

COMMON REAL ESTATE ABBREVIATIONS

A

ADA. Americans with Disabilities Act.

AGI. Adjusted Gross Income.

AI. Appraisal Institute.

ALTA. American Land Title Association.

APN. Assessor's Parcel Number.

APR. Annual Percentage Rate.

ARELLO. Association of Real Estate Licensing Law Officials.

ARM. Adjustable Rate Mortgage.

ASA. American Society of Appraisers.

ASHI. American Society of Home Inspectors.

C

Cap. Capitalization.

CC&Rs. Conditions, Covenants, and Restrictions.

CIC. Common Interest Community.

CLUE. Comprehensive Loss Underwriting Exchange.

CMA. Comparative Market Analysis.

CO. Certificate of Occupancy.

COB. Close of Business.

COE. Close of Escrow.

COO. Certificate of Occupancy.

CPA. Certified Public Accountant.

D

DOS. Due On Sale Clause.

DOT. Deed of Trust.

E

ECOA. Equal Credit Opportunity Act.

EM or EMD. Earnest Money deposit.

EPA. Environmental Protection Agency.

F

FCRA. Fair Credit Reporting Act.

FHA. Federal Housing Administration.

FHLMC. Federal Home Loan Mortgage Corporation (Freddie Mac).

FNMA. Federal National Mortgage Association (Fannie Mae).

FmHA. Farmers Home Administration.

FMV. Fair Market Value.

FRBO. For Rent by Owner.

FRM. Fixed Rate Mortgage.

FSBO. For Sale by Owner.

Continued

G

GAAP. Generally Accepted Accounting Principles.

GNMA. Government National Mortgage Association (Ginnie Mae).

GPM. Graduated Payment Mortgage.

H

HOA. Homeowners' Association.

HOW. Homeowners' Warranty.

HUD. US Department of Housing and Urban Development.

HVAC. Heating, Ventilation and Air Conditioning.

L

LBP. Lead-Based Paint disclosure.

LID. Landscape Improvement District.

LTV. Loan to Value.

M

MIP. Mortgage Insurance Premium.

MLS. Multiple Listing Service.

N

NAC. Nevada Administrative Code.

NAHB. National Association of Home Builders.

NAHI. National Association of Home Inspectors.

NAR. National Association of Realtors.

NAREA. National Association of Real Estate Appraisers.

NRS. Nevada Revised Statute.

P

PITI. Principal, Interest, Taxes, and Insurance.

PMI. Private Mortgage Insurance.

POC. Paid Outside of Closing.

PUD. Planned Unit Development.

R

REIT. Real Estate Investment Trust.

REO. Real Estate Owned.

RESPA. Real Estate Settlement Procedures Act.

RSH. Rural Housing Service.

RTO. Rent to Own.

S

SID. Special Improvement District.

SRPD. Seller's Real Property Disclosure form.

U

URAR. Uniform Residential Appraisal Report.

V

VA. Veterans Administration.

Y

YTD. Year-to-Date.