TERM	DEFINITION
ABA (American Bar Association)	An organization supporting the legal profession with practical resources while improving the administration of justice.
Acetate	An older type of clear film base that supports the image forming emulsion and is made from cellulose acetate. A characteristic of this film base is that it can be easily torn and is subject to decay (see Vinegar Syndrome).
ACH (Automated Clearing House)	An electronic network for financial transactions in the United States. ACH processes large volumes of credit ("push") and debit ("pull") transactions in batches.
Acknowledgment	A declaration by an individual before a notarial officer that the individual has signed a record for the purpose stated in the record and, if the record is signed in a representative capacity, that the individual signed the record with proper authority and signed it as the act of the individual or entity identified in the record.
Address	The number, street name, and other information that describes where a building is or where somebody lives.
Agricultural Lien	An interest, other than a security interest, in farm products, which secures payment or performance of an obligation for goods or services furnished in connection with a debtor's farming operation or rent on real property leased by a debt or in connection with its farming operations.
ALTA (American Land Title Association)	A national trade organization of the abstract and title insurance industry whose members search, review and insure land titles to protect homebuyers and mortgage lenders who invest in real estate.
Alteration	A change to the terms or conditions of a document, and/or change in the variable information added to the record or electronic record, after it is signed, or if it is not required to be signed, after it is delivered.
Annotation	In terms of redaction, the notes/comment box is used to cover up sensitive information within documents. Typically, the annotation is not permanent and can be removed to access sensitive information unless it is burned-in the document.
ANSI (American National Standards Institute)	A standard-setting body which oversees the creation and use of rules and guidelines that directly impact businesses.
Appearance, Personal/Physical	The notary is physically close enough to see, hear, communicate with, and receive identification documents from a principal and any required witness.

PRIA GLOSSARY & ACRONYMS

(Acronyms begin on page 21)

TERM	DEFINITION
API (Application Program Interface)	A set of routines, protocols and tools for building software applications.
Archival Records	Records of enduring value.
Archivally Sound	Durable, permanent, and suitable for preservation in archives. Although no specific standards exist for labeling a material archivally sound, it is understood to suggest that the material is very durable.
Armed Forces	The military forces of a nation or of the states within that nation.
As-Extracted Collateral	Oil, gas, or other minerals that are subject to a security interest that is created by a debtor having an interest in the minerals before extraction; and attaches to the minerals as extracted; or accounts arising out of the sale at the wellhead or minehead of oil, gas, or other minerals in which the debtor had an interest before extraction.
ASN (Assessor's Parcel Number)	See PIN.
ASP (Application Service Provider)	A business providing computer-based services to customers over a network; such as access to a particular software application using a standard protocol.
Authenticate	To sign or execute, or adopt a symbol, or encrypt a record in whole or in part, with intent to identify the authenticating party and to adopt, accept, or establish the authenticity of a record or term.
Authentication	A process of confirming an identity of an individual or legal entity, either in connection with the creation of a relationship or in connection with the individual's or the legal entity's participation in a transaction.
Authoritative Copy	The unique controlling reference copy of the Transferable Record (eNote).
Authorization	"Rights-based access control" is the enforcement of specified rules based on positive identification of users and the systems or data they are permitted to access.
Backfile Conversion	The process of converting large volumes of documents accumulated over time. Backfile conversion usually consists of digitizing files or documents using high-speed scanning methods.
Background Paper	A document providing relevant facts and information on a specific standard, topic, issue, technology, legislation, statute, decision, development, policy or practice that is of interest to the property records industry.

For questions about definitions or to report a broken link, contact coordinator@pria.us

(Acronyms begin on page 21)

TERM	DEFINITION
Bank or Financial Account Numbers	A unique number, issued by a financial institution at the time an account is opened, to identify an account. A bank uses this account number to identify individual holders of accounts. Bank account numbers are usually eight or more digits.
Base64	Binary data in an ASCII string format which codes information and represents the image.
Batch Processing	Processing transactions in a group or batch. No user interaction is required once batch processing is underway. This differentiates batch processing from transaction processing, which involves processing transactions one at a time and requires user interaction.
Best Practice	A method or technique that has consistently shown results superior to those achieved with other means. A "best" practice can evolve as experience and research develop. A practice is used to maintain quality as an alternative to mandatory legislated standards and can be based on self-assessment and benchmarking.
Bi-Tonal Image	An image consisting only of a foreground color and a background color.
Blips	Small rectangular marks that appear under a microfilm frame. Their presence and size is used to differentiate the significance of the page in the corresponding frame.
BMP	A file format, also known as bitmap image file or device independent bitmap (DIB) file format or simply a bitmap, is a raster graphics image file format used to store bitmap digital images, independently of the display device (such as a graphics adapter). BMP is the only graphics format where compression actually enlarges the file.
Borrower	A person who receives funds in the form of a loan with the obligation of repaying the loan with interest (if applicable). In mortgage, any person purchasing the real property securing the loan, executing the promissory note, executing a guaranty of the debt evidenced by the promissory note, or signing a security instrument in connection with a home loan.
Brown Toning	See Polysulfide Toning
Business Continuity	Organizational recovery following a disaster. It presumes prevention arrangements have failed and that an incident has occurred which has interrupted normal business to the extent that corrective action is required.
Catastrophic Events	Unforeseen events (e.g., natural disasters, major power outages) that cause operations to cease.
Cadastral	An official register or map of property that depicts ownership, parcel boundaries, and related information.

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TERM	DEFINITION
Certification Authority	A trusted third party organization or company that issues, manages, renews and revokes Digital Certificates used to create Digital Signatures. The Certification Authority registers the certificate holder's name and address and allows others to see if the certificate is valid, revoked or expired. The third-party certification authority also has the ability to confirm the identity of the certificate holder.
Certified Copy	A copy (often a photocopy) of a primary document, that has on it an endorsement or certificate that it is a true copy of the primary document. It does not certify that the primary document is genuine, only that it is a true copy of the primary document.
Click through Signature	Electronic signature by which a consumer indicates assent by affirmatively clicking on a box, button or other method, acknowledging awareness of, and agreement to, the terms of the record provided.
Collateral	The property subject to a security interest or agricultural lien. The term includes proceeds to which a security interest attaches under Section 9-315; accounts, chattel paper, payment intangibles, and promissory notes that have been sold; and goods that are the subject of a consignment.
Collection/Submission Process	The initial gathering of documents and information by a submitter to support an electronic recording function or process. For example, a settlement agent (e.g., lawyer, title agent, escrow agent) is responsible for sending recording documents and information to a recording jurisdiction for the purpose of fulfilling the recording function (i.e., submission of a document for recording).
Communicate	To send a written or other tangible record or to transmit a record by any means agreed upon by the persons sending and receiving the record.
Confidentiality	Authorized restrictions on information access and disclosure, including means for protecting personal privacy and proprietary information. Confidentiality and privacy are often used synonymously.
Consignee	A merchant to whom goods are delivered in a consignment.
Consignment	An arrangement whereby goods are left in the possession of another party to sell.
Consignor	A person who delivers goods.
Consumer	An individual who obtains, through a transaction, products or services that are used primarily for personal, family, or household purposes. Also means the legal representative of such an individual.

PRIA GLOSSARY & ACRONYMS

(Acronyms begin on page 21)

TERM	DEFINITION
Consumer Debtor	A purchaser in a transaction.
Consumer Goods	Items that are used or bought for use primarily for personal, family, or household purposes.
Consumer Obligor	An individual who incurred the debt primarily for personal, family, or household purposes.
Consumer Transaction	An event by which (i) an individual incurs a debt primarily for personal, family, or household purposes, (ii) a security interest secures the debt, and (iii) the collateral is held or acquired primarily for personal, family, or household purposes. The term includes a consumer-goods transaction.
Consumer-Goods Transaction	A transaction to the extent that an individual incurs an obligation primarily for personal, family, or household purposes; and a security interest in consumer goods or in consumer goods and software that is used, licensed, or bought for use primarily for personal, family, or household purposes secures the obligation.
Continuation Statement	An amendment of a financing statement which identifies, by its file number, the initial financing statement to which it relates and indicates that it is a continuation statement for, or that it is filed to continue the effectiveness of, the identified financing statement.
Credit and Debit Card Numbers	Card numbers are a special case of ISO 7812 numbers. An ISO 7812 number contains a single-digit major industry identifier (MII), a six-digit issuer identifier number (IIN), an account number, and a single digit checksum using the Luhn algorithm. The MII is usually considered to be part of the IIN.
CRL (Certificate Revocation List)	A list of Digital Certificates that contain the status of certificates (as valid, revoked or expired), valid dates for the certificate's use and, if revoked, the reason for a revocation. CRLs are an important part of Public Key Infrastructure, as they validate that the certificate used by the Digital Signature on an Electronic Record has not been revoked and may be trusted.
CSS (Cascading Style Sheet)	A format for the layout of Web pages derived from multiple sources with a defined order of precedence where the definitions of any style element conflict.
Data	Information in a database, information about an operating system (OS), operational policies and procedures, system design, organization policies and procedures, and system status.
Data entry/indexing	A process employed to enter or update data in a computer system database
Date of Birth	The month, day, and year someone was born.
Day-Forward Redaction	The redaction of personally identifiable information (PII) from land records that are created or placed into the recorder's database on and after the implementation of redaction by the recorder.

TERM	DEFINITION
Debtor	A person having a property interest, other than a security interest or other lien, in the collateral, whether or not the person is an obligor; a seller of accounts, chattel paper, payment intangibles, or promissory notes; or a consignee.
Deed of Trust	See Mortgage
Denial of Service Attack	An attack designed to overload system capabilities so that legitimate services cannot be rendered until the attack is ended.
Digital Certificate	An electronic file, issued and digitally signed, that stores information about the user – their name, their public key, the certificate's operational period, and the specific uses for which it is authorized.
Disaster	A sudden, unplanned, calamitous event that creates an inability on the part of an organization to perform critical business functions for some period of time.
Disaster Recovery Planning	The advance planning and preparations necessary to minimize loss and ensure continuity of the critical business functions of an organization in the event of a disaster.
Disclosure	The act or an instance of exposure; revelation.
Disposing	The deletion or discarding of documents and information that are no longer needed.
Disposition	Any means of changing the location or physical format of the records. Includes destruction by shredding or recycling, digitizing, microfilming, duplicating, or transferring.
Document Submitter	See End-User Submitter
DPI (Dots Per Inch)	A measure of the resolution of a printer. The measure properly refers to the dots of ink or toner used by an image setter, laser printer, or other printing device to print text and graphics. In general, the more dots per inch, the better and sharper the image. While DPI is not officially a measure of image resolution, it is frequently used that way.
Driver's License Number	The numbers assigned to drivers by their state's driving licensing agency. The numbers are essentially a way to identify and separate an individual's information from all the other drivers in the state.
DTD (Document Type Definition)	A file that defines the "markup language" that will be used to describe the data. It defines and names the elements that can be used in the document, the order in which the elements can appear, the element attributes that can be used, and other document features.
Eavesdropper	An entity that is capable of intercepting documents or information (without the submitter's or recording jurisdiction's knowledge) as it is collected by the recording jurisdiction from the submitter.

TERM	DEFINITION
Electronic	Relating to technology having electrical, digital, magnetic, wireless, optical, electromagnetic, or similar capabilities.
Electronic Agent	A computer program or other automated means used independently to initiate an action.
eClosing (Electronic Closing)	The act of closing a real estate transaction electronically. This occurs through a secure environment(s) where one or more required closing documents are accessed, presented, and signed electronically.
Electronic Document	A document that is created, accessed, presented, and/or signed electronically. An eDoc may be a paper document that is converted to an electronic form.
Electronic Document Delivery Vendor	An entity that packages and delivers the document(s) to the recording jurisdiction and returns the recorded documents to the end-user submitter (e.g., recording portal, document aggregator vendor).
eMortgage (Electronic Mortgage)	A mortgage loan where the closing documents (at a minimum the Promissory Note) are created, accessed, presented, executed, transferred, and/or stored electronically.
eNotary (Electronic Notarization)	The performance of a notarial act by a notary public using electronic means.
Electronic Record	A contract or other record created, generated, accessed, sent, communicated, received, or stored by electronic means.
Electronic Security Instrument	A mortgage or deed of trust evidencing the pledge of real estate as collateral for the loan.
Electronic Signature	An electronic sound, symbol, or process, attached to or logically associated with a contract or other record and executed or adopted by a person with the intent to sign the record.
Email Address	An address that identifies an electronic location to which messages are delivered.
Encryption	The use of a software key in a computer process which converts data to something incomprehensible, so that the data can be re-converted only by an authorized recipient holding the matching key.
End-User Submitter	The person or organization which has documents to be recorded.
Equipment	Goods other than inventory, farm products, or consumer goods.
eRecording (Electronic Recording)	An act of registering recordable documents electronically with the recorder or similar jurisdictional authority.
eRecording Vendor	A company that contracts directly with a county, which may include an MOU or other formal agreement, and maintains a system integration with the county's land records system or eRecording portal, to submit electronic recordings to that county.

(Acronyms begin on page 21)

TERM	DEFINITION
E-SIGN (Electronic Signatures in Global and National Commerce Act)	Federal legislation (effective in 2000) designed to provide national legislation to cover states that have not adopted a version of UETA (promulgated by Uniform Law Commissioners in 1999). UETA and E-SIGN provisions are substantially the same, except that eNotes as defined in E-SIGN must be secured by real property. Together we refer to them as eSignature Laws.
eVault (Electronic Vault)	A secure storage solution that meets the requirements of eSignature Laws. The concept is analogous to a paper-based document vault administered by a document custodian in the industry today.
False Positive	A result that is erroneously positive when a situation is normal. An example might be a nine digit Zip+4 identified by redaction software as a SSN.
Farm Products	Goods from a farming operation.
Farming Operation	Raising, cultivating, propagating, fattening, grazing, or any other farming, livestock, or aquaculture operation.
Federal Regulatory Agency	Any executive department, military department, Government corporation, Government controlled corporation, or other establishment in the executive branch of the Government (including the Executive Office of the President), or any independent regulatory agency
Federal Tax Lien	When the IRS assesses a tax liability, a demand is made for payment. If the taxpayer does not pay it then a document is recorded. The IRS has a legal claim to all of the taxpayer's property for the amount of the tax liability.
FEIN (Federal Employer Identification Number)	A number issued by the federal government which is used to identify taxpayers that are required to file various business tax returns. The FEIN is also known as a Federal Tax Identification Number (FTIN).
Filing	Used interchangeably to mean recording.
Filing Office	An office designated as the place to file a financing statement.
Financing Statement	A record or records composed of an initial financing statement and any filed record relating to the initial financing statement. See also UCC (Uniform Commercial Code).
Fixture Filing	The filing of a financing statement covering goods that are, or are to become, fixtures.
Fixtures	Goods that have become so related to particular real property that an interest in them arises under real property law.
Format	The physical form in which material appears (e.g., books, slides, photographs, film, recordings).

PRIA GLOSSARY & ACRONYMS

(Acronyms begin on page 21)

TERM	DEFINITION
FTP (File Transfer Protocol)	A standard of network protocols used to transfer files from one host to another host over a transmission control protocol (TCP)-based network, such as the internet.
GIF (Graphics Interchange Format)	A bit-mapped graphics file format that is used extensively on the Internet. The standard supports only 255 colors per frame, so it requires "lossy" quantization for full-color images (dithering). Color precision can be improved through the use of multiple frames. GIF images can use lossless LZW (Lempel-Ziv-Welch) compression.
Goods	All things that are movable when a security interest attaches. The term includes (i) fixtures, (ii) standing timber that is to be cut and removed under a conveyance or contract for sale, (iii) the unborn young of animals, (iv) crops grown, growing, or to be grown, even if the crops are produced on trees, vines, or bushes, and (v) manufactured homes. The term also includes a computer program structurally integrated with goods, any informational content included in the program, and any supporting information provided in connection with a transaction relating to the program or informational content if (i) the program is associated with the goods in such a manner that it customarily is considered part of the goods, or (ii) by becoming the owner of the goods, a person would acquire a right to use the program in connection with the goods.
GSE (Government Sponsored Enterprise)	A private organization with government charter and backing. Examples are Freddie Mac and Fannie Mae.
Hacker	A person who illegally gains access to and sometimes tampers with information in a computer system.
Hash Algorithm	A function that converts a data string into a numeric string output of fixed length. The output string is generally much smaller than the original data. Hash algorithms are designed to be collision-resistant, meaning that there is a very low probability that the same string would be created for different data.
HELOC (Home Equity Line of Credit)	A loan in which the lender agrees to lend a maximum amount within an agreed period (called a term), where the collateral is the borrower's equity in his/her house (akin to a second mortgage).
HTML (Hypertext Markup Language)	The markup language for publishing hypertext on the World Wide Web. HTML commands direct the size, shape, coloring, and placement of text, graphics and sound on the webpage, as well as integrating the static page with dynamic content such as Java applets.
HTTP (Hyper Text Transport Protocol)	A secure form of communication that is used to exchange information between webpages or access information found on a webpage.

(Acronyms begin on page 21)

TERM	DEFINITION
HTTPS (Hyper Text Transport Protocol Secure Sockets)	A secure form of HTTP, which encrypts data before it is sent.
Hybrid Mortgage	An electronic mortgage and a paper-based mortgage together. This means that parts of the transaction were conducted electronically (the borrower closing, generation of the promissory note and security instrument), but some part of it (other than the promissory note) is converted to paper (i.e., printing the security instrument for filing with the recorder).
Hybrid Redaction Processing	The ability to redact some documents in a fully-automated environment without human intervention, and pass other documents to human verifiers for review before redacting.
ICR (Intelligent Character Recognition)	An advanced optical character recognition (OCR) system that allows fonts and different styles of hand writing to be learned by a computer during processing to improve accuracy and recognition levels.
Image	A digitized presentation of a document.
Improper Deletion or Destruction	Documents and information that are still resident within the system even after disposal procedures have been followed (e.g., not erasing hard disks containing documents and information).
Inadequate Event Logging	Failure to log events that can provide details on transaction history or support security incident monitoring capabilities.
Inadequate Security	Security which fails to prevent unauthorized access to critical computing equipment, documents and data.
Information	Data, text, images, sounds, codes, computer programs, software, databases, or the like.
Insecure Test Environment	Test environments that use "live operational data" but have lax security compared to the operational environments.
Insecure Transfer Methods	Sensitive information not encrypted while in transit.
Insider Threat	An employee or contractor who has access to organizational assets, and leverages that access to perform unauthorized functions.
Integrity	Guarding against improper data modification or destruction, ensuring information non-repudiation and authenticity.
IPR (Intellectual Property Rights)	The protection of a work or invention that is the result of creativity to which one has rights and for which one may apply for a patent, copyright, trademark, etc.
Intermediate Receiver	Government agencies within a jurisdiction potentially involved in the document process prior to or after recording.

(Acronyms begin on page 21)

TERM	DEFINITION
Internet-Based Attack	Malicious software (e.g., viruses and worms) that propagates via the Internet and exploits vulnerabilities within computing networks and systems.
Inventory	Goods which are leased or held by a person for sale or lease or to be furnished under contracts of service.
JPEG or JPG (Joint Photographic Experts Group)	A standard graphics file format used extensively for photos and other continuous tone images on the web. The standard uses "lossy" compression by trying to equalize eight by eight pixels; the quality can vary greatly depending on the compression settings.
Jurisdiction	A term used for county/village/city/town/township/parish if a reference to the recording geographic area is needed.
LDD (Logical Data Dictionary)	Terms and definitions used in a data standard.
LegalXML (Legal eXtensible Markup Language)	A non-profit organization developing open standards for legal documents and related applications. The building block for LegalXML standards is eXtensible Markup Language ("XML"). LegalXML is a member section within OASIS
Logically Associated With	The electronic equivalent of a wet-ink signature in the paper world.
Lossy	A file compression resulting in lost data and quality from the original version. Lossy compression is typically associated with image files, such as JPEG, but such compression can also be found in audio files, like MP3s or AACs.
LRMS (Land Records Management System)	The integrated software interface used by the recorder to record and maintain land records.
Manual Redaction	Creating a copy of the document and manually crossing out or covering any sensitive, private or confidential information.
Manufactured Home	A structure which is built on a permanent chassis and designed to be used as a dwelling.
MBA (Mortgage Bankers Association)	A not-for-profit trade association whose members represent all facets of the real estate finance industry.
Medium (Media)	The physical substrate on which information is recorded (e.g., paper, film, magnetic tapes and disks, CDs)
Metadata	Data that describe the characteristics or properties of information contained in a document, as opposed to the main contents of a document or other data.
Microfiche	A card or sheet containing micro-images of information, with a title heading large enough to be read by the human eye.
Microfilm	Photographic film used to capture greatly reduced images of documents, permitting easy storage and handling.

TERM	DEFINITION
Microfilm Jacket	A container constructed of two clear sheets of polyester acetate material, a header strip, and sealed on the edges for holding 35mm or 16mm microfilm.
Microform	A generic term for any media containing micro-images (e.g., microfilm or microfiche).
Military Discharge Papers	All of the types of separation papers issued by federal and state military organizations to individuals who have served in these organizations.
MIME (Multipurpose Internet Mail Extensions)	A way of identifying files on the Internet according to their format; types are maintained by the Internet Engineering Task Force (ETF).
MIN (Mortgage Identification Number)	Originated by MERSCORP Holdings, Inc.'s MERS system, the Mortgage Identification Number (MIN) is a unique 18-digit number used to track a mortgage loan throughout its life, from origination to securitization to pay-off or foreclosure.
MISMO (Mortgage Industry Standards Maintenance Organization)	A subsidiary of the Mortgage Bankers Association whose mission is to develop, promote and maintain voluntary electronic commerce standards for the mortgage industry.
Model Legislation	A text that is meant to serve as a guide for subsequent legislation. Not usually meant to be enacted exactly as it is written, it is provided for the various legislatures to create their own law.
Mortgage	A debt instrument, secured by the collateral of specified real estate property, that the borrower is obliged to pay back with a pre-determined set of payments.
Mortgage File	All documents customarily included in the loan documentation file, including paper or electronic records, created by the originating lender. Includes promissory note, security instrument, consumer disclosures, title insurance policy, hazard insurance binder or certificate, flood zone certificate, appraisal or home valuation information, and other documents associated with a real-estate secured loan.
Multi-title Document	A document with multiple executing sections that are usually represented in the title of the document.
NARA (National Archives and Records Administration)	The nation's record keeper. Of all documents and materials created in the course of business conducted by the United States Federal government, only 1%-3% are so important for legal or historical reasons that they are kept forever.
NCCUSL (National Conference of Commissioners for Uniform State Laws)	See ULC (Uniform Law Commission).

TERM	DEFINITION
Negotiable Instrument	An unconditional promise or order to pay a fixed amount of money, with or without interest or other charges described in the promise or order, if it is payable to bearer, payable on demand or at a definite time, and does not state any other undertaking or instruction by the person promising or ordering payment to do any act in addition to the payment of money.
NIST (National Institute of Standards and Technology)	A federal technology agency that works with industry to develop and apply technology, measurements, and standards.
Non-Compliant Third Party Service Provider	An entity that does not perform periodic security reviews or audits to understand the security posture of its organization and which may, unintentionally, introduce security threats to recording systems.
Non-principals	Individuals other than the borrower and seller in a transaction; may include witnesses, notaries, corporate signatories, and others.
Non-repudiation	The ability to ensure that a party to a contract or a communication cannot deny the authenticity of their signature on a document or the sending of a message that they originated.
Notarization/Notarial Act	An action, whether performed with respect to a tangible or electronic record, that a notarial officer may perform under the law. The term generally includes taking an acknowledgment, administering an oath or affirmation, taking a verification on oath or affirmation, witnessing or attesting a signature, certifying or attesting a copy, and noting a protest of a negotiable instrument.
Notary Public	An individual commissioned to perform a notarial act by a commissioning officer or agency, including a "notarial officer" (individual other than a notary public authorized to perform a notarial act).
Note	See Promissory Note
OASIS (Organization for the Advancement of Structured Information Standards)	A global nonprofit consortium that works on the development, convergence, and adoption of standards for security, Internet of Things, energy, content technologies, emergency management, and other areas.
Obligor	A person who owes payment or other performance or has provided property other than the collateral to secure payment.
OCR (Optical Character Recognition)	The mechanical or electronic translation of images of handwritten or typewritten text (usually captured by a scanner) into machine-editable text.
Participants	Defines the parties and roles played by various actors in an electronic recording transaction.

TERM	DEFINITION
PDF (Portable Document Format)	An open technical standard for document exchange. This file format, created by Adobe Systems in 1993, is used for representing documents in a manner independent of application software, hardware, and operating systems.
PDF/A (Portable Document Format/Archival)	An ISO-standardized version of the Portable Document Format (PDF) standard. PDF/A is specialized for the digital archival preservation of electronic documents.
PDF/E (Portable Document Format/Engineering	A subset of the Portable Document Format (PDF) standard designed to be an open and neutral exchange format for engineering and technical documentation.
Person	An individual, corporation, business trust, estate, trust, partnership, limited liability company, association, joint venture, governmental agency, public corporation or any other legal or commercial entity.
Personal Property	Movable assets (things, including animals) which are not real property, money or investments. Used interchangeably with personalty.
Personalty	Movable assets (things, including animals) which are not real property, money or investments. Used interchangeably with personal property.
Photostat	A type of high contrast photographic negative or positive in the form of paper. Also referred to as "Stat."
PII (Personally Identifiable Information)	Any information relating to an identified or identifiable individual who is the subject of the information (e.g., Social Security number, date of birth, mother's maiden name, address).
PIN (Personal Identification Number)	An individual's numeric code used to validate electronic transactions.
PIN (Parcel Identification Number)	Also known as an assessor's parcel number, or APN, is a number assigned to parcels of real property by the tax assessor of a particular jurisdiction for purposes of identification and record-keeping.
PKI (Public Key Infrastructure)	A system that provides the basis for establishing and maintaining a trustworthy networking environment through the generation and distribution of keys and certificates. This is also the foundation technology for providing enhanced Internet security.
PNG (Portable Network Graphics)	A 24-bit color depth image format with lossless compression. Originally designed to replace the use of GIF on the web.
Polyester Film	A clear base that supports image-forming emulsions characterized by strength and stability.
Polysulfide Toning	A chemical treatment applied to microfilm that converts a portion of the image-forming silver halide to silver sulfide. This process significantly increases resistance to the image degradation process known as "redox." Also known as "Brown Toning."

TERM	DEFINITION
Poor Authentication	An inability for either the submitter or the recording entity to authenticate one another prior to executing online transactions.
Portal	A system which facilities a many-to-one and a one-to-many relationship between recorders and submitters of documents for recording.
PRIJTF (Property Records Industry Joint Task Force)	Predecessor to the Property Records Industry Association.
Prima Facie	A legal term meaning evidence accepted as authentic unless proven otherwise.
Principals	Parties to a transaction which may include borrowers, sellers or both.
Promissory Note	A legal instrument (more particularly, a financial instrument), in which one party (the maker or issuer) promises in writing to pay the other (the payee), either at a fixed or future time or on demand of the payee.
Protocol	Rules governing transmitting and receiving of data.
Public Key Encryption	A cryptographic system that uses two keys, a public key known to everyone and a private or secret key known only to the recipient of the message.
Public Record	Any information, minutes, files, accounts or other records which a governmental body is required to maintain, and which must be accessible to the public.
Quality Control	The assessment of product compliance with stated requirements.
Record (noun)	Information that is inscribed on a tangible medium or that is stored in an electronic or other medium and is retrievable in perceivable form.
Record (verb)	The act of storing a document or a certifiable image for the purpose of public disclosure.
Records Retention Period	The length of time records must be kept before they are eligible for destruction or archival preservation. The retention period begins at a cut-off date (e.g., the end of the fiscal, calendar, or academic year) or is triggered by a cut-off event, such as a termination of employment, or contract closure.
Recordable	The series of conditions applied to a document to determine if it meets statutory requirements for recording.
Recorder	The government official responsible for recording and maintaining the land records within its jurisdiction. This includes Recorder of Deeds, Registrar, Register of Deeds, Auditor, and Clerk.
Recording Jurisdiction	The office that receives the document and processes it for recording.
Records Management	The systematic control of all records from their creation or receipt through processing, distribution, organization, and retrieval to their ultimate preservation and disposition.

PRIA GLOSSARY & ACRONYMS

(Acronyms begin on page 21)

TERM	DEFINITION
Records Series	A group of identical or related records that are used and filed as a unit, and which permits evaluation as a unit for retention scheduling purposes.
Redaction	The act of covering over or otherwise removing from the public record or public view any sensitive, private, or confidential information.
Redox	Small colored spots, usually red or orange, caused by localized oxidation of black-and-white images because of improper storage conditions. Also known as red spots, redox blemishes, or measles.
Relational Database Management System (RDBMS)	Data presented to the user in tabular form with relationships, such as a collection of logically related tables with each table consisting of a set of rows and columns.
Remote Online Notarization (RON)	A notarial act in which the notary and signer complete the transaction while in communication by long-distance audio-video technology.
Removable Media	A device which permits files to be stored and transported without benefit of computer hardware or software.
Representational State Transfer (REST)	An electronic architectural style that defines a set of constraints for creating web services that provide interoperability between computer systems on the Internet.
RESO	An organization that develops and implements data standards and processes that facilitate innovation, insure portability, eliminate redundancies and obtain maximum efficiencies for all parties participating in the real estate transaction.
Resolution	The number of pixels that are displayed or scanned, expressed as number of horizontal pixels by the number of vertical pixels (e.g., 1024x768). See also DPI (Dots Per Inch).
Risk	A situation or process involving exposure to harm or loss having two components: the likelihood that the consequence will occur, and the impact of the consequence.
Rogue Entity	A person or entity fraudulently representing itself as something it is not (e.g., rogue recorder, rogue submitter, rogue website).
Scalability	The ability of a system to be expanded without breaking down or requiring changes in design or procedure.
Schema	Shared vocabularies and rules that support application processing. It provides a means for defining the structure, content and semantics of XML documents.
Secured Party	A person or entity in whose favor a security interest is created or provided for under a security agreement such as a promissory note.

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PRIA GLOSSARY & ACRONYMS

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TERM	DEFINITION
SGML (Standard Generalized Markup Language)	An international standard for defining methods of encoding electronic texts to describe layout, structure, syntax, etc., which can then be used for analysis or to display the text in any desired format.
Signature	A tangible symbol or an electronic sound, symbol or process that evidences the signing of a record.
SMART (Securable, Manageable, Achievable, Retrievable, Transferable) **Document**	An electronic presentation created to conform to a specification standardized by MISMO that locks together data and presentation in such a way that it can be system-validated to guarantee the integrity of the document.
SMTP (Simple Mail Transfer Protocol)	An Internet standard for electronic mail transmission.
Source Document	The original medium converted to a form which can be read electronically.
SSL (Secure Sockets Layer)	The standard security technology for establishing an encrypted link between a web server and a browser.
SSN (Social Security number)	A nine-digit number issued to U.S. citizens, permanent residents, and temporary (working) residents issued by the Social Security Administration.
Storing	The placement of documents and information into either temporary or long term containers.
SME (Subject Matter Expert)	An individual who is an authority in a particular area or topic.
Standard	A standard is a work product established by consensus that provides rules, guidelines or characteristics for activities or their results.
Submitter	See also End-user Submitter.
Super User	A system account with unlimited access privileges.
Supplement	Additional information based on or relating to an existing Work Product, produced for the benefit of the property records industry.
Tamper Evident Seal or Signature	A software process that secures an electronic document that is created by a digital signature. The process can be verified to ensure that no changes have been made to the document since the signature was put in place.
TCP/IP (Transmission Control Protocol/Internet Protocol)	The computer networking model and set of communications rules governing the Internet and similar computer networks.
Technology Without an Interesting Name (TWAIN)	An application programming interface (API) and communications protocol that regulates communication between software and digital imaging devices, such as image scanners and an LRMS.
Termination Statement	A document that indicates that a financing statement is no longer in effect.

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TERM	DEFINITION
Threat	A source of potential danger or harm to a company's computer system.
TIFF (Tagged Image File Format)	An electronic picture used extensively for traditional print graphics. Both "lossy" and lossless compressions are available.
TIN (Taxpayer Identification Number)	An identification number used by the Internal Revenue Service (IRS) in the administration of tax laws. A Social Security number is issued by the Social Security Administration, whereas all other TINs are issued by the IRS.
TLS (Transport Layer Security)	A cryptographic protocol designed to provide communications security over a computer network.
Transaction	An action or set of actions relating to the conduct of business, consumer, or commercial affairs between two or more persons.
Transferable Record	An electronic record under E-SIGN and UETA that (1) would be a promissory note under the UCC if the electronic record were in writing; (2) the issuer of the electronic record expressly has agreed is a transferable record; and (3) for purposes of E-SIGN, relates to a loan secured by real property. A transferable record is also referred to as an eNote. (Refer to Section 16 of UETA and in Title II, Section 201 of ESIGN.)
TRID (TILA-RESPA Integrated Disclosure)	The Consumer Financial Protection Bureau (CFPB) created TRID to combine the Real Estate Settlement Procedures Act (RESPA) and Truth in Lending Act (TILA) disclosures and regulations. These forms replaced the Good Faith Estimate (GFE), Truth in Lending (TIL) and HUD-1.
Trusted Third Party	An entity other than the lender (note holder or servicer) which provides services intended to enhance (1) the trustworthiness of the process for signing electronic records using an electronic signature, or (2) the integrity and reliability of the signed electronic records.
UCC (Uniform Commercial Code)	A law drafted by the Uniform Law Commission (ULC) addressing most aspects of commercial transactions.
UETA (Uniform Electronic Transactions Act)	A law drafted by the Uniform Law Commission (ULC) to establish the validity and enforceability of electronic signatures, contracts, and other records.
ULC (Uniform Law Commission)	An organization that provides states with legislation in the areas of interstate, statutory law.
URI (Uniform Resource Identifier)	A sequence of characters that identifies an abstract or physical resource.
URL (Uniform Resource Locator)	A generic term for all types of names and addresses for locations and objects found on the worldwide web.
URPERA (Uniform Real Property Electronic Recording Act)	A law drafted by the ULC enabling electronic recording of documents.

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PRIA GLOSSARY & ACRONYMS

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TERM	DEFINITION
Video	An audiovisual presentation delivered online or via other media, intended to inform and educate an audience. A video may fulfill the purposes of a White Paper, Standard, Best Practice or Supplement.
Vinegar Syndrome	A slow form of chemical deterioration of cellulose acetate film caused by poor storage conditions.
VPN (Virtual Private Network)	Firewall-to-Firewall connection over the Internet that supports data encryption between two systems.
Vulnerability	Susceptibility to attack or harm.
W3C (World Wide Web Consortium)	An international organization created to develop common protocols that promote the evolution of the World Wide Web and ensure its interoperability.
Web Browser	An application software or program designed to enable users to access, retrieve, and view documents and other resources on the Internet.
Web Service	A software system designed to support interoperable machine-to-machine interaction over a network.
White Paper	An authoritative report or guide helping readers to understand an issue, solve a problem or make a decision. It may take a position, as well as include proposals for future work products.
Wrapping	The use of an encryption key to authenticate the combination of an electronic record and existing electronic signatures associated with that electronic record, to detect alterations to the combination, or to authenticate or detect alterations in a package of multiple electronic records.
XHTML (eXtensible Hypertext Markup Language)	A family of document types and modules that reproduce, subset, and extend HTML.
XLink	An XLink creates a hyperlink within an XML document.
XLL (eXtensible Linking Language)	The Extensible Linking Language. XLL defines how one XML document links to another XML document.
XML (eXtensible Markup Language)	A markup language that defines a set of rules for encoding documents in a format that is both human-readable and machine-readable but leaves the interpretation of the data up to the application.
XML Schema	See Schema
XPath	xPath helps someone find information in an XML document. Along with XPointer (see below), XPath determines how individual parts of an XML document are defined and navigated.

PRIA GLOSSARY & ACRONYMS

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TERM	DEFINITION
XPointer	An XPointer lets hyperlinks connect to specific parts of an XML document, specified from location steps. Each location step specifies a well-known point in the document.
XSL (eXtensible Stylesheet Language)	Recommendations for defining XML document transformation and presentation.
XSLT (eXtensible Stylesheet Language Transformations)	A language for transforming documents into other formats, such as HTML, plain text or PDF.

PRIA GLOSSARY & ACRONYMS

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PROPERTY RECORDS INDUSTRY ACRONYMS		
Acronyms	**Represents**	**Website**
ABA	American Bar Association	http://www.americanbar.org/aba.html
ACH	Automated Clearing House	https://en.wikipedia.org/wiki/Automated_Clearing_House
Acronym	A crazy ridiculous odd name you made up	http://en.wikipedia.org/wiki/Acronym_and_initialism
AEA	American Escrow Association	http://www.a-e-a.org/
AIIM	Association for Information and Image Management	http://www.aiim.org/AboutAIIM/ECM-ERM-BPM-Association.aspx
ALTA	American Land Title Association	http://www.alta.org/
ANSI	American National Standards Institute	http://www.ansi.org/
ASP	Application Service Provider	https://en.wikipedia.org/wiki/Application_service_provider
ATIM	Association for Title Information Management	http://www.atim.org/
AVM	Automated Valuation Model	http://en.wikipedia.org/wiki/Automated_Valuation_Model
CA	Certificate Authority	http://en.wikipedia.org/wiki/Certificate_authority
CFPB	Consumer Financial Protection Bureau	http://www.consumerfinance.gov/
CoSA	Council of State Archivists	http://www.statearchivists.org/
CRL	Certificate Revocation List	https://en.wikipedia.org/wiki/Revocation_list
CSS	Cascading Style Sheet	https://en.wikipedia.org/wiki/Cascading_Style_Sheets
DD-214	Military discharge papers	http://www.archives.gov/veterans/military-service-records/

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DPI	Dots Per Inch	https://en.wikipedia.org/wiki/Dots_per_inch
DTD	Document Type Definition	http://en.wikipedia.org/wiki/Document_Type_Definition
ESIGN	Electronic Signatures in Global and National Commerce Act	http://www.gpo.gov/fdsys/pkg/PLAW-106publ229/pdf/PLAW-106publ229.pdf
EULA	End User License Agreement	http://en.wikipedia.org/wiki/EULA
FAQ	Frequently Asked Questions	http://www.answers.com/topic/faq
FEIN	Federal Employer Identification Number	https://en.wikipedia.org/wiki/Employer_Identification_Number
FTP	File Transfer Protocol	http://compnetworking.about.com/od/networkprotocols/g/bldef_ftp.htm
GIF	Graphics Interchange Format	https://en.wikipedia.org/wiki/GIF
GSE	Government Sponsored Enterprise	https://en.wikipedia.org/wiki/Government-sponsored_enterprise
GUID	Global Unique Identifier	http://betterexplained.com/articles/the-quick-guide-to-guids/
HAMP	Home Affordable Modification Plan	http://trackthestimulus.com/Mortgage_Modification_Plan.aspx
HECM	Home Equity Conversion Mortgage	http://www.aarp.org/money/credit-loans-debt/info-10-2010/new-reverse-mortgage-for-less.html
HELOC	Home Equity Line of Credit	https://en.wikipedia.org/wiki/Home_equity_line_of_credit
HTML	Hypertext Markup Language	http://en.wikipedia.org/wiki/HTML
HTTP	Hypertext Transfer Protocol	https://en.wikipedia.org/wiki/Hypertext_Transfer_Protocol

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HTTPS	Hypertext Transfer Protocol Secure	https://en.wikipedia.org/wiki/Hypertext_Transfer_Protocol
IACREOT	International Association of Clerks, Recorders, Election Officials, and Treasurers	http://www.iacreot.com/i4a/pages/Index.cfm?pageID=1
IAOGO	International Association of Government Officials	as of 9/1/2016, the new organization; IACREOT and NACRC will cease to exist
ICR	Intelligent Character Recognition	https://en.wikipedia.org/wiki/Intelligent_character_recognition
IETF	Internet Engineering Task Force	https://www.ietf.org/
IPR	Intellectual Property Rights	http://www.wipo.int/about-ip/en/
IPER	Intergovernmental Preparedness for Essential Records	http://www.statearchivists.org/iper/index.htm
ISO	International Organization for Standardization	https://en.wikipedia.org/wiki/International_Organization_for_Standardization
JPEG	Joint Photographic Experts Group	http://www.jpeg.org/
LDAP	Lightweight Director Access Protocol	http://www.ldapman.org/articles/intro_to_ldap.html
LDD	Logical Data Dictionary	
LegalXML	One of the OASIS (see below) Member Sections. Focused on electronic legal documents.	http://www.legalxml.org/
LOCKSS	Lots of copies keeps stuff safe	http://www.lockss.org/lockss/Home
LRMS	Land Records Management System	

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MBA	Mortgage Bankers Association	http://www.mbaa.org/default.htm
MEG	MISMO Engineering Guideline	http://www.mismo.org/pages/Implementation%20Engineering%20Guidelines.aspx
MIN	Mortgage Identification Number	https://en.wikipedia.org/wiki/Mortgage_Electronic_Registration_Systems
MISMO	Mortgage Industry Standards Maintenance Organization	http://www.mismo.org/
MLS	Multiple Listing Service	http://www.mls.com/
NACRC	National Association of County Recorders and Clerks	http://www.nacrc.org/
NARA	National Archives and Records Administration	https://en.wikipedia.org/wiki/National_Archives_and_Records_Administration
NASS	National Association of Secretaries of State	http://www.nass.org/
NIST	National Institute of Standards and Technology	http://www.nist.gov/index.html
NPRRA	National Public Records Research Association	http://www.nprra.org/
OASIS	Organization for the Advancement of Structured Information Standards	http://www.oasis-open.org/home/index.php
OCR	Optical Character Recognition	https://en.wikipedia.org/wiki/Optical_character_recognition
PDF	Portable Document Format	http://www.adobe.com/products/acrobat/adobepdf.html

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PII	Personally Identifiable Information	https://en.wikipedia.org/wiki/Personally_identifiable_information
PIN	Personal Identification Number	https://en.wikipedia.org/wiki/Personal_identification_number
PIN	Parcel Identification Number	
PKI	Public Key Infrastructure	http://en.wikipedia.org/wiki/Public_key_infrastructure
PNG	Portable Network Graphics	https://en.wikipedia.org/wiki/Portable_Network_Graphics
PREP	Property Records Education Partners	http://www.pria.us/prep_what_is.asp
PRIA	Property Records Industry Association	http://www.pria.us/
PRIJTF	Property Records Industry Joint Industry Task Force	precursor to PRIA; see www.pria.us
RA	Registration Authority	http://en.wikipedia.org/wiki/Registration_authority
RAND	Reasonable and Non-Discriminatory	http://en.wikipedia.org/wiki/Reasonable_and_Non_Discriminatory_Licensing
RESO	Real Estate Standards Organization	http://www.reso.org/About
RESPA	Real Estate Settlement Procedures Act	http://www.hud.gov/offices/hsg/ramh/res/respa_hm.cfm
RETS	Real Estate Technical Standards	http://www.rets.org/
RF	Royalty Free	http://en.wikipedia.org/wiki/Royalty-free
RSS	Real Simple Syndication	http://www.whatisrss.com/
SaaS	Software as a Service	https://en.wikipedia.org/wiki/Software_as_a_service
SAC	State Advisory Council	
SAR	Suspicious Activity Report	http://www.irs.gov/businesses/small/article/0,,id=154555,00.html

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SFTP	Secure File Transfer Program	https://en.wikipedia.org/wiki/Secure_file_transfer_protocol
SGML	Standard Generalized Markup Language	https://en.wikipedia.org/wiki/Standard_Generalized_Markup_Language
SHTTP	Secure Hypertext Transfer Protocol	https://en.wikipedia.org/wiki/Secure_Hypertext_Transfer_Protocol
SMART Doc	Securable Manageable Archivable Retrievable & Transferable Document	http://www.mismo.org/pages/Complete%20Specification%20List.aspx
SMTP	Simple Mail Transfer Protocol	https://en.wikipedia.org/wiki/Simple_Mail_Transfer_Protocol
SoS	System of Systems	https://en.wikipedia.org/wiki/System_of_systems
SSN	Social Security Number	https://en.wikipedia.org/wiki/Social_Security_number
SSNAPP Act	Social Security Number and Privacy Protection Act	http://www.pria.us/ModelLegislation/PRIASSNAPPModelAct0206.pdf
SOAP	Simple Object Access Protocol	http://en.wikipedia.org/wiki/SOAP
SPeRS	Standards and Procedures for Electronic Records and Signatures	http://www.spers.org/spers/index.htm
SSL	Secure Socket Layer	http://en.wikipedia.org/wiki/Transport_Layer_Security
TCP/IP	Transmission Control Protocol/Internet Protocol	http://www.yale.edu/pclt/COMM/TCPIP.HTM
TIFF	Tagged Information File Format	http://en.wikipedia.org/wiki/Tagged_Image_File_Format
TILA	Truth In Lending Act	https://en.wikipedia.org/wiki/Truth_in_Lending_Act
TIN	Taxpayer Identification Number	https://en.wikipedia.org/wiki/Taxpayer_Identification_Number

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TRID	TILA-RESPA Integrated Disclosures	http://www.consumerfinance.gov/regulatory-implementation/tila-respa/
UCC	Uniform Commercial Code	https://en.wikipedia.org/wiki/Uniform_Commercial_Code
UETA	Uniform Electronic Transactions Act	http://www.law.upenn.edu/bll/archives/ulc/fnact99/1990s/ueta99.pdf
ULC	Uniform Law Commission	http://www.uniformlaws.org/Default.aspx
ULONA	Uniform Law on Notarial Acts	http://www.law.upenn.edu/bll/archives/ulc/fnact99/1980s/ulna82.htm
UMDP	Uniform Mortgage Data Program	https://www.fanniemae.com/singlefamily/uniform-mortgage-data-program
URI	Uniform Resource Identifier	http://en.wikipedia.org/wiki/Uniform_Resource_Identifier
URL	Uniform Resource Locator	http://en.wikipedia.org/wiki/Uniform_Resource_Locator
URPERA	Uniform Real Property Electronic Recording Act	http://www.law.upenn.edu/bll/archives/ulc/urpera/URPERA_Final_apr05-1.pdf
VPN	Virtual Private Network	https://en.wikipedia.org/wiki/Virtual_private_network
W3C	World Wide Web Consortium	http://www.w3.org/
XHTML	Extensible Hypertext Markup Language	http://www.w3.org/TR/xhtml1/
XLL	Extensible Linking Language	http://dret.net/glossary/xll
XML	Extensible Markup Language	http://www.w3.org/XML/

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