

# 您需要了解的辞汇用语

## 估价

基于房屋的实际情况所做分析得出的价值评估。

## 年利率 (APR)

借款人的期限贷款成本表现为利率。这不是他们的贷款利率。

## 受益人

利益的获得者，常由信托契约中获得，通常是指贷方。

## 结算声明

结算声明的目的在于帮助买家理解交易过程中的所有费用。这份文件将会在交收前三个工作天交与客户。

## 买卖交易完成

一般来说是指文件记录以及产权从卖方转移到买方的日期。在这一天，买方成为房屋的合法所有人，产权保险开始生效。

## 可比销售纪录

可比销售纪录：那些与目标房产有相似特征的销售，用于估价分析。一般称为「comps」。

## 生效时间

当借款人的贷款在法律上成立时生效，而不是别的时候，例如跟卖方签署买卖合同的时候。至于借款人的贷款在法律上什么时候成立就视乎每个州的独立法例。生效时间跟交收房子日期不一样。

## 契约书

一份用在许多州份抵押贷款的工具。

## 契约限制

关于房地产契约在地块上的限制，用于指明房屋的用途。

## 放款日期

在买卖交易中，放款给买卖双方的日期，或是在非买卖交易中放款给借款人或第三方的日期。

## 保证金存款

房屋购买者用来证明自身信誉的首期付款；一种押金或者部分付款。

## 使用权

一方在另一方的土地上拥有的具有特定目的的权利或者利益。

## 额外保障

在产权保险中的额外条款，作为保单的一部分，提供额外的(或限制的)保障。

## 灾难保险

房地产保险保护免受火灾、一些自然因素、人为破坏等的影响，具体情况依据保险单的说明而定。买方通常增加责任保险，并将保险范围扩大到个人财产。

## 扣押

贷方建立的一种信托帐户，用于按期收回借款人的税费、分期付款的保险费及/或将来的保险费用，以此来保障资金的安全。

## 法定描述

一项根据政府调查，对法律承认的土地的描述，该描述对整块土地的边界做出了精确说明。这可以清楚的确认一块土地而不与其他土地混淆。

## 抵押

指房产用于确保应收帐款的安全性以及免除支付义务的一种债权形式。比如，判决、税款、分期付款、信托契约。

## 贷款费用估算

贷款费用估算的目的在于帮助买家理解房屋贷款中的不同细节，费用和风险等。初步估算必须在借款人递交申请表格内三个工作天内提供。

## 抵押贷款

一种以房地产作为贷款偿还保证的工具。

## PITI

一笔包括了本金、利息、税款和保险的支付款项。

## 授权书

向代理人授权的书面工具。以此为前提的代理人有时被称为「代理律师」。

## 登记

要求所在郡登记局的记录人员保存关于房地产事项的文件，以此作为公共记录的事实。

## 结算账单

提供房地产交易中的所有费用明细。

## TRID

是一份综合 TILA 和 RESPA 的声明



### Vicki Reeves

Riverside Sales Manager

vreeves@firstam.com

Office 951-787-1700 CUSTOMER SERVICE 866-748-3924

www.firstamriverside.com



First American Title™

# TERMS you should know

## APPRAISAL

An estimate of value of property resulting from analysis of facts about the property; an opinion of value.

## ANNUAL PERCENTAGE RATE (APR)

The borrower's costs of the loan term expressed as a rate. This is not their interest rate.

## BENEFICIARY

The recipient of benefits, often from a deed of trust; usually the lender.

## CLOSING DISCLOSURE (CD)

Closing Disclosure form designed to provide disclosures that will be helpful to borrowers in understanding all of the costs of the transaction. This form will be given to the consumer three (3) business days before closing.

## CLOSE OF ESCROW

Generally the date the buyer becomes the legal owner and title insurance becomes effective.

## COMPARABLE SALES

Sales that have similar characteristics as the subject real property, used for analysis in the appraisal. Commonly called "comps."

## CONSUMMATION

Occurs when the borrower becomes contractually obligated to the creditor on the loan, not, for example, when the borrower becomes contractually obligated to a seller on a real estate transaction. The point in time when a borrower becomes contractually obligated to the creditor on the loan depends on applicable State law. Consummation is not the same as close of escrow or settlement.

## DEED OF TRUST

An instrument used in many states in place of a mortgage.

## DEED RESTRICTIONS

Limitations in the deed to a parcel of real property that dictate certain uses that may or may not be made of the real property.

## DISBURSEMENT DATE

The date the amounts are to be disbursed to a buyer and seller in a purchase transaction or the date funds are to be paid to the borrower or a third party in a transaction that is not a purchase transaction.

## EARNEST MONEY DEPOSIT

Down payment made by a purchaser of real property as evidence of good faith; a deposit or partial payment.

## EASEMENT

A right, privilege or interest limited to a specific purpose that one party has in the land of another.

## ENDORSEMENT

As to a title insurance policy, a rider or attachment forming a part of the insurance policy expanding or limiting coverage.

## HAZARD INSURANCE

Real estate insurance protecting against fire, some natural causes, vandalism, etc., depending upon the policy. Buyer often adds liability insurance and extended coverage for personal property.

## IMPOUNDS

A trust type of account established by lenders for the accumulation of borrower's funds to meet periodic payments of taxes, mortgage insurance premiums and/or future insurance policy premiums, required to protect their security.

## LEGAL DESCRIPTION

A description of land recognized by law, based on government surveys, spelling out the exact boundaries of the entire parcel of land. It should so thoroughly identify a parcel of land that it cannot be confused with any other.

## LIEN

A form of encumbrance that usually makes a specific parcel of real property the security for the payment of a debt or discharge of an obligation. For example, judgments, taxes, mortgages, deeds of trust.

## LOAN ESTIMATE (LE)

Form designed to provide disclosures that will be helpful to borrowers in understanding the key features, costs and risks of the mortgage loan for which they are applying. Initial disclosure to be given to the borrower three (3) business days after application.

## MORTGAGE

The instrument by which real property is pledged as security for repayment of a loan.

## PITI

A payment that includes Principal, Interest, Taxes, and Insurance.

## POWER OF ATTORNEY

A written instrument whereby a principal gives authority to an agent. The agent acting under such a grant is sometimes called an "Attorney-in-Fact."

## RECORDING

Filing documents affecting real property with the appropriate government agency as a matter of public record.

## SETTLEMENT STATEMENT

Provides a complete breakdown of costs involved in a real estate transaction.

## TRID

TILA-RESPA Integrated Disclosures



**First American Title**<sup>TM</sup>