

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

D. Hampton Thomas



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Table of Contents Real Estate Terms And Definitions

1. Understanding the eBook Real Estate Terms And Definitions
 - The Rise of Digital Reading Real Estate Terms And Definitions
 - Advantages of eBooks Over Traditional Books
2. Identifying Real Estate Terms And Definitions
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Real Estate Terms And Definitions
 - User-Friendly Interface
4. Exploring eBook Recommendations from Real Estate Terms And Definitions
 - Personalized Recommendations
 - Real Estate Terms And Definitions User Reviews and Ratings
 - Real Estate Terms And Definitions and Bestseller Lists
5. Accessing Real Estate Terms And Definitions Free and Paid eBooks
 - Real Estate Terms And Definitions Public Domain eBooks
 - Real Estate Terms And Definitions eBook Subscription Services
 - Real Estate Terms And Definitions Budget-Friendly Options

6. Navigating Real Estate Terms And Definitions eBook Formats
 - ePub, PDF, MOBI, and More
 - Real Estate Terms And Definitions Compatibility with Devices
 - Real Estate Terms And Definitions Enhanced eBook Features
7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Real Estate Terms And Definitions
 - Highlighting and Note-Taking Real Estate Terms And Definitions
 - Interactive Elements Real Estate Terms And Definitions
8. Staying Engaged with Real Estate Terms And Definitions
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Real Estate Terms And Definitions
9. Balancing eBooks and Physical Books Real Estate Terms And Definitions
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Real Estate Terms And Definitions
10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
11. Cultivating a Reading Routine Real Estate Terms And Definitions
 - Setting Reading Goals Real Estate Terms And Definitions
 - Carving Out Dedicated Reading Time
12. Sourcing Reliable Information of Real Estate Terms And Definitions
 - Fact-Checking eBook Content of Real Estate Terms And Definitions
 - Distinguishing Credible Sources
13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development
 - Exploring Educational eBooks
14. Embracing eBook Trends
 - Integration of Multimedia Elements

- Interactive and Gamified eBooks

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