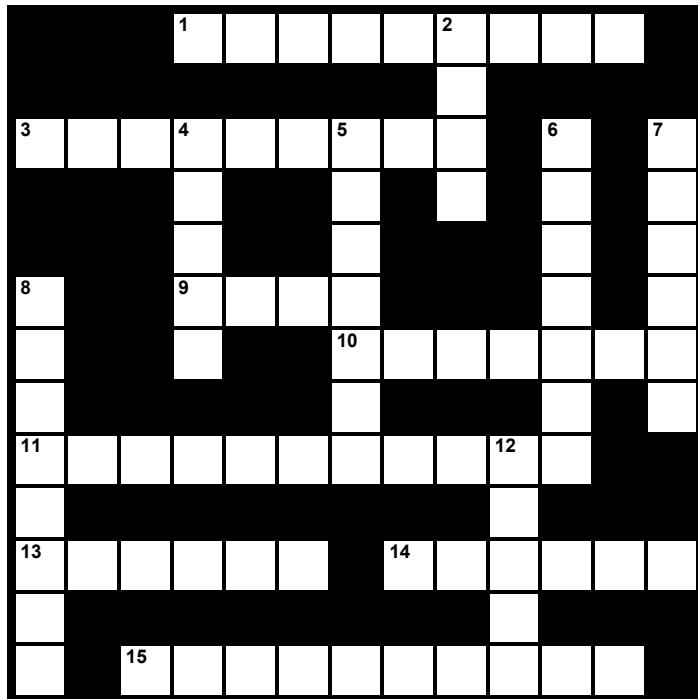


Home_Buying_and_Financing_13x13_2003-06-15

B.B. Huria



Across

- 1 A tax collected by requiring a stamp to be purchased and attached (usually on documents or publications). (5,4)
- 3 The lender in a mortgage agreement. (9)
- 9 The right to take another's property if an obligation is not discharged. (4)
- 10 A person (or institution) to whom legal title to property is entrusted to use for another's benefit. (7)
- 11 A legal right or

interest in a property (as a lien or mortgage) that affects the title to that property while on sale. (11)

- 13 The difference between the market value of a property and the claims held against it. (6)
- 14 A middle man or agent who buys and sells real estate for somebody on commission basis. (6)
- 15 The day on which the formalities of a real estate sale are concluded. (7,3)

Down

- 2 A legal document signed and sealed and delivered to effect a transfer of property and to show the legal right to possess it. (4)
- 4 Instruments or legal documents that establish the right of ownership and possession of particular property. (5)
- 5 That party in the deed who is the seller or giver. (7)
- 6 That party in the deed who is the buyer or recipient. (7)
- 7 A detailed critical inspection. (6)
- 8 The privilege of using something that is not your own (as using another's land as a right of way to your own land). (8)
- 12 An outstanding claim or encumbrance which adversely affects the marketability of title. (5)