

ADDI	American Dream Downpayment Initiative
8609	IRS Form for Final Allocation Document (LIHC)
8823	IRS Form for Noncompliance (LIHC)
ACC	Annual Contributions Contract
AHR	Affordable Housing Resources
AMI	Area Median Income
AOD	Application Oriented Design (LIHC)
APR	Annual Percentage Rate
ARCH	Appalachian Regional Coalition on homelessness
ARM	Adjustable Rate Mortgage
BD	Business Development
CA	Contract Administration
CAAR	Chattanooga Area Association of REALTORS®
CAOM	Contract Administration Oversight Manager
CAPER	Consolidated Annual Performance Evaluation Report
CARCOG	Chattanooga Regional Council of Governments
CATS	Contract Administration Tracking System
CAVS	Contract Administration Vouchering System
CDBG	Community Development Block Grant
CDC	Community Development Corporation
CEE	Council for Employee Excellence
CHA	Chattanooga Housing Authority
CHDAT	Community Housing Developers Association of TN
CHDO	Community Housing Development Organization
CITC	Community Investment Tax Credits
CoC	Continuum of Care
COFI	Cost of Funds Index
COL	Compliance On Line (LIHC)
COMPS	Comparative Market Analysis
CP	Community Programs
CSA	Core-Based Statistical Area
DDA	Difficult to Develop Area
DIDS	Division of Intellectual Disabilities Services
ECD	Tennessee Department of Economic and Community Development
ECOA	Equal Credit Opportunity Act
EMTAR	Eastern Middle Tennessee Association of REALTORS®
ERP	Emergency Repair Program for the Elderly
ESG	Emergency Shelter Grant Program
ETDD	East Tennessee Development District
EX	Executive
FA	Fiscal Administration
FAHE	Federation of Appalachian Housing Enterprises
FDIC	Federal Deposit Insurance Corporation
FHA	Federal Housing Administration
FHFA	Federal Housing Finance Agency
FHLB	Federal Home Loan Bank
FHLMC	Federal Home Loan Mortgage Corporation (Freddie Mac)

FMR	Fair Market Rent
FNMA	Federal National Mortgage Association (Fannie Mae)
FRM	Fixed-Rate Mortgage
FSBO	For Sale by Owner
FSS	Family Self Sufficiency Program
FTDD	First Tennessee Development District
GNAR	Greater Nashville Association of Realtors
GNMA	Government National Mortgage Association (Ginnie Mae)
GNRC	Greater Nashville Regional Council
GPM	Graduated-Payment Mortgage
GSE	Government Sponsored Enterprise or Entity
GSMAR	Great Smoky Mountains Association of REALTORS®
HAP	Housing Assistance Payment
HBEI	Homebuyer Education Initiative
HCV	Housing Choice Voucher Program
HECM	Home Equity Conversion Mortgage
HELP	Homebuyer Education Learning Program
HFA	Housing Finance Agency
HMDA	Home Mortgage Disclosure Act
HMIS	Homeless Management information System (HUD)
HNM	Homeless No More
HOME	HOME Investment Partnership Program
HOPWA	Housing Opportunities for Persons with AIDS
HPRP	Homelessness Prevention and Rapid Re-Housing Program
HQS	Housing Quality Standards
HR	Human Resources
HTC	Historic Tax Credit
HTF	Housing Trust Fund
HUD	US Department of Housing and Urban Development
HVP	Homeownership Voucher Program
IA	Internal Audit
IRC	Internal Revenue Code
IREMS	Integrated Real Estate Management System
IRS	Internal Revenue Service
IT	Information Technology
KAAR	Knoxville Area Association of REALTORS®
KCDC	Knox County Development Corp.
LDS	Leadership Development Series
LEAD	Lead Abatement
LEED ND	Leadership in Energy & Environmental Design for Neighborhood Development
LEED	Leadership in Energy & Environmental Design
LIHEAP	Low Income Home Energy Assistance Program
LIHTC	Low Income Housing Tax Credits
LTV	Loan to Value
MAAG	Memphis Area Association of Government
MAAR	Memphis Area Association of Realtors
MBA	Mortgage Bankers' Association

MBS	Mortgage-Backed Security
MD	Multifamily Development
MDHA	Metropolitan Development and Housing Agency
MHA	Memphis Housing Authority
MHDD	Tennessee Department of Mental Health and Developmental Disabilities
MI	Mortgage Insurance
MIP	Mortgage Insurance Premium
MLS	Multiple Listing Service
MOR	Management and Occupancy Review
MSA	Metropolitan Statistical Area
MTAR	Middle Tennessee Association of REALTORS®
MTCS	Multifamily Tenant Characteristics Summary
MUD	Mixed-used development
N.W.O.	Neighborhood Works Organizations
NAR	National Association of Realtors®
NARHO	National Association of Housing and Redevelopment Officials
NCSHA	National Council of State Housing Agencies
NETAR	Northeast Tennessee Association of REALTORS®
NFMP	National Foreclosure Mitigation Project
NMTC	New Markets Tax Credit
NSP	Neighborhood Stabilization Program
NWTDD	Northwest Tennessee Development District
OA	Originating Agent, originates our mortgage loans
PA	Public Affairs
PBCA	Performance-Based Contract Administration
PC	Program Compliance
PHA	Public Housing Authority
PHA	Public Housing Authority
PIC	PIH (Public and Indian Housing) Information Center
PIH	Public and Indian Housing
PITI	Principal, Interest, Taxes and Insurance
PMI	Private Mortgage Insurance
PPM	Prepayment Penalty Mortgage
PUD	Planned Unit Development
QCT	Qualified Census Tract
QM	Quality Management
RCS	Rent Comparability Study
RD	Rural Development (USDA)
REMIC	Real Estate Mortgage Investment Conduit
REO	Real Estate Owned
RESPA	Real Estate Settlement Procedures Act
REV PROC	Revenue Procedure
REV RUL	Revenue Ruling
RHED	Rural Housing and Economic Development (HUD)
RHS	Rural Housing Service
RP	Research and Planning
S8CA	Section 8 Contract Administration

S8RA	Section 8 Rental Assistance
SAHMA	Southeastern Affordable Housing Management Association
SCTDD	South Central Tennessee Development District
SETDD	Southeast Tennessee Development District
SF	Single Family
SFP	Single Family Programs
SMTAR	Southern Middle Tennessee Association of REALTORS®
SRO	Single Room Occupancy
SWTDD	Southwest Tennessee Development District
TAAH	Tennessee Association of Affordable Housing
TAHRA	Tennessee Association of Housing and Redevelopment Authorities
TARP	Troubled Assets Repair Program
TCA	Traditional Contract Administrator or Administration
TCAP	Tax Credit Assistance Program
TDDA	Tennessee Development District Association
TDEC	Tennessee Dept of Environment and Conservation
TILA	Truth-In-Lending Act
TSAHC	Tennessee Statewide Affordable Housing Coalition
TVAR	Tennessee Valley Association of REALTORS®
UCAR	Upper Cumberland Association of REALTORS®
UCDD	Upper Cumberland Development District
USDA/RD	US Department of Agriculture/Rural Development
VA	Department of Veterans Affairs
WAP	Weatherization Assistance Program
WCAR	Williamson County Association of REALTORS®
WTHR	West Tennessee Housing Resource Network