

## Acronyms in real estate

AP - Asking price  
APT - Apartment  
ARV - After Repair Value  
AV - Appraised Value  
BR - Bedroom  
CAR - Certificate authorizing registration  
CCT - Condominium Certificate of Title  
CF - Cost Factor  
CG - Car Garage  
CGT - Capital Gains Tax  
CLOP - Contract of Lease with Option to Purchase  
CRB - Certified Real estate Broker  
CTC - Community Tax Certificate  
CTS - Contract-To-Sell  
CWT - Creditable Withholding Tax  
DBO - Direct Buyers Only  
DOAS - Deed Of Absolute Sale  
DP - Down Payment  
DR - Door  
DST - Documentary Stamps Tax  
FMV - Fair market Value  
FSBO - For Sale By Owner  
HOA - Home Owners Association  
HVAC - Heating Ventilation and Air Conditioning  
ISP - Indicative selling Price  
LTV - Loan To Value  
MA - Monthly Amortization  
MAO - Maximum Allowable Offer  
MBP - Minimum Bid Price  
MR - Maids Room  
MRI - Mortgage Redemption Insurance  
NOI - Net Operating Income  
OP - Over Pricing  
PITI - Principal Interest Taxes and Insurance  
PS - Parking Slot  
RD - Registry of Deeds  
REB - Real Estate Broker  
REIT - Real Estate Investment Trust  
REO - Real Estate Owned  
RFO - Ready For Occupancy  
RM - Room  
ROI - Return On Investment or Return Of Investment  
ROPOA - Real and Other Properties Owned or Acquired  
RPT - Real Property Tax  
T&B - Toilet and Bath  
TCT - Transfer Certificate of Title  
TT - Transfer Tax  
VAT - Value Added Tax