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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. |