



OAKWOOD ESCROW

PROTECTION • TRUST • NEUTRALITY

Escrow Acronyms & Terms

1003	LOAN APPLICATION	EI	ESCROW INSTRUCTIONS
4C	ACCELERATION CLAUSE; ALIENATION CLAUSE; DUE-AN-SALE CLAUSE	EIC	ESCROW INSTITUTE OF CALIFORNIA
ABA	AMERICAN BAR ASSOCIATION	Enjoa	ELECTRONIC NOTARY JOURNAL OF OFFICIAL ACTS
ABI	ASSIGNMENT OF BENEFICIAL INTEREST	EO	ESCROW OFFICER
AEA	AMERICAN ESCROW ASSOCIATION	EOI	EVIDENCE OF INSURANCE
AITD	ALL INCLUSIVE TRUST DEED	eSign	ELECTRONIC SIGNATURES IN GLOBAL AND NATIONAL COMMERCE ACT
ALTA	AMERICAN LAND TITLE ASSOCIATION	FAQ	FREQUENTLY ASKED QUESTIONS
APN	ASSESSORS PARCEL NUMBER	F/C	FREE AND CLEAR
APR	ANNUAL PERCENTAGE RATE	FDIC	FEDERAL DEPOSIT INSURANCE CORPORATION
ARM	ADJUSTABLE RATE MORTGAGE	FEA	FEDERATION OF EXCHANGE ACCOMMODATORS
B	BUYER	FHA	FEDERAL HOUSING ADMINISTRATION
BK	BANKRUPTCY	FHLMC	FEDERAL HOME LOAN MORTGAGE CORPORATION
BSS	BULK SALES SPECIALIST	FIRPTA	FOREIGN INVESTMENT REAL PROPERTY TAX ACT
Calfirpta	CALIFORNIA REAL ESTATE WITHHOLDING GUIDELINES	FNMA	FEDERAL NATIONAL MORTGAGE ASSOCIATION
CAMB	CALIFORNIA ASSOCIATION OF MORTGAGE BROKERS	FSBO	FOR SALE BY OWNER
C/C	CERTIFIED COPY	GD	GRANT DEED
C&I	COMMERCIAL & INDUSTRIAL	GI	GENERAL INDEX
CAR	CALIFORNIA ASSOCIATION OF REALTORS	GP	GENERAL PARTNER
CC&Rs	CONDITIONS, COVENANTS, AND RESTRICTIONS	HCD	HOUSING COMMUNITY DEVELOPMENT
CD	CLOSING DISCLOSURE	HOA	HOMEOWNERS' ASSOCIATION
CDA	COMMISSION DISBURSEMENT AUTHORIZATION	HW	HOMEOWNERS WARRANTY
CEA	CALIFORNIA ESCROW ASSOCIATION	HPP	HOME PROTECTION PLAN
CEI	CERTIFIED ESCROW INSTRUCTOR	HUD	DEPT. OF HOUSING AND URBAN DEVELOPMENT
CEO	CERTIFIED ESCROW OFFICER	HWCPROS	HUSBAND AND WIFE AS COMMUNITY PROPERTY WITH RIGHT OF SURVIVORSHIP
CFPB	CONSUMER FINANCIAL PROTECTION BUREAU	HWJT	HUSBAND AND WIFE AS JOINT TENANTS
CLTA	CALIFORNIA LAND TITLE ASSOCIATION	IBA	INTEREST BEARING ACCOUNT
COE	CLOSE OF ESCROW	IRS	INTERNAL REVENUE SERVICE
CP	COMMUNITY PROPERTY	JT	JOINT TENANTS
CPA	CERTIFIED PUBLIC ACCOUNT	L&V	LEGAL AND VESTING
CRV	CERTIFICATE OF REASONABLE VALUE	LC	LATE CHARGE
CSEO	CERTIFIED SENIOR ESCROW OFFICER	LE	LOAN ESTIMATE
DOC	DEPARTMENT OF CORPORATIONS	LLC	LIMITED LIABILITY COMPANY OR CORPORATION
DOI	DEPARTMENT OF INSURANCE	LP	LIMITED PARTNER
DRE	DEPARTMENT OF REAL ESTATE	LRT	LENDER, RATE AND TERM
DTT	DOCUMENTARY TRANSFER TAX	LTV	LOAN TO VALUE
EDD	EMPLOYEE DEVELOPMENT DEPARTMENT		

MBA	MORTGAGE BANKER'S ASSOCIATION	QC	QUITCLAIM DEED
MERS	MORTGAGE ELECTRONIC REGISTRATION SYSTEM	R&R	REVENUE & RECOVERY
MHS	MOBILE HOME SPECIALIST	REIT	REAL ESTATE INVESTMENT TRUST
MISMO	MORTGAGE INDUSTRY STANDARDS MAINTENANCE ORGANIZATION	RESPA	REAL ESTATE SETTLEMENT PROCEDURES ACT SELLER
MIP	MORTGAGE INSURANCE PREMIUM	S	SELLER
MLS	MULTIPLE LISTING SERVICE	S&L	SAVINGS & LOAN
MMA	MONEY MARKET ACCOUNT	SA	SELLING AGENT OR SELLER'S AGENT
MMI	MONTHLY MORTGAGE INSURANCE	SDCEA	SAN DIEGO COUNTY ESCROW ASSOCIATION
NACRC	NATIONAL ASSOCIATION OF COUNTY RECORDERS AND CLERKS	SI	STATEMENT OF IDENTITY
NAR	NATIONAL ASSOCIATION OF REALTORS	TC	TENANTS IN COMMON
NNA	NATIONAL NOTARY ASSOCIATION	TD	TRUST DEED
NOD	NOTICE OF DEFAULT	TILA	TRUTH IN LENDING ACT
NOP	NOT OUR PARTY, OR NOT OUR PROPERTY	TO	TITLE OFFICER
OOT	OUT OF TOWN	TRID	TILA-RESPA INTERGRATED DISCLOSURE
PCOR	PRELIMINARY CHANGE OF OWNERSHIP REPORT	TTEE	TRUSTEE
PD	PROFESSIONAL DESIGNATION	UCC	UNIFORM COMMERCIAL CODE
PDF	PORTABLE DOCUMENT FORMAT	UETA	UNIFORM ELECTRONIC TRANSACTION ACT VETERANS
PITI	PRINCIPAL, INTEREST, TAXES AND INSURANCE	VA	ADMINISTRATION
PIQ	PROPERTY IN QUESTION	VOD	VERIFICATION OF DEPOSIT
PMI	PRIVATE MORTGAGE INSURANCE	VOE	VERIFICATION OF EMPLOYMENT
P/O	PAYOFF	WOP	WITH OTHER PROPERTY
PQA	POWER OF ATTORNEY	X	ESCROW
POC	PAID OUTSIDE OF CLOSING	XEI	EXCHANGE ESCROW INSTRUCTIONS
PR	PRELIMINARY REPORT	YSP	YIELD SPREAD PREMIUM
PRIA	PROPERTY RECORDS INDUSTRY ASSOCIATION		
PUD	PLANNED UNIT DEVELOPMENT		