

KEY TERMS

TO KNOW WHEN BUYING A HOME



Appraisal

A report highlighting the estimated value of the property completed by a qualified third party.

Lenders rely on appraisals to validate a home's value and ensure they're not lending more than the home is worth.



Closing Costs

The fees required to complete the real estate transaction. Paid at closing.

Ask your lender for a complete list of closing cost items, including points, taxes, title insurance, and more.



Credit Score

A number ranging from 300–850 that's based on an analysis of your credit history.

This helps lenders determine the likelihood you'll repay future debts.



Down Payment

Down payments are typically 3.5–20% of the purchase price of the home. Some 0% down programs are also available.

Ask your lender for more information about what you may qualify for.



Mortgage Rate

The interest rate you pay to borrow money when buying a home.

As mortgage rates fluctuate, consult a lender so you know how it can impact your monthly mortgage payment.



Pre-Approval Letter

A letter from a lender that shows what they're willing to lend you for your home loan.

This, plus an understanding of your savings, can help you decide on your target price range.



Inspection Contingency

A provision in a contract requiring an inspection to be completed.

This essential step gives you information on the home's condition and potential repairs.



Affordability

A measure of whether someone earns enough to qualify for a loan on a typical home based on the most recent price, income, and mortgage rate data.

When home prices and mortgage rates are higher, it can impact affordability.



Equity

The value of your home above the total amount of liens against your home.

Many homeowners are realizing they have more equity than they thought and they're using it to move.

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LL Leslie

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Table of Contents Knowledge Matters Vocab Buying A Home

1. Understanding the eBook Knowledge Matters Vocab Buying A Home
 - The Rise of Digital Reading Knowledge Matters Vocab Buying A Home
 - Advantages of eBooks Over Traditional Books
2. Identifying Knowledge Matters Vocab Buying A Home
 - 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 Knowledge Matters Vocab Buying A Home
 - User-Friendly Interface
4. Exploring eBook Recommendations from Knowledge Matters Vocab Buying A Home
 - Personalized Recommendations
 - Knowledge Matters Vocab Buying A Home User Reviews and Ratings
 - Knowledge Matters Vocab Buying A Home and Bestseller Lists
5. Accessing Knowledge Matters Vocab Buying A Home Free and Paid eBooks

- Knowledge Matters Vocab Buying A Home Public Domain eBooks
- Knowledge Matters Vocab Buying A Home eBook Subscription Services
- Knowledge Matters Vocab Buying A Home Budget-Friendly Options
- 6. Navigating Knowledge Matters Vocab Buying A Home eBook Formats
 - ePub, PDF, MOBI, and More
 - Knowledge Matters Vocab Buying A Home Compatibility with Devices
 - Knowledge Matters Vocab Buying A Home Enhanced eBook Features
- 7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Knowledge Matters Vocab Buying A Home
 - Highlighting and Note-Taking Knowledge Matters Vocab Buying A Home
 - Interactive Elements Knowledge Matters Vocab Buying A Home
- 8. Staying Engaged with Knowledge Matters Vocab Buying A Home
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Knowledge Matters Vocab Buying A Home
- 9. Balancing eBooks and Physical Books Knowledge Matters Vocab Buying A Home
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Knowledge Matters Vocab Buying A Home
- 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
- 11. Cultivating a Reading Routine Knowledge Matters Vocab Buying A Home
 - Setting Reading Goals Knowledge Matters Vocab Buying A Home
 - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Knowledge Matters Vocab Buying A Home
 - Fact-Checking eBook Content of Knowledge Matters Vocab Buying A Home
 - 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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