

# REAL ESTATE DICTIONARY

This dictionary serves as a reference tool for individuals and organizations in the real estate community. We hope you find useful its brief definitions of real estate-related terminology. We welcome the opportunity to be of service to you.

## A

**Abstract of Title** A written document in accordance with state laws setting forth a summary of the history of a parcel of land.

**Accession** The legal right to receive any items that are added to the property. For example, if a tree grows on your land, you own it.

**Accretion** The slow buildup of land by natural forces such as wind and waves.

**Adjusted Real Mortgage (ARM)** A secured loan having a fixed rate on a portion with a rate subject to change. The mortgage rate can rise or fall based on the program's index rate.

**Administrators** A person administratively responsible and liable for the care of property being offered at sale. A person is "appointed" to act as administrator if a court appoints him or her "Administrator."

**Agency Relationship** A contract whereby one individual or entity is authorized to act for and on behalf of another individual or entity.

**Appraisal** A written report of value.

**Appoint** To put into an agency relationship the power to act and authority to execute on the behalf of another but without, in a real estate context, a power of attorney. The appointee is not bound by the program or the terms of the mortgage and other the instrument(s).

**As Applicable** This word is included in describing items that apply to a particular item.

**As to Administrative Matters** As to matters that are not subject to the program, administrative matters, the rules of the program apply. As to administrative matters, see "As to Administrative Matters."

**Annual Percentage Rate (APR)** An expression of the percentage rate applied to the total amount charged (including interest and charges) by a lender for use of its funds. (Federal Reserve Regulation Z)

**Applicable** This word is used to describe items that apply to a particular item. The word "as applicable" is used to describe items that apply to a particular item.

**Appurtenant** Anything that is attached to, or connected to, land in such a way that it is part of the land.

**ARM** Adjustable Rate Mortgage. See also Variable Rate Mortgage.



10000 Northwest Avenue, Suite 100  
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# Dictionary Of Real Estate

**Weaver School of Real Estate, Kansas  
City, Mo**

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