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Real estate law

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| **Across**  **3.** possessions that can be moved and are not attached to real property Agreement  **6.** Something that is given as security until repayment of a loan  **9.** shortfall of money that remains owing in a power of sale after the principal, interest and costs have been paid in full  **10.** ownership to real property  **11.** possessions attached or affixed to real property  **15.** the sum of money borrowed from a mortgagee  **17.** the net value of property after deducting the value of encumbrances  **19.** property reverts to the crown  **21.** a mortgage payment that combines principal and interest  **22.** the amount of money that is left in a power of sale after the principal, interest and costs have been paid in full  **23.** the lender in a mortgage transaction  **24.** a building or structure that intrudes on someone else's land  **26.** the designated usage of land, as determined by the municipality  **27.** not the owner, but responsible for the mortgage  **28.** person or corporation, occupying a space while renting  **29.** interests in land that also provide the right to exclusive possession  **31.** court action where the borrower defaults | **Down**  **1.** document registered on title when a mortgage is paid off  **2.** paid by the buyer to the seller when an agreement of purchase and sale is negotiated  **4.** right to use a portion of someone else's land for a specific purpose  **5.** the highest form of ownership  **7.** the right to the land and prevents others from using it  **8.** written permission to build from the municipality  **12.** type of ownership of real property that combines fee simple ownership and shared ownership  **13.** first bank over second bank  **14.** term used to describe a mortgage with constant blended payments that pay itself off over time  **16.** the process of obtaining title  **18.** the borrower in a mortgage transaction  **20.** percentage added to the loan to be paid  **25.** right to use a portion of another's land for access purposes  **30.** the length of time to pay off a mortgage |