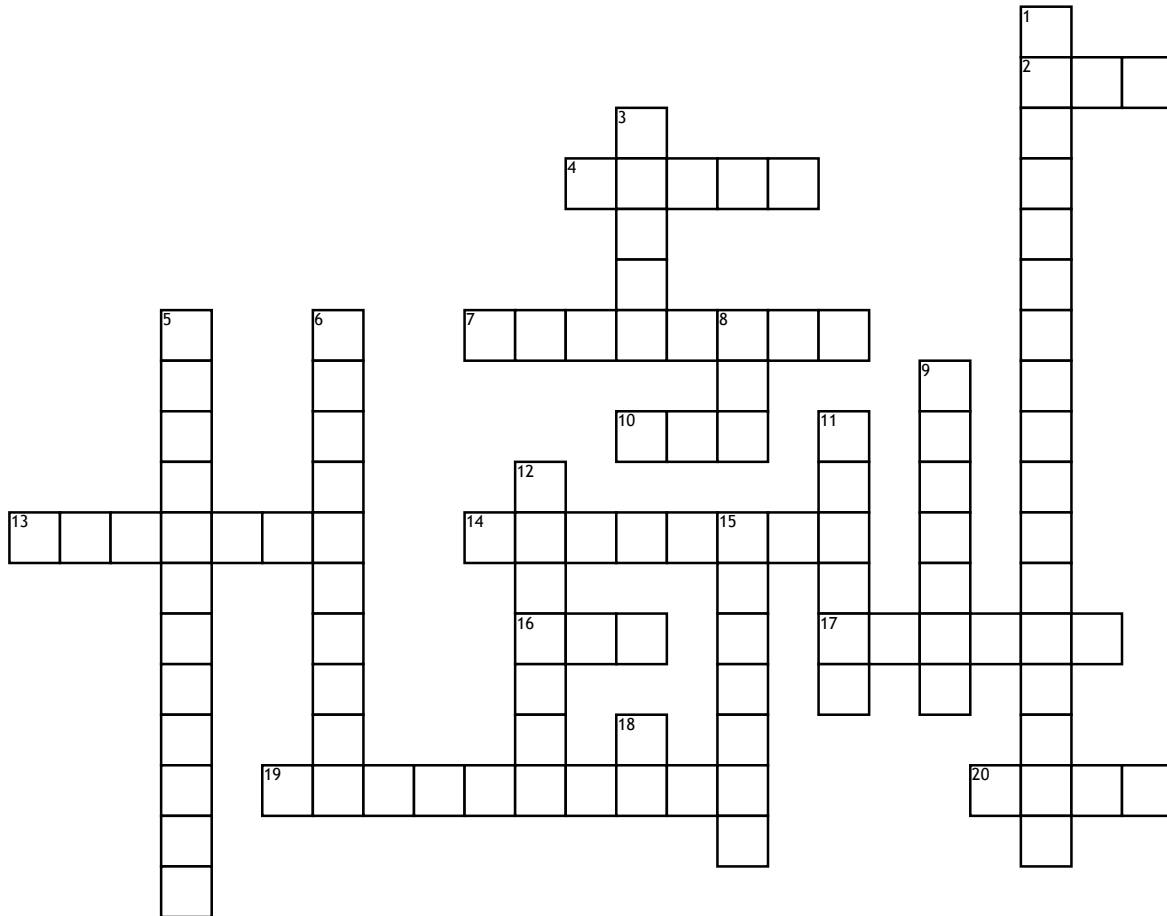


Name: \_\_\_\_\_

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

# Mortgage Terms



## Across

2. Comparison of your loan amount to the value of your home
4. We use the borrowers \_\_\_\_\_ income to qualify them for a loan
7. History of the title showing current owners and liens
10. Spouse that will only be on title but not on loan
13. FHLB stands for \_\_\_\_\_ Home Loan Bank
14. A Mortgage \_\_\_\_\_ is in charge of receiving payments, paying taxes and insurance, etc.
16. Percentage of your debt divided by your gross income

17. An \_\_\_\_\_ account is set up to pay taxes and insurance on a yearly basis

19. Right of \_\_\_\_\_ gives a borrower 3 days to decide if they wish to continue with a loan

20. Intergrated Disclosure regulation that went into effect October 3rd, 2015

## Down

1. Document provided prior to closing that replaces the HUD-1 and TIL
3. Document filed to show lien with lender is a Deed of \_\_\_\_\_
5. Document that must be provided withing 72 hours of taking an application

6. Home Mortgage \_\_\_\_\_ Act

8. Computer generated loan underwriting system

9. Nationwide registraction system for mortgage loan originators

11. Sketch of a property showing its boundaries

12. Insurance protecting the lender is known as a \_\_\_\_\_ policy

15. Origination, appraisal, and survey fees are know as \_\_\_\_\_ costs.

18. Insurance that protects lenders/investors for losses due to the event of default of a mortgage loan