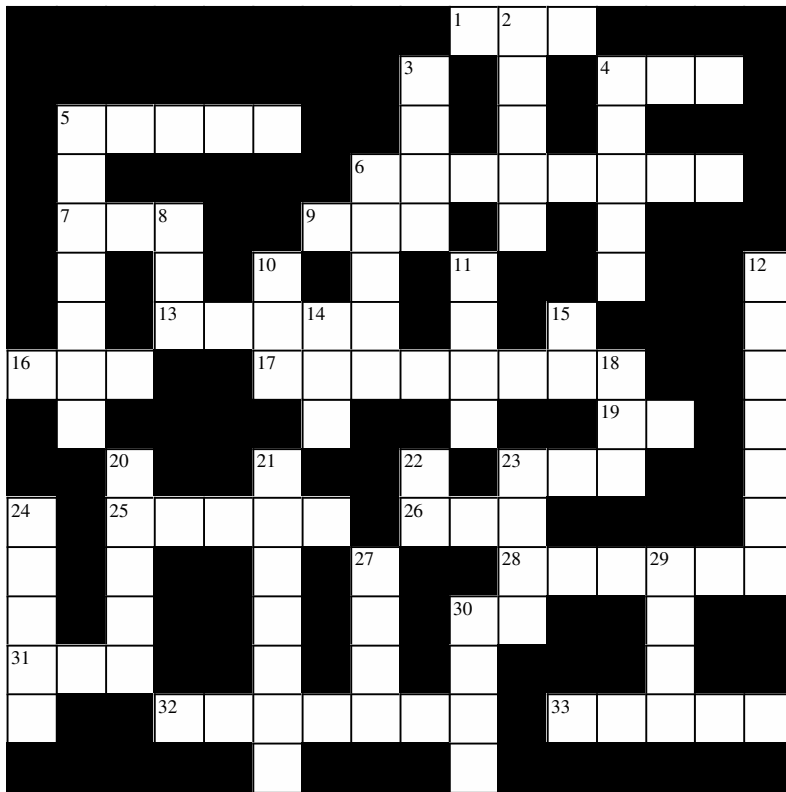


# ABA BJ Puzzle of the Week: 6/21/09

## Crosswords of Credit



### DOWN

2. When borrower hands lender a line.
3. Loan costs besides interest.
4. Equal to 1% of principal dollar amount.
5. You pay down. This goes up.
6. Bad chapter for a lender to read about borrower.
8. Borrower headgear.
10. No no on loan app.
11. Loan maturity.
12. Beatles sang a song about this loan rescue method.
14. Key appraiser designation, preceded by "I AM," makes a palindrome.
15. Where rising rates go.
18. Income statement with missing pieces that home lenders review.
20. Limit on downturn.
21. Home loan baristas prefer.
22. Key to knowing your borrower.
23. Score not found in the sports section.
24. When you add an "o," flat rate must go.
27. Payment type that puts borrowers on lender radar.
29. Paper covering for valuable collateral.
30. IOU vetted by bank counsel.

### ACROSS

1. Key RESPA number.
4. Anyone who cosigns for borrower.
5. Fundamental point of loan rates.
6. Put at hazard for calming effect.
7. When lender initially hands you a line.
9. Borrower's favorite word.
13. Rich cattlemen borrow at this price.
16. Favorite borrower rate.
17. Failure, from the Roman term for "broken bench."
19. Abbreviation for form of "brains" behind some loan software.
23. The rate's not broken, but you do this anyway.
25. Just your cup of tea. Shall I pour?
26. Important consumer borrowing ratio.
28. UNSCRAMBLE: direct (how most borrowers prefer it)
30. Ultimate tool for both lender and borrower.
31. Truthful loan measure.
32. Of 100.
33. Basis for rates.

**Credit, for businesses and consumers, remains the main business of America's depository institutions.** This week's puzzle deals with terms technical and colloquial in the credit process.

Fax your completed puzzle, with name, title, bank, and e-mail address, to 212-633-1165 by 5 P.M. Eastern time, July 1, to participate in a drawing for a \$25 Amazon gift card. Good luck! [scocheo@sbsub.com](mailto:scocheo@sbsub.com).

[Watch ABABankingJourn on Twitter for two clues.](#)