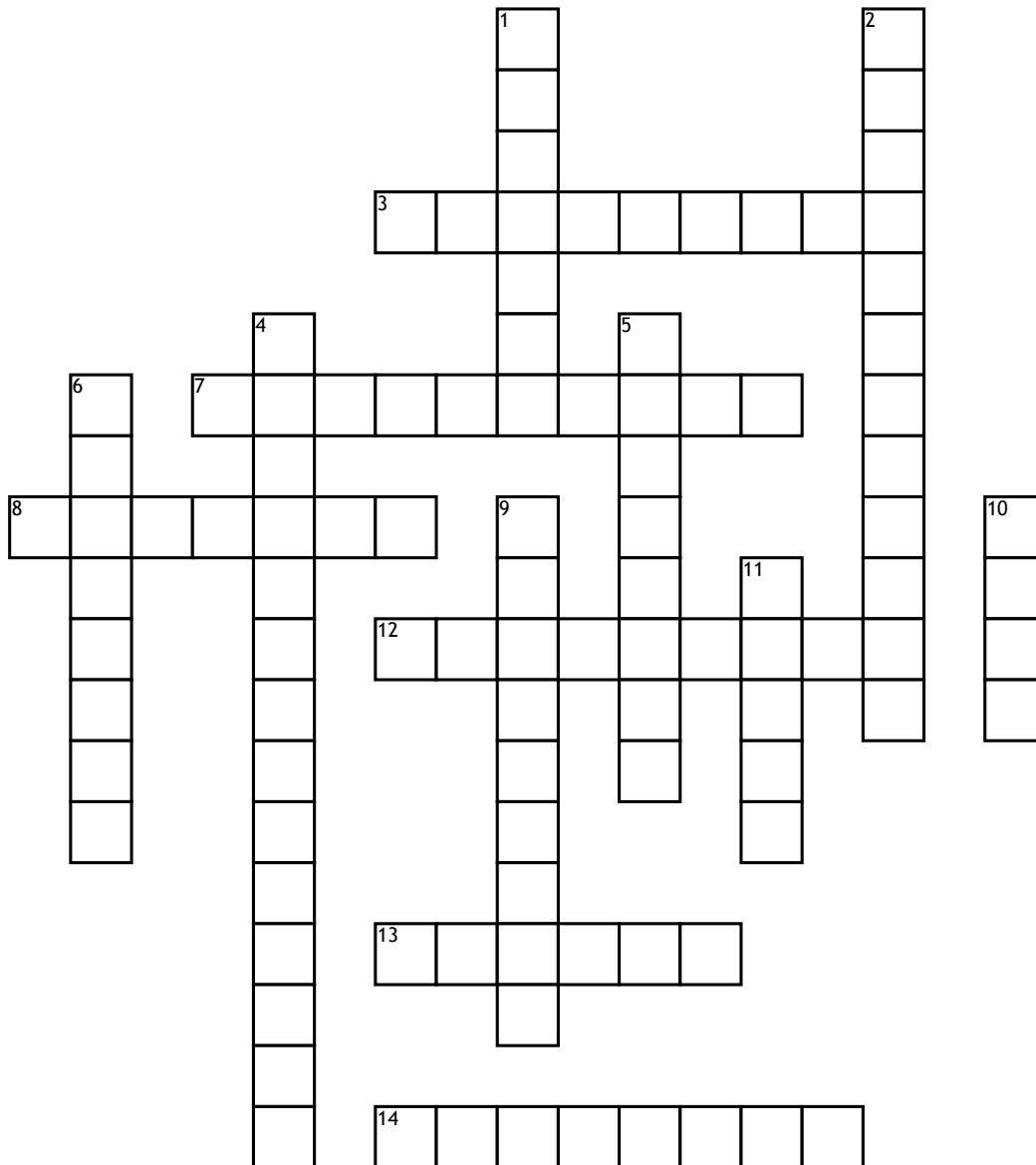


# Mortgages!



## Across

3. Own the property but not the land  
 7. New application for existing property with same or different lender  
 8. An account will fall into this position if a borrower fails to make payments to the account  
 12. A type of survey

13. Value less what you owe

14. Incentive

## Down

1. A missed payment  
 2. Your worthiness for lending  
 4. When the value of your mortgage loan exceeds your property's value

5. A rate set by the Bank of England

6. Subject to change

9. A government back scheme to help buyers get on the property ladder

10. The period which you agree to pay back your mortgage

11. Locked in for a period of time