

10 Most-Searched Real Estate Terms for First-Time Home Buyers

Common agent and lender lingo, decoded.



Amortization

Repayment of a mortgage over the loan term through monthly installments of principal and interest.



Earnest money

A security deposit made by the buyer to assure the seller of his or her intent to purchase.



Closing costs

Fees associated with the purchase of a home that are due at the end of the sales transaction.



Equity

A percentage of the home's value owned by the homeowner.



Comps

Homes in a given area that have sold within the past several months that a real estate agent uses to determine a home's value.



In escrow

A period of time (typically 30 days or more) after a buyer has made an offer on a home and a seller has accepted.



Contingencies

Conditions written into a home purchase contract that protect the buyer should issues arise.



Pre-approval

A thorough assessment of a borrower's income, assets and other data to determine a loan amount they would qualify for.



Debt-to-income ratio (DTI)

A ratio that compares a home buyer's expenses to gross income.



Private mortgage insurance (PMI)

A monthly cost for buyers who put down less than 20%, which insures the lender in case of a mortgage default.

Real Estate Terms And Definitions

Denise Evans,O. William Evans



Real Estate Terms And Definitions:

The Ultimate Dictionary of Real Estate Terms Allan Susoeff, Jr., PE, PhD, 2020-01-08 More than 4300 Real Estate Terms Explained with Clear and Concise Definitions For Real Estate Investors Homeowners Agents and Brokers From Abacus to Zoning Permit and everything in between this handy easy to use dictionary will define all you need to know in the world of real estate The text contains more than 4300 words and concepts defined in simple easy to understand content Whether you are a first home buyer an agent or broker or a real estate investor this book is an essential reference to clarify the oftentimes complex terms and legalese that you find in every aspect of buying selling owning and associating with real estate

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estate websites *The Complete Dictionary of Mortgage & Lending Terms Explained Simply* Atlantic Publishing Group, 2011

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