



# LEGAL DEPARTMENT PUBLICATIONS MASTER INDEX

This “**Master Index**” contains references to the 2019 and 2020 Legal Update books, the 2019 Lending Fundamentals-Kansas and 2019 Lending Fundamentals-Federal books, the 2020 Operations Manual, the 2020 Account Documentation book, and the 2020 Deposit Compliance book. The index topics are listed alphabetically for easy reference:

To some degree, topics have been cross-referenced. This Legal Department Publications Master Index, as an Adobe file, **is electronically searchable**, by clicking on the binoculars in the toolbar, and entering a search word.

The index includes reference to stand-alone memos and various tidbits. The index does not list every item in the books, but rather refers only selected key topics of continuing interest (or items which provide background and understanding).

Legal Update books published prior to 2019 are now obsolete, and still-relevant information has been incorporated into the most current edition of at least one of the following: Account Documentation Manual, Lending Fundamental Manuals, or the Operations Manual.

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**Cites in this index refer to the corresponding manual as follows:**

	Manual	Year	Page
Account Documentation Manual:	AD	20,	page #
Deposit Compliance Manual:	DC	20,	page #
Legal Update Book:	LU	20,	page #
	LU	19,	page #
Lending Fundamentals Manual:	(Kansas) LFK	19,	page #
	(Federal) LFF	19,	page #
Operations Manual:	OPM	20,	page #

**Note:** Forms are listed starting on page 13. Banking Acronym Legend is on page 17.



## TABLE OF CONTENTS

1031 Exchange Accounts .....	AD 20, 329 [IRS] OPM 20, 1149
ABLE Accounts (Achieving a Better Life Experience).....	AD 20, 391
Accounting/Auditing .....	LU 19, 33 LU 20, 52 OPM 20, 857
Advertising/Marketing .....	DC 20, 30 OPM 20, 1592
Americans with Disabilities Act (ADA) .....	LU 19, 79 LU 20, 378 OPM 20, 1281
Appraisals and Evaluations.....	LU 19, 28 [Thresholds Chart] LU 20, 203 LFF 19, 341
Authorized Signers .....	AD 20, 73
Automated Clearing House Entries (ACH).....	LU 19, 89 LU 20, 149 OPM 20, 377
Bank Closing Around Holidays .....	OPM 20, 1177
Bank Directors .....	OPM 20, 1244
Bank Hours/Closings .....	OPM 20, 1179
Bank Library Resources.....	OPM 20, 1563
Bank Policies/Procedures Required by Law/Regulation [chart].....	OPM 20, 1273
Bank Mergers/Conversion/Branching Tidbits.....	OPM 20, 1246
Basel Rules .....	OPM 20, 1266
Bankruptcy .....	LU 20, 243 LFF 19, 265
Beneficial Ownership (CDD).....	AD 20, 187 DC 20, 251 LFF 19, 487 LU 19, 11, 227 OPM 20, 619

BSA/AML .....	DC 20, 483
	LU 19, 9
	LU 20, 21
	OPM 20, 12, 483
BSA Miscellaneous .....	DC 20, 283
	LU 19, 9
	LU 20, 3
	OPM 20, 647
Business Accounts.....	AD 20, 183
Business Accounts (Other) .....	AD 20, 305
Business Entity Authorization .....	AD 20, 269
	DC 20, 277
	LU 19, 207
	LFK 19, 395
	OPM 20, 641
Business Entities.....	LFK 19, 393
Campaign Accounts.....	AD 20, 325
Cannabis, Hemp, CBD Oil and Marijuana-Related Businesses .....	DC 20, 179
	LU 19, 233
	LU 20, 303
	OPM 20, 1303
Certificates of Deposit.....	[CDARS] AD 20, 56
	DC 20, 399
	[Insurance] OPM 20, 1251
Charitable Donation Accounts .....	AD 20, 313
Check Collection .....	[Canadian Bank] DC 20, 87
	LU 19, 15, 85
	OPM 20, 33
Check Collection Miscellaneous .....	LU 19, 3, 5
	LU 20, 3, 7
	OPM 20, 271
Child Support Enforcement Act .....	LU 20, 159
	OPM 20, 997
	[Posters] OPM 20, 1062
Civil Asset Forfeiture .....	OPM 20, 1375
Community Reinvestment Act (CRA).....	See Regulation BB
Concealed Carry .....	OPM 20, 1413
Conservators/Guardians .....	AD 20, 105

Contingency Planning/Bank Security .....	OPM 20,	885
Corporate/Branching .....	OPM 20,	1159
Corporation Accounts .....	AD 20,	291
Currency Transaction Reporting (CTRs) .....	DC 20,	125
	LU 20, 19,	155
	OPM,	509
Customer Identification Program (CIP); USA Patriot Act .....	AD 20,	15
	DC 20,	221
	OPM 20, 583,	588
Death of Your Customer .....	AD 20,	335
	OPM 20,	1393
Debtor-in-Possession Accounts .....	AD 20,	331
Decedent Accounts (TIN) .....	AD 20,	347
Demand Deposits .....	DC 20,	387
	OPM 20,	1609
Deposit Disclosures		
General .....	DC 20,	15
Account .....	DC 20,	17
Subsequent .....	DC 20,	22
Periodic Statement .....	DC 20,	25
Economic Growth, Regulatory Relief & Consumer Protection Act .....	LU 19,	213
	OPM 20,	726
EIN (Obtaining) .....	AD 20,	229
Electronic Signature (E-Sign) .....	LFF 19,	495
	LFK 19,	583
Electronic Transfer Accounts (ETA) .....	AD 20,	139
	[ACH] OPM 20,	392
Equal Credit Opportunity Act (ECOA) .....	See Regulation B	
Escrow Accounts .....	AD 20,	327
	[IRS tidbits] OPM 20,	1147
Estate Accounts .....	AD 20,	175
Expediated Funds Availability .....	See Regulation CC	
Exploitation/Abuse of Elderly Customers .....	AD 20,	365
	DC 20,	247
	[Chart] DC 20,	249
	LU 19,	39
	LU 20,	73
	LFK 19,	577
	OPM 20,	1293

Fair and Accurate Credit Transactions Act of 2003 (FACTA) .....	AD 20, 159
	LFF 19, 231, 271
	OPM 20, 813
Fair Credit Reporting Act (FCRA) .....	See Regulation V
Fair Debt Collection Practices Act (FDCPA) .....	OPM 20, 1537
Fair Housing Act (FHA) .....	LFF 19, 227
Fair Labor Standards Act (FLSA) .....	OPM 20, 917
Federal Compliance .....	LFF 19, 181
FDIC Insurance .....	AD 20, 43
	LU 20, 26
Financing Statements .....	LFK 19, 27
Flood Insurance .....	LU 19, 99
	[Checklist] LU 19, 103
	[SFHD Form] LU 19, 199
	LFF 19, 275
Food Safety Modernization Act; Lender Risks .....	LFF 19, 533
Foreign Languages (use of) .....	LFF 19, 463
Foreign Persons/Non-Resident Aliens/Resident Aliens .....	AD 20, 143
	LU 20, 363
	OPM 20, 1107
Funeral Agreement Accounts .....	AD 20, 179
Funds Transfers; Wires (UCC Article 4A) .....	OPM 20, 405
Garnishments .....	OPM 20, 417
Health Savings Accounts (HSAs) .....	AD 20, 167
	LU 19, 93
Home Mortgage Disclosure Act (HMDA) .....	LU 19, 25, 159
	LU 20, 45, 173
	LFF 19, 295
Homeowners Protection Act (aka PMI Cancellation Act) .....	LFF 19, 311
Human Resources .....	OPM 20, 909
Human Resources Posters .....	OPM 20, 1029
I-9 Employment Eligibility Verification (Department of Homeland Security Website) .....	OPM 20, 1054

Individual Accounts .....	AD 20,	63
Individual Development Accounts (IDAs); Kansas Department of Commerce .....	AD 20,	115
Individual Retirement Accounts (IRAs) .....	AD 20,	161
	LU 19,	93
	LU 20,	161
Informal Association Accounts .....	AD 20,	307
Information Security/Technology Resources .....	OPM 20,	653
Interbank Liabilities .....	See Regulation F	
Internal Revenue Service (IRS) .....	LU 19,	271
	LU 20, 363,	384
	OPM 20,	1065
Joint Ownership Accounts .....	AD 20,	65
Kansas Department for Children/Families (KDCF) .....	AD 20,	361
Kansas Divorce, Annulment or Remarriage, Could Affect JTWROS and POD Accounts .....	AD 20,	357
	LU 20, 139,	157
Lawyer Trust Accounts (IOLTAs) .....	AD 20,	249
Lending Limits .....	[State] LFF 19,	471
	[National] LFF 19,	477
	[State] LFK 19,	539
	[National] LFK 19,	545
Lending - Miscellaneous .....	LU 19,	97
	LFF 19,	461
	LFK 19,	521
Lending – Tidbits .....	LU 19,	199
	LFK 19,	607
	LFK 19,	609
Levy (IRS) .....	OPM 20,	451
Levy (Kansas Tax) (aka Tax Warrants) .....	OPM 20,	461
Limited Liability Company (LLC) Accounts .....	AD 20,	295
Limited Liability Partnership (LLP) Accounts .....	AD 20,	287
Limited Partnership (LP) Accounts .....	AD 20,	283
Management Official Interlocks Act .....	See Regulation L	

Military Lending Act.....	LU 19, 121 LU 20, 229 [Lending] LFF 19, 387
Minor's Accounts.....	AD 20, 119
Miscellaneous .....	OPM 20, 1277
Mortgages .....	[Registration Tax Phase-out] LU 20, 193 LFF 19, 411 LFF 19, 149
NACHA (ACH network).....	LU 19, 89 LU 20, 149 OPM 20, 279
National Geospatial Intelligence Agency .....	OPM 20, 1554
Notary Public (Kansas).....	LU 19, 273 OPM 20, 1527
NOW Accounts .....	DC 20, 387 OPM 20, 1611
Nursing Home Resident Trust/ Patient Fund Accounts .....	AD 20, 103
Office of Foreign Assets Control (OFAC).....	DC 20, 139 LU 19, 14 LU 20, 17, 359 OPM 20, 527
Other Real Estate Owned (OREO).....	LU 20, 70 OPM 20, 1559
Overdrafts .....	LU 20, 153 OPM 20, 143
Partnership (General) Accounts.....	AD 20, 277
Patent Litigation; Mobile Deposit Technology.....	LU 20, 361
Payable-on-Death Accounts (POD).....	AD 20, 87 LU 20, 158
Payday Loans .....	LU 20, 211
Perfecting Security Interests.....	LU 20, 215
Posters/Lobby Notices .....	OPM 20, 1029 OPM 20, 1567
Powers of Attorney.....	AD 20, 77 LFF 19, 455 LU 20, 129



Premium Trust Accounts.....	AD 20,	265
Prepaid Card Accounts (EFTA/TIL) .....	AD 20,	393
Prize-linked Savings Accounts/Raffles .....	AD 20,	389
Privacy / Information Security .....	OPM 20,	653
Public Funds .....	AD 20,	371
Rates.....	[LIBOR] LU 20,	167
	LFF 19,	513
	LFK 19,	219
Realtor Trust Accounts .....	AD 20,	261
Record Retention .....	OPM 20,	1550
Refinancing Rules.....	LFF 19,	467
	LFK 19,	535
Regulation AA (Unfair or Deceptive Acts or Practices).....	LFF 19,	319
	OPM 20,	1477
Regulation B (Equal Credit Opportunity Act) .....	LFF 19,	181
Regulation BB (Community Reinvestment Act) .....	LU 19,	31
	LU 20,	62,
	OPM 20,	1377
Regulation CC (Expedited Funds Availability) .....	DC 20,	41
	LU 19,	85
	LU 20,	147
	OPM 20,	220
Regulation D (Reserve Requirements) .....	DC 20,	383
	LU 19,	15
	LU 20,	27
	OPM 20,	1605
Regulation DD (Truth in Savings) .....	DC 20,	9
	OPM 20,	1571
Regulation E (Electronic Funds Transfers) .....	AD 20,	139
	DC 20,	289
	OPM 20,	279
	[Miscellaneous] OPM 20,	369
	[Unauthorized] DC 20,	373
	OPM 20,	363
Regulation F (Debt Collection Practices).....	OPM 20,	1261
Regulation GG (Unlawful Internet Gambling Enforcement Act).....	LU 20,	386
	OPM 20,	411

Regulation O (Loans to Insiders) .....	LFF 19, 321	
	LFK 19, 593	
Regulation P (Annual Privacy Notices) .....	LU 19, 259	
	OPM 20, 665	
Regulation L (Management Official Interlocks Act) .....	OPM 20, 1552	
Regulation U (Purchasing or Carrying Margin Stock) .....	LFF 19, 333	
Regulation V (Fair Credit Report Act) .....	LFF 19, 229, 271	
	LU 19, 217	
	LU 20, 53	
	OPM 20, 803	
Regulation W (Transaction Between Banks and Affiliates [chart]) .....	OPM 20, 1241	
Regulation Z (Truth in Lending) .....	LFF 19, 17	
Remote Deposit Capture .....	OPM 20, 119	
Repossessed Collateral; Sale of .....	LFK 19, 95	
Representative Payee Accounts (Social Security) .....	AD 20, 95	
Reserve Requirements .....	See Regulation D	
RESPA .....	LU 19, 177, 183	
	LU 20, 253	
	LFF 19, 149	
Safe Deposit Boxes .....	OPM 20, 1521	
Savings Accounts .....	DC 20, 395	
Savings Bonds .....	OPM 20, 1533	
Securities .....	LU 19, 36, 40	
	OPM 20, 1131	
Security Agreements .....	LFF 19, 528	
	LFK 19, 46	
Security Interests and Perfection .....	LFF 19, 525	
	[UCC Article 9] LFK 19, 23	
Specific Collateral (How To Perfect) .....	LFK 19, 113	
Setoff .....	[Death of your customer] AD 20, 340	
	LFK 19, 569	
	OPM 20, 1465	
Sole Proprietorship Accounts .....	AD 20, 273	
	AD 20, 281	

Spousal Elective Share Law .....	AD 20, 349
Subpoenas .....	OPM 20, 473
Suspicious Activity Reports (SARs) .....	DC 20, 155,173-178 OPM 20, 547
Taxation/Reporting.....	OPM 20, 1065
Taxpayer Identification Numbers (TINs) .....	OPM 20, 1147
Taxability Information Guide for Banks, Savings and Loan and Credit Unions [chart] .....	OPM 20, 1473
Telephone Consumer Protection Act of 1991 .....	LU 19, 261 OPM 20, 727
Telephone Robocall Abuse Criminal Enforcement and Deterrence Act (TRACED) ...	LU 20, 380 OPM 20, 728
Tenancy-in-Common Accounts.....	AD 20, 65 [Death of Your Customer] AD 20, 338
Transaction Between Banks and Affiliates [chart].....	See Regulation W
Trust Accounts .....	AD 20, 231 LFK 19, 439
Truth in Lending .....	See Regulation Z
Truth in Savings .....	See Regulation DD
Unclaimed Property Act (UPA) .....	OPM 20, 1493
Unfair or Deceptive Acts or Practices (UDAP).....	OPM 20, 1477
Uniform Consumer Credit Code (UCCC).....	LFK 19, 231
Unlawful Internet Gambling Enforcement Act .....	See Regulation GG
Veterans Affairs/Curatorship (VA) Fiduciary Program Accounts .....	AD 20, 109
Web Resources Directory .....	OPM 20, 1569
Workers' Compensation; Medicare Set-Aside Arrangements.....	AD 20, 117



## FORMS / CHARTS

### Check Collection:

Affidavit of Forgery/Unauthorized Checks.....	OPM 20,	53
Affidavit Transferring Certain Personal Property.....	OPM 20,	1525
Checks Sent/Held for Collection .....	OPM 20,	195
Claim Form for Loss of Cashier's/Teller's Check.....	OPM 20,	95
Claim Form for Loss of Certified Check .....	OPM 10,	97
Request to Reissue Cashier's Check.....	OPM 20,	99
Directors' Resolution Authorizing "Cash-Back" Transactions .....	OPM 20,	111
Indemnification Agreement for Lost Cashier's Check/Bank Money Order .....	OPM 20,	101
Request to Reissue Cashier's Check.....	OPM 20,	97
Unauthorized Debit Card Transaction Internal Checklist .....	OPM 20,	365

### Deposit:

Affidavit of Lost Certificate of Deposit/Indemnification Agreement .....	AD 20,	387
	OPM 20,	1557
Affidavit/Acknowledgement of Terms/Conditions Charitable Donation Acct-Informal Assoc. ....	AD 20,	319
Affidavit/Acknowledgement of Terms/Conditions Charitable Donation Account-Individual.....	AD 20,	323
Attorney Trust Account (IOLTA) Overdraft Notification Agreement. ....	AD 20,	253
IOLTA Application .....	AD 20,	255
Authorized Signer.....	AD 20,	75
Certificate of Deposit (Lost Certificate) .....	AD 20,	387
	OPM 20,	1557
Certificate of Existence and Authority .....	AD 20,	271
	OPM 20,	643
	OPM 20,	1263
Certification of Trust .....	AD 20,	238
	LFK 19,	453
Consent to Non-Spouse Beneficiary .....	AD 20,	353

Designation of Successor Custodian (UTMA).....	AD 20,	125
Sample Court Order (request for information/access on Trust & IOLTA accounts.....	AD 20,	257
Small Estates Affidavit - Transferring Certain Personal Property in Estates Under \$40,000 (11/2019).....	AD 20,	345
	LU 20,	163
Statement of Informal Association .....	AD 20,	311

Lending:

Affidavit of Equitable Interest .....	LFF 19,	386
	LFK 19,	201
Affidavit of Mortgage Registration Fee.....	LFK 19,	155
Affidavit of Preventing Automatic 42-Year Mortgage Voidance .....	LFK 19,	159
Affidavit of Previously Recorded Mortgage .....	LFK 19,	157
Assignment of Equitable Interest .....	LFK 19,	203
Certificate of Existence and Authority .....	LFK 19,	397
Certification of Trust (loans) .....	LFK 19,	453
Disclosures; Initial (Truth-in-Lending) [Chart].....	LFF 19,	29
Electronic Disclosure Consent [Sample] .....	LFF 19,	499
	LFK 19,	587
Housing Notice to Servicemembers.....	LFF 19,	407
	[Disclosure] LFF 19,	409
HUD Notice of Availability of Homeownership Counseling .....	LFF 19,	433
Lender Liability Notice.....	LFK 19,	529
Lending Limits [National/State Bank Comparison Chart].....	LFF 19,	483
Loan-to-Value Ratios Standards [Chart] .....	LFF 19,	509
Notice of Availability of Homeownership Counseling.....	LFF 19,	431
Notice -Kansas' Reporting Abuse, Neglect or Exploitation of Certain Persons Act .....	LFK 19,	581
Notice of Disposition (consumer goods) .....	LFK 19,	101
Notice of Disposition (non-consumer goods) .....	LFK 19,	103
Notice to the Home Loan Applicant .....	LFF 19,	263
	OPM 20,	843

Private Education Loan Applicant Self-Certification.....	LFF 19,	127
Private Flood Insurance Policy Checklist.....	LFF 19,	291
Real Estate Appraisals – Thresholds [Chart].....	LFF 19,	339
Real Estate – Related Compliance Issues [Chart].....	LFF 19,	451
Regulation O – Loans to Insiders [Chart].....	LFF 19,	329
Regulatory Cites [Chart].....	LFF 19,	140
Right of Rescission [Chart].....	LFF 19,	81
Signature Requirements (Reg B) [Chart].....	LFF 19,	207
Statement of Purpose for Extension of Credit Secured by Margin Stock (Reg U)(U-1 form).....	LFF 19,	337
UCCC Rates and Charges [Chart].....	LFF 19,	515
Maximum Interest Rate [Chart].....	LFF 19,	521

Miscellaneous:

Armed Robbery (Crime Prevention).....	OPM 20,	903
Authorization Consumer Reports (criminal background checks).....	OPM 20,	937
	[Disclosure] OPM 20,	935
Bomb Threat report.....	OPM 20,	899
Certification for No Information Reporting on Sale/Exchange of Principal Residence (1099-S).....	OPM 20,	1105
Certificate of Existence/Authority.....	AD 20,	269
	OPM 20,	643
Customer Due Diligence/Beneficial Ownership Sample Checklist.....	OPM 20,	625
E-Sign Consent Disclosure.....	OPM 20,	747
	[Chart] OPM 20,	749
H-3 Model Form (Risk Based Pricing/Credit Score Disclosure Exception).....	LFF 19,	259
	OPM 20,	839
H-4 Model Form (Risk Based Pricing/Credit Score Disclosure Exception: Real Property).....	LFF 19,	261
	OPM 20,	841
Notice - Kansas' Reporting Abuse, Neglect or Exploitation of Certain Persons Act.....	AD 20,	369
	LFK 19,	581
	OPM 20,	1299

Pre-screening/Opt Out Notices (long/short).....	OPM 20, 811
Privacy Model Forms (CFPB Website) .....	OPM 20, 713
Request for Student's/Borrower's Taxpayer I.D. Number and Certification (W-9S).....	OPM 20, 1101
Security Survey (Financial Institution).....	OPM 20, 901
Unclaimed Property Act; Resolutions of Compliance (Property Found) .....	OPM 20, 1511
Unclaimed Property Act; Resolutions of Compliance (No Property Found).....	OPM 20, 1513
USA Patriot Act (FinCEN Websites) [Chart].....	OPM 20, 583
Wellness Program Sample Notice .....	OPM 20, 1015



## BANKING ACRONYM LEGEND

AAI.....	All Appropriate Inquiry
ACH.....	Automated Clearing House
ADA.....	Americans with Disabilities Act
ATM.....	Automated Teller Machines
BOLI.....	Bank Owned Life Insurance
BSA.....	Bank Secrecy Act
CAMELS.....	Capital, Asset Quality, Management, Earnings, Liquidity, Sensitivity
CAN SPAM.....	Controlling the Assault of Non-Solicited Pornography and Marketing Act of 2003
CD.....	Certificate of Deposit
CDARS.....	Certificate of Deposit Account Registry Service
CERCLA.....	Comprehensive Environmental Response, Compensation and Liability Act
CFPB.....	Consumer Financial Protection Bureau
CHARMS.....	Consumer Handbook of Adjustable Rate Mortgages
CIP.....	Customer Identification Program
CRA.....	Community Reinvestment Act
CTR.....	Currency Transaction Report
DBA.....	Doing Business As
DFA.....	Dodd-Frank Act
ECOA.....	Equal Credit Opportunity Act
EFT.....	Electronic Funds Transfer
EIN.....	Employer Identification Number
FACTA.....	Fair and Accurate Transactions Act of 2003 (FACT Act)
FAS(B).....	Financial Accounting Standards (Board)
FBI.....	Federal Bureau of Investigation
FCRA.....	Fair Credit Reporting Act
G-L-B.....	Gramm-Leach-Bliley Act
GAP.....	Guaranteed Auto Protection
HELOC.....	Home Equity Line of Credit
HMDA.....	Home Mortgage Disclosure Act
HOEPA.....	Home Ownership and Equity Protection Act
HSA.....	Health Savings Account
HUD.....	Housing and Urban Development
ILC.....	Industrial Loan Company
IOLTA.....	Interest on Lawyer Trust Account
IRA.....	Individual Retirement Account
IRS.....	Internal Revenue Service
ITIN.....	Individual Taxpayer Identification Number
LLC.....	Limited Liability Company
LLP.....	Limited Liability Partnership
LP.....	Limited Partnership
MMDA.....	Money Market Demand Account
MSB.....	Money Service Businesses
NACHA.....	National Automated Clearing House Association
NOSI.....	Notice of Security Interest
NOW Account.....	Negotiable Order of Withdrawal Account
OREO.....	Other Real Estate Owned
PIN.....	Personal Identification Number
PMI.....	Private Mortgage Insurance
POA.....	Power of Attorney
POD.....	Payable on Death
RA 9.....	Revised Article 9
RESPA.....	Real Estate Settlement Procedures Act
SAR.....	Suspicious Activity Report

SCRA .....	Servicemembers Civil Relief Act
SRS .....	Social and Rehabilitation Services
SSN .....	Social Security Number
TIL .....	Truth In Lending
TIN .....	Taxpayer Identification Number
TIS .....	Truth In Savings
TRID .....	Truth in Lending Act/RESPA Integration Disclosure
TTL .....	Treasury Tax and Loan
UCC .....	Uniform Commercial Code
UCCC .....	Uniform Consumer Credit Code
UCP .....	Uniform Customs and Practice for Documentary Credits
UPA .....	Unclaimed Property Act
USERRA .....	Uniformed Services Employment and Re-employment Rights Act of 1994
USPAP .....	Uniform Standards of Professional Appraisal Practice
UTMA .....	Uniform Transfer to Minors Act
VA .....	Veterans Affairs
	Veterans Administration
VSI .....	Vendor's Single-Interest Insurance