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GLOSSARY

ACORN	Association of Community Organizations for Reform Now
APR	Annual Percentage Rate
ATMs	Automatic Teller Machines
BISO	Bankers in Search Of (Los Angeles)
CDCs	Community Development Corporations
CDFIs	Community Development Financial Institutions
CRA	Community Reinvestment Act
CSW	Case Shiller Weiss
ECOA	Equal Credit Opportunity Act
FDIC	Federal Deposit Insurance Corporation
FHA	Federal Housing Administration
FICO	Credit Score
FIRREA	Financial Institutions Reform, Recovery and Enforcement Act
FMA	Financial Modernization Act
FRB	Federal Reserve Board
GLBA	Gramm-Leach-Bliley Financial Modernization Act
GSEs	Government Sponsored Enterprises – Fannie Mae and Freddie Mac
HIB	Higher-income borrowers (those earning at least 80% of area median income)
HIN	Higher-income neighborhoods (census tracts with median income at least 80% of the MSA median in 1990)
HMDA	Home Mortgage Disclosure Act
HUD	U.S. Department of Housing and Urban Development
JCHS	Joint Center for Housing Studies at Harvard University
LIB	Lower-income borrowers (those earning less than 80% of area median income)
LIN	Lower-income neighborhoods (census tracts with median income less than 80% of the MSA median in 1990)
LMI	Low and moderate income
LTV	Loan-to-Value
MIS	Management Information System
MSA	Metropolitan Statistical Area
NACA	Neighborhood Assistance Corporation of America
NAHB	National Association of Home Builders
NCRC	National Community Reinvestment Coalition
NORMAL	Neighborhood Ownership Recovery Mortgage Assistance Loan (Chicago)
OCC	Comptroller of the Currency
OTS	Office of Thrift Supervision
PMI	Private Mortgage Insurance
RHS	Rural Housing Service of the U.S. Department of Agriculture
SBA	Small Business Administration
VA	Department of Veterans' Affairs