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Real estate law

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| 9  D | E | F | I | C | I | E | N | C | Y |  | 10  T | I | T | L | E |  | 11  F | I | X | T | U | R | E | S |  |  |  |  |  |
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|  |  |  |  |  |  | 12  C |  | U |  |  |  |  |  |  |  |  |  | P |  |  | L |  | T |  |  |  |  |  |  |
|  |  |  |  | 13  P |  | O |  | S |  |  |  |  |  |  |  |  |  | L |  |  | D |  |  |  |  |  |  | 14  A |  |
|  |  |  | 15  P | R | I | N | C | I | P | A | L |  |  |  | 16  D |  |  | 17  E | Q | U | I | T | Y |  | 18  M |  |  | M |  |
|  |  |  |  | I |  | D |  | V |  |  |  |  |  |  | E |  |  | E |  |  | N |  |  |  | O |  |  | O |  |
|  |  |  |  | O |  | O |  | E |  |  | 19  E | S | C | H | E | A | T | S |  |  | G |  | 20  I |  | R |  |  | R |  |
|  |  |  |  | R |  | M |  | P |  |  |  |  |  |  | D |  |  | T |  |  | P |  | N |  | T |  |  | T |  |
|  |  |  |  | I |  | I |  | O |  | 21  B | L | E | N | D | E | D | P | A | Y | M | E | N | T |  | G |  |  | I |  |
|  |  |  |  | T |  | N |  | S |  |  |  |  |  |  | D |  |  | T |  |  | R |  | E |  | A |  |  | Z |  |
|  |  |  |  | Y |  | I |  | 22  S | U | R | P | L | U | S |  |  |  | E |  |  | 23  M | O | R | T | G | A | G | E | E |
|  |  |  |  |  |  | U |  | E |  |  |  |  |  |  |  |  |  |  |  |  | I |  | E |  | O |  |  | D |  |
|  |  |  |  |  |  | M |  | S |  | 24  E | N | C | 25  R | O | A | C | H | M | E | N | T |  | S |  | R |  |  |  |  |
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|  |  |  |  |  | 26  Z | O | N | I | N | G |  |  | 27  G | U | A | R | A | N | T | O | R |  |  |  |  |  |  |  |  |
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|  |  |  |  | 28  T | E | N | A | N | T |  | 29  E | S | T | A | 30  T | E | S |  |  |  |  |  |  |  |  |  |  |  |  |
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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 |