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Chapter 10 Crossword

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| **Across**  **4.** a legal agreement by which a bank or other creditor lends money at interest in exchange for taking title of the debtor's property, with the condition that the conveyance of title becomes void upon the payment of the debt.  **8.** the availability of liquid assets to a market or company  **9.** money paid regularly at a particular rate for the use of money lent, or for delaying the repayment of a debt.  **10.** a quick method of calculating the interest charge on a loan  **11.** (of money) denoting an original sum invested or lent  **12.** nonprofit-making money cooperative whose members can borrow from pooled deposits at low interest rates. | **Down**  **1.**  practice whereby a bank accepts deposits, makes loans or investments, and holds reserves equal to a fraction of its deposit liabilities  **2.** failure to fulfill an obligation, especially to repay a loan or appear in a court of law.  **3.** interest calculated on the initial principal and also on the accumulated interest of previous periods of a deposit or loan  **5.** the trade in short-term loans between banks and other financial institutions  **6.**  deposit of money that can be withdrawn without prior notice  **7.** investment program funded by shareholders that trades in diversified holdings and is professionally managed |