

# 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

**Thomas Griffiths**



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