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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. |