

The Housing Agreement (H.A. Page 2 1992)

- 1. What are the parties to a lease agreement? The tenant and the owner. The tenant is the party who is occupying the property being leased. The owner is the party who is providing the right to use the property for a fixed period of time or on a periodic basis.
- 2. What is the purpose of a lease agreement? A lease agreement is a contract between a tenant and a landlord for the use of a property for a fixed period of time or on a periodic basis. It is a contract that gives the tenant the right to use the property for a fixed period of time or on a periodic basis.
- 3. What are the terms of a lease agreement? The terms of a lease agreement are the conditions that govern the use of the property. They include the duration of the lease, the rent, the security deposit, and the responsibilities of the tenant and the landlord.

Mortgages (Mortgage Page 2 1992)

- 1. What is a mortgage? A mortgage is a loan that is secured by real property. It is a loan that is used to purchase or refinance a property. The lender provides the money to the borrower, and the borrower agrees to repay the loan with interest over a period of time.
- 2. What are the terms of a mortgage? The terms of a mortgage include the principal amount, the interest rate, the term of the loan, and the monthly payments. The principal amount is the amount of money that is borrowed. The interest rate is the cost of borrowing the money. The term of the loan is the length of time that the borrower has to repay the loan. The monthly payments are the amount of money that the borrower must pay each month.
- 3. What are the responsibilities of the borrower? The borrower is responsible for making the monthly payments on time. If the borrower fails to make the payments, the lender has the right to foreclose on the property. The borrower is also responsible for maintaining the property in good condition.
- 4. What are the responsibilities of the lender? The lender is responsible for providing the money to the borrower. The lender is also responsible for ensuring that the borrower is able to repay the loan. The lender may require the borrower to provide a down payment or to have a co-signer.
- 5. What are the risks of a mortgage? The risks of a mortgage include the risk of foreclosure, the risk of rising interest rates, and the risk of property value fluctuations. Foreclosure occurs when the borrower fails to make the payments. Rising interest rates can increase the monthly payments. Property value fluctuations can affect the equity in the property.

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