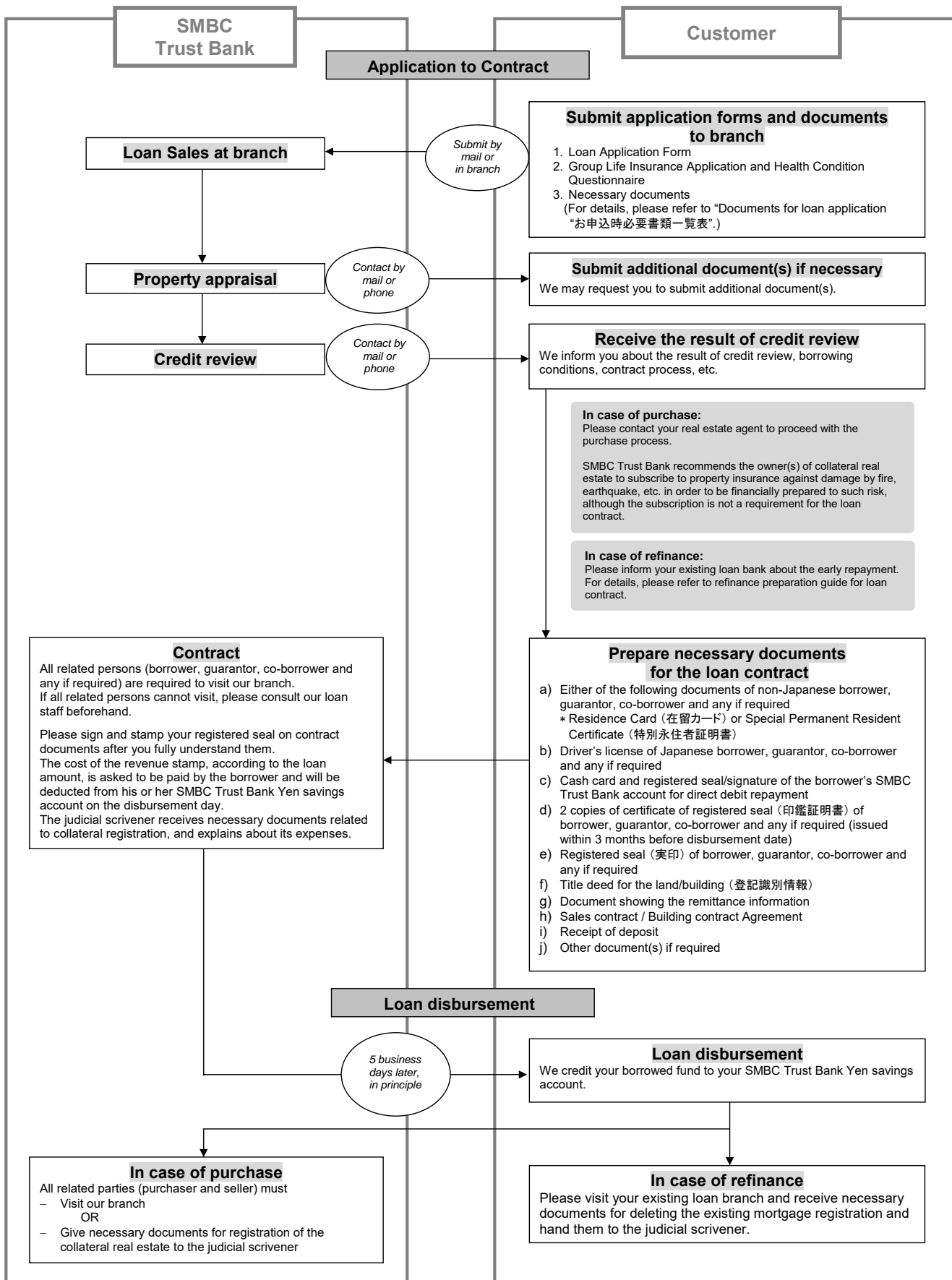


General Process from Application to Disbursement for Loan



Note:

- Since the Loan Application Form, the Loan Agreement, the Mortgage Agreement and other related documents are all written in Japanese, the applicant the guarantor and, if any, is required to understand or to arrange support to understand those documents.
- The use of funds for Housing Loan must be the funds for purchase or construction of the borrower(s)'s primary residence or refinance of housing loan from other banks or companies. In case of purchase, please submit original copy of residence certificate or registered seal certificate with new address within 1month after the disbursement.

Required documents for loan application お申込時必要書類一覧表

必要書類 Required documents		原本/写し Original / Photocopy	ご参考 Reference						
① Application documents お申込書類									
<input type="checkbox"/>	"Loan Moshikomisho" 各種ローン申込書 - Loan Application Form	原本 (Original)	自署・捺印 Applicant's name in Katakana (with seal)						
<input type="checkbox"/>	2(a) Agreement Regarding SMBC Trust Bank English Language Documentation 2(b) "Mortgage Loan Keiyakusyomentou Shiyougengonikansuru Jizendoisyo" 2(b) SMBC 住宅ローン/不動産投資ローン契約書面等使用言語に関する事前同意書	原本 (Original)	外国籍の方で住宅ローンまたは不動産投資ローンをお申し込みの場合、どちらかを提出いただきます。(特別永住者の方を除く) Non-Japanese customers (excluding a special permanent resident) who apply for a Mortgage Loan are required to submit either the English or Japanese version of the agreement						
<input type="checkbox"/>	"Dantai Shinyo Seimei Hoken Kanyu Moshikomisho ken Kokuchisho" 団体信用生命保険 加入申込書告知書 - Group Life Insurance Application and Health Condition Questionnaire	原本 (Original)	健康診断書が必要な場合あり Medical checkup may be required.						
<input type="checkbox"/>	"Honnin Kakunin Shorui" 本人確認書類- Identity verification documents (ご本人、連帯保証人、連帯債務者、担保提供者) - Required from all of the following: borrower, joint guarantor, joint debtor and property co-owner if required *Please ask if you do not have an ID with your photograph.	写しまたは原本 (Photocopy/Original *) ※面談時に原本のご提示が必要です。 *The original is required to be presented at the time of consultation.	日本人の方の場合 以下のいずれか1点 ※面談時に原本のご提示が必要です。 ・運転免許証または2012年4月1日以降発行の運転経歴証明書(両面のコピー) ・パスポート*(顔写真と住所記載のページのコピー) *2020年2月4日以降に申請されたパスポートは住所記入欄がないため、別途、住所記載の本人確認書類が必要です。 ・マイナンバーカード(表面のコピー) One of the following documents below (Only for Japanese customers) ・ Driver's License or "Unten Keireki Shomeisho (which was issued after April 1, 2012)" (both sides) ・ Passport* (Photocopies of photo & address pages are required) * Japanese passport applied on February 4, 2020, due to the abolition of "Information of Bearer" page, requires additional personal identification document showing residential address. ・ Individual Number Card (front side only) 外国籍の方の場合 現住所の記載のある在留カードまたは特別永住者証明書。両面のコピー One of the following documents below (Only for Non-Japanese Customers) ・ Residence Card ("Zairyu card") or Special Permanent Resident Certificate ("Tokubetsu eijusha shomeisho") with current address. (both sides)						
<input type="checkbox"/>	"Juminhyo" 住民票- 家族全員記載 - Residence certificate including all family members	写しまたは原本 (Photocopy/Original *)	発行後3か月以内 Dated within the past 3 months.						
② Income Documentation ご収入に関する書類									
For both company employees and customers who have their own business 給与所得者・会社経営者の場合									
<input type="checkbox"/>	"Gensen Cyoshuhyo" 源泉徴収票 - Tax Withholding Slip 担保提供者がいる場合は、担保提供者の方の納税証明書または源泉徴収票も必要となります。 -For customers who have a property co-owner, the <u>property co-owner's</u> Certificate of tax payment or Tax withholding slip is also required.	写しまたは原本 (Photocopy/Original *)	- 前年度分 - For the last year (Latest)						
<input type="checkbox"/>	"Juminzei Kazei Kettei Tsuchisho" / "Kazei Shomeisho" 住民税課税決定通知書 / 課税証明書 *市区役所/町村役場にて発行 -Taxation certificate *Issued by city hall	写しまたは原本 (Photocopy/Original *)	給与所得者は前年度分、会社経営者の場合は2年分 For salaried employees, a tax certificate issued in the past year is acceptable. For self-employed applicants a tax certification for the past 2 years is required.						
<input type="checkbox"/>	"Kakutei Shinkokusho" (Fuzoku Meisai Tsuki) 確定申告書(付属明細付) *確定申告している場合のみ -Income-tax returns includes annexed specification * If tax returns were submitted to the tax office	写し (Photocopy)	直近2期分(電子申請等証明書でも可) For the last 2 years (The certificate with electronic application is also accepted)						
<input type="checkbox"/>	Offer letter	写し (Photocopy)	ご転職後まもなくの方の場合は、会社発行の給与情報記載のオファーレター Customers who have recently changed job should provide the offer letter including salary information issued by the employer.						
For self employed customers (including those who earn income from real estate) 自営業者(不動産収入がある方含む) の場合									
<input type="checkbox"/>	"Kakutei Shinkokusho" ("Fuzoku Meisai Tsuki") 確定申告書(付属明細付) -Tax returns (with supporting documents)	写し (Photocopy)	直近2期分(電子申請等証明書でも可) For the last 2 years (The certificate issued via electronic application is also accepted)						
<input type="checkbox"/>	"Nozei Shomeisho" 税務署発行の納税証明書(その1・その2) -Tax certificate (No. 1 and No. 2) *Issued by tax office	写しまたは原本 (Photocopy/Original *)	直近2期分 For the last 2 years						
<input type="checkbox"/>	Documents describing the business 業務内容がわかる資料	写し (Photocopy)							
③ For self employed customers – please prepare the additional documents below. 会社経営者の方は、上記に加え、経営する会社について以下の書類が必要です。									
<input type="checkbox"/>	法人決算書(損益計算書を含む) Company financial statements	写し (Photocopy)	直近2期分 For the last 2 years						
<input type="checkbox"/>	法人の確定申告書(付属明細付) 直近2期分 Company tax returns (with supporting documents)	写し (Photocopy)	直近2期分 For the last 2 years						
④ Property documentation 不動産に関する書類 (○: 必要 Required △: 必要に応じ Upon request)									
			建築予定 Construction Planning	ご購入 Purchase		お借換え Refinance			
			一戸建て Detached House	新築一戸建て Detached House (new)	中古一戸建て Detached House (pre-owned)	新築マンション Condominium (new)	中古マンション Condominium (pre-owned)	一戸建て Detached House	マンション Condomini um
<input type="checkbox"/>	"Baibai Keiyakusho" 売買契約書 - Purchase contract* *If you have not executed the Purchase Contract yet, please contact us.	写し (Photocopy)	△ 土地購入 Land Purchase	○	○	○	○	○	○
<input type="checkbox"/>	"Juyojiko Setsumeisho" 重要事項説明書 - Notice of Important Facts	写し (Photocopy)	△	○	○	○	○	○	○
<input type="checkbox"/>	"Tokibo Tohon" ("Tochi") 登記簿謄本(土地) 発行後6か月以内 - Registration Book (for Land) *Within 6months from issuance	写し (Photocopy)	○	○	○		△	○	△
<input type="checkbox"/>	"Tokibo Tohon" (Tatemono) 登記簿謄本(建物) 発行後6か月以内 - Registration Book (for Building) *Within 6months from issuance	写し (Photocopy)	△ 既存建物 Existing Building	○	○	△	○	○	○
<input type="checkbox"/>	"Kozu mataha soreni Junzurumono" 公図またはそれに準ずるもの - Official map / Survey map	写し (Photocopy)	○	○	○			○	
<input type="checkbox"/>	"Bukken Annaizu" 物件案内図 - Location map *(最寄駅、所要時間などがわかる資料) - Document with information of nearest station, time distance, etc.	写し (Photocopy)	○	○	○	○	○	○	○
<input type="checkbox"/>	"Bukken Madorizu" 物件間取り図 - Floor plan (Catalog, Price list, 2D diagram, flyer, etc.)	写し (Photocopy)	○	○	○	○	○	○	○
<input type="checkbox"/>	"Kenchiku Kakunin Shinseisyo", "Kakuninsumisyo" 建築確認申請書、確認済証(配置図、各階平面図を含む全ページ) -Confirmation Notice of Building Construction (including layout plan/plan view for each floor)	写し (Photocopy)	△	○	△			△	
<input type="checkbox"/>	"Kenchiku Koji Ukeoi Keiyakusho", "Kenchiku Koji Mitsumorisho" 建築工事請負契約書、建築工事見積書 - Building Contract Agreement, Quotation for Building	写し (Photocopy)	○	△					
④ Documents for other loans その他のローンに関する書類									
<input type="checkbox"/>	現在お借入中の住宅ローンの返済予定表 - Repayment Schedule of Existing Housing Loans	写し (Photocopy)							
<input type="checkbox"/>	現在お借入中の住宅ローンの返済用口座の通帳 - Copy of Bank Account Book detailing Existing Housing Loan Repayments	写し (Photocopy)	直近3か月分 For the last 3 months						
<input type="checkbox"/>	その他のローンの返済予定表(カーローン、教育ローンなど) - Repayment Schedule of Other Existing Loans (Car Loans, Education Loans, etc.)	写し (Photocopy)							
<input type="checkbox"/>	上記のローンの返済用口座の通帳 - Copy of Bank Account Book detailing the above loan Repayment	写し (Photocopy)	直近3か月分 For the last 3 months						
⑤ Other Documents その他の書類									
<input type="checkbox"/>	ご利用目的のわかる書類 -Additional documents stating reasons for applying for a Home equity loan.	写し (Photocopy)	不動産活用ローンをご利用の場合 For customers who apply for a Home equity loan.						

* If you submit photocopies at application, please provide the original documents as soon as possible after loan approval.

Your mortgage advisor will notify you of the submission date of the original documents. Please be aware that the submitted appraisal documents(including originals) will not be returned.