



## Abbreviations

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AGOA	African Growth and Opportunity Act
APR	annual percentage rate
CDI	City Development Index
CDPO	constant proportion debt obligation
CERAP	China Economic Research and Advisory Programme
CDO	collateralized debt obligation
CP	commercial paper
CRA	credit rating agency
EU	European Union
FHA	Federal Housing Administration
FICO	Fair Isaac Company
FMA	foreign market access
GDP	gross domestic product
GNMA	Government National Mortgage Association, Ginnie Mae
GSE	government-sponsored enterprise
HMDA	Home Mortgage Disclosure Act
HOEPA	Homeowners Equity Protection Act
HUD	U.S. Department of Housing and Urban Development
LP	Loan Performance
LTCM	Long-Term Capital Management
MBS	mortgage-backed securities
MOC	Mortgage Origination Commission
OECD	Organisation for Economic Co-operation and Development
OFHEO	Office of Federal Housing Enterprise Oversight
OTC	over-the-counter
PPI	private participation in infrastructure

RESPA	Real Estate Settlement and Procedures Act
SIV	structured investment vehicle
TILA	Truth in Lending Act
UNFPA	United Nations Population Fund
UN-HABITAT	United Nations Human Settlements Programme
VA	Veterans Administration
WDI	World Development Indicators