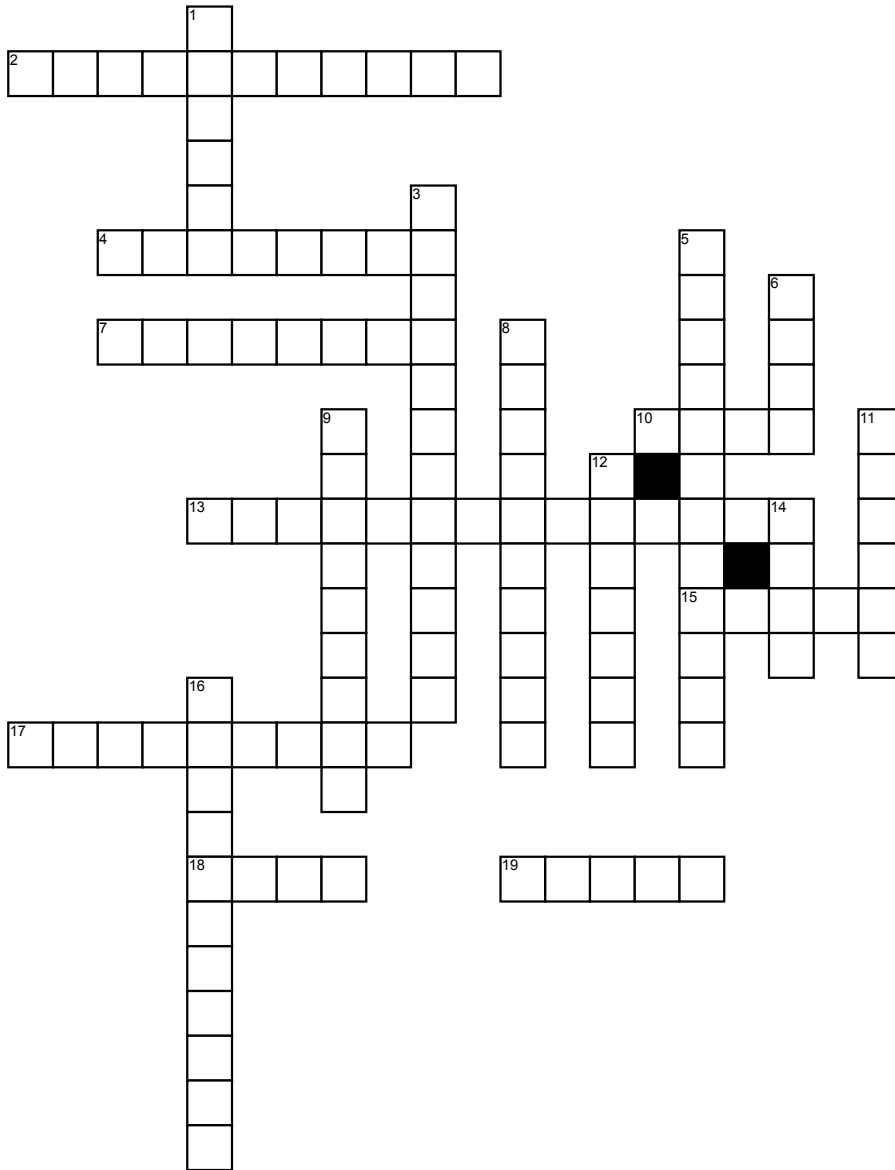


Mortgage and Banking



Across

- 2.** the person who evaluates a borrower's creditworthiness prior to mortgage approval or denial
4. a document that creates a lien on a property as security for the payment of debt
7. an individual who applies for and receives a loan in the form of a mortgage with the intention of repaying in full
10. an official and public document that establishes property ownership
13. the total market value of a company's outstanding equity
15. official document used in the real estate industry that specifies at any one time who owns a piece of property

- 17.** a written estimate of a property's current market value, based on recent sales information for similar properties in the area
18. the number of years until a loan is due to be paid in full
19. a type of high risk or non-conforming loan, in which the loan amount is higher than that of a conventional loan limit

Down

- 1.** an individual who assists in arranging funding or negotiating contracts for a client, but does not loan money himself
3. a decrease in the value of an investment
5. an increase in the value of an investment

- 6.** a document representing a right to certain payments on underlying collateral
8. money paid to a real estate agent or broker by the seller
9. the amount of debt, not counting the interest, left on a loan
11. the bank, mortgage company or mortgage broker offering a loan
12. a refinance for more than the balance of the original mortgage, with the extra money taken out of the equity in the property
14. legal document stating terms of a debt and a promise to repay it
16. profit earned on an asset, such as a home or property