

How to Buy a Home in the United States

Unit 1: Lesson 4: Savings accounts

Grammar review

Unreal conditional — the situation is contrary to fact (not true) in the past and in the future. Use the simple past tense in the “if clause” and would or could in the main clause.

Examples: If you wanted to save money, you could open a savings account. If you had to open a savings account, your local bank representative would help you.

Note: I *was* and he, she, and it *was* become I *were* and he, she, and it *were* when used in the “if clause.”

Complete the sentences using *would* or *could*.

1. If you wanted to buy a house,

2. If you wanted to get a mortgage,

3. If you paid your bills on time,

4. If you showed a mortgage lender that you have enough money for closing costs and a down payment,
