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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 buuer'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

Geoffrey Parsons

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 Dictionary of Real Estate Jae K. Shim, Joel G. Siegel, Stephen W. Hartman, 1996 Accessible practical and easy to use estate it defines more than 3 000 essential commercial and residential real estate terms from the areas of appraisals escrow investment finance accounting law agency and ethics construction and architecture property management marketing computers and software and more When you look it up in the Dictionary of Real Estate you get everything you need to quickly acquire a solid working knowledge of the term in question including detailed thoroughly cross referenced definitions in plain English practical examples and real world applications up to date coverage of the latest techniques and approaches documents charts tables and graphs professional quality diagrams illustrations and line drawings fully worked formulas and Dictionary of Real Estate Terms Jack P. equations and expert cost cutting tips and moneymaking strategies Book Jacket Friedman, Jack C. Harris, J. Bruce Lindeman, 2017-07-24 Need to know real estate jargon This quick reference guide can help Home buyers and sellers as well as real estate professionals investors and attorneys can rely on this quick reference source More than 3 000 terms and definitions cover topics that include appraisal architectural styles brokerage construction development environmental finance mortgage types zoning regulations and much more Includes graphs charts and line art

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