





## How to improve your vocabulary quickly

- ✓ 1 > Listen  and read  at the same time
- ✓ 2 > Listen  without reading  .
- ✓ 3 > Test your comprehension:  
listen the vocabulary alone to remember the meaning  
and repeat each word

If necessary, you have the translation at the end.

## VOCABULAIRE METIER AGENT IMMOBILIER

### FIRST PART

**Property** - The luxurious property boasts a stunning view of the city skyline.

**Real estate** - Investing in real estate can be a lucrative financial strategy.

**Listing** - The realtor created an attractive online listing for the charming cottage.

**Buyer** - The buyer was impressed with the spacious layout of the house.

**Seller** - The seller accepted the offer and began the closing process.

**Mortgage** - Securing a mortgage is a crucial step in buying a home.

**Closing** - The closing date for the property sale is set for next month.

**Contract** - Both parties signed the contract, finalizing the deal.

**Inspection** - The home inspection revealed minor repairs needed.

**Appraisal** - The property appraisal came in higher than expected.

**Equity** - Over time, homeowners can build significant equity in their property.

**Title** - The title search confirmed a clean and marketable title.

**Deed** - The deed officially transferred ownership to the new buyer.

**Lease** - The lease agreement outlined the terms of the rental.

**Investment** - Real estate can be a stable and profitable long-term investment.

**ROI (Return on Investment)** - Calculating ROI is essential for evaluating investment success.

**Cash flow** - Positive cash flow is crucial for a successful rental property.

**Down payment** - The down payment was made, and the mortgage process began.

**Escrow** - Funds were held in escrow until all conditions were met.

**Foreclosure** - Unfortunately, the property went into foreclosure due to unpaid debts.

**Land** - The vast plot of land is ideal for future development.

**Zoning** - Zoning regulations determine the allowable land use in different areas.

**Development** - The city approved a new development project in the downtown area.

**Condo** - The modern condo offers a low-maintenance lifestyle.

**Co-op** - The cooperative housing arrangement involves joint ownership.

**Townhouse** - The charming townhouse features a private garden.

**Single-family home** - The single-family home is perfect for a growing family.

**Multi-family property** - The multi-family property provides rental income from multiple units.

**Rental property** - Managing a rental property requires careful attention to tenant needs.

**Commercial property** - The commercial property is strategically located for business.

**Square footage** - The spacious living room has an impressive square footage.

**Amenities** - The luxury apartment complex offers top-notch amenities.

**Renovation** - The historic building underwent a thorough renovation.

**Repairs** - The homeowner completed necessary repairs before listing.

**Open house** - The open house attracted potential buyers from the neighborhood.

**Showing** - The realtor scheduled a showing for interested buyers.

**Curb appeal** - Enhancing curb appeal can significantly impact a property's value.

**Marketing** - Effective marketing strategies are crucial for property sales.

**Negotiation** - Skillful negotiation is key to reaching a fair deal.

**Counteroffer** - The seller responded with a counteroffer to the initial proposal.

**Commission** - The real estate agent earns a commission upon a successful sale.

**Broker** - The broker facilitated the transaction between the buyer and seller.

**Agent** - The agent provided valuable guidance throughout the buying process.

**MLS (Multiple Listing Service)** - The MLS is a comprehensive database of available properties.

**FSBO (For Sale By Owner)** - Selling FSBO requires careful attention to marketing and legal details.

**CMA (Comparative Market Analysis)** - A CMA helps determine the fair market value of a property.

**NAR (National Association of Realtors)** - NAR provides resources and support for real estate professionals.

**ROI (Return on Investment)** - Investors assess ROI to measure the profitability of an investment.

**Closing costs** - The buyer and seller share the responsibility for closing costs.

**Title insurance** - Title insurance protects against potential ownership disputes.

**Home warranty** - A home warranty covers repairs for specified home systems and appliances.

**Earnest money** - Earnest money demonstrates a buyer's serious intent to purchase.

**Contingency** - Including contingencies in a contract provides flexibility for unexpected events.

**Disclosure** - Sellers must provide full disclosure of known property issues.

**Pre-approval** - Pre-approval strengthens a buyer's offer in a competitive market.

**Amortization** - Amortization schedules outline the gradual repayment of a mortgage.

**Adjustable-rate mortgage (ARM)** - An ARM offers variable interest rates over the loan term.

**Fixed-rate mortgage** - A fixed-rate mortgage maintains a consistent interest rate.

**Conventional loan** - Conventional loans are not backed by government agencies.

**FHA loan** - FHA loans are government-insured and accessible to first-time buyers.

**VA loan** - VA loans provide eligible veterans with favorable financing options.

**Home inspection** - A thorough home inspection assesses the property's condition.

**Survey** - A survey confirms the property boundaries and features.

**Walk-through** - The final walk-through ensures the property meets agreed-upon conditions.

**Renovation loan** - A renovation loan finances improvements to a property.

**Homeowners association (HOA)** - HOAs manage and maintain common areas in a community.

**Capital gain** - Capital gains tax applies to profits from property sales.

**Depreciation** - Depreciation accounts for the declining value of assets over time.

**Landlord** - A landlord manages rental properties and addresses tenant needs.

**Tenant** - A tenant occupies a property under a lease agreement.

**Lease agreement** - A lease agreement outlines the terms and conditions of renting.

**Rent** - Monthly rent payments contribute to the landlord's income.

**Eviction** - Eviction may occur due to lease violations or non-payment of rent.

**Lease option** - A lease option grants the tenant the right to purchase the property.

**Lease-purchase agreement** - A lease-purchase agreement combines a lease with a purchase option.

**Commercial lease** - Commercial leases outline terms for renting business properties.

**1031 exchange** - A 1031 exchange allows for tax-deferred property exchanges.

**Closing statement** - The closing statement details financial transactions in a property sale.

**Comparative market analysis (CMA)** - A CMA evaluates a property's value based on similar recent sales.

**Deed of trust** - A deed of trust secures a loan with the property as collateral.

**Dual agency** - Dual agency occurs when one agent represents both the buyer and seller.

**Due diligence** - Due diligence involves thorough research before finalizing a transaction.

**Easement** - An easement grants the right to use another person's property for a specific purpose.

**Encumbrance** - An encumbrance is a claim or restriction on a property.

**Exclusive agency listing** - An exclusive agency listing grants one agent the right to sell a property.

**Exclusive right-to-sell listing** - An exclusive right-to-sell listing gives one agent exclusive selling rights.

**Fair market value** - Fair market value is the reasonable price a buyer is willing to pay.

**Grace period** - The grace period allows for extra time before penalties are imposed.

**Gross income** - Gross income includes total earnings before deductions.

**Home equity loan** - A home equity loan allows homeowners to borrow against their property's value.

**Home inspection report** - The home inspection report details findings and recommendations.

**Joint tenancy** - Joint tenancy involves shared ownership with rights of survivorship.

**Lien** - A lien is a legal claim against a property for the satisfaction of a debt.

**Listing agreement** - A listing agreement formalizes the relationship between a seller and an agent.

**Market value** - Market value reflects the current worth of a property in the real estate market.

**Net income** - Net income is the remaining income after deductions and expenses.

**Offer** - The buyer submitted a competitive offer on the property.

**Option** - An option provides the right to buy or sell at a predetermined price.

**PITI (Principal, Interest, Taxes, Insurance)** - PITI represents the components of a mortgage payment.

**Prepayment penalty** - A prepayment penalty is a fee for paying off a mortgage early.

**Private mortgage insurance (PMI)** - PMI protects the lender in case of borrower default.

**Real property** - Real property includes land and any permanently attached structures.

**Refinancing** - Refinancing involves replacing an existing mortgage with a new one.

**Right of first refusal** - The right of first refusal allows a party to match an offer before a sale.

**Short sale** - A short sale occurs when a property is sold for less than the outstanding mortgage.

**Sublease** - A sublease involves a tenant renting to another party under the original lease.

**Survey** - A survey confirms property boundaries and features.

**Tax lien** - A tax lien is a claim against property for unpaid taxes.

**Tenancy at will** - Tenancy at will allows occupancy without a formal lease agreement.

**Tenancy by the entirety** - Tenancy by the entirety involves joint ownership by spouses.

**Tenancy for years** - Tenancy for years is a lease for a specific, fixed period.

**Tenancy in common** - Tenancy in common involves shared ownership without rights of survivorship.

**Time is of the essence** - Time is of the essence emphasizes the importance of meeting deadlines.

**Title insurance** - Title insurance protects against potential title defects.

**Title search** - A title search uncovers the history of property ownership.

**Total square footage** - Total square footage includes the entire floor area of a property.

**Truth in Lending Act (TILA)** - TILA protects consumers by disclosing loan terms and costs.

**Underwriting** - Underwriting assesses the risk and determines loan approval.

**Usury** - Usury laws regulate the maximum interest rates lenders can charge.

**Variable rate mortgage** - A variable rate mortgage has an interest rate subject to change.

**Warranty deed** - A warranty deed guarantees the title's validity and provides certain assurances.

**Yield** - Yield measures the return on investment over time.

**Zoning** - Zoning regulations dictate land use and property development rules.

**Broker price opinion (BPO)** - A BPO is a real estate broker's estimate of a property's value.

**Chain of title** - A chain of title documents the history of property ownership.

**Closing costs** - Closing costs include fees associated with the property transaction.

**Comparative market analysis (CMA)** - A CMA assesses a property's value by comparing it to similar properties.

**Deed restriction** - A deed restriction limits the use or activities on a property.

**Depreciation** - Depreciation accounts for the declining value of a property over time.

**Due diligence** - Due diligence involves thorough research before a real estate transaction.

**Easement** - An easement grants the right to use someone else's land for a specific purpose.

**Encroachment** - Encroachment occurs when a structure extends onto another's property.

**Escrow** - Escrow holds funds during a real estate transaction until all conditions are met.

**Exclusive agency listing** - An exclusive agency listing designates one agent to sell a property.

**Fair market value** - Fair market value is the reasonable value a property would fetch in the market.

**Fixture** - A fixture is a permanent part of a property, like built-in furniture.

**Foreclosure** - Foreclosure is the legal process of repossessing a property due to non-payment.

**Home inspection** - A home inspection evaluates a property's condition before purchase.

**Land contract** - A land contract allows buying property through installment payments.

**Lease option** - A lease option lets a tenant buy the property after renting for a specific period.

**Lis pendens** - Lis pendens is a recorded notice of a pending lawsuit against a property.

**Loan officer** - A loan officer helps applicants navigate the mortgage application process.

**Loss mitigation** - Loss mitigation strategies help prevent foreclosure and preserve homeownership.

**Market value** - Market value is the estimated worth of a property in the current market.

**Mechanics lien** - A mechanics lien secures payment for work done on a property.

**Mortgage insurance** - Mortgage insurance protects lenders against borrower default.

**Net operating income (NOI)** - NOI is the income generated from a property minus operating expenses.

**Notice of default** - A notice of default is a formal warning of pending foreclosure.

**Offer** - An offer is a proposal to purchase a property under specific conditions.

**Option** - An option grants the right to buy or sell a property at an agreed-upon price.

**Owner financing** - Owner financing occurs when the seller provides the mortgage to the buyer.

**Package mortgage** - A package mortgage covers both real estate and personal property.

**Plat** - A plat is a map showing the layout of a piece of land.

**Preapproval** - Preapproval involves a lender's conditional commitment to provide a loan.

**Prepayment penalty** - A prepayment penalty is a fee for paying off a mortgage before the term ends.

**Principal** - Principal is the initial amount borrowed, excluding interest.

**Probate** - Probate is the legal process of settling an estate and distributing assets.

**Public auction** - A public auction is a sale open to all interested buyers.

**Purchase agreement** - A purchase agreement outlines terms and conditions for buying a property.

**Quitclaim deed** - A quitclaim deed transfers the interest in a property without guaranteeing title.

**Real estate owned (REO)** - REO refers to properties owned by a lender after foreclosure.

**Refinance** - Refinance involves replacing an existing mortgage with a new one.

**Residential mortgage-backed securities (RMBS)** - RMBS represents debt secured by residential mortgages.

**Reverse mortgage** - A reverse mortgage allows seniors to convert home equity into cash.

**Property** - The new shopping mall is a valuable commercial property.

**Real estate** - Investing in real estate can provide long-term financial benefits.

**Listing** - The real estate agent created an attractive online listing for the house.

**Buyer** - The buyer was impressed with the modern features of the home.

**Seller** - The seller accepted the offer and began the closing process.

**Mortgage** - Many people choose a fixed-rate mortgage for predictability.

**Closing** - The closing date for the property transfer is scheduled for next week.

**Contract** - Both parties signed the contract, making the sale official.

**Inspection** - The home inspection revealed a few necessary repairs.

**Appraisal** - The property's appraisal value exceeded the asking price.

**Equity** - Over time, homeowners can build equity in their properties.

**Title** - The title search confirmed a clear and marketable title.

**Deed** - The deed was transferred to the new owner after closing.

**Lease** - The lease agreement specified the terms of the rental arrangement.

**Investment** - Real estate is often considered a stable long-term investment.

**ROI (Return on Investment)** - The investor calculated a high ROI on the property.

**Cash flow** - Positive cash flow is crucial for rental property owners.

**Down payment** - A larger down payment can result in lower mortgage rates.

**Escrow** - The earnest money was held in escrow until closing.

**Foreclosure** - The bank initiated foreclosure proceedings on the property.

**Land** - The vast land offered various development possibilities.

**Zoning** - Zoning regulations determine land use in different areas.

**Development** - The city approved a new housing development project.

**Condo** - She purchased a stylish condo in the heart of the city.

**Co-op** - Cooperative housing allows residents to collectively own the property.

**Townhouse** - The townhouse featured a charming brick exterior.

**Single-family home** - The neighborhood primarily consists of single-family homes.

**Multi-family property** - The investor owns a portfolio of multi-family properties.

**Rental property** - Managing a rental property involves tenant relations and maintenance.

**Commercial property** - The downtown area is known for its prime commercial properties.



**Square footage** - The house has a generous square footage, perfect for a large family.

**Amenities** - The apartment complex offers various amenities, including a pool and gym.

**Renovation** - The historic building underwent a beautiful renovation.

**Repairs** - The seller agreed to cover the necessary repairs before closing.

**Open house** - Hosting an open house can attract potential buyers.

**Showing** - The real estate agent scheduled a showing for interested buyers.

**Curb appeal** - Well-maintained landscaping adds to the curb appeal of a property.

**Marketing** - Effective marketing strategies are essential for selling properties quickly.

**Negotiation** - Skillful negotiation can lead to a favorable deal for both parties.

**Counteroffer** - The seller responded to the initial offer with a counteroffer.

**Commission** - Real estate agents earn a commission on successful transactions.

**Broker** - A real estate broker oversees and manages a team of agents.

**Agent** - The buyer's agent guided them through the entire purchasing process.

**MLS (Multiple Listing Service)** - The MLS is a comprehensive database of available properties.

**FSBO (For Sale By Owner)** - Some homeowners prefer FSBO to avoid agent commissions.

**CMA (Comparative Market Analysis)** - A CMA helps determine a property's fair market value.

**NAR (National Association of Realtors)** - Many real estate professionals are members of NAR.

**ROI (Return on Investment)** - Calculating ROI is crucial for evaluating the success of an investment.

**Closing costs** - Buyers and sellers share various closing costs during a property transfer.

**Title insurance** - Title insurance protects buyers from potential title issues.

**Home warranty** - A home warranty provides coverage for certain home systems and appliances.

**Earnest money** - The buyer submitted earnest money to express serious intent to purchase.

**Contingency** - A contingency allows buyers to back out of a deal under specific conditions.

**Disclosure** - Sellers are obligated to provide a disclosure statement about the property.

**Pre-approval** - Getting pre-approved for a mortgage strengthens a buyer's offer.

**Amortization** - Amortization schedules show the gradual reduction of loan principal.

**Adjustable-rate mortgage (ARM)** - An ARM's interest rate may fluctuate based on market conditions.

**Fixed-rate mortgage** - A fixed-rate mortgage offers stable interest rates throughout the loan term.

**Conventional loan** - Conventional loans are not insured or guaranteed by the government.

**FHA loan** - FHA loans are government-backed mortgages with lower down payment requirements.

**VA loan** - VA loans offer favorable terms to eligible military veterans.

**Home inspection** - A thorough home inspection identifies potential issues before purchase.

**Survey** - A property survey provides precise information about its boundaries.

**Walk-through** - The final walk-through ensures the property's condition aligns with the agreement.

**Renovation loan** - A renovation loan finances both the purchase and renovation of a property.

**Homeowners association (HOA)** - HOAs manage community amenities and enforce rules.

**Capital gain** - Capital gains tax applies to the profit from selling a property.

**Depreciation** - Depreciation considers the reduction in a property's value over time.

**Landlord** - The landlord addressed maintenance requests promptly.

**Tenant** - The tenant signed a lease agreement for a one-year term.

**Lease agreement** - A lease agreement outlines the terms of the rental arrangement.

**Rent** - The monthly rent includes utilities and maintenance.

**Eviction** - Legal proceedings may be initiated for tenant eviction due to non-compliance.

**Lease option** - A lease option allows the tenant to purchase the property after the lease term.

**Lease-purchase agreement** - A lease-purchase agreement combines a lease with an option to buy.

**Commercial lease** - Negotiating a commercial lease involves specific terms for business use.

**1031 exchange** - A 1031 exchange allows deferring capital gains tax on a property exchange.

**Closing statement** - The closing statement details the financial transactions in a property sale.

**Comparative market analysis (CMA)** - A CMA helps determine a property's value based on similar recent sales.

**Deed of trust** - A deed of trust is a legal document outlining the terms of a mortgage agreement.

**Dual agency** - Dual agency occurs when an agent represents both the buyer and seller.

**Due diligence** - Due diligence involves thorough research and investigation before a transaction.

**Easement** - An easement grants a party the right to use another's property for a specific purpose.

**Encumbrance** - An encumbrance is a claim or liability on a property, affecting its title.

**Exclusive agency listing** - An exclusive agency listing grants one agent the exclusive right to sell a property.

**Exclusive right-to-sell listing** - An exclusive right-to-sell listing gives an agent exclusive rights to sell a property.

**Fair market value** - Fair market value is the reasonable price a willing buyer would pay.

**Grace period** - The grace period allows additional time for fulfilling contractual obligations.

**Gross income** - Gross income includes all income before deductions and expenses.

**Home equity loan** - A home equity loan allows homeowners to borrow against their property's equity.

**Home inspection report** - The home inspection report detailed the property's condition and identified any issues.

**Joint tenancy** - Joint tenancy involves co-ownership of a property with rights of survivorship.

**Lien** - A lien is a legal right or interest that a lender has in a borrower's property.

**Listing agreement** - A listing agreement formalizes the relationship between a seller and a real estate agent.

**Market value** - Market value is the price a property would likely fetch on the open market.

**Net income** - Net income represents income after deductions and expenses.

**Offer** - The buyer submitted a competitive offer on the desired property.

**Option** - An option provides the right to buy or sell a property at a predetermined price.

**PITI (Principal, Interest, Taxes, Insurance)** - PITI represents the components of a mortgage payment.

**Prepayment penalty** - A prepayment penalty is a fee for paying off a mortgage before its term.

**Private mortgage insurance (PMI)** - PMI protects lenders if the borrower defaults on a mortgage with a low down payment.

**Real property** - Real property includes land and everything permanently attached to it.

**Refinancing** - Refinancing involves replacing an existing mortgage with a new one.

**Right of first refusal** - The right of first refusal allows a party to match an offer before selling to others.

**Short sale** - A short sale occurs when a property is sold for less than the outstanding mortgage balance.

**Sublease** - A sublease involves renting property from a tenant rather than the property owner.

**Survey** - A survey determines the boundaries and characteristics of a property.

**Sweat equity** - Sweat equity refers to the increase in property value due to the owner's labor.

**Tax lien** - A tax lien is a claim against a property for unpaid taxes.

**Tenancy at sufferance** - Tenancy at sufferance occurs when a tenant remains in a property after the lease expires without the landlord's consent.

**Tenancy by the entirety** - Tenancy by the entirety is a form of joint ownership for married couples.

**Tenancy for years** - Tenancy for years involves leasing a property for a specified period.

**Title** - Clear title is crucial for a smooth property transfer.

**Title insurance** - Title insurance provides protection against defects in the property title.

**Title search** - A title search ensures there are no outstanding claims on the property title.

**Transfer tax** - Transfer tax is a tax imposed on the transfer of property ownership.

**Trustee** - A trustee holds legal title to a property for the benefit of another party.

**Truth in Lending Act (TILA)** - TILA protects consumers by promoting the informed use of credit.

**Underwriting** - Underwriting involves evaluating a borrower's creditworthiness and risk.

**Usury** - Usury laws regulate the maximum interest rates lenders can charge.

**Variable rate mortgage** - A variable rate mortgage has an interest rate that can change over time.

**VA loan** - A VA loan is a mortgage program for eligible veterans and active-duty military personnel.

**Walk-through** - The walk-through before closing ensures the property is in the agreed-upon condition.

**Warranty deed** - A warranty deed guarantees that the seller owns the property and has the right to sell it.

**Wraparound mortgage** - A wraparound mortgage combines an existing mortgage with additional financing.

**Yield** - Yield measures the return on an investment over time.

**Zoning** - Zoning regulations dictate how land can be used in different areas.

**1031 exchange** - A 1031 exchange allows deferring capital gains tax by reinvesting in a similar property.

**Abstract of title** - An abstract of title summarizes the key details of a property's ownership history.

**Acceleration clause** - An acceleration clause allows a lender to demand immediate repayment of the entire loan if certain conditions are not met.

**Adjustment date** - The adjustment date is when interest rate adjustments occur in an adjustable-rate mortgage.

**Adverse possession** - Adverse possession involves acquiring ownership of a property through continuous use without the owner's permission.

**Agent** - The real estate agent served as the intermediary between the buyer and seller.

**Alienation clause** - An alienation clause gives the lender the right to demand full repayment if the property is sold or transferred.

**Amenity** - The neighborhood's proximity to parks and schools is a valuable amenity.

**Amortization** - Amortization spreads loan payments over a set period, reducing the principal over time.

**Ancillary probate** - Ancillary probate handles the assets of a deceased person in a state other than their primary residence.

**Annual percentage rate (APR)** - APR reflects the total cost of borrowing, including interest and fees.

**Appraisal** - An appraisal assesses the value of a property for various purposes.

**Appraised value** - The appraised value helps determine a property's market value for lending purposes.

**Appreciation** - Property appreciation contributes to its overall value increase over time.

**As-is condition** - The seller sold the property in its current as-is condition, without making any repairs.

**Assessment** - The property tax assessment determined the annual tax liability.

**Assessed value** - The assessed value of a property is used to calculate property taxes.

**Assignment** - The assignment of the lease transferred the tenant's rights to a new party.

**Assumption of mortgage** - The assumption of the mortgage allows a new borrower to take over the existing loan.

**Balloon payment** - A balloon payment is a large, lump-sum payment due at the end of a loan term.

**Bankruptcy** - Filing for bankruptcy can affect a person's ability to qualify for a mortgage.

**Bill of sale** - A bill of sale is a legal document that transfers ownership of personal property.

**Binder** - A binder is a preliminary agreement indicating a buyer's intent to purchase a property.

**Blanket mortgage** - A blanket mortgage covers multiple properties under a single loan.

**Bridge loan** - A bridge loan provides short-term financing until permanent financing is secured.

**Building code** - Compliance with the building code is essential for construction and renovation projects.

**Buydown** - A buydown lowers the initial interest rate on a mortgage for a specified period.

**Buyer's agent** - The buyer's agent represents the buyer's interests in a real estate transaction.

## SECOND PART: test your comprehension

Listen the vocabulary alone to remember the meaning and repeat each word

- Property
- Real estate
- Listing
- Buyer
- Seller
- Mortgage
- Closing
- Contract
- Inspection
- Appraisal
- Equity
- Title
- Deed
- Lease

- **Investment**
- **ROI (Return on Investment)**
- **Cash flow**
- **Down payment**
- **Escrow**
- **Foreclosure**
- **Land**
- **Zoning**
- **Development**
- **Condo**
- **Co-op**
- **Townhouse**
- **Single-family home**
- **Multi-family property**
- **Rental property**
- **Commercial property**
- **Square footage**
- **Amenities**
- **Renovation**
- **Repairs**
- **Open house**
- **Showing**
- **Curb appeal**
- **Marketing**
- **Negotiation**
- **Counteroffer**
- **Commission**
- **Broker**
- **Agent**
- **MLS (Multiple Listing Service)**
- **FSBO (For Sale By Owner)**
- **CMA (Comparative Market Analysis)**
- **NAR (National Association of Realtors)**

- **ROI (Return on Investment)**
- **Closing costs**
- **Title insurance**
- **Home warranty**
- **Earnest money**
- **Contingency**
- **Disclosure**
- **Pre-approval**
- **Amortization**
- **Adjustable-rate mortgage (ARM)**
- **Fixed-rate mortgage**
- **Conventional loan**
- **FHA loan**
- **VA loan**
- **Home inspection**
- **Survey**
- **Walk-through**
- **Renovation loan**
- **Homeowners association (HOA)**
- **Capital gain**
- **Depreciation**
- **Landlord**
- **Tenant**
- **Lease agreement**
- **Rent**
- **Eviction**
- **Lease option**
- **Lease-purchase agreement**
- **Commercial lease**
- **1031 exchange**
- **Closing statement**
- **Comparative market analysis (CMA)**
- **Deed of trust**



- **Dual agency**
- **Due diligence**
- **Easement**
- **Encumbrance**
- **Exclusive agency listing**
- **Exclusive right-to-sell listing**
- **Fair market value**
- **Grace period**
- **Gross income**
- **Home equity loan**
- **Home inspection report**
- **Joint tenancy**
- **Lien**
- **Listing agreement**
- **Market value**
- **Net income**
- **Offer**
- **Option**
- **PITI (Principal, Interest, Taxes, Insurance)**
- **Prepayment penalty**
- **Private mortgage insurance (PMI)**
- **Real property**
- **Refinancing**
- **Right of first refusal**
- **Short sale**
- **Sublease**
- **Survey**
- **Tenancy in common**
- **Title search**
- **Underwriting**
- **Usury**
- **Variable rate mortgage**
- **Warranty deed**

- **Yield**
- **Abandonment**
- **Abstract of title**
- **Accrued**
- **Assessed value**
- **Assignment**
- **Balloon payment**
- **Bill of sale**
- **Bridge loan**
- **Closing date**
- **Cloud on title**
- **Comparative market analysis**
- **Conveyance**
- **Conveyance deed**
- **Cost approach**
- **Days on market (DOM)**
- **Default**
- **Earnest money deposit**
- **Encroachment**
- **Equitable title**
- **Estoppel certificate**
- **Exclusive right to sell**
- **External obsolescence**
- **Federal Housing Administration (FHA)**
- **Fixture**
- **Forbearance**
- **Freddie Mac**
- **General warranty deed**
- **Homeowners insurance**
- **Housing and Urban Development (HUD)**
- **Income approach**
- **Installment sale**
- **Internal Revenue Service (IRS)**

- Land contract
- Leasehold estate
- Legal description
- Lender
- Lien release
- Loan-to-value (LTV) ratio
- Marketable title
- Master lease
- Multiple Listing Service (MLS)
- Notary public
- Option agreement
- Percentage lease
- Personal property
- Points
- Power of attorney
- Prorate
- Public records
- Purchase agreement
- Quiet title action
- Real property
- Realtor
- Redemption
- Rent control
- Rentable square footage
- Rescission
- Restrictive covenant
- Reverse mortgage
- Right of survivorship
- Sale-leaseback
- Second mortgage
- Specific performance
- Statute of frauds
- Survey

- **Tax lien**
- **Tenancy at will**
- **Tenancy by the entirety**
- **Tenancy for years**
- **Tenancy in common**
- **Time is of the essence**
- **Title insurance**
- **Title search**
- **Total square footage**
- **Truth in Lending Act (TILA)**
- **Underwriting**
- **Unilateral contract**
- **VA loan**
- **Valuation**
- **Variable rate**
- **Walk-through**
- **Warranty deed**
- **Wraparound mortgage**
- **Yield**
- **Zoning**
- **Broker price opinion (BPO)**
- **Chain of title**
- **Closing costs**
- **Comparative market analysis (CMA)**
- **Deed restriction**
- **Depreciation**
- **Due diligence**
- **Easement**
- **Encroachment**
- **Escrow**
- **Exclusive agency listing**
- **Fair market value**
- **Fixture**

- **Foreclosure**
- **Home inspection**
- **Land contract**
- **Lease option**
- **Lis pendens**
- **Loan officer**
- **Loss mitigation**
- **Market value**
- **Mechanics lien**
- **Mortgage insurance**
- **Net operating income (NOI)**
- **Notice of default**
- **Offer**
- **Option**
- **Owner financing**
- **Package mortgage**
- **Plat**
- **Preapproval**
- **Prepayment penalty**
- **Principal**
- **Probate**
- **Public auction**
- **Purchase agreement**
- **Quitclaim deed**
- **Real estate owned (REO)**
- **Refinance**
- **Residential mortgage-backed securities (RMBS)**
- **Reverse mortgage**
- **Right of first refusal**
- **Sale-leaseback**
- **Short sale**
- **Subagent**
- **Sublease**

- **Survey**
- **Sweat equity**
- **Tax lien**
- **Tenancy at sufferance**
- **Tenancy by the entirety**
- **Tenancy for years**
- **Title**
- **Title insurance**
- **Title search**
- **Transfer tax**
- **Trustee**
- **Truth in Lending Act (TILA)**
- **Underwriting**
- **Usury**
- **Variable rate mortgage**
- **VA loan**
- **Walk-through**
- **Warranty deed**
- **Wraparound mortgage**
- **Yield**
- **Zoning**
- **1031 exchange**
- **Abstract of title**
- **Acceleration clause**
- **Adjustment date**
- **Adverse possession**
- **Agent**
- **Alienation clause**
- **Amenity**
- **Amortization**
- **Ancillary probate**
- **Annual percentage rate (APR)**
- **Appraisal**

- **Appraised value**
- **Appreciation**
- **As-is condition**
- **Assessment**
- **Assessed value**
- **Assignment**
- **Assumption of mortgage**
- **Balloon payment**
- **Bankruptcy**
- **Bill of sale**
- **Binder**
- **Blanket mortgage**
- **Bridge loan**
- **Building code**
- **Buydown**
- **Buyer's agent**
- **Buyer's market**

## **TRANSLATION**

- Property - Propriété
- Real estate - Immobilier
- Listing - Annonce
- Buyer - Acheteur
- Seller - Vendeur
- Mortgage - Prêt hypothécaire
- Closing - Clôture
- Contract - Contrat
- Inspection - Inspection
- Appraisal - Évaluation
- Equity - Capitaux propres
- Title - Titre

- Deed - Acte
- Lease - Bail
- Investment - Investissement
- ROI (Return on Investment) - ROI (Retour sur Investissement)
- Cash flow - Flux de trésorerie
- Down payment - Paiement initial
- Escrow - Escrow (Garantie)
- Foreclosure - Forclusion
- Land - Terrain
- Zoning - Zonage
- Development - Développement
- Condo - Condo
- Co-op - Coopérative
- Townhouse - Maison de ville
- Single-family home - Maison unifamiliale
- Multi-family property - Propriété multifamiliale
- Rental property - Propriété locative
- Commercial property - Bien commercial
- Square footage - Superficie
- Amenities - Équipements
- Renovation - Rénovation
- Repairs - Réparations
- Open house - Portes ouvertes
- Showing - Visite
- Curb appeal - Attrait visuel
- Marketing - Marketing
- Negotiation - Négociation
- Counteroffer - Contre-offre
- Commission - Commission
- Broker - Courtier
- Agent - Agent
- MLS (Multiple Listing Service) - MLS (Service de diffusion multiple)
- FSBO (For Sale By Owner) - FSBO (À vendre par le propriétaire)



- CMA (Comparative Market Analysis) - CMA (Analyse comparative du marché)
- NAR (National Association of Realtors) - NAR (Association nationale des agents immobiliers)
- ROI (Return on Investment) - ROI (Retour sur Investissement)
- Closing costs - Frais de clôture
- Title insurance - Assurance titres
- Home warranty - Garantie résidentielle
- Earnest money - Dépôt de garantie
- Contingency - Contingence
- Disclosure - Divulgateion
- Pre-approval - Pré-approbation
- Amortization - Amortissement
- Adjustable-rate mortgage (ARM) - Prêt hypothécaire à taux ajustable (ARM)
- Fixed-rate mortgage - Prêt hypothécaire à taux fixe
- Conventional loan - Prêt conventionnel
- FHA loan - Prêt FHA
- VA loan - Prêt VA
- Home inspection - Inspection de la maison
- Survey - Levé
- Walk-through - Inspection finale
- Renovation loan - Prêt pour la rénovation
- Homeowners association (HOA) - Association de propriétaires (HOA)
- Capital gain - Plus-value
- Depreciation - Dépréciation
- Landlord - Propriétaire
- Tenant - Locataire
- Lease agreement - Contrat de location
- Rent - Loyer
- Eviction - Expulsion
- Lease option - Option de location
- Lease-purchase agreement - Contrat de location-vente
- Commercial lease - Bail commercial
- 1031 exchange - Échange 1031

- Closing statement - État des lieux
- Comparative market analysis (CMA) - Analyse comparative du marché (CMA)
- Deed of trust - Acte de fiducie
- Dual agency - Agence double
- Due diligence - Diligence raisonnable
- Easement - Servitude
- Encumbrance - Charge
- Exclusive agency listing - Annonce exclusive
- Exclusive right-to-sell listing - Contrat exclusif de vente
- Fair market value - Valeur vénale
- Grace period - Période de grâce
- Gross income - Revenu brut
- Home equity loan - Prêt sur valeur domiciliaire
- Home inspection report - Rapport d'inspection
- Joint tenancy - Joint-venture
- Lien - Lien
- Listing agreement - Contrat de mise en vente
- Market value - Valeur marchande
- Net income - Revenu net
- Offer - Offre
- Option - Option
- PITI (Principal, Interest, Taxes, Insurance) - PITI (Principal, Intérêt, Taxes, Assurance)
- Prepayment penalty - Pénalité de remboursement anticipé
- Private mortgage insurance (PMI) - Assurance hypothécaire privée (PMI)
- Real property - Bien immobilier
- Refinancing - Refinancement
- Right of first refusal - Droit de préemption
- Short sale - Vente à découvert
- Sublease - Sous-location
- Survey - Levé
- Tenancy in common - Co-titularité
- Title search - Vérification des titres
- Underwriting - Souscription

- Usury - Usure
- Variable rate mortgage - Prêt hypothécaire à taux variable
- Warranty deed - Acte de garantie
- Yield - Rendement
- Abandonment - Abandon
- Abstract of title - Résumé de titre
- Accrued - Accumulé
- Assessed value - Valeur estimée
- Assignment - Cession
- Balloon payment - Paiement ballon
- Bill of sale - Acte de vente
- Bridge loan - Prêt relais
- Closing date - Date de clôture
- Cloud on title - Nuage sur le titre
- Comparative market analysis - Analyse comparative du marché
- Conveyance - Cession
- Conveyance deed - Acte de cession
- Real estate - Immobilier
- Listing - Annonce
- Buyer - Acheteur
- Seller - Vendeur
- Mortgage - Prêt hypothécaire
- Closing - Clôture
- Contract - Contrat
- Inspection - Inspection
- Appraisal - Évaluation
- Equity - Capitaux propres
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- Multi-family property - Propriété multifamiliale
- Rental property - Propriété locative
- Commercial property - Bien commercial
- Square footage - Superficie
- Amenities - Équipements
- Renovation - Rénovation
- Repairs - Réparations
- Open house - Portes ouvertes
- Showing - Visite
- Curb appeal - Attrait visuel
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- Closing costs - Frais de clôture
- Title insurance - Assurance titres

- Home warranty - Garantie résidentielle
- Earnest money - Dépôt de garantie
- Contingency - Contingence
- Disclosure - Divulgateion
- Pre-approval - Pré-approbation
- Amortization - Amortissement
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- Survey - Levé
- Walk-through - Inspection finale
- Renovation loan - Prêt pour la rénovation
- Homeowners association (HOA) - Association de propriétaires (HOA)
- Capital gain - Plus-value
- Depreciation - Dépréciation
- Landlord - Propriétaire
- Tenant - Locataire
- Lease agreement - Contrat de location
- Rent - Loyer
- Eviction - Expulsion
- Lease option - Option de location
- Lease-purchase agreement - Contrat de location-vente
- Commercial lease - Bail commercial
- 1031 exchange - Échange 1031
- Closing statement - État des lieux
- Comparative market analysis (CMA) - Analyse comparative du marché (CMA)
- Deed of trust - Acte de fiducie
- Dual agency - Agence double
- Due diligence - Diligence raisonnable
- Easement - Servitude
- Encumbrance - Charge

- Exclusive agency listing - Annonce exclusive
- Exclusive right-to-sell listing - Contrat exclusif de vente
- Fair market value - Valeur vénale
- Grace period - Période de grâce
- Gross income - Revenu brut
- Home equity loan - Prêt sur valeur domiciliaire
- Home inspection report - Rapport d'inspection
- Joint tenancy - Joint-venture
- Lien - Lien
- Listing agreement - Contrat de mise en vente
- Market value - Valeur marchande
- Net income - Revenu net
- Offer - Offre
- Option - Option
- PITI (Principal, Interest, Taxes, Insurance) - PITI (Principal, Intérêt, Taxes, Assurance)
- Prepayment penalty - Pénalité de remboursement anticipé
- Private mortgage insurance (PMI) - Assurance hypothécaire privée (PMI)
- Real property - Bien immobilier
- Refinancing - Refinancement
- Right of first refusal - Droit de préemption
- Short sale - Vente à découvert
- Sublease - Sous-location
- Survey - Levé
- Tenancy in common - Co-titularité
- Title search - Vérification des titres
- Underwriting - Souscription
- Usury - Usure
- Variable rate mortgage - Prêt hypothécaire à taux variable
- Warranty deed - Acte de garantie
- Yield - Rendement
- Abandonment - Abandon
- Abstract of title - Résumé de titre
- Accrued - Accumulé
- Assessed value - Valeur estimée

- Assignment - Cession
- Balloon payment - Paiement ballon
- Bill of sale - Acte de vente
- Bridge loan - Prêt relais
- Closing date - Date de clôture
- Cloud on title - Nuage sur le titre
- Comparative market analysis - Analyse comparative du marché
- Conveyance - Cession
- Conveyance deed - Acte de cession
- Cost approach - Approche par les coûts
- Days on market (DOM) - Jours sur le marché (DOM)
- Default - Défaut
- Earnest money deposit - Dépôt de garantie
- Encroachment - Empiètement
- Equitable title - Titre équitable
- Estoppel certificate - Certificat d'estoppel
- Exclusive right to sell - Droit exclusif de vendre
- External obsolescence - Obsolescence externe
- Federal Housing Administration (FHA) - Administration fédérale du logement (FHA)
- Fixture - Accessoire attaché au bien
- Forbearance - Tolérance
- Freddie Mac - Freddie Mac
- General warranty deed - Acte de garantie générale
- Homeowners insurance - Assurance habitation
- Housing and Urban Development (HUD) - Logement et développement urbain (HUD)
- Income approach - Approche basée sur les revenus
- Installment sale - Vente à tempérament
- Internal Revenue Service (IRS) - Service des impôts internes (IRS)
- Land contract - Contrat de vente de terrain
- Leasehold estate - Droit de location
- Legal description - Description légale
- Lender - Prêteur
- Lien release - Levée de gage
- Loan-to-value (LTV) ratio - Ratio prêt-valeur (LTV)

- Marketable title - Titre négociable
- Master lease - Bail principal
- Multiple Listing Service (MLS) - Service de diffusion multiple (MLS)
- Notary public - Notaire public
- Option agreement - Accord d'option
- Percentage lease - Bail à pourcentage
- Personal property - Biens personnels
- Points - Points
- Power of attorney - Procuration
- Prorate - Proratiser
- Public records - Registres publics
- Purchase agreement - Contrat d'achat
- Quiet title action - Action en titre clair
- Real property - Bien immobilier
- Realtor - Agent immobilier
- Redemption - Rachat
- Rent control - Contrôle des loyers
- Rentable square footage - Superficie locative
- Rescission - Résiliation
- Restrictive covenant - Convention restrictive
- Reverse mortgage - Hypothèque inversée
- Right of survivorship - Droit de survie
- Sale-leaseback - Vente-bail
- Second mortgage - Deuxième hypothèque
- Specific performance - Exécution en nature
- Statute of frauds - Prescription de l'action en nullité
- Survey - Levé
- Tax lien - Privilège fiscal
- Tenancy at will - Location à volonté
- Tenancy by the entirety - Copropriété totale
- Tenancy for years - Location de longue durée
- Tenancy in common - Copropriété indivise
- Time is of the essence - Le temps est essentiel
- Title insurance - Assurance titre



- Title search - Recherche de titre
- Total square footage - Superficie totale
- Truth in Lending Act (TILA) - Loi sur la vérité dans le prêt (TILA)
- Underwriting - Souscription
- Unilateral contract - Contrat unilatéral
- VA loan - Prêt VA
- Valuation - Évaluation
- Variable rate - Taux variable
- Walk-through - Inspection finale
- Warranty deed - Acte de garantie
- Wraparound mortgage - Hypothèque globale
- Yield - Rendement
- Zoning - Zonage
- Broker price opinion (BPO) - Avis de valeur du courtier (BPO)
- Chain of title - Chaîne de titres
- Closing costs - Frais de clôture
- Comparative market analysis (CMA) - Analyse comparative du marché (CMA)
- Deed restriction - Restriction d'acte
- Depreciation - Dépréciation
- Due diligence - Diligence raisonnable
- Easement - Servitude
- Encroachment - Empiètement
- Escrow - Dépôt fiduciaire
- Exclusive agency listing - Mandat exclusif de vente
- Fair market value - Valeur vénale
- Fixture - Accessoire attaché au bien
- Foreclosure - Saisie immobilière
- Home inspection - Inspection de maison
- Land contract - Contrat de vente de terrain
- Lease option - Option de location
- Lis pendens - Lis pendens
- Loan officer - Agent de crédit
- Loss mitigation - Atténuation des pertes
- Market value - Valeur marchande

- Mechanics lien - Privilège des mécaniciens
- Mortgage insurance - Assurance hypothécaire
- Net operating income (NOI) - Revenu net d'exploitation (NOI)
- Notice of default - Avis de défaut
- Offer - Offre
- Option - Option
- Owner financing - Financement par le propriétaire
- Package mortgage - Hypothèque groupée
- Plat - Plan cadastral
- Preapproval - Préapprobation
- Prepayment penalty - Pénalité de remboursement anticipé
- Principal - Principal
- Probate - Homologation
- Public auction - Vente aux enchères publiques
- Purchase agreement - Contrat d'achat
- Quitclaim deed - Acte de renonciation
- Real estate owned (REO) - Bien immobilier possédé (REO)
- Refinance - Refinancer
- Residential mortgage-backed securities (RMBS) - Titres adossés à des créances hypothécaires résidentielles (RMBS)
- Reverse mortgage - Hypothèque inversée
- Right of first refusal - Droit de premier refus
- Sale-leaseback - Vente-bail
- Short sale - Vente à découvert
- Subagent - Sous-agent
- Sublease - Sous-location
- Survey - Levé
- Sweat equity - Investissement personnel
- Tax lien - Privilège fiscal
- Tenancy at sufferance - Location à souffrance
- Tenancy by the entirety - Copropriété totale
- Tenancy for years - Location de longue durée
- Title - Titre
- Title insurance - Assurance titre

- Title search - Recherche de titre
- Transfer tax - Taxe de transfert
- Trustee - Fiduciaire
- Truth in Lending Act (TILA) - Loi sur la vérité dans le prêt (TILA)
- Underwriting - Souscription
- Usury - Usure
- Variable rate mortgage - Hypothèque à taux variable
- VA loan - Prêt VA
- Walk-through - Inspection finale
- Warranty deed - Acte de garantie
- Wraparound mortgage - Hypothèque globale
- Yield - Rendement
- Zoning - Zonage
- 1031 exchange - Échange 1031
- Abstract of title - Résumé du titre
- Acceleration clause - Clause d'accélération
- Adjustment date - Date d'ajustement
- Adverse possession - Possession adverse
- Agent - Agent
- Alienation clause - Clause d'aliénation
- Amenity - Aménité
- Amortization - Amortissement
- Ancillary probate - Homologation accessoire
- Annual percentage rate (APR) - Taux annuel en pourcentage (APR)
- Appraisal - Évaluation
- Appraised value - Valeur évaluée
- Appreciation - Plus-value
- As-is condition - En l'état
- Assessment - Évaluation
- Assessed value - Valeur évaluée
- Assignment - Cession
- Assumption of mortgage - Assomption de prêt hypothécaire
- Balloon payment - Paiement ballon
- Bankruptcy - Faillite

- Bill of sale - Acte de vente
- Binder - Accord provisoire
- Blanket mortgage - Hypothèque globale
- Bridge loan - Prêt relais
- Building code - Code du bâtiment
- Buydown - Rachat de taux
- Buyer's agent - Agent de l'acheteur
- Buyer's market - Marché des acheteurs

