

## Escrow Acronyms

- **1003:** Loan Application
- **AC:** Acceleration Clause
- **ALIENATION CLAUSE; DUE ON SALE CLAUSE**
- **ABI:** Assignment of Beneficial Interest
- **AEA:** American Escrow Association
- **AITD:** All-Inclusive Trust Deed
- **ALTA:** American Land Title Association
- **APN:** Assessor's Parcel Number
- **APR:** Annual Percentage Rate
- **ARM:** Adjustable Rate Mortgage
- **B:** Buyer
- **BL:** Bankruptcy
- **CAL FIRPTA:** California Real Estate Withholding Tax
- **C/C:** Certified Copy
- **C&I:** Commercial & Industrial
- **CAR:** California Association of Realtors
- **CC&Rs:** Conditions, Covenants, and Restrictions
- **CD:** Closing Disclosure
- **CDA:** Commission Disbursement Authorization
- **CEO:** Certified Escrow Officer
- **CFPB:** Consumer Financial Protection Bureau
- **CLTA:** California Land Title Association
- **COE:** Close of Escrow
- **CP:** Community Property
- **DFPI:** Department of Financial Protection and Innovation

- **DOI:** Department of Insurance
- **DRE:** Department of Real Estate
- **DTT:** Documentary Transfer Tax
- **E1:** Escrow Instructions
- **EIC:** Escrow Institute of California
- **EO:** Escrow Officer
- **EOI:** Evidence of Insurance
- **FAQ:** Frequently Asked Questions
- **F/C:** Free and Clear
- **FDIC:** Federal Deposit Insurance Corporation
- **FHA:** Federal Housing Administration
- **FHLMC:** Federal Home Loan Mortgage Corporation
- **FIRPTA:** Foreign Investment Real Property Tax Act
- **FNMA:** Federal National Mortgage Association
- **FSBO:** For Sale By Owner
- **GD:** Grant Deed
- **GI:** General Index
- **GP:** General Partner
- **HCD:** Housing Community Development
- **HOA:** Homeowners' Association
- **H\W:** Homeowners Warranty
- **HPP:** Home Protection Plan
- **HUD:** Department of Housing and Urban Development
- **HWCPRS:** Husband and Wife as Community Property with Right of Survivorship
- **HWJT:** Husband and Wife as Joint Tenants
- **IBA:** Interest-Bearing Account

- **IRS:** Internal Revenue Service
- **JT:** Joint Tenants
- **L&V:** Legal and Vesting
- **LC:** Late Charge
- **LE:** Loan Estimate

