Dear customers considering loan refinance

Preparation guide for loan contract



Thank you for your loan application to PRESTIA.

Please confirm the following procedure with PRESTIA staff before requesting the existing loan bank to close your account.

Decide the Loan Disbursement date

Please inform the existing loan bank that you would like to close your loan account and ask them to provide the following information:

- ✓ Loan closing date

 (PRESTIA loan disbursement date and existing mortgage cancellation date will be the same.)

 (The existing loan bank may require 10 business days to prepare your loan to be paid off)
- ✓ Total repayment amount of existing loan to be paid off (including any fees for early repayment)
- ✓ Account number and name for bank transfer for the amount above
- ✓ Name and phone number of contact person of the existing loan bank

PRESTIA loan amount must not exceed the sum of the total repayment amount of existing loan to be paid off and mortgage registration costs (in units of 100,000 yen).

Confirm how to receive Mortgage Cancellation Documents

Please ask the existing loan bank if PRESTIA's specified judicial scrivener could receive the mortgage cancellation documents on your behalf. If so, please confirm the necessary documents (e.g. seal registration certificate, specified power of attorney) to do so. If not, you must visit the existing loan bank on the paying off day.

Decide the Loan Contract date

Please decide the following and start to prepare the required documents listed on the "Confirmation Sheet of Loan Contract and Disbursement." Borrower, co-borrower, co-guarantor, property provider must attend the signings.

- ✓ Loan Contract date and time (Contract signings take about 90 minutes and should be done at least 5 business days prior to the loan disbursement day.)
- ✓ Contract branch

Prepare funds and fees

If total repayment amount due (including fees) is more than PRESTIA loan, please prepare the additional funds in your PRESTIA Yen savings account no later than 3 business days before the loan disbursement day.

Thank you for your cooperation in advance. Please call us at the number below.

Loan telephone line **0120 – 004 – 847**