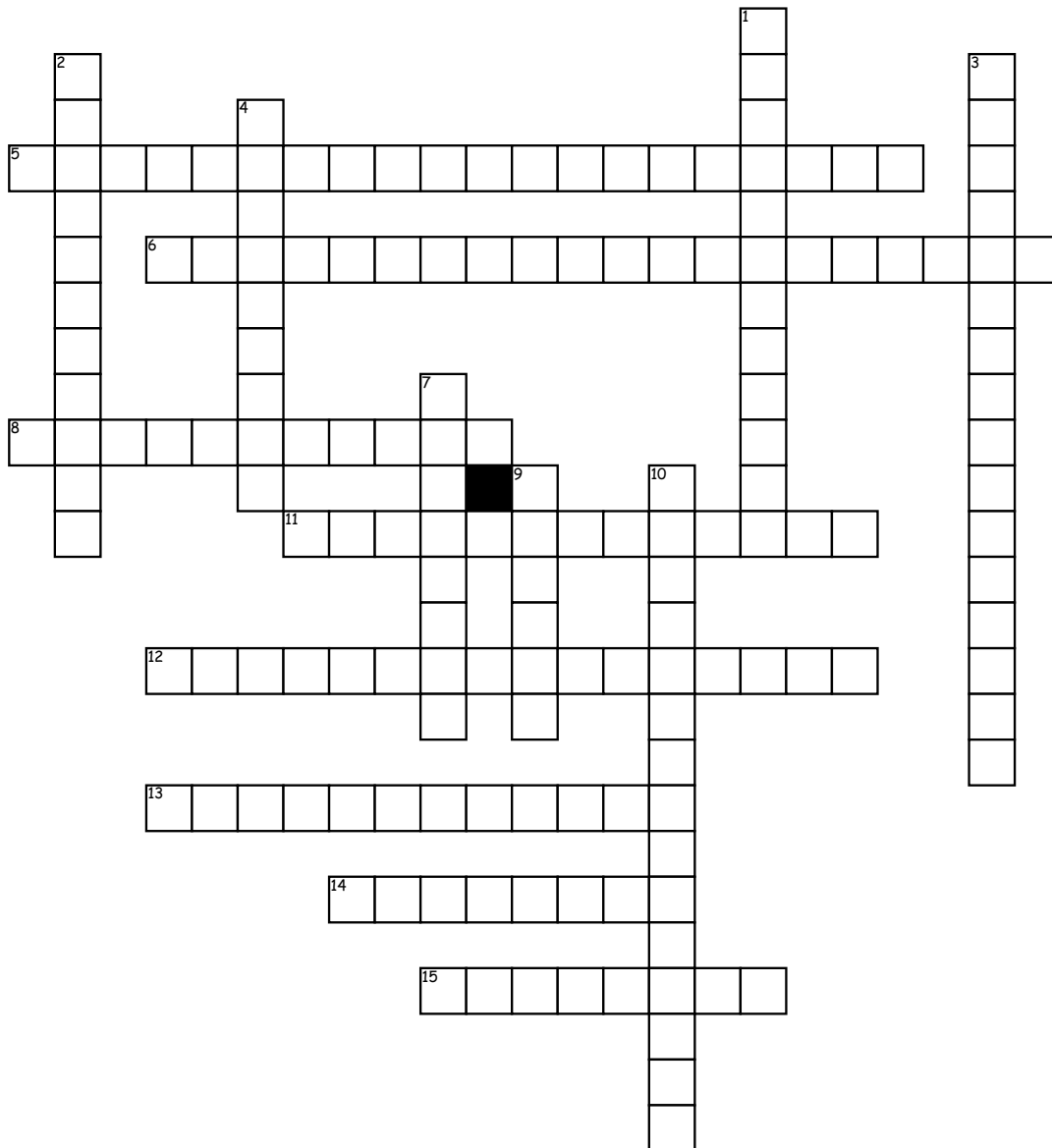


## Acquiring Housing: Renting versus Buying Chapter 6 Interior Design



### Across

**5.** A form of home ownership in which residents of a multifamily building purchase stock in a nonprofit corporation that owns the building and its grounds.

**6.** Individual ownership of a unit in a multifamily dwelling, such as an apartment or town house.

**8.** A partial payment of cash made at the time of purchase.

**11.** Expenses, such as rent, that are fairly constant and that must be paid regularly.

**12.** An insurance policy that covers personal property against loss by theft, fire or other hazards.

**13.** A deposit a potential buyer pays to show that he or she is serious about buying a home.

**14.** A home loan.

**15.** A person who owns a property and rents it to someone else.

### Down

**1.** Fees due at the time a home purchase is finalized.

**2.** The amount a person earns before taxes and other deductions are taken out.

**3.** Expenses that vary in amount and that do not occur regularly.

**4.** The original amount of a loan (not including interest); also the portion of a loan payment that goes toward reducing the original amount of a loan.

**7.** The money a lending company charges a buyer for a loan.

**9.** Someone who pays rent or use or occupy property owned by someone else.

**10.** A fee paid by a renter to cover the cost of any future damage that may be caused to the unit.