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Chapter 22.1

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| **Across**  **3.** Used to lower mortgage interest rate.  **4.** Home value determined by examing the structure,size,features, and quality as compared to similar homes.  **9.** The expenses incurred in transferring ownership from buyer to seller.  **10.** The highest price that the property will bring tothe market.  **11.** Difference between the market value of property and the amount owed on it. | **Down**  **1.** Mortgage agreement that does not have government backing and that is offered through a commerical bank or mortgage broker.  **2.** A fee charged by a lender to process the loan papers.  **5.** Value set by the city or country that is used to compute property taxes.  **6.** A government-sponsored loan that carries mortgage insurance.  **7.** Similar to a mortgage, it is a debt security instrument that shows as a lien against a property.  **8.** A fund where money is held to pay amounts that will come due during the year. |