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Buying A Home

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| **Across****1.** Failure to make payments on a timely basis**2.** Legal document conveying title to a property**5.** Legal claim against a property that must be paid when property is sold**7.** Equal Credit Opportunity Act**9.** A legal document establishing the right of ownership**10.** loan-to-Value; comparison between amount of mortgage and the value of property**12.** A Provision of an ARM limiting how much the interest rate or mortgage payments may increase**13.** Length of time for a mortgage**14.** Adjustable Rate Mortgage**16.** The borrower in a mortgage agreement**17.** Annual Percentage Rate | **Down****3.** Principal, Interest, Taxes, and Insurance**4.** Legal document that pledges a property as security for a debt**6.** Difference between market value and outstanding mortgage balance**8.** Real Estate Settlement Procedures Act**11.** Private Mortgage Insurance**15.** The set percentage a lender adds to the index rate to determine the interest rate of an ARM |