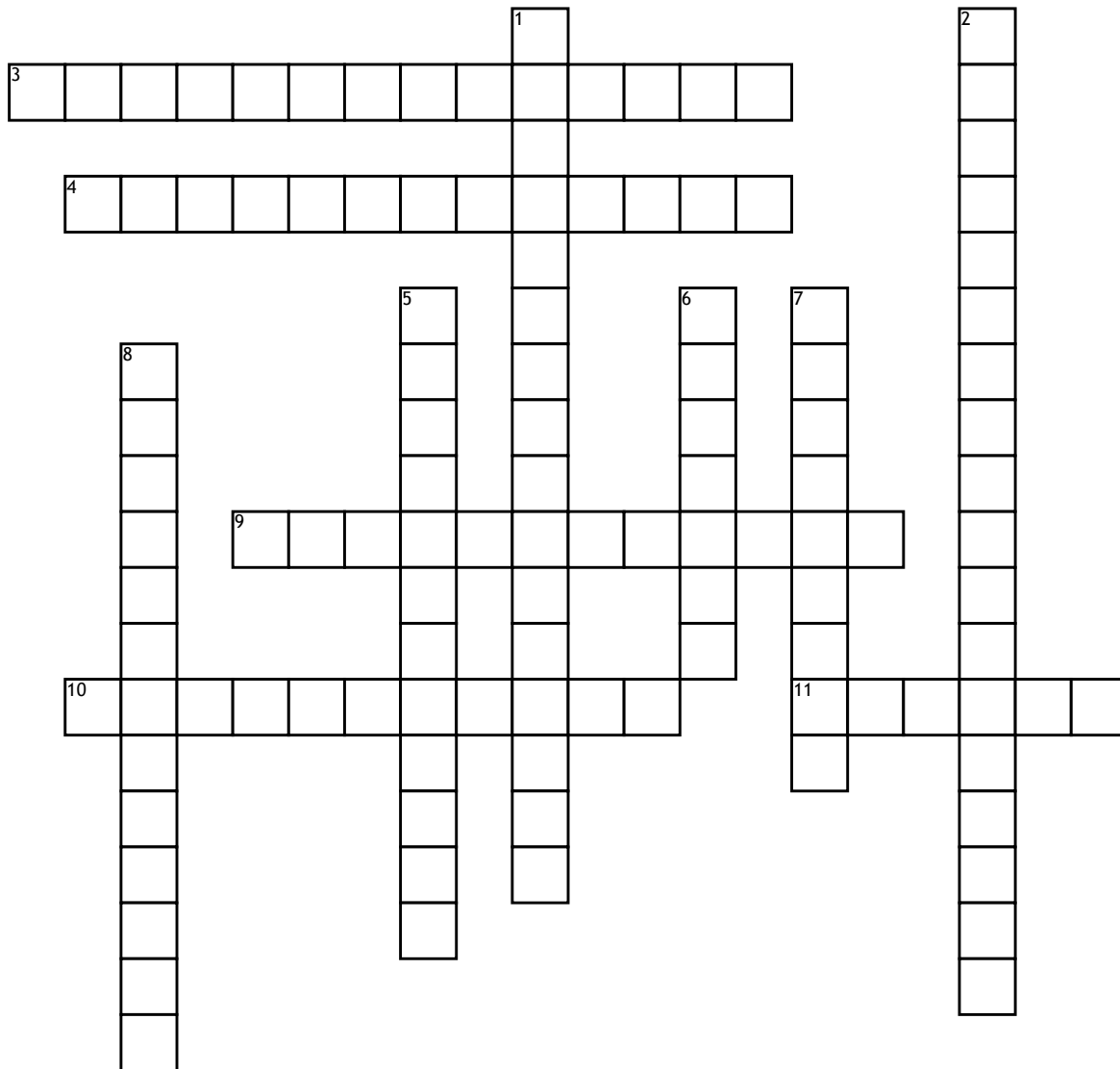


Name: _____

Date: _____

Chapter 22.1



Across

- 3. Used to lower mortgage interest rate.
- 4. Home value determined by examining the structure, size, features, and quality as compared to similar homes.
- 9. The expenses incurred in transferring ownership from buyer to seller.
- 10. The highest price that the property will bring to the market.
- 11. Difference between the market value of property and the amount owed on it.

Down

- 1. Mortgage agreement that does not have government backing and that is offered through a commercial bank or mortgage broker.
- 2. A fee charged by a lender to process the loan papers.
- 5. Value set by the city or country that is used to compute property taxes.
- 6. A government-sponsored loan that carries mortgage insurance.
- 7. Similar to a mortgage, it is a debt security instrument that shows as a lien against a property.
- 8. A fund where money is held to pay amounts that will come due during the year.