

APPENDIX A: ACRONYMS

APPENDIX A. ACRONYMS

Acronym	Description
AAR	Applicant Access Request.
ABA	American Bankers Association.
ACH	Automated Clearing House.
ADJ	Adjustment.
ADP	Automatic Data Processing.
ARM	Adjustable Rate Mortgage.
BANKO	Bankruptcy and Deceased Information.
B2G	Business To Government.
BPS	Basis Points.
BSP	Business Service Provider.
CHUMS	Computerized Homes Underwriting Management System.
CMB	Cash Management Branch.
CMMI	Capability Maturity Model Integration.
CMT	Constant Maturity Treasury.
COI	Certificate of Indebtedness.
COP	Change of Plan.
COTS	Commercial-Off-The-Shelf.
CT	Claim Type.
CWCOT	Claims Without Conveyance of Title.
DEO	Data Entry Operator.
DIL	Deed-in-Lieu.
DOB	Date of Birth.
DOJ	Department of Justice.
DOT	Deed of Trust.
FARETS	First American Real Estate Tax Service.
FCL	Foreclosure.
FHA	Federal Housing Administration.
FHASL	Federal Housing Administration Subsidiary Ledger.
FOCS	Financial Operations and Control Section
FTP	File Transfer Protocol.
GL	General Ledger.

Acronym	Description
GLD	General Ledger Division.
GTM	Government Technical Monitor.
HECM	Home Equity Conversion Mortgage.
HECM SP	Home Equity Conversion Mortgage Service Provider.
HERMIT	Home Equity Reverse Mortgage Information Technology.
HITS	HUD Information Technology Service.
HOA	Homeowner's Association.
HOCs	Homeownership Centers.
HUD	U.S. Department of Housing and Urban Development.
IACS	Insurance Accounting Collection System.
IMIP	Initial Mortgage Insurance Premium.
LIBOR	London Interbank Offered Rate.
LOC	Line of Credit.
LTV	Loan To Value.
MCA	Maximum Claim Amount.
M&M contractor	Management and Marketing.
MIC	Mortgage Insurance Certificate.
MIP	Mortgage Insurance Premium.
MMI	Mutual Mortgage Insurance.
MMIP	Monthly Mortgage Insurance Premium.
MTH-SF	Monthly Service Fee.
NACHA	National Automated Clearinghouse Association.
NJF	Non Judicial Foreclosure.
NPL	Net Principal Limit.
NSC	National Servicing Center.
NSF	Non-Sufficient Funds.
OMB	Office of Management and Budget.
PC	Personal Computer.
PCC-OTC	Paper Check Conversion Over The Counter.
P&P	Property and Preservation.
PDF	Portable Document Format.
PMI	Private Mortgage Insurance.
POA	Power of Attorney.
QSSI	Quality Software Services Inc.

Acronym	Description
REKON	A lien release software application.
REO	Real Estate Owned.
RFS	Reporting and Feedback System.
RMS	Reverse Mortgage Solutions Inc.
SAMS	Single Family Acquired Asset Management System.
SF	Single Family.
SFHEDW	Single Family Housing Enterprise Data Warehouse.
SFTP	Secure File Transfer Protocol.
SMART	Single Family Mortgage Asset Recovery Technology.
SOA	Section of the Act.
SP	Service Provider.
SPS	Secure Payment System.
SSN	Social Security Number.
STORM	Servicing Technology on Reverse Mortgages.
T & I	Tax and Insurance.
UPB	Unpaid Principal Balance.
URL	Uniform Resource Locator.

APPENDIX B: SERVICING MODULE MENU MAP

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