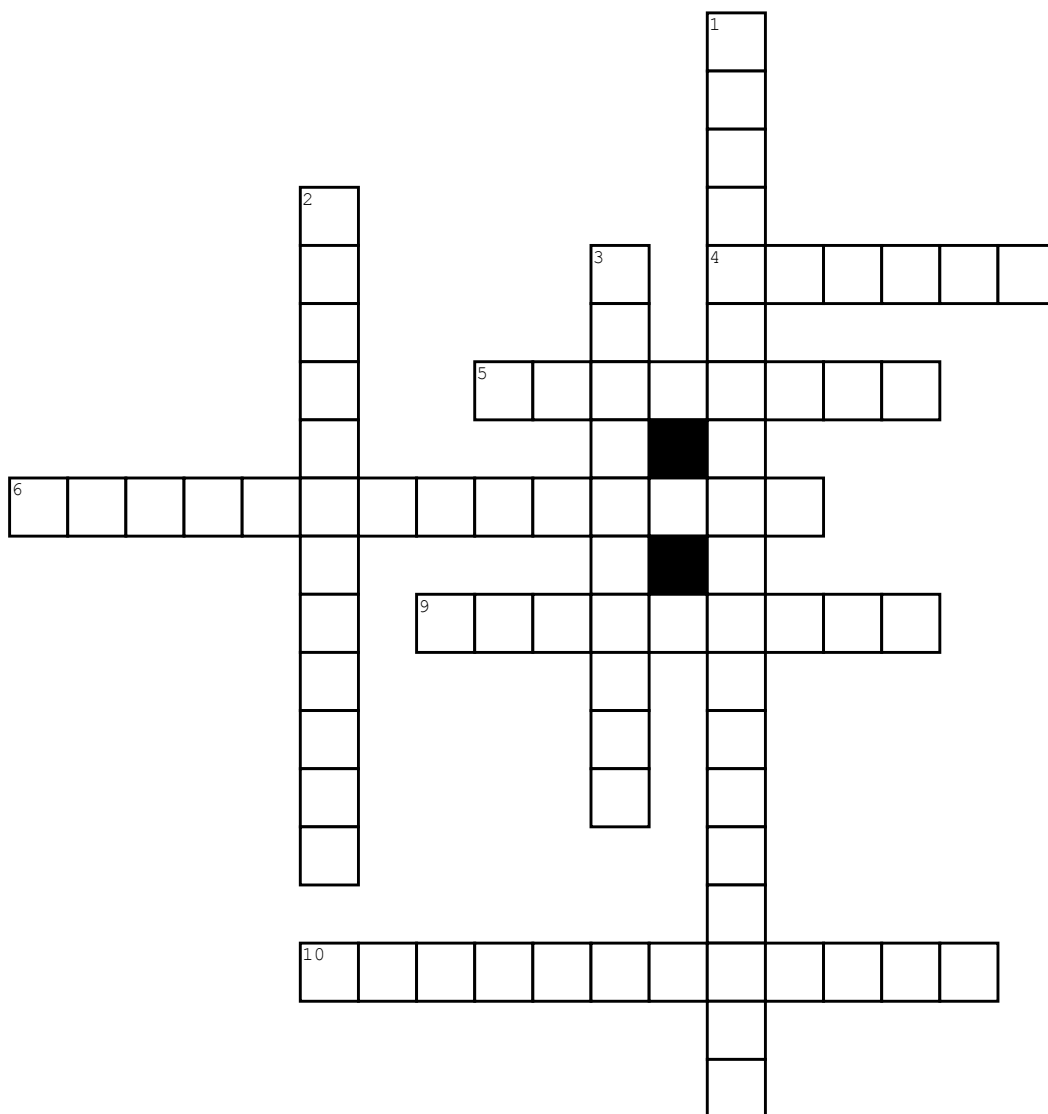


What am I



Across

4. Interest payments are made monthly or quarterly with principal payment on demand

5. Entire principal amount with interest is due at end of term

6. guarantee of payment to a third party beneficiary

7. Customers home serves as collateral

9. line of credit attached to checking account

10. change of rate on loan, extend or shorten the term or change the payment

Down

1. purchase of a home

2. Building your home

3. Loans for businesses

8. Monthly payments of principal and interest