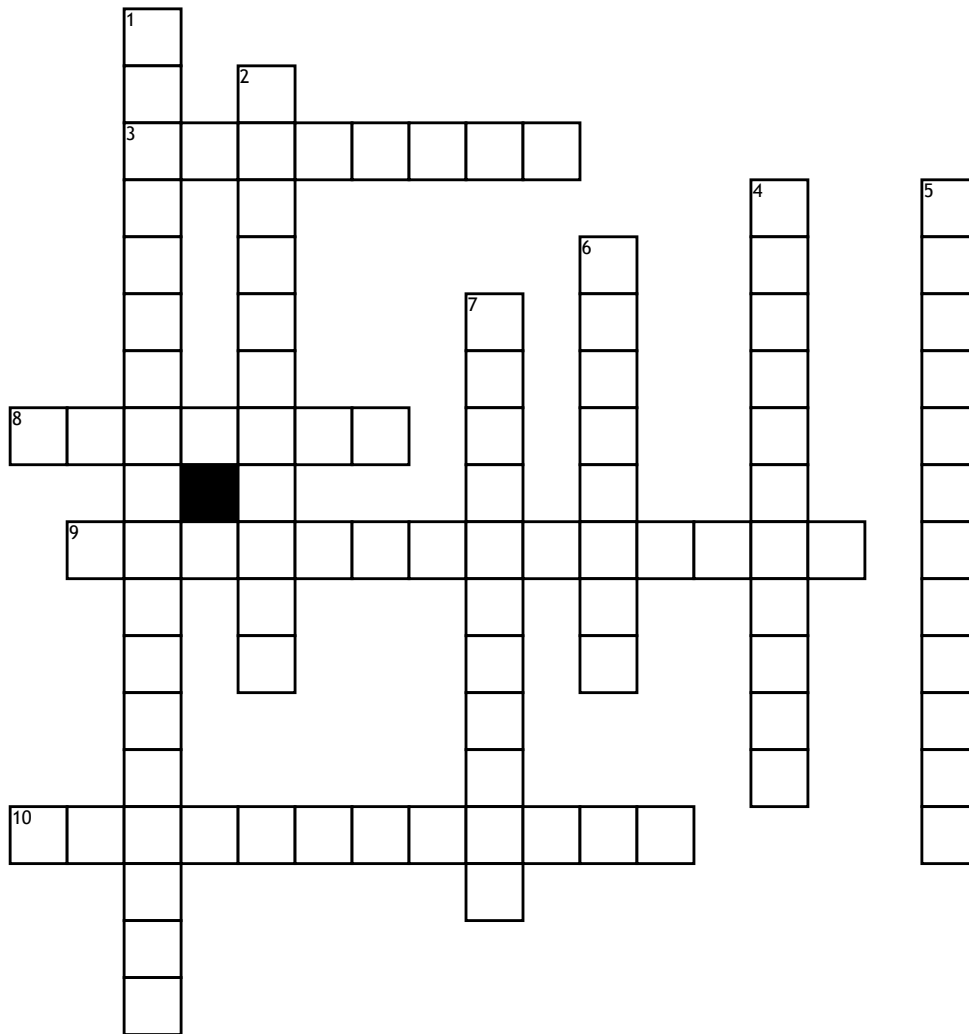


Name: \_\_\_\_\_

Date: \_\_\_\_\_

# Buying a Home Crossword



## Across

3. a legal agreement by which a bank or other creditor lends money at interest in exchange for taking title of the debtor's property, with the condition that the conveyance of title becomes void upon the payment of the debt.
8. a person who acts as an agent for the sale and purchase of buildings and land
9. the process of renovating and improving a house or district so that it conforms to middle-class taste.
10. the percentage of principal charged by the lender for the use of its money

## Down

1. a legal provision that helps shield a home from some creditors following the death of a homeowner spouse or the declaration of bankruptcy
2. a real estate ad-valorem tax, calculated by a local government, which is paid by the owner of the property
4. the action of taking possession of a mortgaged property when the mortgagor fails to keep up their mortgage payments.
5. a tax based on the assessed value of an item, such as real estate or personal property
6. Designed for low-to-moderate income borrowers, \_\_\_\_\_ require lower minimum down payments and credit scores than many conventional loans.
7. a number assigned to a person that indicates to lenders their capacity to repay a loan

## Word Bank

mortgage  
credit score  
FHA loans  
ad valorem tax

gentrification  
interest rate  
homestead exemption

property tax  
foreclosure  
realtor