

# Real Estate Terms Cheat Sheet #1

How many of these **commonly used terms** for **first-time homebuyers** do you know?



## **Amortization**

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



## **Closing costs**

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



## **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.



## **Contingencies**

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



## **Debt-to-income ratio (DTI)**

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

# Encyclopaedia Of Real Estate Terms

**ML Yell**



## **Encyclopaedia Of Real Estate Terms:**

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