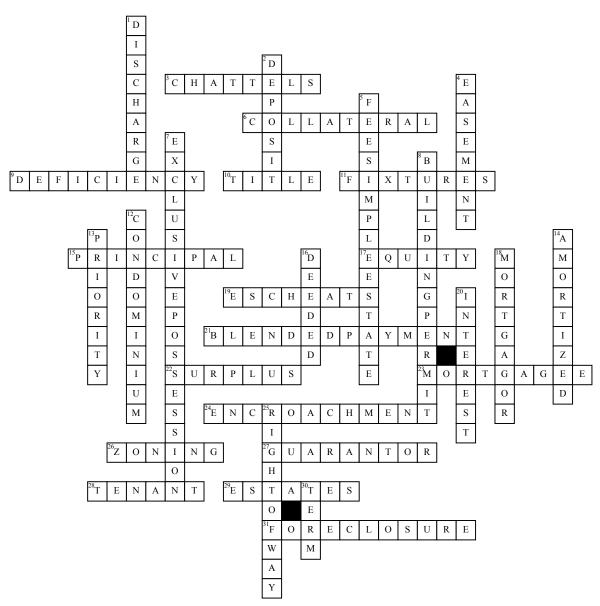
Real estate law



<u>Across</u>

3. possessions that can be moved and are not attached to real property Agreement**6.** Something that is given as security until repayment of a loan

9. shortfall of money that remains owing in a power of sale after the principal, interest and costs have been paid in full

10. ownership to real property

11. possessions attached or affixed to real property

15. the sum of money borrowed from a mortgagee

17. the net value of property after deducting the value of encumbrances

19. property reverts to the crown

21. a mortgage payment that combines principal and interest

22. the amount of money that is left in a power of sale after the principal, interest and costs have been paid in full

23. the lender in a mortgage transaction

24. a building or structure that intrudes on someone else's land

26. the designated usage of land, as determined by the municipality

27. not the owner, but responsible for the mortgage

28. person or corporation, occupying a space while renting

29. interests in land that also provide the right to exclusive possession

31. court action where the borrower defaults **Down**

1. document registered on title when a mortgage is paid off

2. paid by the buyer to the seller when an agreement of purchase and sale is negotiated

4. right to use a portion of someone else's land for a specific purpose

5. the highest form of ownership

7. the right to the land and prevents others from using it

8. written permission to build from the municipality

12. type of ownership of real property that combines fee simple ownership and shared ownership

13. first bank over second bank

14. term used to describe a mortgage with constant blended payments that pay itself off over time

16. the process of obtaining title

18. the borrower in a mortgage transaction

20. percentage added to the loan to be paid

25. right to use a portion of another's land for

access purposes

30. the length of time to pay off a mortgage