

How to Buy a Home in the United States

Unit 3: Lesson 2: How to shop for a loan

Grammar review

In a direct quotation (direct speech), we give the words of the speaker exactly as they are spoken. Quotation marks are necessary with direct speech.

With reported speech (indirect speech), we can report what someone says. In this case, quotation marks are not necessary. If the reporting word (said) is in the past, the verb from the actual speech will usually be in a past form.

Examples: The mortgage lender said, "The interest rate will stay the same."

The mortgage lender said that the interest rate would stay the same.

Note: The word *that* is optional after said in reported speech.

Change the statements below to reported speech.

1. The real estate agent said, "The mortgage department at Heartland Bank will help you."

2. The house sellers said, "We can repair the roof on the house."

3. The house buyers said, "We will offer less than the asking price."

4. The home inspector said, "Everything looks good."

5. The mortgage lender said, "You will have 30 years to repay the loan."
