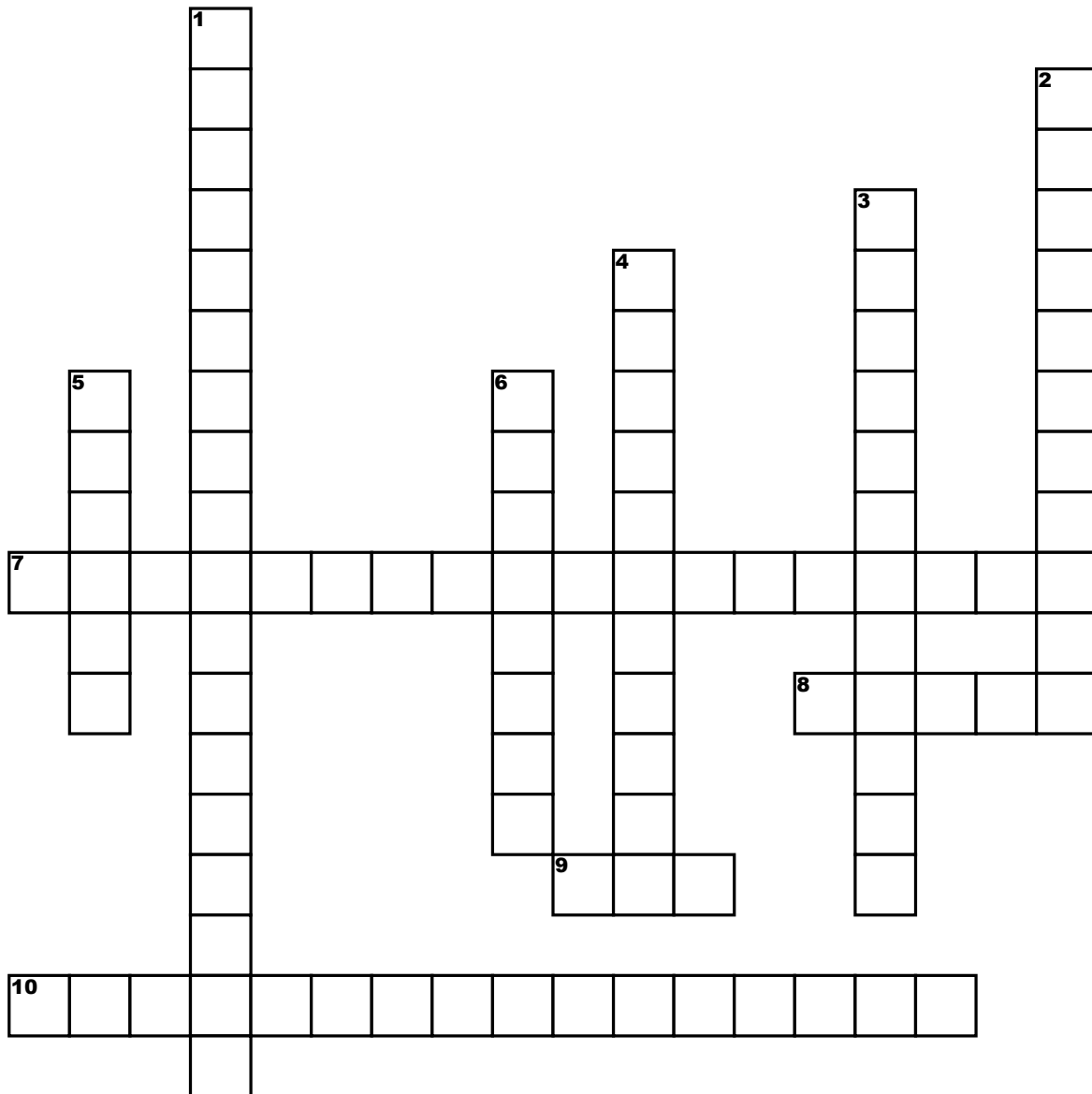


buying a house



Across

7. A mortgage in which the interest rate remains the same throughout the life of the loan

8. A point is equal to 1% of the amount of a loan

9. Insurance that protects the lender in case the borrower defaults

10. A free-standing residential building meant for one family to occupy

Down

1. an interest rate that can vary at certain points in the life of the mortgage

2. A sum of money that you pay at closing

3. Additional costs paid by the borrower when buying or refinancing a home

4. A dwelling in which owners own just their individual unit

5. The monetary value of your ownership

6. A legal document that uses property to secure a loan