

Chinese-English glossary of financial terms

Guide for translating common words and phrases

Introduction

Listening and responding to consumers is central to the CFPB's purpose of ensuring that all consumers have access to financial products and services. Consumers nationwide have engaged with the CFPB through public field hearings, listening events, roundtables, town halls, online through the website consumerfinance.gov, and through the CFPB Office of Consumer Response. The CFPB has also sought input from a range of stakeholders, including financial educators, community-based organizations, financial institutions, and others. This engagement would be incomplete without efforts to include people with limited English proficiency.

More than 65 million people, or about 21 percent of the U.S. population over the age of five, speak a language other than English at home. Of these, more than 26 million people in the U.S. have limited proficiency in English. Individuals are generally considered to have limited English proficiency if they speak a language other than English at home and speak English less than "very well." Studies by federal agencies and other stakeholders have highlighted that the receipt of materials in consumers' native languages is essential to increasing these consumers' knowledge about financial products and services.

This glossary of common financial terms was created and is used by the CFPB for translating consumer education materials from English to Chinese. The CFPB is publicly sharing it to further the accessibility of financial information to people with limited English proficiency. Stakeholders that may be interested in using this tool include financial educators, government agencies, financial service providers, and other organizations serving those with limited English proficiency. The glossary of terms is not a mandate, guide, or requirement.

The CFPB offers resources for people with limited English proficiency, including:

- Online resources in multiple languages, linked at consumerfinance.gov/cfpb-in-english
- Publications to download and print, in multiple languages, at https://pueblo.gpo.gov/CFPB_Pubs/CFPB_Pubs.php
- CFPB en español, consumerfinance.gov/es/
- CFPB resources for financial educators at consumerfinance.gov/adult-financial-education

People with limited English proficiency can submit complaints to the CFPB in more than 180 languages via telephone at (855) 411-2372.

The Consumer Financial Protection Bureau is a 21st century agency that implements and enforces federal consumer financial law and ensures that markets for consumer financial products are fair, transparent, and competitive. For more, visit consumerfinance.gov.

Glossary

English	Chinese (Traditional)
Numeric	
1-4 family rider	1-4 家庭附加條款
401(k)	401(k) 計畫
403(b)	403(b) 計畫
529 plan	529 計畫
A	
Abandonment	被遺棄 (n.)
Abandoned	被遺棄的 · 被放棄的 (adj.) (depending on context)
Abatement	減輕 (n.)
Ability to pay	支付能力
Ability to repay	償付能力
Abrogate	廢除 (v.)
Absolute title	絕對產權
Abstract update	摘要更新
Abusive practice	違規行爲 · 虐待行為 (depending on context)
Academic program	學術課程
Acceleration	提前 · 加速 (n.) (depending on context)
Acceleration clause	提前償付條款
Acceleration letter	提前償付通知
Access	接近 · 進入 · 存取 · 獲得 · 造訪 (v.) (n.) (depending on context)
Account	賬戶 (n.)
Accountant	會計師 (n.)
Account Review Inquiry	帳戶審核查詢

Accrued	應計, 累計 (adj.) (depending on context)
Acknowledgement	確認 (n.)
Acknowledgement of receipt	確認收據
Acknowledgement, certificate of	確認證書
Acquittal	無罪裁定 · 清償債務 (n.) (depending on context)
Act (as in: Dodd-Frank Act)	法案 (例如 · 多德-弗蘭克法案) (n.)
Act of God	不可抗力 · 自然災害 (depending on context)
Action plan	行動計畫
Active military duty	現役軍人
Actual cash value	實際現金價值
Addendum	附件 · 附錄 (depending on context)
Additional principal payment	附加本金付款
Add-on	附加 · 追加 · 衍生 (n.) (depending on context)
Addressee	收件人 (n.)
Adjustable interest rate (AIR) table	可調利率 (AIR) 表
Adjustable payment (AP) table	可調付款 (AP) 表
Adjustable rate	可調利率
Adjustable-rate mortgage (ARM)	可調利率抵押貸款 (ARM)
Adjustable-rate note	可調利率票據
Adjustable-rate rider	可調利率附加條款
Adjuster	調停人 · 理算人 (n.) (depending on context)
Adjustment date	調整日期
Adjustment interval, adjustment period	調整間隔 · 調整期 (depending on context)
Administration for Community Living (ACL)	社區生活管理局 (ACL)
Administration on Aging (AOA)	老年人管理局 (AOA)
Administrative law judge	行政訴訟法官

Administrative order	行政命令
Administrative rule	行政規則
Adult Protective Services (APS)	成人保護服務署 (APS)
Advance directive	醫療預先指示
Adverse action	不利行動
Advocacy group	權利倡導組織 · 維權團體 (depending on context)
Affidavit	宣誓書 · 擔保書 (n.) (depending on context)
Affinity fraud	親緣欺詐
Affirmative step	平权措施
Afford	負擔得起 (v.)
Affordability analysis	負擔能力分析
Affordability analyzer	負擔能力分析工具 · 負擔能力分析表 (depending on context)
Affordable	負擔得起的 (adj.)
Affordable housing	保障性住房 · 廉價住房 · 經濟適用房 (depending on context)
Age Discrimination Act of 1975	1975 年反年齡歧視法案
Age-friendly banking	老齡友好銀行業務
Agency	代理機構 · 機構 (n.) (depending on context)
Agent	代理人 (n.)
Agreement	協議 (n.)
Agreement of sale	銷售協議
AI (artificial intelligence)	AI (人工智能)
Aid and Attendance (A&A)	協助和照顧 (A&A)
Algorithmic bias	算法偏差
Alien authorized to work	獲准工作的外籍人士
Alimony	贍養費 (n.) (depending on context)
Allegation	指控 (n.)

Allege	指稱 (v.)
Allocate	劃撥 · 劃分 · 分配 (v.) (depending on context)
Allowable debt payment	允許的債務償還額
Altcoin, alternative coin	替代幣 · 代幣
Alternate phone number	備用電話號碼
Alternative financial service	另類金融服務
Amendment	修正案 · 修正條款 (n.) (depending on context)
America	美國 (n.)
American	美國的 (adj.) · 美國人 (n.)
American Bar Association Commission on Law and Aging	美國律師協會法律與老齡化委員會
American dream (of homeownership)	美國夢 (置業夢)
Americans with Disabilities Act (ADA)	美國身心障礙者法 (ADA)
Amortization	分期償還 · 攤銷 (n.) (depending on context)
Amortization schedule	分期償還日程表 · 攤銷日程表 (depending on context)
Amortize	分期償還 · 攪銷 (v.) (depending on context)
Amount	數量 · 金額 (n.) (depending on context)
Amount financed	融資金額
Annual fees	年費
Annuity	年金 (n.)
Anti-discrimination law	反歧視法
Anti-discrimination provision	反歧視條款
Anti-Money Laundering (AML)	反洗錢 (AML)
Appeal	上訴 · 申訴 (v.) (n.) (depending on context)
Appellate section	上訴分部 · 申訴分部 (depending on context)
Applicable law	適用法律
Applicant	申請人 (n.)

Application	申請書 · 申請表 (n.) (depending on context)
Application fee	申請費
Apply	申請 · 提出申請 (v.) (depending on context)
Apply (as in: to apply for a job or for a license, etc.)	申請 (例如 · 申請工作或申請許可證等) (v.)
Apply (as in: this benefit applies to full-time employees)	適用於 (例如 · 此項福利適用於全職僱員) (v.)
Appraisal	評估 · 評定 (n.) (depending on context)
Appraisal bias	評估偏差
Appraisal contingency	評估應急條款
Appraisal report	評估報告
Appraiser	評估人 · 估價人 (n.) (depending on context)
Appreciate	升值 (v.)
Appreciation	升值 (n.)
Approved	經批准的 · 獲批 (adj.)
Appurtenances	附屬物 · 從屬權利 (n.) (depending on context)
APR (Annual Percentage Rate)	APR (年利率)
Arbitration	仲裁 (n.)
Area	區域 · 地區 (n.) (depending on context)
Area Median Income (AMI)	區域中位數收入 (AMI)
Area Agency on Aging (AAA)	區域老齡化事務所 (AAA)
Arm's length transaction	公平交易
Arrears, arrearage	拖欠 · 欠款 (n.)
Arrest warrant	逮捕令 · 拘捕令 (depending on context)
Asbestos	石棉 (n.)
Asking price	要價 (depending on context)
Assent to decree	同意判決
Assert (a right)	宣稱 · 斷言 · 維護 (一項權利) (v.) (depending on context)

Assessed value	估定價值
Assessing the value of the property	估定財產價值
Assessment	估算 · 評估 (n.) (depending on context)
Assessor	估價人 · 評估人 (n.) (depending on context)
Asset	財產 · 資產 (n.) (depending on context)
Asset allocation	資產分配
Assignee	受讓人 · 受託人 (n.) (depending on context)
Assignment	轉讓 · 分配 · 委派 (n.) (depending on context)
Assignment of mortgage	抵押貸款轉讓
Assignor	轉讓方 · 委託人 (n.) (depending on context)
Assisted living	輔助生活
Assisted living facility	輔助生活設施
Association for Conflict Resolution	衝突解決協會 · 衝突調解協會
Assumability	可轉讓性 (n.)
Assumable mortgage	可轉讓抵押貸款
Assumption	假定 · 承擔 (n.) (depending on context)
Assumption agreement	承擔抵押貸款協議
Assumption fee	承擔抵押貸款的手續費
Attachment, attachment of assets	扣押 · 扣押資產 (n.)
Attain priority	獲得優先權
Attest	作證 (v.)
Attorney	律師 (n.)
Attorney-in-fact	代理律師 · 法定代理人
Authoritative	官方的 · 權威的 (adj.) (depending on context)
Authorized third party	獲授權的第三方 · 經授權的第三方 (depending on context)
Auto (or vehicle) loan	汽車 (或車輛) 貸款

Auto insurance	車輛保險
Automated agent	自動代理人
Automated agent (customer service)	自動代理 (客戶服務)
Automated Clearing House (ACH) transfers	自動結算所 (ACH) 轉賬
Automated Teller Machine (ATM)	自動提款機 (ATM)
Automated Teller Machine (ATM) transaction	自動提款機 (ATM) 交易
Automated underwriting	自動承銷 · 自動審評/審核 (depending on context)
Automatic bill pay system	自動繳費系統
Automatic debit payment	自動借記付款
Automatic mortgage payment	自動支付抵押貸款
Auto-pay	自動轉賬 (n.)
Available for sale, AFS (securities or portfolio)	可供出售 (AFS) (證券或投資組合)
Average	平均 (adj.)
Average price	平均價格
Award letter	判定授予通知書
Award of damages	損害賠償金
Awareness	意識 (n.)
B	
Back pay	補發薪資
Back-end ratio	全部債務佔月收入比率
Background	背景 (n.)
Background check	背景核查
Balance	餘額 · 收支平衡 · 結存 (n.) (depending on context)
Balance calculation method	餘額計算法
Balance inquiry	餘額查詢
Balance inquiry fee	餘額查詢費

Balance sheet	資產負債表
Balance transfer fee	餘額結轉費
Balloon loan	大額尾付貸款
Balloon mortgage	大額尾付抵押貸款
Balloon payment	大額尾付償付款
Balloon rider	大額尾付附加條款
Bank	銀行 (n.)
Bank account	銀行賬戶
Bank accounts and services	銀行賬戶與服務
Bank failure	銀行倒閉
Bank fees	銀行收費 · 銀行費用 (depending on context)
Bank run, deposit run, run on the bank	銀行擠兌 · 存款擠兌 (depending on context)
Bank Secrecy Act (BSA)	銀行保密法 (BSA)
Bank statement	銀行結算單 · 銀行對賬單 (depending on context)
Banking desert	銀行沙漠
Bankruptcy	破產 (n.)
Bankruptcy discharge	破產債務清償令
Barred	被禁止的 · 受時效限制的 (adj.) (depending on context)
Base income	基本收入
Basis point	基點
Be discriminated against	受到歧視
Before-tax income	稅前收入
Beneficial interest	受益權益、實益權益
Beneficial owner	受益所有人
Beneficiary	受益人 (n.)
Benefits card	福利卡

Benefits office	福利辦公室，福利處 (depending on context)
Big tech	大科技
Bilingual program coordinator	雙語計畫協調員
Bill	帳單 (n.)
Bill of sale	銷售單
Bill payment fee	帳單支付費
Billing cycle	開票週期，結算週期 (depending on context)
Bitcoin	比特幣 (n.)
Biweekly mortgage	雙週抵押貸款
Biweekly payment	雙週付款
Biweekly payment rider	雙週付款附加條款
Blanket mortgage	總括抵押贷款，以債務人全部資產作抵押的贷款 (depending on context)
Blended rate	混合利率
Blockchain	區塊鏈 (n.)
Board rent	膳宿租金
Boarder	寄膳宿者 (n.)
Boarder income	寄膳宿者收入
Bona fide	名副其實的，真正的 (depending on context)
Bond	債券 (n.)
Bonus	紅利，獎金，津貼 (n.) (depending on context)
Borehole	鑽井，鑽孔 (n.) (depending on context)
Borrow	借用，借貸 (v.) (depending on context)
Borrower	貸款人，借款人 (n.) (depending on context)
Borrower evaluation notice	貸款人評估通知
Borrower relocation assistance	貸款人搬遷援助
Borrower response package	貸款人回應文檔

Borrower solicitation letter	要求貸款人付款信函
Borrower solicitation package	要求貸款人付款文檔
Borrower's promise to pay	貸款人承諾付款
Borrowing power	借款能力 · 舉債能力 (depending on context)
Bounced check	支票跳票 · 被退回的支票 (depending on context)
Breach letter	違約函 · 違約通知 (depending on context)
Bridge loan	過橋貸款
Broker	經紀人 (n.)
Broker account	經紀人帳戶
Broker's price opinion (BPO)	經紀人的價格意見 (BPO)
Brokerage account	經紀人帳戶
Budget	預算 (n.)
Building code	建筑法規 · 建筑條例 (depending on context)
Building code regulation	建筑法規監管
Building inspection service	建筑物檢查服務
Business day	營業日 · 交易日 · 辦公日 (depending on context)
Business deal	交易
Business failure	企業倒閉 · 經營失敗 (depending on context)
Buy here, pay here auto loan	車行自行提供的汽車貸款
Buy Now, Pay Later	現在購買 · 以後付款
Buydown	買斷 (n.)
Buyer	買方 (n.)
Buyer's agent	買方經紀人
Buyer's market	買方市場
Buying power	購買力
By certified mail	用掛號信郵寄 · 用保證郵件郵寄 (depending on context)

By-laws	章程 (n.)
C	
Campaign sign	競選標誌
Cancellation fee	取消費
Cancellation right	取消權利
Cap	固定最高利率費用 · 上限 (n.) (depending on context)
Capacity to pay your mortgage	償付抵押貸款的能力
Capital	資本 (n.)
Capital gains	資本收益 · 資本利得 (depending on context)
Capital or liquidity stress test	資本或流動性壓力測試
Capitalization	資本化 (n.)
Capitalization of arrearages	欠款資本化
Capitalize	資本化 · 轉化為資本 (depending on context)
Cap (interest)	上限 (利率) (n.)
Cap (payment)	上限 (付款) (n.)
Card holder agreement	持卡人協議
Card provider	信用卡公司
Case	案件 · 案例 (n.) (depending on context)
Case number	案件號碼
Cash	現金 (n.)
Cash advance	預支現金
Cash advance fee	預支現金費用
Cash contribution	現金捐助
Cash reload	現金充值
Cash reload fee	現金充值費
Cash reserve	現金儲備

Cash, cash on hand	現金 · 留存現金
Cash deposit	現金存款
Cash flow	現金流
Cash-out refinance	套現再融資
Cash to close	過戶現金 · 結算現金 (depending on context)
Ceiling	最高限度 (n.)
Cell	小密室 · 單人牢房 (n.) (depending on context)
Census tract	人口普查區
Certificate of completion	完工證書
Certificate of Deposit (CD)	定期存款 (CD)
Certificate of eligibility	資格證書
Certificate of occupancy	規劃建筑合格證
Certificate of reasonable value (CRV)	合理價值證書 (CRV)
Certificate of veteran status	退伍軍人身份證書
Certified credit counselor	認證信用顧問
CFPB Divisions and Offices	消費者金融保護局 (CFPB) 所屬各部門和辦公室
Chain of title	產權鏈
Change date	更改日期
Change frequency	更改頻率
Change of circumstance	情況變化
Change order	變更單
Charge	費用 · 收費 (n.) (depending on context)
Charge card	收費卡
Charge form	收費表
Charge off	銷賬
Charging party	收費方

Charity appeal	慈善訴求
Chattel	動產 (n.)
Check	支票 (n.)
Check register	支票登記簿
Checkbook	支票本 (n.)
Checking account	支票賬戶
Checking account advance	支票賬戶預付款
Child support	子女撫養費
CHIML (Community Home Improvement Mortgage Loan)	CHIML (社區住房改善抵押貸款)
Choice	選擇 (n.)
Circumstance	情況 · 情形 (n.) (depending on context)
Citizen	公民 (n.)
City tax	城市稅
Civil money penalty	民事罰款
Civil penalty	民事處罰
Civil Rights Act of 1964	1964 年民權法案
Civil Rights Division	民權司
Civil Rights Division language access plan	民權司語言服務計畫
Civil union	民事結合
Claim	索賠 (n.) (v.)
Claimant	索賠人 · 債權人 (n.) (depending on context)
Class-action lawsuit	團體訴訟案
Clause (in a contract)	條款 (合約) (n.)
Clear title	完全所有權 · 完全產權 (depending on context)
Closed-end credit, closed-end credit transaction	封閉式信貸, 封閉式信貸交易
Closed primary	封閉式初選 · 排他性預選 (depending on context)

Closing	過戶 · 完成貸款和過戶手續 (n.) (depending on context)
Closing agent	過戶經紀人
Closing company	過戶公司
Closing cost assistance program	過戶費資助計畫
Closing costs	過戶費 · 過戶相關交易一次性費用 (depending on context)
Closing date	過戶日期 · 截止日期 (depending on context)
Closing disclosure	過戶披露
Closing statement	過戶費明細清單
Cloud on title	產權疑點 · 產權缺陷 (depending on context)
Co-applicant	共同申請人 (n.)
Co-borrower	共同貸款人 (n.)
Code of ethics	道德準則
Co-debtor	共同債務人 (n.)
Coerce	強制 · 強迫 (v.) (depending on context)
COFI (Cost of Funds Index)	COFI (資金成本指數)
Cognitive decline	認知下降 · 認知減退 (depending on context)
Collateral	抵押品 (n.)
Collection	追債 · 收賬 (n.) (depending on context)
College savings account	大學生儲蓄帳戶
Combined loan-to-value	綜合貸款價值比
Commercial bank	商業銀行
Commercial lender	商業貸款機構 · 商業貸款銀行 (depending on context)
Commercial property	商業物業 · 商業地產 (depending on context)
Commission	佣金 (n.)
Commit waste	浪費 · 租戶違約 (depending on context)
Commitment	承諾 · 承付款項 (n.) (depending on context)

Commitment letter	貸款說明書
Common area	公用場地 · 公共區域 (depending on context)
Common law	普通法 · 習慣法 (depending on context)
Community association	社區協會
Community association dues	社區協會會費
Community group	社區團體
Community Land Trust Mortgage Loan (CLTML)	社區土地信託抵押貸款 (CLTML)
Community outreach	社區宣傳 · 社區外展 (depending on context)
Community property	社區財產 · 社區物業 (depending on context)
Community Reinvestment Act of 1977 (CRA)	1977 年社區再投資法案 (CRA)
Company	公司 (n.)
Company response (to a complaint)	(對投訴的) 公司回應
Comparative Market Analysis (CMA)	比較市場分析 (CMA)
Compensation	補償 (n.)
Complainant	原告 · 投訴人 (n.) (depending on context)
Complaint	投訴
Complete borrower response package	填寫貸款人回應文檔
Complete loss mitigation application	填寫減損申請表
Compliance	遵守 · 依從 · 合規 (n.) (depending on context)
Compliance date	合規日期
Compound interest	複利
Comprehensive	綜合 · 全面 (adj.) (depending on context)
Computer and internet scams	電腦和網際網路欺詐
Concession	租讓 · 減讓 · 讓步 (n.) (depending on context)
Conciliation	調解 (n.)
Condemnation	定罪 · 徵用 · 判付之款項 (n.) (depending on context)

Condition	條件 (n.)
Condominium	共管公寓 (n.)
Condominium owners' association	共管公寓業主協會
Condominium fee	共管公寓費
Condominium project	共管公寓專案
Condominium rider	共管公寓附加條款
Confirmation code	確認代碼
Confirmed successor in interest	確認的權益繼受人
Conformed copy	符合規定的副本
Conforming loan	符合額度上限的抵押貸款
Consent decree	雙方同意的判決
Conservation	保護 · 節約 (n.) (depending on context)
Conservator	保護人 · 監護人 (n.) (depending on context)
Consortium of districts	地區財團
Construction loan	建筑貸款
Constructive discharge	推定解僱
Consumer	消費者 (n.)
Consumer behavior	消費行為
Consumer Credit Protection Act	消費者信用保護法
Consumer complaint database	消費者投訴資料庫
Consumer credit bureau	消費者徵信資料所
Consumer credit reporting company	消費者徵信報告公司
Consumer debt	消費者債務
Consumer financial products and services	消費者金融產品與服務
Consumer Financial Protection Bureau (CFPB)	消費者金融保護局 (CFPB)
Consumer financial service	消費者金融服務

Consumer Leasing Act of 1976	1976 年消費者租賃法
Consumer lender	消費者貸款機構
Consumer loan	消費者貸款
Consumer products	面向消費者的產品
Consumer rights	消費者權益
Consumer "Tell Your Story" submission	消費者「分享你的經歷」提交文章
Contest	訴爭 · 爭議 · 辩駁 (n.) (depending on context)
Contingency	意外事件 · 偶然事件 · 應急項目 (n.) (depending on context)
Contingency clause of sale	銷售意外條款
Continuation sheet	展期表
Continued presence	繼續存在
Contract	合約 (n.)
Contractor	承包人 · 承包商 (n.) (depending on context)
Conventional mortgage loan	常規抵押貸款
Conversion	兌換 · 變換 · 轉換 (n.) (depending on context)
Conversion option	兌換選擇權
Convertible adjustable-rate mortgage	可轉換為固定利率的浮動利率抵押貸款
Convertible	可轉換的 (adj.)
Convey	轉讓 (v.)
Conveyance	轉讓 · 讓與 (n.) (depending on context)
Cooling-off period	爭議緩和期 · 冷靜期 (depending on context)
Cooling system	冷卻系統
Co-op apartment	合作式公寓
Cooperative (co-op)	合作式 (co-op) (n.)
Cooperative (co-op) maintenance fee	合作式 (co-op) 維修管理費
Cooperative (co-op) project	合作式 (co-op) 專案

Cooperative share	合作式股份
Cooperative share loan	合作式股份貸款
Co-purchaser	聯合購買人 (n.)
Copy of signed offer letter	簽署的報價書副本
Co-signer	聯署人 (n.)
Costs	成本 · 費用 (n.) (depending on context)
Counseling, guidance	諮詢 · 指導 (n.)
Counteroffer	還價 (n.)
County taxes	縣稅
Court	法院 · 法庭 (n.) (depending on context)
Court case	訴訟案件 · 法院判例 (depending on context)
Court proceeding	審判程序 · 法院審理程序 (depending on context)
Covenant	協議 · 契約 · 條約 · 條款 · 擔保書 (n.) (depending on context)
Covenants and agreements	契約和協議
Coverage	承保 · 承保範圍 · 有效範圍 · 保險 (n.) (depending on context)
Coverdell education savings account	Coverdell 教育儲蓄賬戶
Credit	信用 (n.)
Credit analysis	信用分析
Credit building	信用建立
Credit card	信用卡
Credit check	信用檢查
Credit counseling	信用諮詢
Credit file	信用檔案
Credit history	信用記錄
Credit inquiry	信用查詢
Credit insurance	信用保險

Credit life insurance	信用人壽保險
Credit mix	信貸組合
Credit rating	信用評估 · 信用評級 (depending on context)
Credit rating system or model	信用評級系統或模型
Credit record	信用記錄 · 徵信記錄 (depending on context)
Credit repair	信用修復
Credit report	信用報告 · 徵信報告 (depending on context)
Credit report authorization	信用報告授權 · 徵信報告授權 (depending on context)
Credit report dispute	信用報告爭議 · 徵信報告爭議 (depending on context)
Credit reporting company	信用報告公司
Credit score	信用等級分數 · 徵信分數 (depending on context)
Credit tenant lease	信用租戶租約
Credit union	儲蓄互助會 · 信用合作社 (depending on context)
Credit utilization	信貸利用
Creditor	債權人 · 貸方 (n.) (depending on context)
Creditworthy	有信譽的 · 信貸可靠的 · 有信貸價值的 (adj.) (depending on context)
Criminal justice	刑事司法 · 刑事審判 (depending on context)
Criminal section	刑事司
Crypto coins	加密硬幣
Crypto tokens	加密代幣
Crypto-assets	加密資產
Cryptocurrency	加密貨幣 (n.)
Cushion	緩衝 (n.)
Current	流通的 · 通用的 · 當前的 · 當期的 · 現行的 (adj.) (depending on context)
Current index	現行指數

Current monthly expense	當前每月開支
Curtailment	削減，緊縮 (n.) (depending on context)
Customer education group	客戶教育團體
Customer service	客戶服務
Customer service fee	客戶服務費
Cut work hours	削減工時
D	
Data broker	資料經紀人
Data privacy	資料隱私
Data sharing	資料共享
Date available (Remittance Rule)	款項可用日期 (匯款規定)
Date of disbursement	付款日期
Date issued	發行日期，發出日期 (depending on context)
Date of the first default	第一次違約日期
Death	死亡 (n.)
Death certificate	死亡證明書
Debit card	借記卡
Debt	債務 (n.)
Debt balance	債務餘額
Debt collection	債務追收
Debt collector	債務追收人，債務追收公司 (depending on context)
Debt default	債務違約
Debt management	債務管理
Debt management plan	債務管理計畫
Debt relief	債務減免
Debt settlement	債務清償，債務償還 (depending on context)

Debt settlement company	債務清償公司
Debtor	債務人 · 借方 (n.) (depending on context)
Debt-to-Income Ratio (DTI)	債務收入比 (DTI)
Decree	判決 · 裁決 (n.) (depending on context)
Deductible	免賠的 · 可減除的 · 自付額 · 免賠額 (adj.) (n.) (depending on context)
Deductible level	免賠額水準
Deduction	扣除 · 扣除額 (n.) (depending on context)
Deed	契約 · 契據 (n.) (depending on context)
Deed of trust	信託契據 · 信託證書 (depending on context)
Deed-in-lieu of foreclosure	取消抵押品贖回權契約
Default	違約 · 失責 · 倒閉 · 拖欠債務 (n.) (depending on context)
Default judgment	缺席判決
Defendant	被告 (n.)
Deferment	延期 (n.)
Deferral	推遲 · 延期 · 遲延 (n.) (depending on context)
Deferred balance	延付餘額
Deferred interest	延付利息
Deferred payment	延期支付
Deferred principal	延付本金
Deferred principal balance	延付本金餘額
DeFi, decentralized finance	DeFi · 去中心化金融
Deficiency judgment	清償抵押債務餘額的判決
Defined-contribution plans	固定繳款計畫
Delayed start date	延遲開始日期
Delinquency	拖欠債務 (n.)
Delinquency status	拖欠債務狀況

Delinquent	拖欠債務 · 逾期未付款 (adj.)
Delinquent payment	拖欠債務 · 逾期未付款 (depending on context)
Demand draft	即期匯票
Demand feature	要求立即行為 · 要求清償債務能力 (depending on context)
Demand letter	要求立即行為信函 · 要求立即清償債務通知 (depending on context)
Demographic information	人口統計資訊
Denied	被拒 (adj.)
Department	部門 (n.)
Department of Health and Human Services (HHS)	衛生與公眾服務部 (HHS)
Department of Homeland Security (DHS)	國土安全部 (DHS)
Department of Housing and Urban Development (HUD)	住宅與城市發展部 (HUD)
Department of Justice	司法部
Department of Labor	勞工部
Department of Social Services	社會服務部
Dependent	受撫養者 · 家屬 (n.) (depending on context)
Deposit	存款 (n.)
Deposit account	存款賬戶
Deposit advance	存款預付款
Deposit Insurance from the Federal Deposit Insurance Corporation (FDIC)	聯邦存款保險公司 (FDIC) 存款保險
Deposit Insurance Fund (DIF)	存款保險基金 (DIF)
Deposit Insurance Regulations of the Federal Deposit Insurance Corporation (FDIC)	聯邦存款保險公司 (FDIC) 存款保險規定/法規
Deposit slip	存款收據 · 存款單 (depending on context)
Deposited rent check	存入的租金付款支票
Depositor	儲戶 (n.)
Depreciation	貶值 · 折舊 · 損耗 (n.) (depending on context)
Derivative, derivative contract, derivative instrument	衍生品 · 衍生合約 · 衍生工具

Digital currency, Central Bank Digital Currency (CBDC)	數位貨幣，央行數位貨幣（CBDC）
Digital divide	數位鴻溝
Digital wallet	數位錢包
Direct deposit	直接存款
Direct deposit advance	直接存款預付款
Disability	殘障，傷殘 (n.) (depending on context)
Disability payments	殘障付款
Disability rights section	殘障權利科
Disabled	殘障的，傷殘的 (adj.) (depending on context)
Disaster	災難，災害 (n.) (depending on context)
Disaster area	災區
Discharge	撤銷，解僱，免除，清償 (v.) (depending on context)
Discharge in bankruptcy	破產解除令
Disclaimer	免責聲明 (n.)
Disclosure	披露，公佈 (n.) (depending on context)
Discount points	貼息點
Discretionary expenses	可任意支配的支出
Discriminate (against)	歧視 (v.)
Discrimination	歧視，差別待遇 (n.) (depending on context)
Discrimination charge	歧視指控
Dispute [n.]	爭議 (n.)
Dispute [v.]	爭議 (v.)
Dispute the response (for complaints)	對（投訴）回應提出質疑
Distant employment transfer	遠端僱員調動
Distress sale	降價銷售
Distressed Asset Stabilization Program (DASP)	不良資產穩定計畫 (DASP)

District	地區 (n.)
Diversify, diversification	多樣化 · 多元化 (v.) (n.) (depending on context)
Dividend(s)	股息 · 分紅 (n.) (depending on context)
Divorce	離婚 (n.)
Divorce decree	離婚判決
Document abuse	文檔濫用
Documentation	文檔 · 記錄 · 證明文檔 (n.) (depending on context)
Documented resident	合法居民
Dodd-Frank Act	多德-弗蘭克法案
Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010	2010 年多德-弗蘭克華爾街改革與消費者保護法案
Dollar amount of the transfer	美元轉賬金額
Domestic partner	同居伴侶
Donation	捐贈 (n.)
Donor	捐贈人 (n.)
Door-to-door salesperson	挨家挨戶的推銷員
Down payment	首付款 · 頭期款 (depending on context)
Down payment assistance program	首付款援助計畫
Draft	草案 · 草圖 (n.) (depending on context)
Drug plan	藥物計畫
Dual tracking	雙軌制
Due and payable	應繳款和應付款
Due date	應付款日期 · 到期日 (depending on context)
Due Date of Last Paid Installment (DDLPI)	最後一次支付分期付款到期日 (DDLPI)
Due diligence	盡職調查
Due-on-sale	提前拍賣抵押物
Due-on-sale clause	提前拍賣抵押物條款

Dues	會費 · 應付款 (n.) (depending on context)
Durable power of attorney	永久授權委託書 · 持久委託代理證書 (depending on context)
Duration	持續時間 (n.)
E	
Earned income	勞務收入 · 勞動所得 (depending on context)
Earnest money deposit	保證金押金
Earnings	收益 · 收入 (n.) (depending on context)
Earthquake	地震 (n.)
Easement	地役權 (n.)
Economic insecurity	經濟無保障
Economic life, useful life	經濟年限 · 使用年限 (depending on context)
Education savings account	教育儲蓄賬戶
Educational Opportunities Section (EOS)	教育機會處 (EOS)
Effect of law	法律效力
Effective assistance	有效援助
Effective date	生效日期
Effective date of changes	變更生效日期
Effective rate	實際率
Elder financial abuse	老年人財務虐待
Eldercare locator	老年人護理搜尋系統
Elderly	老年人 · 年長者 (n.) (depending on context)
Electronic banking	電子銀行業務
Electronic Benefit Transfer (EBT)	電子福利轉賬 (EBT)
Electronic Funds Transfer (EFT)	電子資金轉賬 (EFT)
Electronic Fund Transfer Act	電子資金轉賬法
Electronic funds transfer service	電子資金轉賬服務

Electronic payment of invoice	電子賬單付款
Eligible	合格的 (adj.)
Email	電子郵件 (n.)
Email address	電子郵件地址
Eminent domain	國家徵用權 · 政府徵用權 (depending on context)
Employer-Assisted Housing (EAH)	僱主援助住宅 (EAH)
Employment eligibility verification	就業資格認證
Employment litigation	就業訴訟
Employment status	就業狀況
Empower	授權 · 賦予權利 · 賦能 (v.) (depending on context)
Empowerment	授權 · 賦予權利 · 賦能 (n.) (depending on context)
Encroachment	蠶食 · 侵佔 (n.) (depending on context)
Encumbrance	產權負擔 (n.)
Encumbrances of record	記錄在案的產權負擔
Endorsement	支持 · 背書 (n.) (depending on context)
Energy conservation	節約能源 · 節能 (depending on context)
Enforce	強制執行 · 執法 (v.) (depending on context)
Enforcement	強制執行 · 執法 (n.) (depending on context)
English-language learner	英語語言學習者
English speaker	講英語的人
Enrollment	註冊 · 登記 (n.) (depending on context)
Entitlement	資格 · 權利 (n.) (depending on context)
Environmental cleanup	環境清潔
Environmental condition	環境條件
Environmental impact study	環境影響研究
Environmental law	環境法

Equal Credit Opportunity Act (ECOA)	均等信用機會法案 (ECOA)
Equal Educational Opportunities Act (EEOA)	平等教育機會法案 (EEOA)
Equal Employment Opportunity Commission (EEOC)	公平就業機會委員會 (EEOC)
Equal opportunity	公平機會
Equity	權益 · 產權 · 股權 (n.) (depending on context)
Equity loan	產權貸款 · 股權貸款 (depending on context)
Equity-sharing arrangements	股權共享安排
Escheat	充公 (n.)
Escrow	代管 · 託管 (n.) (depending on context)
Escrow account	代管賬戶
Escrow amount(s)	代管數額
Escrow analysis	代管分析
Escrow company	代管公司
Escrow deposit account	代管儲蓄賬戶
Escrow disbursement	代管付款
Escrow funds	代管基金
Escrow item	代管項目
Escrow payment	代管付款
Escrow shortage	代管短缺
Escrow statement	代管報表
Estimate	估計 · 估算 (v.) (n.) (depending on context)
Estimated property value	財產估值 · 房地產估值 (depending on context)
Ethnicity	族裔 (n.)
Evaluation notice	評估通知
Eviction	收回 · 驅逐 (n.) (depending on context)
Eviction prevention	驅逐預防

Excessive force	施力過度
Exchange rate	匯率
Exclusionary discipline	開除紀律處罰，停學紀律處罰 (depending on context)
Exclusive listing	獨家挂牌
Exculpatory clause	免責條款
Executed contract	已履行的合約
Executive order	行政命令
Executive summary	執行摘要
Executor	遺囑執行人，受託人 (n.) (depending on context)
Expedited delivery (fee for bill payment)	加速交付，加速遞送 (賬單付款費) (depending on context)
Expedited Funds Availability Act (EFAA)	加速資金使用法 (EFAA)
Expense	費用，支出 (n.) (depending on context)
Explanation of Benefits (EOB)	福利說明 (EOB)
Extended alert	長期警告
Extended coverage	擴大險別，擴大承保範圍 (depending on context)

F

Fact sheet	資訊簡報
Fail (if a bank fails)	破產 (例如，銀行破產) (v.)
Failure to comply	不服從，不遵守 (depending on context)
Fair and Accurate Credit Transaction Act of 2003 (FACTA)	2003 年公平準確信貸交易法 (FACTA)
Fair Credit and Charge Card Disclosure Act of 1988	1988 年公平信用與收費卡披露法
Fair Credit Billing Act	公平信用票據法
Fair Credit Reporting Act	公平信用報告法
Fair Debt Collection Practices Act (FDCPA)	公平債務追收慣例法 (FDCPA)
Fair Employment Practices Agency	公平就業實踐機構
Fair Housing Act (FHA)	公平住宅法 (FHA)

Fair market value	公平市場價值
Faith-based organization	信仰組織
Familial status	家庭狀況
Fannie Mae	房利美
Fannie Mae seller, Fannie Mae servicer	房利美賣方交易商 · 房利美住房信貸服務商
Fannie Mae loan limit	房利美住房貸款限額
Farmers Home Administration (FmHA)	農場主住宅管理局 (FmHA)
FDIC insurance	聯邦存款保險公司 (FDIC) 擔保
FDIC-insured institution	聯邦存款保險公司 (FDIC) 擔保機構
Feasible	可行的 (adj.)
Feature, characteristic	功能 · 特徵 · 特性 (n.) (depending on context)
Federal agency	聯邦機構
Federal Bureau of Investigation (FBI)	聯邦調查局 (FBI)
Federal consumer protection law	聯邦消費者保護法
Federal Coordination and Compliance Section (FCS)	聯邦協調與合規處 (FCS)
Federal credit union	聯邦信用合作社
Federal Deposit Insurance Corporation (FDIC)	聯邦存款保險公司 (FDIC)
Federal Emergency Management Agency (FEMA)	聯邦緊急事務管理署 (FEMA)
Federal financial assistance	聯邦經濟援助
Federal funds rate, fed funds rate	聯邦基金利率
Federal, state or local government	聯邦、州或地方政府
Federal Home Loan Bank (FHLB)	聯邦住房貸款銀行 (FHLB)
Federal Home Loan Bank 11th District Cost-of-Funds Index (COFI)	聯邦住房貸款銀行第 11 區資金成本指數 (COFI)
Federal Housing Administration (FHA)	聯邦住宅管理局 (FHA)
Federal Housing Administration loan (FHA loan)	聯邦住宅管理局貸款 (FHA 貸款)
Federal Housing Finance Agency (FHFA)	聯邦住宅金融管理署 (FHFA)

Federal income tax	聯邦所得稅
Federal income tax return	聯邦所得稅申報表
Federal Interagency Working Group on Limited English Proficiency (IWG LEP)	聯邦有限英語能力跨部門工作組 (IWG LEP)
Federal regulation	聯邦條例
Federal Reserve Bank	聯邦儲備銀行
Federal Reserve Discount Rate	美聯儲貼現率
Federal student loan	聯邦學生貸款
Federal Trade Commission (FTC)	聯邦貿易委員會 (FTC)
Federal Trade Commission Improvement Act	聯邦貿易委員會改進法案
Federally regulated mortgage loan	聯邦監管抵押貸款
Fee schedule	收費表
Fee	收費 · 費用 (n.) (depending on context)
Felony	重罪 (n.)
FHA insurance	聯邦住宅管理局 (FHA) 保險
FHA mortgage insurance	聯邦住宅管理局 (FHA) 抵押貸款保險
FHA Title 1 loan	聯邦住宅管理局 (FHA) 第一條款 (Title 1) 貸款
FHA-insured loan	聯邦住宅管理局 (FHA) 保險貸款
Fiat currency, fiat money	法定貨幣
FICO score	FICO 信用得分, FICO 徵信得分 (depending on context)
Fiduciary	受託人 (n.)
Fiduciary duty	受託人責任 · 受託責任 · 受信責任 (depending on context)
File (as in: to file taxes, file a story, etc.)	提交 (例如 · 報稅、提交故事等) (v.)
Final Nonconfirmation (FNC)	最終無法確認通知 (FNC)
Final payment	最後一筆付款
Final payment (in projected payments)	(預計付款的) 最終付款 · 尾款 (depending on context)
Finance charge	融資費用 · 信貸延期費用 (depending on context)

Financial caregiver	理財師
Financial crisis	金融危機
Finance company	金融公司
Financial advisor	財務顧問 · 財務諮詢機構 (depending on context)
Financial aid	經濟援助 · 財務援助 (depending on context)
Financial aid office	經濟援助辦公室
Financial asset	金融資產 · 財務資產 (depending on context)
Financial conversation starter	關於財務討論的初始話題
Financial exploitation	財務剝削
Financial Industry Regulatory Authority, Inc. (FINRA)	美國金融業監管局 (FINRA)
Financial institution	金融機構 · 財務機構 (depending on context)
Financing	融資 (n.)
Financing fee	融資費
Financing option	融資方案
Financing term	融資期限
Fine	罰款 (n.)
Finfluencer, financial influencer	金融影響者
Fire	火災 (n.)
Fired	解僱 (adj.)
Fire insurance	火災保險 · 火險 (depending on context)
Firewall	防火牆 (n.)
Firm commitment	確定承諾
First lien	第一留置權 · 首先留置權 (depending on context)
First mortgage	優先抵押貸款 · 第一抵押貸款 (depending on context)
First mortgage loan	優先抵押貸款額 · 第一抵押貸款額 (depending on context)
First payment due date	首次付款到期日

First position	第一受益人
First-time home buyer	首次購房者
First time home buyer tax credit	首次購房者稅款抵減
Fiscal year	財政年度
Fixed expense	固定支出
Fixed installment	定期攤付 · 分期定額攤付 (depending on context)
Fixed interest rate	固定利率
Fixed rate	固定利率
Fixed-rate mortgage (FRM)	固定利率抵押貸款 (FRM)
Fixtures	定期放款 · 定期存款 (n.) (depending on context)
Flex modification	彈性修改
Float	浮動 (n.)
Flood certification fee	水災認證費
Flood Disaster Protection Act of 1973	1973 年水災保護法案
Flood insurance	水災保險
Food stamp	食品券 · 糧食券 (depending on context)
For a fee	收費
For sale by owner (FSBO)	屋主自售 (FSBO)
Forbearance	債務償還期延展 (n.)
Forbearance plan	債務償還期延展計畫
Foreclosure	止贖 · 取消抵押品贖回權 (n.) (depending on context)
Foreclosure judgment	止贖判決
Foreclosure prevention	預防止贖
Foreclosure prevention option	預防止贖選項
Foreclosure process	止贖程序
Foreclosure sale	取消抵押品贖回權拍賣 · 止贖拍賣 (depending on context)

Foreclosure suspension	止贖暫停
Foreign affairs	外國事務
Foreign citizen	外國公民
Foreign tax	外國稅收
Forfeiture	喪失 · 沒收財產 · 剝奪權益 (n.) (depending on context)
Forfeiture of interest	權益喪失
Forgiven	免除 (v.)
Forgiveness of debt	免除債務
Form (as in: complete this form)	表 · 表格 (例如 · 填寫本表) (n.) (depending on context)
Foster care income	寄養收入
Foundation	基金 (n.)
Fraud	欺詐 (n.)
Fraud alert	欺詐警報
Freddie Mac	房地美
Freddie Mac loan limit	房地美貸款限額
Freddie Mac seller, servicer	房地美賣方交易商/住房信貸服務商
Free authorized housing counselor	政府授權的免費住房諮詢顧問
Freedom of Information Act (FOIA)	資訊自由法 (FOIA)
Front pay	預付款
Front-end ratio	抵押貸款月付與收入比
Full disclosure	完全披露 · 財務完全公開 (depending on context)
Full faith and credit	充分信譽保證 · 完全誠實信用 (depending on context)
Full refund	全額退款
Fully amortized mortgage	全額攤還抵押貸款
Fully indexed rate	完全指數化利率
Funding	資金籌措 (n.)

Funds	基金，資金，經費 (n.) (depending on context)
Furniture	傢具 (n.)
Further action notice	進一步行動通知
Future advance	未來預付款
G	
Gamification	遊戲化 (n.)
Garnishment, wage garnishment	扣押，工資扣押
General contractor	總承建商
Ghost mortgage, silent second mortgage	幽靈抵押貸款，保密第二抵押貸款
Gift	禮品 (n.)
Gift deed	禮品券，贈予契約 (depending on context)
Gift letter	禮品證明函
Ginnie Mae	吉尼美 (政府國民抵押貸款協會)
Good faith	誠信，善意，真誠 (depending on context)
Good Faith Estimate (GFE)	誠信估價 (GFE)
Governing law	適用法律，依據的法律 (depending on context)
Government-insured loans	政府擔保貸款
Government-Sponsored Enterprise (GSE)	政府贊助企業 (GSE)
Graduated-Payment Mortgage (GPM)	累進分期償還抵押貸款 (GPM)
Gramm-Leach-Bliley Act (GLBA)	格雷姆-里奇-比利雷法案 (GLBA)
Grandparents scam	詐騙老年人的騙局
Grant	授予，贈款 (n.) (depending on context)
Grantee	受讓人，被授予者 (n.) (depending on context)
Grantor	讓與者，授予者 (n.) (depending on context)
Grievance	申訴，不滿，委屈，冤情 (n.) (depending on context)
Grievance procedures	申訴程序

Gross annual revenue, gross revenue	總年收入，總收入
Gross income	總收入
Gross wages	工資總額
Ground rent	土地產權租金，光地租金 (depending on context)
Growing Equity Mortgage (GEM)	償還額每年遞增的抵押貸款 (GEM)
Government-Sponsored Equity (GSE) loan	政府贊助企業 (GSE) 貸款
Guarantee mortgage	擔保抵押貸款
Guaranteed asset protection (GAP) insurance	擔保資產保護 (GAP) 險
Guardians of property, conservators	財產監護人，接管人
Guideline	指南 (n.)
H	
Hacker	駭客，黑客 (n.) (depending on context)
Hardship	困難，困苦，苦難 (n.) (depending on context)
Hardship documentation	特殊困難證明文檔
Hazard insurance	災害保險
Hazardous substance	有害物質，危險物品 (depending on context)
Health care power of attorney	健康照護委託書
Heating	暖氣 (n.)
Hedge	對衝 (n.)
Held-to-maturity	持有至到期
Higher-priced loan	較高價格貸款
Hinder	阻止，妨礙 (v.) (depending on context)
Hire	聘用，受僱 (v.) (depending on context)
Hispanic heritage	西語裔文化傳統
History of debt management	債務管理史，債務管理記錄 (depending on context)
HMDA (Home Mortgage Disclosure Act of 1975)	HMDA (1975 年住房抵押貸款披露法案)

Home	住宅 · 房屋 · 住處 (n.) (depending on context)
Home Affordable Modification Program (HAMP)	房屋可負擔修正計畫 (HAMP)
Home buyer	房屋購買者 · 購房者 (depending on context)
Home buyer education	房屋購買者教育
Home buyer workshop	房屋購買者講座
Home co-investment, home co-investing	房屋共同投資
Home equity	房屋淨值 · 房屋產權 (depending on context)
Home Equity Conversion Mortgage (HECM)	房屋淨值轉換抵押貸款 (HECM)
Home Equity Line of Credit (HELOC)	房屋淨值信用額度 (HELOC)
Home equity loan	房屋淨值貸款
Home Equity Loan Consumer Protection Act of 1988	1988 年房屋淨值貸款消費者保護法案
Home inspection	房屋檢查
Home inspector	房屋檢查員
Home Ownership and Equity Protection Act of 1994	1994 年房屋所有權與淨值保護法案
Home Possible mortgage	低首付抵押貸款
Home warranty (HW)	房屋擔保 (HW)
Home, house	房屋 · 住處 (n.)
Home-buying (purchasing) power	房屋購買能力 · 房屋購買力 (depending on context)
Home-buying fair	房屋購買交易會
Homeowner	房主 · 業主 (n.) (depending on context)
Homeowner's association	房主協會
Homeowner's association dues	房主協會會費
Homeowner's association fees	房主協會會費
Homeowners' insurance	房主保險
Homeowners' insurance premium	房主保費
Homeowners Protection Act of 1998	1998 年房主保護法案

Home ownership	房屋所有權
Home ownership counselor, home ownership organization	房屋所有權顧問，房屋所有權機構
Homestead	宅地・宅基地 (n.) (depending on context)
Homestead exemption	宅地豁免・宅基地豁免 (depending on context)
Hotline	熱線 (n.)
House	住房 (n.)
Housing and Civil Enforcement Section (HCE)	住房與民事執法處 (HCE)
Housing and Urban Development (HUD)	住房與城市發展 (HUD)
Housing counseling	住房諮詢
Housing counseling agency	住房諮詢機構
Housing counselor	住房諮詢人員・住房顧問 (depending on context)
Housing expense ratio	住房開支比率
Housing expenses	住房開支
Housing expense-to-income ratio	住房開支與收入比率
Housing providers	住房提供者
HUD-1 Settlement statement	住房與城市發展部 (HUD) 第 1 號過戶明細表
HUD-approved housing counselor	住房與城市發展部 (HUD) 認定的住房顧問
Hurricane	颶風 (n.)
Hybrid mortgage	混合抵押貸款
Hypothecate	抵押 (v.)
I	
Identification	鑒定・識別・身份識別 (n.) (depending on context)
Identity theft	身份盜用
Illiquid, illiquidity	非流動・非流動性
Immigration status	移民身份
Imminent danger of default	迫在眉睫的違約風險

Imminent default	即將違約
Impersonation	假冒 · 冒名頂替
Implementing regulation	實施條例
Impound	扣押 · 保管 (v.) (depending on context)
Impound account	扣押賬戶 · 保管賬戶 (depending on context)
Improvement	改良 · 改善 · 改進 (n.) (depending on context)
Inactivity fee	賬戶無交易收費 · 閑置費 (depending on context)
Inadequate	不充分的 · 不適當的 (adj.) (depending on context)
Incidental credit	附帶信用 · 附帶信貸 (depending on context)
Income	收入 (n.)
Income documentation	收入證明文檔
Income property	收益性財產
Income tax	所得稅
Incoming mail	來信 · 來函 (depending on context)
Incomplete information notice	不完整資訊通知
Increase in housing expense	住房開支上漲
Indebtedness	負債 · 債務 (n.) (depending on context)
Index	指數 (n.) (depending on context)
Index rate	指數利率
Individual account	個人賬戶
Individual Retirement Account (IRA)	個人退休金賬戶 (IRA)
Individual Taxpayer Identification Number (ITIN)	納稅人個人報稅號碼 (ITIN)
Individuals with Disabilities Education Act (IDEA)	殘障個人教育法 (IDEA)
Inflation	通貨膨脹 (n.)
Infraction	違紀 · 違規 (n.) (depending on context)
Initial escrow payment	初始代管付款

Initial interest rate	初始利率
Initial monthly payment	初始每月付款
Injunction	強制令 (n.)
Injunctive relief	強制性救濟
Injured party	受損方 · 受害方 (depending on context)
Inmate	囚犯 (n.)
In-network	網路內
Innocent lienholder	無過錯留置權持有人
Innocent owner	無過錯所有人
Inquiry	調查 · 詢問 · 查究 · 查詢 (n.) (depending on context)
Inside the package (prepaid card)	套餐內 (預付卡)
Insolvent	資不抵債 (adj.)
Installment	分期付款 (n.)
Installment credit	分期付款信貸
Installment debt	分期付款債務
Installment loan	分期償還貸款
Installment payment	分期付款
Instant payment	即時支付
Instrumentality	媒介 · 工具 · 機構 · 部門 (n.) (depending on context)
Insufficient Funds or Non-Sufficient Funds (NSF)	資金不足或無充足資金 (NSF)
Insulation	隔絕 · 絶緣 (n.) (depending on context)
Insurance	保險 (n.)
Insurance claim	保險索賠
Insurance coverage	承保範圍
Insurance declaration page	保險聲明頁
Insurance fund	保險基金

Insurance income	保險收入
Insurance payout	保險賠付
Insurance policy	保險單 · 保單 (depending on context)
Insurance premium	保險費 · 保費 (depending on context)
Insured mortgage	擔保抵押貸款
Intake procedure	接納程序
Intangible asset	無形資產
Interagency	機構之間的 · 跨機構的 (adj.) (depending on context)
Interagency Working Group on Limited English Proficiency (IWG LEP)	聯邦有限英語能力跨部門工作組 (IWG LEP)
Interest	利息 (n.)
Interest accrual rate	應計利率
Interest in the property	財產權益
Interest only home loan	僅付利息的住房貸款
Interest only payment	僅付利息的付款
Interest rate	利率
Interest rate adjustment	利率調整
Interest rate buy down	利率買斷
Interest rate cap, interest rate ceiling	利率最高限制 · 利率上限
Interest rate floor	利率下限
Interest rate swap, fixed-for-floating swap	利率互換 · 固定換浮動互換
Interest-bearing	有息 · 計息 (depending on context)
Interim financing	臨時融資 · 中期融資 (depending on context)
Internal Affairs Division	內務部門
Internal Revenue Service (IRS)	國稅局 (IRS)
Interpreter	口譯員 (n.)
Investment grade, non-investment grade	投資級 · 非投資級

Investment income	投資收入
Investment property	投資性房地產，投資物業 (depending on context)
Investor	投資人 (n.)
Investor restriction	投資人限制
IRS form 4506-T	國稅局 (IRS) 表格 4506-T
IRS form 4506T-EZ	國稅局 (IRS) 表格 4506T-EZ
Itemized expenses	逐項列舉開支
ITIN number	個人報稅號碼 (ITIN)
J	
Job posting	招聘啟事
Joint account	聯合賬戶，共同賬戶 (depending on context)
Joint and several liability	連帶賠償責任，共同連帶責任 (depending on context)
Joint tenancy	聯合租賃，共同承租 (depending on context)
Joint tenancy with right of survivorship	附有生存權的聯合租賃
Judgment	審判，裁決，判斷，鑒定 (n.) (depending on context)
Judgment lien	判定留置，財產扣押 (depending on context)
Judicial foreclosure	法院裁定的取消抵押品贖回權，司法止贖權
Judicial opinion	司法意見
Jumbo loan	巨額貸款，特大型貸款
Junior mortgage	次順位抵押貸款
Junk bond	垃圾債券
Junk fee	垃圾費用
Jurisdiction	管轄權，司法管轄權 (n.) (depending on context)
K	
Keogh fund	基奧基金
"Know Before You Owe"	「貸款前知情權」

Know Your Customer policy	瞭解您的客戶政策
L	
Land	土地 (n.)
Land contract	土地合約
Landlord	房產主 · 房東 (n.) (depending on context)
Language	語言 (n.)
Language assistance	語言協助
Largest debt balance	最高債務餘額
Late charge	逾期罰款
Late fee	延誤費
Late payment	遲付款 · 滯納費 (depending on context)
Late payment fee	遲付款費
Launch (as in: launch a program, initiative, web site, new feature, etc.)	發起 · 開辦 · 開始 · 提出 (例如 · 發起計畫 · 發起倡議 · 開辦網站 · 開始新功能等) (v.) (depending on context)
Lawful permanent resident	合法永久居民
Lawsuit	訴訟 (n.)
Lead-based paint	鉛基塗料 · 含鉛油漆 (depending on context)
Lead generator	鉛生成裝置
Learn more about... (as in: I just learned that...)	瞭解更多有關.....的資訊 (例如 · 我剛剛瞭解到.....)
Lease	租賃 · 租約 (n.) (depending on context)
Lease back	回租
Lease to own, rent to own [v.]	以租代購 (v.)
Lease to own, rent to own [n.]	以租代購 (n.)
Leasehold	租賃 · 租借 (n.) (depending on context)
Lease-purchase option	租購選項
Legal interest	法定利息 · 合法權益 · 法定權益 (depending on context)

Legal resident	合法居民
Legal resident card	合法居民卡
Legal separation	依法分居 · 法定分居 (depending on context)
Lemon law	檸檬法 · 車輛品質保護法 (depending on context)
Lender	貸款人 · 貸方 · 貸款機構 · 貸款銀行 (n.) (depending on context)
Lender credits	貸方信貸
Lender partner	貸方合夥人
Lender placed insurance (LPI)	貸方提供保險 (LPI)
Lender, mortgage lender	貸款人 · 抵押貸款人 · 抵押貸款機構 (depending on context)
Lending institution	貸款機構
Lessee	承租人 · 租客 · 租戶 (n.) (depending on context)
Lessor	出租人 (n.)
Leverage	槓桿作用 (n.)
Liability	責任 · 賠償責任 · 債務 (n.) (depending on context)
Liability after foreclosure	止贖後債務
Liability insurance	責任保險
LIBOR index	倫敦銀行同業拆放利率 (LIBOR) 指數
Lien	留置權 · 抵押權 (n.) (depending on context)
Lien priority	優先留置權
Life estate	終身權益 · 終身財產 (depending on context)
Life of loan	貸款期限
Lifetime cap	利率上限
Limited English proficient (LEP)	有限英語能力 (LEP)
Limited equity cooperative	有限權益合作關係
Limited risk management	有限風險管理
Limits on interest rate changes	利率變更限制

Liquid asset	流動資產
Liquidate	清算 (v.)
Liquidity	流動性，變現能力，清償能力 (n.) (depending on context)
Listed for sale	掛牌出售
Listing agent	代理銷售登記人
Listing price, list price	牌價，目錄價格
Litigation	訴訟 (n.)
Live agent (customer service)	現場代理人 (客戶服務)
Live discussion	線上問答
Living trust	生前信託
Living will, resolution plan (banking)	生前遺囑，處置計畫 (銀行業)
Loan	貸款 (n.)
Loan acceptance	貸款接受
Loan balance	貸款餘額
Loan disclosure	貸款披露
Loan Estimate	貸款估算
Loan Estimate explainer	貸款估算表
Loan file	貸款文檔
Loan forgiveness	貸款免除
Loan ID	貸款 ID
Loan modification	貸款修改
Loan modification agreement	貸款修改協議
Loan officer	信貸員
Loan origination	貸款發放
Loan origination fee	貸款發放手續費
Loan originator	貸款發放員

Loan payoff	貸款還清
Loan processing	貸款處理
Loan product	貸款產品
Loan servicing	貸款業務
Loan term	貸款期限
Loan-to-Value Ratio (LTV)	貸款價值比 (LTV)
Loan type	貸款類型
Local government	地方政府
Location	地點 · 位置 (n.) (depending on context)
Lock-in rate, rate lock-in, rate lock	鎖定利率 · 利率鎖定
Long-term	長期
Long-term assistance	長期援助
Long-term care	長期看護
Long-term care ombudsman program	長期看護申訴計畫 · 長期看護監察計畫 (depending on context)
Long-term disability	長期殘障
Long-term permanent hardship	長期永久困難
Loss mitigation	減輕損失
Lost wages	工資損失
Lot	地塊 (n.)
Low down payment feature	低首付款功能
Low- and moderate-income (LMI)	中低收入 (LMI)
Low- and moderate-income home buyers	中低收入房屋購買者
Lump sum	一次總付金額
M	
Mailing address	郵寄地址
Maintenance cost	維修成本 · 維護費用 (depending on context)

Maintenance fee	維修費 · 維護費 (depending on context)
"Managing Someone Else's Money"	「管理他人的錢款」
Manufactured housing, manufactured homes	活動房屋 · 預製房屋
Margin	邊際 · 毛利 · 差價 (n.) (depending on context)
Marital status	婚姻狀況
Market condition	市場狀況 · 市場行情 (depending on context)
Market price	市場價格 · 市價 (depending on context)
Market rent	市場租金
Market value	市值
Married	已婚 (adj.)
Maturity date	到期日 · 期滿日 (depending on context)
Maximum mortgage amount	最高抵押貸款金額
Maximum payment	最高付款額
Medical debt	醫療債務
Medicare summary notices (MSN)	聯邦醫療保險摘要通知 (MSN)
Meme stock	迷因股票
Memorandum of Understanding (MOU)	諒解備忘錄 (MOU)
Merchant cash advance	商戶現金墊款
Merged credit report	合併信用報告
Metropolitan statistical area (MSA)	大都會統計區 (MSA)
Military Lending Act (MLA)	軍人貸款法案 (MLA)
Minimum, maximum interest rate	最低、最高利率
Minimum payment	最低付款額
Minority	少數族裔 (n.)
Minority homeownership	少數族裔住房擁有狀況
Minority homeownership rate	少數族裔住房擁有率

Minority language coverage	少數族裔語言覆蓋範圍
Minority language group	少數族裔語言群體
Minority neighborhood	少數族裔社區
Minority-owned business, minority-owned business status	少數族裔擁有的企業或少數族裔擁有的企業身份
Miscellaneous proceeds	雜項收入
Misconduct	不端行為 · 不當行為 (n.) (depending on context)
Misdemeanor	輕罪 (n.)
Misrepresentation	錯誤表述 · 誤傳 · 謊報 (n.) (depending on context)
Modification	修改 (n.)
Modification agreement	修改協議
Modification effective date	修改生效日期
Modification trial period plan	修改試用期計畫
Monetary policy (Central Bank)	貨幣政策 (中央銀行)
Money	金錢 · 錢款 (n.) (depending on context)
"Money as You Grow"	「隨著您成長積累財富」
Money market account	貨幣市場賬戶
Money market deposit account (MMDA)	貨幣市場存款賬戶 (MMDA)
Money market mutual fund, money market fund	貨幣市場共同基金/貨幣市場基金
Money order	銀行匯票
"Money Smart for Older Adults"	「老年人理財指南」
Money transfer	資金轉賬
Monitoring	監管 · 監督 (v.) (depending on context)
Monopoly	壟斷 (n.)
Monthly escrow payment	每月代管付款
Monthly HOA dues	業主協會 (HOA) 每月會費
Monthly mortgage payment	抵押貸款每月付款額

Monthly payment	每月付款額
Monthly usage	每月使用量
Mortgage	抵押貸款 (n.)
Mortgage assistance	抵押貸款援助
Mortgage assistance application	抵押貸款援助申請
Mortgage-backed security	抵押擔保證券
Mortgage bank	抵押貸款銀行
Mortgage banker	抵押貸款銀行家
Mortgage banking institution	抵押貸款銀行業機構
Mortgage broker	抵押貸款經紀人
Mortgage company	抵押貸款公司
Mortgage credit	抵押貸款信貸
Mortgage debt	抵押貸款債務
Mortgage differential income	抵押貸款差額收入 · 抵押貸款差量收入 (depending on context)
Mortgagee	抵押權人 · 受押人 (n.) (depending on context)
Mortgage financing	抵押貸款融資
Mortgage holder, loan holder	抵押貸款持有人 · 貸款持有人
Mortgage inquiries	抵押貸款查詢
Mortgage Insurance (MI)	抵押貸款保險 (MI)
Mortgage insurance company	抵押貸款保險公司
Mortgage insurance premium (MIP)	抵押貸款保費 (MIP)
Mortgage insurance termination	抵押貸款保險終止
Mortgage lender	抵押貸款公司 · 抵押貸款機構 (depending on context)
Mortgage life insurance	抵押貸款人壽保險
Mortgage loan	抵押貸款
Mortgage loan application	抵押貸款申請

Mortgage loan assumption	抵押貸款承擔
Mortgage modification	抵押貸款修改
Mortgage note	抵押票據
Mortgagor	抵押人, · 抵押借款人出押人 (n.) (depending on context)
Mortgage originator	抵押貸款發放人 · 抵押貸款發放機構 (depending on context)
Mortgage payment	抵押貸款付款
Mortgage payment assistance	抵押貸款付款援助
Mortgage payoff	抵押貸款償清
Mortgage pool	抵押貸款組合 · 抵押貸款池 (depending on context)
Mortgage process	抵押貸款辦理程序
Mortgage product	抵押貸款產品
Mortgage rate	抵押貸款利率
Mortgage release	抵押貸款解除
Mortgage representative	抵押貸款代表
Mortgage servicer, loan servicer	抵押貸款服務商 · 貸款服務商
Mortgage servicing rights (MSR)	抵押貸款服務權 (MSR)
Mortgage term	抵押期限 · 抵押貸款期限 (depending on context)
Mortgage underwriting	抵押貸款承銷
Mortgage workout	抵押貸款周轉
Multifamily mortgage	多戶抵押貸款
Multifamily property	多戶物業
Mutual fund	共同基金
"My Social Security"	「我的社會保障」
N	
National Association of Attorneys General (NAAG)	全美州檢察長協會 (NAAG)
National Association of Hispanic Real Estate Professionals (NAHREP)	全美西語裔房地產專業人員協會 (NAHREP)

National Association of Medicaid Fraud Control Units (NAMFCU)	全美 Medicaid 協會欺詐控制分部 (NAMFCU)
National Association of REALTORS® (NAR)	全國房地產經紀人協會 (NAR)
National Credit Union Administration	全美信用社管理局
National Do Not Call Registry	美國拒絕來電登記處
National origin	原籍
Natural disaster	自然災害
Natural person	自然人
Naturalization	入籍・歸化 (n.) (depending on context)
Negative amortization	負攤銷
Negative equity	負資產・負資產淨值 (depending on context)
Negative option subscription service	負期權認購服務
Negotiation	談判・協商 (n.) (depending on context)
Neighborhood	街區・鄰里・住宅區 (n.) (depending on context)
Net effective income	淨有效收入
Net income	淨收入
Net present value (NPV)	淨現值 (NPV)
Net rental income	淨租金收入
Net worth	淨值
Network	網路 (n.)
New mortgage	新抵押貸款
New York Stock Exchange (NYSE)	紐約證券交易所 (NYSE)
NMLS/ ____ License ID	全國抵押貸款許可證系統 (NMLS) / ____ 許可證 ID
No match	不匹配・無匹配 (depending on context)
Nominee	被提名人 (n.)
Nonassumption clause	非轉讓條款・不推定條款 (depending on context)
Noncompliance	不合規・不履行・不遵守 (n.) (depending on context)

Nonconforming loan	不合格貸款
Nondeposit investment products	非存款類投資產品
Nondiscrimination	不歧視 · 禁止歧視 (n.) (depending on context)
Non-fungible token (NFT)	非同質化代幣 (NFT)
Nonliquid asset	非流動性資產 · 固定資產 (depending on context)
Nonpayment	不支付 · 未付款 (n.) (depending on context)
Nonprofit HUD-certified housing counselor	非營利性住房與城市發展部 (HUD) 認證住房顧問
Nonprofit organization	非營利機構 · 非營利組織 (depending on context)
Nontaxable disability income	免稅殘障收入 · 不徵稅殘障收入 (depending on context)
Nontaxable Social Security	免稅社會保障金 · 不徵稅社會保障金 (depending on context)
Nontraditional credit	非傳統信貸
Nonuniform covenant	非統一契約
No Surprises Act	無意外法案
Notarize, notarized	公證 (v.) · 已公證 (adj.)
Note	票據 · 債券 (n.) (depending on context)
Note holder	持票人
Note rate	債券利率
Note sale	債券銷售
Notice	通知 · 通告 (n.) (depending on context)
Notice of acceleration	提前償付通知
Notice of default	違約通知
Notice of dishonor	拒付通知 · 拒絕承兌通知 (depending on context)
Notice of grievance	申訴通知
Notice provision	通知條款
Nursing home	養老院 · 療養院 (depending on context)
Nursing home debt	療養院債務

O

Oath	誓言 · 宣誓 (n.) (depending on context)
Obituary	訃告 · 訃)聞 (n.) (depending on context)
Occupancy	佔用 · 佔有 · 居住期間 (n.) (depending on context)
Occupant	佔用者 · 佔有者 · 居住者 (n.) (depending on context)
Occupied	佔用的 · 佔有的 · 居住的 (adj.) (depending on context)
Off the books	未入賬 · 賬外 (depending on context)
Offense	違法 · 罪行 (n.) (depending on context)
Offer	出價 · 開價 · 提議 (v.) (depending on context)
Office for Civil Rights (OCR)	民權辦公室 (OCR)
Office for Older Americans (CFPB)	美國老年人辦公室 (CFPB)
Office of Communications (CFPB)	通訊辦公室 (CFPB)
Office of Consumer Response (CFPB)	消費者回應辦公室 (CFPB)
Office of Enforcement (CFPB)	執法辦公室 (CFPB)
Office of Fair Lending and Equal Opportunity (CFPB)	公平借貸與平等機會辦公室 (CFPB)
Office of Financial Education (CFPB)	財務教育辦公室 (CFPB)
Office of Community Affairs (CFPB)	社區事務辦公室 (CFPB)
Office of Foreign Assets Control (OFAC), U.S. Department of the Treasury	美國財政部外國資產控制辦公室 (OFAC)
Office of General Counsel (CFPB)	法律總顧問辦公室 (CFPB)
Office of Minority and Women Inclusion (OMWI) (CFPB)	少數族裔與婦女包容辦公室 (OMWI) (CFPB)
Office of Nonbank Supervision	非銀行監管辦公室
Office of Public Affairs	公共事務辦公室
Office of Regulations	法規辦公室
Office of Servicemember Affairs	現役軍人事務辦公室
Office of Special Counsel	特別檢察官辦公室
Office of Special Counsel for Immigration-related Unfair Employment Practices	移民相關不公平就業行為特別檢察官辦公室

Office of Supervision Examinations	監督檢查辦公室
Office of the Chief Administrative Hearing Officer (OCAHO)	首席行政聽證官辦公室 (OCAHO)
Office of the Ombudsman	監察專員辦公室 · 中訴專員辦公室 (depending on context)
Older adult, senior	老年人 · 年長者
Older American	美國人老年人 · 美國年長者 (depending on context)
Older Americans Act	美國老年人法案 · 美國年長者法案 (depending on context)
One year adjustable rate mortgage	一年期可調利率抵押貸款
Online help	線上幫助
Open banking	開放銀行
Open-end credit (or open end credit transaction)	開放式信貸 (或開放式信貸交易)
Open house	開放售房日
Opposing counsel	對方律師
Opposing party	對方當事人
Opt-in	選擇參加 (v.)
Opt-in (overdraft rule)	選擇參加 (透支規定)
Optional payment	可選付款
Ordinances	條例 (n.)
Original principal balance	原有本金餘額
Origination (of a loan)	(貸款) 初辦 · 啓辦 · 始發 (n.) (depending on context)
Origination charge	貸款初辦手續費 · 貸款啓辦費 (depending on context)
Origination fee	貸款初辦費 · 貸款啓辦費 · 貸款始發費 (depending on context)
Originator	貸款始發機構 · 貸款始發銀行 (n.) (depending on context)
Out-of-network	網路外
Out-of-pocket expenses	自付費用
Outreach	宣傳 · 外展 (v.) (n.)

Outreach event	宣傳活動
Outstanding principal balance	未付本金餘額
Overdraft	透支 (n.)
Overdraft (credit/debit) feature	透支 (貸記/借記) 功能
Overdrawn	透支 (adj.)
Overdue payment	過期未付款
Overlimit fee	超額費用
Overtime pay	超時工資 · 加班工資 (depending on context)
Owner	所有人 · 物主 · 業主 (n.) (depending on context)
Owner financing	業主融資
Owner-occupied	業主自住
Owners' association	業主協會
Ownership interest	業主權益 · 所有者權益 (depending on context)
P	
Paid collection	有償討債
Partial payment	部分支付 · 部分償還 (depending on context)
Partner	合夥人 · 同居者 · 合作夥伴 (n.) (depending on context)
Part-time job	兼職工作
Password	密碼 (n.)
Past due amount	逾期未付金額
Pattern, practice	模式 ; 慣例 · 程序 · 規則 · 常規 · 實踐 · 方法 (n.) (depending on context)
Pay	工資 · 報酬 · 償還 · 支付 (n.) (depending on context)
Pay as you go (earn)	隨賺隨付 (賺取)
Pay-as-you-go plan (pre-paid)	隨賺隨付計畫 (預付)
Payday loan	發薪日貸款
Pay for performance (P4P) incentive	業績獎勵 (P4P) 報酬

Payment	支付 · 付款 (n.) (depending on context)
Payment based on income	根據收入付款
Payment calculation	付款計算
Payment change date	付款變更日期
Payment change due	付款變更到期
Payment plan	付款計畫
Payment schedule	付款日程表
Payoff	付清 · 償清 (v.) (depending on context)
Payoff amount	付清金額
Payoff, loan payoff	付清 · 償清 ; 貸款付清 (depending on context)
Payroll card	工資卡 · 薪資卡 (depending on context)
Pay stub	工資存根 · 薪資存根 (depending on context)
"Pay to play"	「付款參與」 · 「付費遊戲」 (depending on context)
PCS (Permanent Change of Station) orders, letters	PCS (永久性遷基地) 命令 · 通知函
Peer-to-peer (P2P) payment	點對點 (P2P) 支付
Peg, pegging	掛鉤 (v.)
Penalty	罰金 · 罰款 · 處罰 (n.) (depending on context)
Pension	養老金 · 退休金 (n.) (depending on context)
Per (per purchase)	按照 (按照訂單) (prep.)
Per (purchase fee)	按照 (購買費) (prep.)
Percent	百分比 (n.)
Percentage	百分率 (n.)
Percentage point	百分點
Per-diem penalty	按日計罰
Perfect a lien	完善留置權
Periodic payment	定期付款

Periodic rate	定期費率 · 定期利率 (depending on context)
Periodic rate cap	定期利率上限
Permanent Change of Station (PCS)	永久性遷基地 (PCS)
Permanent modification	永久性修改
Permanent resident	永久居民
Permanent resident card	永久居民卡 · 綠卡 (depending on context)
Personal debt	個人債務
Personal finance	個人財務
Personal Identification Number (PIN)	個人身份識別碼 (PIN)
Personal judgment	個人判斷
Personally identifiable information (PII)	可識別個人身份的資訊 (PII)
Personal property	個人財產 · 私人財產 (depending on context)
Petitioner	原告 · 上訴人 · 申請人 (n.) (depending on context)
Pharming	製藥 (n.)
Phishing	網路釣魚 (n.)
Picked up (Remittance Rule)	已領取 (汇款規定)
Pick-up location	接送點 · 領取地點 (depending on context)
Piggyback loan (first and second combined mortgage)	連帶貸款 (第一和第二聯合抵押貸款)
Plain language	平實語言
Plaintiff	原告 (n.)
Planned Unit Development (PUD)	規劃單元開發 (PUD)
Planned Unit Development Rider	規劃單元開發追加條款
Planning	規劃 (n.)
Planning Schedule	規劃日程表
Pledge Account Mortgage	質押賬戶抵押貸款
Plumbing	水暖 (n.)

Point	點數 (n.)
Point (discount point)	百分點 (折扣點) (n.)
Point of sale	銷售點
Ponzi scheme	龐氏騙局
Pooling and servicing agreement (PSA)	抵押擔保貸款總服務協議 (PSA)
Portfolio	投資組合 (n.)
Possession	佔有 · 所有權 · 擁有 · 財產 (n.) (depending on context)
Postal Inspection Service	郵遞檢查服務
Power of attorney	授權書
Preapproval, preapproved	預先核准的 · 預先批准的
Preapproval letter, prequalified letter	預先批准通知 · 預先核准通知
Precinct	選區 (n.)
Predatory lender	掠奪性貸款機構 · 掠奪性貸款公司 (depending on context)
Predatory lending	掠奪性貸款
Premium (insurance premium)	保費 (保險費) (n.)
Premium pricing	保費定價 · 優質定價 · 溢價定價 (depending on context)
Prepaid	預付 (adj.)
Prepaid account	預付賬戶
Prepaid card	預付卡
Prepaid expense	預付費用
Prepaid interest	預付利息
Prepayment	提前還款 (n.)
Prepayment charge	提前還款收費
Prepayment clause	提前還款條款
Prepayment penalty	提前還款罰金 · 提前償付貸款罰金 (depending on context)

Prequalification	預先審定資格 · 資格預審 (n.) (depending on context)
Prequalified	預先審定資格的 (adj.)
Prescreen	預篩選 · 預審 (v.) (depending on context)
Preselected offer	預選優惠
Preservation	保管 · 保存 · 維持 · 維護 (n.) (depending on context)
Prevent unfair, deceptive and abusive practices aimed at seniors	預防針對老年人的不公平、欺騙性和虐待行為
Previous balance	上期金額 · 上期餘額 (depending on context)
Price range	價格區間
Primary financial manager (within a household)	初級財務經理 (在一個家庭內)
Primary mortgage market	初級抵押貸款市場 · 一級抵押貸款市場 (depending on context)
Primary phone number	主要電話號碼
Primary residence, principal residence	主要住宅 · 主要住所 (depending on context)
Prime mortgage	優質抵押貸款
Principal	本金 (n.)
Principal (as in: power of attorney)	委託人 · 當事人 (例如 · 委託書中的委託人) (n.) (depending on context)
Principal and interest (P&I)	本金和利息 (P&I)
Principal balance	本金餘額
Principal forbearance	本金延期償還
Principal forgiveness	本金免除
Principal, interest, taxes, and insurance (PITI)	本金 · 利息 · 稅款和保險 (PITI)
Principal, interest, taxes, insurance, and association dues (PITIA)	本金 · 利息 · 税款 · 保險和業主協會會費 (PITIA)
Principal owner	主要擁有人
Privacy notice, privacy notification	隱私通知
Private mortgage insurance (PMI)	私人抵押貸款保險 (PMI)
Pro rata	按比例

Proceeds	收益 · 收入 (n.) (depending on context)
Processing fee	手續費
Processing time	處理時間 · 辦理時間 (depending on context)
Product	產品 (n.)
Profit and loss	利潤和虧損
Prohibited by applicable law	適用法律禁止
Projected payment	預計付款
Promise	允諾 · 許諾 (v.) (n.) (depending on context)
Promissory note	期票 · 本票 (n.) (depending on context)
Proof of funds	基金證明 · 資金證明 (depending on context)
Proof of income	收入證明
Proof of loss	損失證明
Property	物業 · 財產 (n.) (depending on context)
Property appreciation	物業增值 · 財產增值 (depending on context)
Property Assessed Clean Energy (PACE) Program	物業評估清潔能源 (PACE) 計畫
Property deed	房契
Property inspection	物業檢查
Property insurance	物業保險
Property owner	物業所有人 · 業主 (depending on context)
Property seizure	物業扣押
Property tax	物業稅 · 財產稅 (depending on context)
Property type	物業類型
Property value	物業價值
Proprietary reverse loan	專有反向貸款
Prorate	按比例分配 · 按比例分攤 (v.) (depending on context)
Protection (register your card for other protections)	保護 · 保護措施 (為您的卡登記 · 獲得其他保護) (n.) (depending on context)

Provision	條例 (n.)
Public accommodation	公共設施
Public assistance funds	公共援助資金
Public defender	公設辯護人
Public utilities credit	公用事業信貸
Purchase	購買 (v.)
Purchase and sale agreement	買賣協議
Purchase money mortgage	購房抵押貸款
Purchase price	買價
Purchasing power	購買力
Purpose	目的 (n.)
Purpose of loan	貸款目的
Pyramid scheme	金字塔式騙局，層壓式推銷 (depending on context)
Pyramiding (of late fees)	金字塔式 (滯納金)

Q

Qualification	資格，限定 (n.) (depending on context)
Qualify	合格，具有資格，限制 (v.) (depending on context)
Qualify (as in: people who qualify for a program, a job, etc.)	符合資格，合格 (例如，符合參加計畫、從事工作等資格的人) (v.) (depending on context)
Qualifying guideline	資格準則，合格準則 (depending on context)
Qualifying ratio	合格比率
Quality control	品質控制
Quarterly year-to-date profit or loss statement	季度年度至今損益表
Query	質問，訊問 (v.) (depending on context)
Quitclaim, quitclaim deed	正式放棄權利，權益轉讓契據
Quote	報價 (v.)
R	

Racial disparity	種族差異
Radon gas	氡氣
Raise awareness	增強意識
Rate cap	利率上限
Rate lock	利率鎖定
Rate of interest	利率
Rate period	利率期
Ratified sales contract	批準的銷售合約
"Ready, set, save!"	「預備、準備、儲蓄！」計畫
Real estate	房地產・不動產 (depending on context)
Real estate agent	房地產代理人
Real estate attorney	房地產律師
Real estate broker	房地產經紀人
Real estate owned (REO)	貸方擁有的房地產 (REO)
Real estate professional	房地產專業人員
Real Estate Settlement Procedures Act of 1974 (RESPA)	1974 年房地產過戶程序法 (RESPA)
Real estate tax	房地產稅
Real property	不動產
Realtor	房地產經紀人 (n.)
Reasonable accommodation	合理便利設施
Reasonable cause	合理懷疑理由
Reason for default, reason for hardship	違約原因・困難原因
Receipt	收據 (n.)
Receivership	接管 (n.)
Recession	退回・撤回・經濟衰退 (n.) (depending on context)
Recipient	領取者・接收人 (n.) (depending on context)

Recipient (of compensation)	(補償) 領取者 · 接收人 (n.) (depending on context)
Reconveyance	恢復 · 歸還 · 再轉讓 (n.) (depending on context)
Record (as audiovisual files)	檔案 (例如 · 音訊視訊文檔) (n.)
Record (as data registering)	記錄 (例如 · 資料登記) (n.)
Recordation cost	註冊登記費 · 備案費用 (depending on context)
Recorder	檔案員 · 記錄員 (n.) (depending on context)
Recording fee	記錄費
Recruitment	徵召 · 徵聘 (n.) (depending on context)
Redemption period	回贖期
Redlining	紅線禁區 · 地區性歧視 (n.) (depending on context)
Reduction in income	收入減少
Refer (to an underwriter)	(向承銷人) 轉介 (v.)
Referee	轉介人 · 推薦人 (n.) (depending on context)
Referral	轉介 (n.)
Referral date confirmation	轉介日期確認
Refinance	再融資 (v.)
Refinance mortgage, refi	抵押貸款再融資
Refinancing	再融資 (n.)
Refund	退款 · 償還 (n.) (depending on context)
Register (prepaid card)	登記 (預付卡) (v.)
Registered reciprocal beneficiary relationship	註冊互惠受益關係
Registration	登記 · 註冊 (n.) (depending on context)
Regulation	規則 · 條例 (n.) (depending on context)
Regulation H—Consumer Protection in Sales of Insurance	條例 H — 保險銷售消費者保護
Regulation P—Privacy of Consumer Financial Information	條例 P — 消費者財務資訊隱私
Regulation X	條例 X

Regulation Z	條例 Z
Rehabilitation Act of 1973	1973 年康復法
Rehabilitation cost	康復費用，修複成本 (depending on context)
Rehabilitation mortgage	修複抵押貸款
Reinstatement	恢復權利，恢復原狀 (n.) (depending on context)
Relative	親屬，親戚 (n.) (depending on context)
Release	免除，解除，釋放，發佈 (v.) (depending on context)
Release (from a contract)	解除 (合約) (v.)
Release of liability	免除責任
Religious Land Use and Institutionalized Persons Act (RLUIPA)	教會土地使用與入住機構人士法案 (RLUIPA)
Relocation	遷移，搬遷 (n.) (depending on context)
Remaining term	剩餘期限
Remedy	補救，救濟 (n.) (depending on context)
Remittance	匯款 (n.)
Remittance transfer	匯款轉賬
Renewable account	可更新帳戶，可再生帳戶 (depending on context)
Renewable credit	可展期信用，可再生信貸 (depending on context)
Renewal	重訂，續簽 (n.) (depending on context)
Rent [v.]	出租 (v.)
Rent [n.]	租金 (n.)
Rental income	租金收入
Rental property	租賃房產
Renter	出租者 (n.)
Renter occupied	出租者居住
Rent to own	以租代購
Repair [n.]	修理 (n.)

Repair [v.]	修理 (v.)
Rewrite (a loan)	償還 (貸款) (v.)
Rewrite	償還 (n.)
Rewrite period	償還期
Rewrite plan	償還計畫
Rewrite check	重置檢查 · 更換檢查 (depending on context)
Rewrite cost	重置成本 · 重置費用 · 更換費用 (depending on context)
Rewrite value	重置價值 · 更新價值 (depending on context)
Repo, repossession	回購 · 收回 (n.) (depending on context)
Report (of)	報告 (n.)
Representative payee	代理收款人
Request for investigation	請求調查
Request to cancel	請求取消
Require	要求 (v.)
Requirement	要求 (n.)
Resale deed restriction	轉售契約限制
Rescind	撤銷 · 取消 (v.) (depending on context)
Rescission, rescission period	攤銷 (n.) · 攬銷期
Research, Markets, and Regulations (CFPB)	研究、行銷和監管部 (CFPB)
Reserves	儲備金 · 準備金 (n.) (depending on context)
Residence	住所 · 居所 (n.) (depending on context)
Residential mortgage-backed security (RMBS)	居民住房抵押貸款擔保證券 (RMBS)
Resident of long-term care facility	長期醫療護理設施的住戶
Resolved hardship	已解決的困難
Respondent	被告 · 答辯人 · 被申訴人 (n.) (depending on context)
Retail installment sales contract	零售分期付款銷售合約

Retaliate	報復 (v.) (depending on context)
Retaliation	報復 (n.)
Retired	已退休的 · 退休 (adj.) (depending on context)
Retiree	退休者 · 退休人士 (n.)
Retirement	退休 (n.)
Retirement account	退休賬戶
Retirement income	退休收入
Retirement plan	退休計畫
Retrofitting (local ordinance)	修正 (地方法令) (n.)
Reverse mortgage	反向抵押貸款 · 逆向抵押貸款 (depending on context)
Reverse redlining	逆向紅線 · 逆向加權 · 違反禁區規定開展掠奪性貸款業務 (depending on context)
Revitalization	複蘇 (n.)
Revocable fiduciary account	可撤銷託管賬戶
Revocable trust account	可撤銷信託賬戶
Revoke	撤銷 · 撤回 (v.) (depending on context)
Revolving debt	循環債務
Reward point (related to credit products)	獎勵積分 (與信用產品相關)
Rider	追加條款 · 附加條款 (n.) (depending on context)
Right of first refusal	第一否決權
Right of rescission	撤銷權
Rights in the property	財產權
Right to appeal	上訴權 · 申訴權 (depending on context)
Right to dispute errors (Remittance Rule)	對錯誤提出爭議的權利 · 紛錯權利 (匯款規定) (depending on context)
Right to Financial Privacy Act of 1978	1978 年金融隱私法案
Right-to-sue letter	起訴權通知
Robo advisor	機器人顧問

Routing number	路由號碼
Rural Housing Service (RHS)	農村住房服務署 (RHS)
S	
Safe harbor	安全港條款
Salary	薪金 · 薪資 (n.) (depending on context)
Sale	銷售 (n.)
Sale-leaseback	售後回租
Sales-based financing	銷售融資
Sales contract	銷售合約
Sales price	銷售價格
Satisfaction of mortgage	清償抵押貸款債務 · 抵押貸款付清 (depending on context)
Satisfy	償還 · 補償 · 履行 (v.) (depending on context)
Savings	儲蓄 · 存款 (n.) (depending on context)
Savings account	存款賬戶 · 儲蓄賬戶 (depending on context)
Savings and loan association	儲蓄與貸款協會
Scam	騙局 · 詐騙 (n.) (depending on context)
Scammer, scam artist	騙子 · 詐騙犯 (depending on context)
Schedule	明細表 · 日程表 · 附表(n.) (depending on context)
Schedule of amortization	攤銷明細表 · 攤銷表 (depending on context)
Score range and grade	得分範圍和等級
Search	搜尋 · 搜索 (v.) (depending on context)
Seasonal income	季節性收入
Seasonal payment	季節性付款
Second home	第二住所
Second home rider	第二住所附加條款
Second mortgage	第二抵押貸款

Second mortgage loan	第二抵押貸款
Secondary mortgage market	二級抵押市場
Secured credit card	有擔保的信用卡
Secured loan	擔保貸款
Secure the property, repair the property	保護物業 · 修理物業
Securities	證券 (n.)
Securitization	證券化 (n.)
Security	證券 (n.)
Security deed	擔保契約
Security freezes	安全凍結
Security instrument	保證文書 · 擔保契據 (depending on context)
Security interest	擔保物權 · 擔保權益 (depending on context)
Seize	扣押 · 沒收 (v.) (depending on context)
Seizure	扣押 · 没收 (n.) (depending on context)
Select	選擇 (v.)
Selected list	選擇名單
Selection guideline	選擇指南
Self check	自我檢查 · 自檢 (depending on context)
Self-employed	自僱的 · 個體經營的 · 自營的 (adj.) (depending on context)
Self-employment income	自營收入 · 自營業務收入 (depending on context)
Seller	賣方 · 銷售者 (n.) (depending on context)
Seller carryback	賣方結轉
Seller credit	賣方信貸
Seller-financed mortgage, seller take-back mortgage	賣方融資抵押貸款 · 賣方承擔抵押貸款
Seller's market	賣方市場
Selling agent	銷售代理人

Send money abroad	海外匯款
Sender	匯款人 · 發送人 · 發貨人 (n.) (depending on context)
Senior designation	老年人顧問資格
Senior Medicare Patrol (SMP) program	老年聯邦醫療保險巡邏(SMP)計畫
Senior, older American	老年人 · 美國老年人
Sentence	判刑 · 量刑 (v.) (depending on context)
Separate maintenance	夫妻分居贍養費
Separation agreement	分居協議
Serious illness	嚴重疾病 · 重疾 (depending on context)
Service credit	服務信用
Servicemember Civil Relief Act (SCRA)	軍人民事救濟法 (SCRA)
Servicemembers	軍人 (n.)
Servicer	貸款機構 (n.)
Servicer advances	貸款機構預付
Servicing	貸款機構服務 (n.)
Servicing transfer	貸款機構轉賬
Settlement	協議 · 和解 · 結算 · 過戶 (n.) (depending on context)
Settlement agent	過戶代理人 · 結算代理人 (depending on context)
Settlement agreement	過戶協議 · 結算協議 (depending on context)
Settlement hearing	結算聽證 · 過戶聽證 (depending on context)
Settlement statement (HUD-1)	過戶明細表 (HUD-1)
Sewage system	污水系統
Shared appreciation mortgage	增值共享抵押貸款
Short payoff	全額抵押貸款付款
Short sale	短售 · 賣空 · 賣空銷售 (depending on context)
Short sale affidavit	短售證明書

Short sale negotiation fee	短售轉讓費 · 短售協商費 (depending on context)
Short-term	短期
Short-term hardship	短期困難
Signature	簽名 (n.)
Simple interest	單利
Single-family	單戶 · 獨戶 (depending on context)
Single-family home (1 - 4 units)	獨戶住房 (1-4 個單元)
Single-family property	獨戶物業
Skimming	瞞稅 · 早期獲利 (depending on context)
Small business	小企業
Social Security Administration (SSA)	社會安全局 (SSA)
Social Security benefits	社會保障金
Social Security Number (SSN)	社會安全號碼 (SSN)
Social Security Number Verification Service (SSNVS)	社會安全號碼確認服務部 (SSNVS)
Software	軟體 (n.)
Soft pull (promotional inquiry)	軟徵信 (促銷查詢)
Soil sample test	土壤樣本測試
Spam	垃圾郵件 (n.)
Special litigation counsel	特別訴訟律師
Special warranty of title	產權特別擔保
Spoofing	欺騙 (n.)
Spreadsheet	電子表格 (n.)
Stablecoin	穩定幣 · 穩健幣 (n.)
Stagnation	停滯 (n.)
Standard Maximum Deposit Insurance Amount (SMDIA)	標準最高存款保險金額 (SMDIA)
Standard payment calculation	標準付款計算

State Health Insurance Assistance Program (SHIP)	州醫療保險援助計畫 (SHIP)
State law	州法
State of the Future Index (SOFI)	未來狀況指數 (SOFI)
Statute	法規 (n.)
Statute of limitations	法規時效 · 法定期限 (depending on context)
Statutory power of sale	法定買賣授權書
Step payment	階段式付款 · 分步付款 (depending on context)
Step rate mortgage	利率遞增抵押貸款 · 階梯利率抵押貸款 (depending on context)
Stipulation	約定 · 規定 · 條款 (n.) (depending on context)
Stock	股票 (n.)
Stocks and bonds	股票和債券
Stress (capital or liquidity)	壓力 (資本或流動性) (n.)
Structured settlement	結構性結算
Student loan	學生貸款
Sublease	轉租 · 分租 (v.) (depending on context)
Submission (when a complaint is received by CFPB)	提交 (當 CFPB 收到投訴時) (n.)
Submit (as in: submit an e-mail or submit a paper)	提交 · 送交 (例如 · 送交電子郵件或提交文檔) (v.) (depending on context)
Submit a complaint	提交投訴
Subordinate financing	次級融資 · 附屬融資 · 從屬融資 (depending on context)
Subordinate lien	次級留置權 · 從屬留置權 (depending on context)
Subrogation	代位權 · 代位行使 (n.) (depending on context)
Subsidiary	子公司 (n.)
Subsidy	津貼 · 補貼 · 資助 (n.) (depending on context)
Successor in interest of borrower	借款人的權益繼承人
Successor trustee	後繼受託人 · 繼任受託人 (depending on context)
Suggestion	建議 (n.)

Suit	起訴，控告，訴訟 (v.) (depending on context)
Summons	傳票 (n.)
Supervision, Enforcement, and Fair Lending	監督、執法和公平借貸
Supplemental Nutrition Assistance Program (SNAP)	補充營養援助計畫 (SNAP)
Supplemental Security Income (SSI)	社會安全生活補助金 (SSI)
Surety	擔保人，正式擔保，保證金 (n.) (depending on context)
Surplus	盈餘 (n.)
Surrender	屈從，讓步，放棄，解約，繳還 (v.) (depending on context)
Survey	調查，問卷調查，勘測 (n.) (depending on context)
Survey of property	地界測量
Suspension	暫停 (n.)
Suspicious Activity Report (SAR)	可疑活動報告 (SAR)
Sweat equity	汗水股權，血汗股權 (depending on context)
Sweepstakes	競彩，抽獎活動 (n.) (depending on context)
Sworn statement	宣誓證明，宣誓證詞 (depending on context)
T	
Taking	進款，徵用 (v.)
Tax advisor	稅務顧問
Tax	稅收，稅款 (n.) (depending on context)
Tax assessment	稅務評估
Tax benefit	稅益，稅收利益，稅收優惠 (depending on context)
Tax code	稅法，稅則，稅務代碼 (depending on context)
Tax consultant	稅務顧問
Tax lien	稅收留置權，稅務留置權 (depending on context)
Tax rate	稅率
Tax rate schedule	稅率表

Tax rate table	稅率表
Tax return	報稅表 · 報稅單 · 稅表 (depending on context)
Tax schedule	稅收表 · 稅務表 (depending on context)
Tax transcript	納稅記錄單
Taxable adoption assistance fund	應納稅領養援助資金
Taxable disability income	應納稅殘障收入
Taxable housing allowance	應納稅住房津貼
Taxable income	應納稅收入
Taxable investment account	應納稅投資賬戶
Taxable pension	應納稅養老金 · 應納稅退休金 (depending on context)
Taxable public assistance	應納稅公共援助
Taxable Social Security	應納稅社會保障金
Taxes and insurance	稅收和保險
Taxpayer Identification Number (TIN)	納稅人身份號碼 (TIN)
Teaser rate	首期利率
Technology tool	技術工具
Tenancy	租賃 · 租約 (n.) (depending on context)
Tenancy in common	共同租賃
Tenancy in severalty	按份共有租賃 · 按份租賃 (depending on context)
Tenant	租戶 · 租客 (n.) (depending on context)
Tenant screening	租戶篩選
Tentative Nonconfirmation (TNC)	暫不確認通知 (TNC)
Term	期限 (n.)
Terminate	終止 · 結束 (v.) (depending on context)
Termite inspection	白蟻檢查
Term life insurance	定期人壽保險 · 定期壽險 (depending on context)

Terms	期限，條款 (n.) (depending on context)
Testament	遺囑，證明 (n.) (depending on context)
Testimony	證言 (n.)
Text message	簡訊
Third party	第三方
Third-party origination (TPO)	第三方貸款發放 (TPO)
TILA-RESPA Integrated Disclosure Rule (TRID)	貸款實事真相披露法案與《不動產過戶程序法案 (TILA-RESPA) 綜合資訊披露規定 (TRID)
Time value of money	貨幣的時間價值
Tip	小費 (n.)
Title	產權，所有權 (n.) (depending on context)
Title binder	產權保險證明
Title company	產權公司
Title insurance	產權保險
Title IV of the Civil Rights Act of 1964	1964 年民權法第 IV 篇
Title loan	產權貸款
Title report	產權報告
Title search	產權搜索，產權調查 (depending on context)
Title service fees	產權服務費
Tolerance	容忍，寬恕，公差 (n.) (depending on context)
Tolerance basis	容忍度，容忍基礎，容許範圍 (depending on context)
Toll-free number	免費電話號碼
Top ratio	最高比率
Total Debt-to-Income Ratio	總債務收入比
Total Interest Percentage (TIP)	總利息百分比 (TIP)
Total of payments	總付款額
Townhouse	聯棟屋，聯排別墅 (n.) (depending on context)

Trade line	交易記錄報告
Training	培訓 (n.)
Tranche (structured finance)	分割份額 (結構性融資)
Transaction	交易 (n.)
Transfer	轉讓，過戶 (v.) (depending on context)
Transfer amount	過戶金額，轉讓金額 (depending on context)
Transfer fee	轉讓費
Transfer of interest	權益轉讓
Transfer of ownership	所有權轉讓
Transfer of servicing (TOS)	收帳代理服務轉讓 (TOS)
Transfer of the property	物業轉讓、財產轉讓
Transfer of the property or a beneficial interest in borrower	物業或貸款人收益權轉讓
Transfer ownership of the property to the servicer	將物業所有權轉給我的貸款機構
Transferee servicer	受讓人貸款機構
Transferor servicer	轉讓人貸款機構
Transfer tax	轉讓稅
Treasurer's check, cashier's check	司庫支票，銀行本票 (depending on context)
Treasury bill	國庫券
Treasury index	國庫券指數
Treasury Inflation Protected Securities (TIPS)	通膨保值債券 (TIPS)
Trial attorney	訴訟代理人
Trial modification	嘗試修訂
Trial payment	嘗試付款
Trial period plan (TPP)	嘗試付款計畫，試用期計畫 (TPP)
Trial pit	探坑
Trust	信託 (n.)

Trust account	信託賬戶
Trustee	受託人 (n.)
Trustee's deed	受託人契約
Trustee's deed conveying the property	轉讓財產受託人契約
Trustee under a revocable living trust	受可撤銷生前信託制約的受託人
Trust fund	信託基金 · 信託資金 (depending on context)
Truth in Lending Act (TILA)	誠信借貸法 (TILA)
Truth-in-lending statement	誠信借貸聲明
Truth in Savings Act (TISA)	儲蓄真相披露法 (TISA)
Two-step mortgage	兩階段式抵押貸款
Two- to four- family property	兩至四家庭物業
Typhoon	颱風 (n.)
U	
Unapplied funds	閑置資金 · 閑置基金 · 未動用資金 (depending on context)
Unconstitutional	違憲的 (adj.)
Under the law	根據法律規定
Underserved	服務欠缺的 (adj.)
Undersigned	簽署人 · 簽名人 · 下列簽名人 (n.) (depending on context)
Underwater (property value)	資不抵債 (物業價值) (n.)
Underwriter	承銷人 · 證券包銷人 (n.) (depending on context)
Underwriting	承銷 · 抵押貸款承銷 · 評估 · 抵押貸款評估 (n.) (depending on context)
Underwriting guideline	承銷指南
Underwriting note	承銷票據
Underwriting ratio	承銷比率
Undivided interest	共有權益 · 不可分割的權益 (depending on context)
Undocumented	無正式文檔的 · 未存檔的 · 不合法的 (adj.)

	(depending on context)
Unearned premium	未實現的保險費，未實現的保費 (depending on context)
Unemployment	失業 (n.)
Unemployment benefit income	失業救濟收入
Unemployment forbearance	失業債務償還期延緩，失業緩繳，失業延期付款 (depending on context)
Unemployment insurance	失業保險
Unencumbered	不負有責任的，不承擔義務的，未支配的 (adj.) (depending on context)
Unfair employment practice	不公平的就業方法
Unfair practice	不公平做法，不公平行為 (depending on context)
Uniform covenant	統一契約
Uniform Residential Appraisal Report (URAR)	統一住宅評估報告 (URAR)
Uniform Residential Loan Application (URLA)	統一住宅貸款申請 (URLA)
Uniform settlement statement	統一過戶明細表，統一過戶聲明 (depending on context)
Uniformed and Overseas Citizens Absentee Voting Act (UOCAVA)	統一與海外公民缺席投票法案 (UOCAVA)
Uninsured deposit	無保險存款
United States	美國
United States Attorney	美國檢察官
United States Court of Appeals	美國上訴法院
United States Department of Agriculture (USDA)	美國農業部 (USDA)
United States of America (USA)	美利堅合衆國 (USA)
Unjust practice	不正當行為，不公正做法 (depending on context)
Unlawful	非法的，不合法的 (adj.) (depending on context)
Unmarried	未婚的，獨身的 (adj.) (depending on context)
Unmarried addendum	未婚人士附錄
Unpaid	未支付的，未償還的 (adj.) (depending on context)

Unpaid debt	未償還的債務
Unpaid Principal Balance (UPB)	未支付的本金餘額 (UPB)
Unreasonably	不合理的 (adv.)
Unrecorded deed	未註冊登記的契據 · 未登記契約 (depending on context)
Unsecured loan	無擔保貸款 · 無抵押貸款 (depending on context)
Untimely	不及時的 · 不按時的 (adj.) (depending on context)
Upfront cost	前期費用 · 預付費用 (depending on context)
Upkeep expense	維修費
Upside down (mortgage)	負資產 (抵押貸款)
Usage (monthly usage)	消耗 (每月消耗) (n.)
U.S. currency	美國貨幣
U.S. Department of Veterans Affairs (VA)	美國退伍軍人事務部 (VA)
User's guide	用戶指南
Usury	高利貸 (n.)
Utilities	公用事業 · 水電煤氣費 (n.) (depending on context)
V	
VA benefit	退伍軍人事務部福利
Vacant	空置的 · 無人繼承的 (adj.) (depending on context)
VA fiduciary	退伍軍人事務部認定之受託人
VA funding fee	退伍軍人事務部融資費
VA guaranteed loan	退伍軍人事務部擔保貸款
Valuation	估價 · 計價 · 估值 (n.) (depending on context)
Value	價值 (n.)
Variable life annuity	可變終身年金
Variable rate	可變利率
Variable rate mortgage	可變利率抵押貸款 · 浮息房貸 (depending on context)

Vehicle loan, auto loan	車輛貸款，汽車貸款
Venture capital (VC)	風險投資 (VC)
Verification of deposit (VOD)	存款核實 (VOD)
Verification of employment (VOE)	就業驗證 (VOE)
Verification of mortgage	抵押貸款驗證
Vesting title	授予產權
Veterans Administration loan	退伍軍人事務部貸款
Veterans Service Organization (VSO)	退伍軍人服務組織 (VSO)
Vicarious liability	轉承責任，替代責任 (depending on context)
Violation	違反，違背，侵犯，違法行為 (n.) (depending on context)
Virtual currency	虛擬貨幣
Visa	簽證 (n.)
Void	無效的，廢除的 (adj.) (depending on context)
W	
W-2 form	W-2 表
Wage reporting	工資報告
Wages	工資 (n.)
Waiver	放棄，豁免 (n.) (depending on context)
Warehouse fee	倉儲費
Warranty	財產轉讓保證書，擔保 (n.) (depending on context)
Warranty deed	保證契據，擔保契約 (depending on context)
Wealth	財富 (n.)
Web page	網頁
Website	網站 (n.)
Welcome letter	歡迎信
Welfare	福利，救濟 (n.) (depending on context)

Welfare benefits	福利費
Whole loan (mortgage loan)	全額貸款 (抵押貸款)
Winnings	(賭博) 所得 (n.)
Wire transfer	電匯
Withdrawal (ATM withdrawal)	提款 (自動取款機取款) (n.)
Withholding (taxes)	預扣 (稅) (adj.)
Women-owned business, women-owned business status	女性擁有的企業、女性擁有的企業身份
Women's Business Ownership Act of 1988	1988 年婦女企業所有權法
Work	工作 (n.)
Work authorization	工作授權
Work-authorized	工作授權的
Workout	代償 · 周轉 (n.) (depending on context)
Workout mortgage assumption	代償抵押貸款承擔 · 周轉抵押貸款承擔 (depending on context)
Worksheet	工作單 · 計算表 · 試算表 (n.) (depending on context)
Workshop	車間 · 工場 (n.) (depending on context)
Wraparound mortgage	第二次抵押貸款 · 次按揭 (depending on context)
Write-off	銷賬 · 沖銷 (v.) (depending on context)
Writ of possession	恢復佔有土地令狀
Y	
Yard	庭院 (n.)
"Your Money, Your Goals"	「您的錢款與您的目標」
Z	
Zip code	郵遞區號
Zombie debt, zombie mortgage	殭屍債務 · 殭屍抵押貸款
Zone	區域 · 區段 (n.) (depending on context)
Zoning	區劃