



## LEGAL DEPARTMENT PUBLICATIONS MASTER INDEX

This “**Master Index**” contains references to the **2021** and **2022** Legal Update books, the **2022** Lending Fundamentals-State Law and **2021** Lending Fundamentals-Federal Law books, the **2021** Operations Manual, the **2022** Account Documentation book, and the **2022** 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 **is electronically searchable**. In most applications, pushing Ctrl+F will open the search (find) prompt in this PDF.

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 **2021** are now obsolete, and still-relevant information has been incorporated into the most current edition of at least one of the following: Account Documentation, Deposit Compliance, the Lending Fundamental Manuals, or the Operations Manual.

**This index was last updated July 2022 by the KBA Legal Department Staff.**

For additional assistance, contact the KBA Legal Department at:  
**785-232-3444**

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

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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
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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