

HYPOTHEC

Meaning: A hypothec is a legal right or claim on property as security for a debt, allowing creditors to take possession if the debt is not repaid, without transferring ownership of the property.

1. A hypothec is often used as security for a loan without transferring ownership.
2. In many legal systems, a hypothec allows creditors to claim a property if debts are not settled.
3. The concept of hypothec is particularly important in real estate transactions.
4. Understanding the implications of a hypothec can help borrowers make informed financial decisions.
5. Lawyers often advise their clients on the risks and benefits associated with establishing a hypothec.

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