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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 |