

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

Ralph Tamper, Pat Farthing



Real Estate Terms And Definitions:

The Enigmatic Realm of **Real Estate Terms And Definitions**: Unleashing the Language is Inner Magic

In a fast-paced digital era where connections and knowledge intertwine, the enigmatic realm of language reveals its inherent magic. Its capacity to stir emotions, ignite contemplation, and catalyze profound transformations is nothing in short supply of extraordinary. Within the captivating pages of **Real Estate Terms And Definitions** a literary masterpiece penned by a renowned author, readers embark on a transformative journey, unlocking the secrets and untapped potential embedded within each word. In this evaluation, we shall explore the book's core themes, assess its distinct writing style, and delve into its lasting affect the hearts and minds of people who partake in its reading experience.

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