



At the end of the lesson, the student will be able to:

* express their ideas or opinions in relation to applying a mortgage in English.



Dialogue

A: Good morning, I'm the manager, how can I help you?

B: We'd like to apply for a **mortgage**.

A: Have you found a **property** you're interested in?

B: Yes we have.

A: How much would you like to borrow?

B: Well, the property is \$75,000, but we have a deposit of \$25,000.

A: So you need a \$50,000 **loan**. Do you have an **account** with this bank?

B: Yes, we both have accounts here. I've had my account for over fifteen years.

A: How much do you both earn?

B: I earn \$15,000 and my spouse earns \$12,500.

A: That's fine. Now please complete this form.



Vocabulary

Property

Spouse

Let's Talk



1. What would you do if you saw some interesting property? Apply for a mortgage or save and wait until you have enough money to purchase it? Why?
2. If you won the lottery, what will you do with the money?
3. What are your priorities when it comes to money?
4. There are a lot of people having problems on how to pay all their mortgage. How could one possibly avoid financial problems when it comes to loans and mortgage?
5. Do you have any plans of applying for a loan? What do you plan to do with the money?