

**List of Acronyms used**

AARP – American Association of Retired Persons  
ACORN – Association of Community Organizations for Reform Now  
AHECI – American Homeowner Education and Counseling Institute  
CCA – Central City Association  
CCCS-LA – Consumer Credit Counseling Center of Los Angeles  
CRA – Community Reinvestment Act  
CRC – California Reinvestment Committee  
ELACC – East Los Angeles Community Corporation  
FHA/VA – Federal Housing Administration / Veterans Administration  
FNMA, commonly called Fannie Mae - Federal National Mortgage Association  
FHLMC, commonly called Freddie Mac – Federal Home Loan Mortgage Corporation  
HMDA – Home Mortgage Disclosure Act  
HOEPA – Home Ownership and Equity Protection Act  
HUD – U.S. Department of Housing and Urban Development  
LA Partners – Los Angeles Partners for Homeownership  
LAFLA – Legal Aid Foundation of Los Angeles  
LAHD – Los Angeles Housing Department  
LA-NHS – Los Angeles Neighborhood Housing Services  
LAUSD – Los Angeles Unified School District  
NRC – Neighborhood Reinvestment Corporation  
SCANPH – Southern California Association of Non Profit Housing  
UCLA – University of California at Los Angeles