVIATION
INLET	INLT	VILLAGES	VLG
ISLAND	IS	VILLAGES	VLGS
ISLANDS	ISS	VILLE	VL
ISLE	ISLE	VISTA	VIS
JUNCTION	JCT	WELL	WL
JUNCTIONS	JCTS	WELLS	WLS
KEY	KY		
SECONDARY UNIT DESIGNATOR			
SECONDARY UNIT DESIGNATOR	ABBREVIATION	SECONDARY UNIT DESIGNATOR	ABBREVIATION
APARTMENT	APT	LOWER	LOWR
BASEMENT	BSMT	OFFICE	OFC
BUILDING	BLDG	PENTHOUSE	PH
DEPARTMENT	DEPT	ROOM	RM
FLOOR	FL	SPACE	SPACE
FRONT	FRNT	SUITE	STE
HANGAR	HNGR	TRAILER	TRLR
LOBBY	LBBY	UPPER	UPPR
LOT	LOT		

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I/We acknowledge that above list is not exhaustive and all inclusive. Abbreviations used in my/our closing documents are commonly used abbreviations and I/We am/are fully aware of what they stand for.

Borrower Name

Date