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Acquiring Housing: Renting versus Buying Chapter 6 Interior Design

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| **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 o 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. |