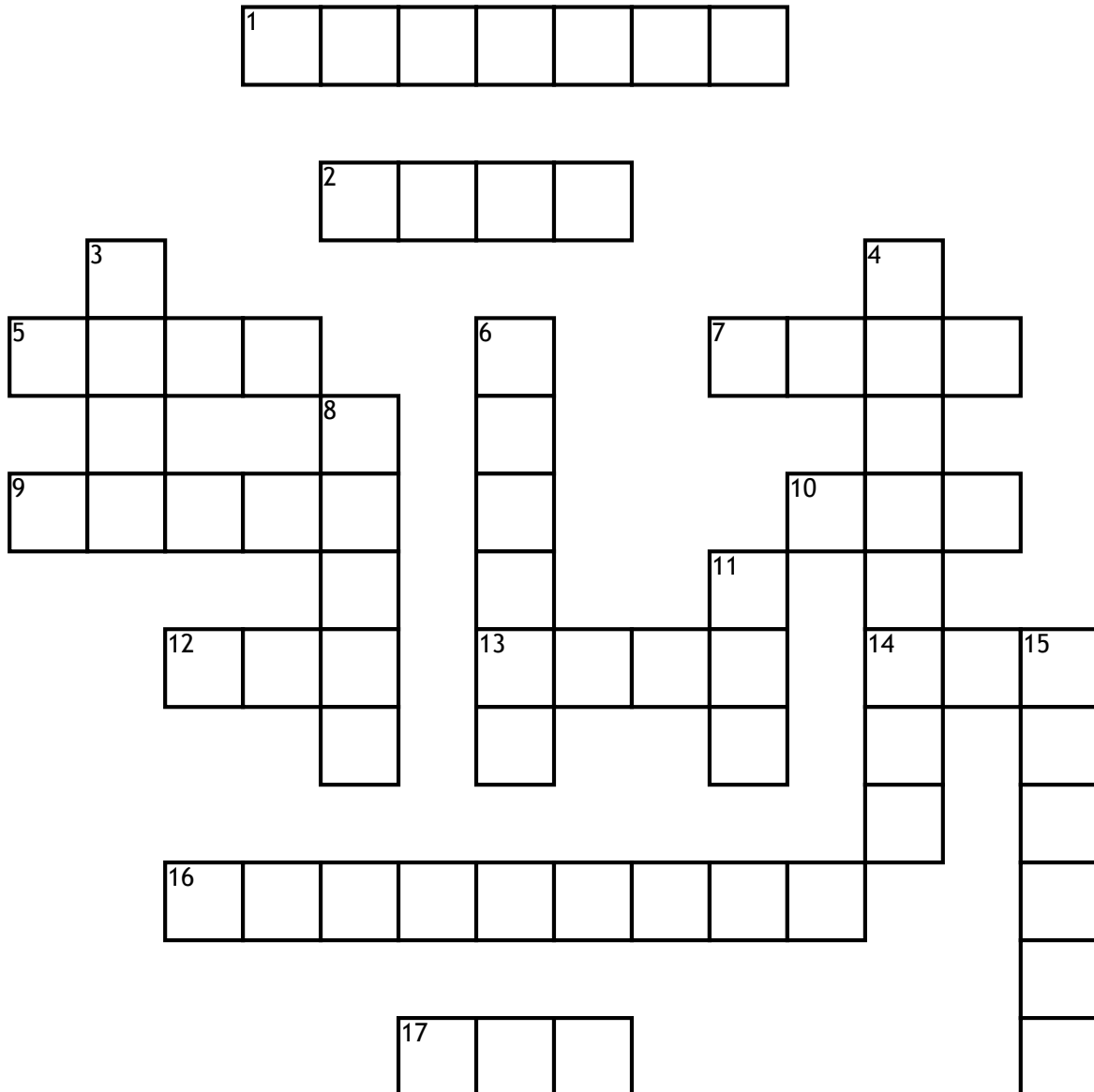


Name: _____

Date: _____

Buying A Home



Across

- 1. Failure to make payments on a timely basis
- 2. Legal document conveying title to a property
- 5. Legal claim against a property that must be paid when property is sold
- 7. Equal Credit Opportunity Act
- 9. A legal document establishing the right of ownership
- 10. loan-to-Value; comparison between amount of mortgage and the value of property

- 12. A Provision of an ARM limiting how much the interest rate or mortgage payments may increase
- 13. Length of time for a mortgage
- 14. Adjustable Rate Mortgage
- 16. The borrower in a mortgage agreement
- 17. Annual Percentage Rate

Down

- 3. Principal, Interest, Taxes, and Insurance

- 4. Legal document that pledges a property as security for a debt
- 6. Difference between market value and outstanding mortgage balance
- 8. Real Estate Settlement Procedures Act
- 11. Private Mortgage Insurance
- 15. The set percentage a lender adds to the index rate to determine the interest rate of an ARM