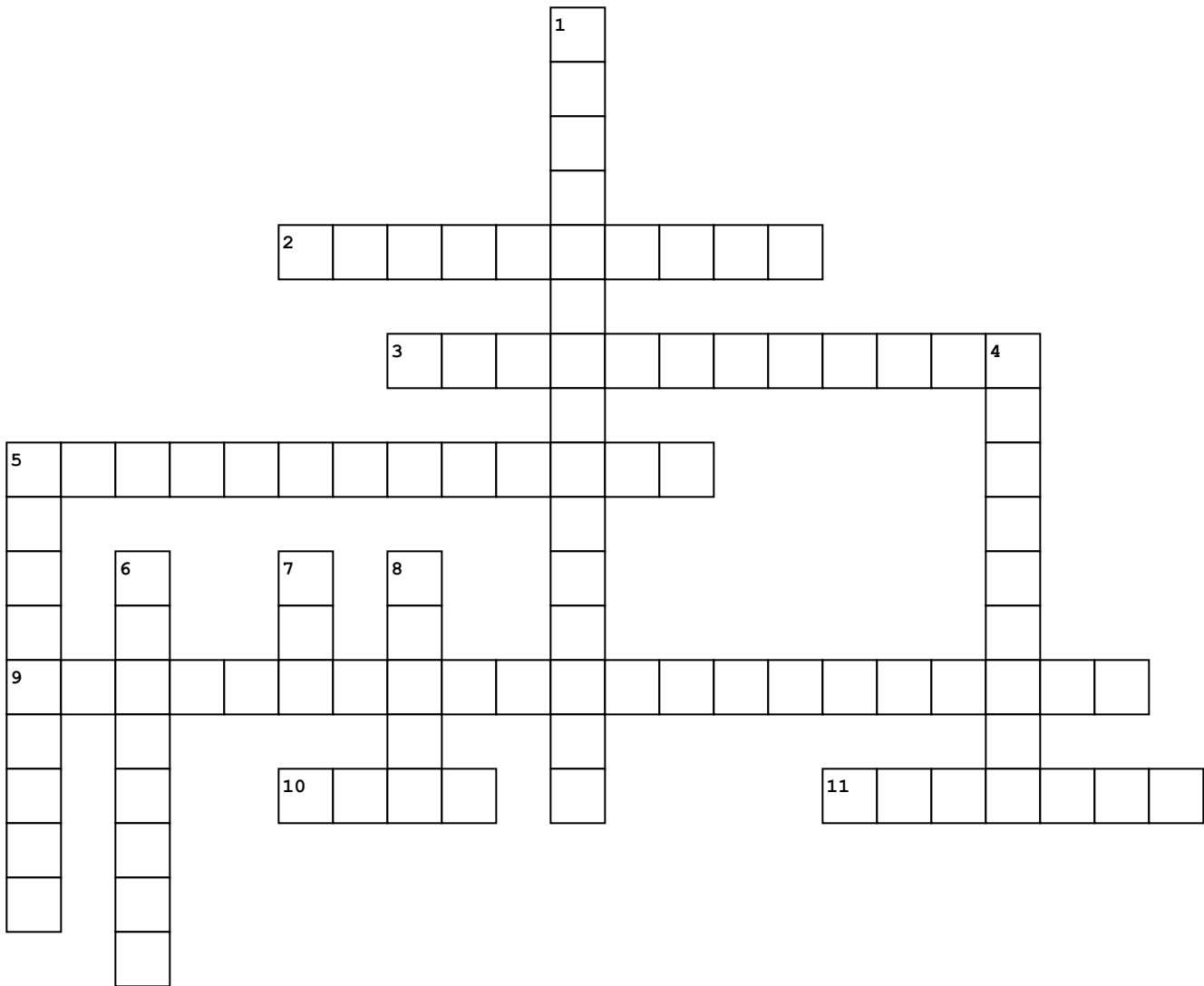


Mortgage



Across

2. 2 words. With this program, you can lock in the current rate for up to 18 months. This program is tailored to a new construction home.
3. 2 words. Also known as 203k loan, this program allows you to purchase or refinance a property and also borrow funds to renovate it, all within one loan.
5. 3 words. Prequalified participants could receive a match for as much as \$4 for every \$1 held in a dedicated savings account to assist with down payment.
9. 3 words. A program that qualified borrowers can borrow up to 97% of the purchase price, & receive a discount in interest rate.

Down

1. 2 words. Investors Home Mortgage offers 3,5,7, and 10 year _____ mortgage programs (also known as ARM program)
4. When interest rates drop, you may want to _____ your home.
6. Mortgage that you'll be making 26 payments a year.
7. Government program mortgage that offers a lower down payment option with more flexible credit requirements.

10. _____ is membership-based, with membership granted by way of a share purchase in the cooperative.

11. Mortgage that is available for homeowners ages 62 and up to supplement retirement income.

8. Non-conforming mortgage for higher property value and income that can support a larger monthly payment.