



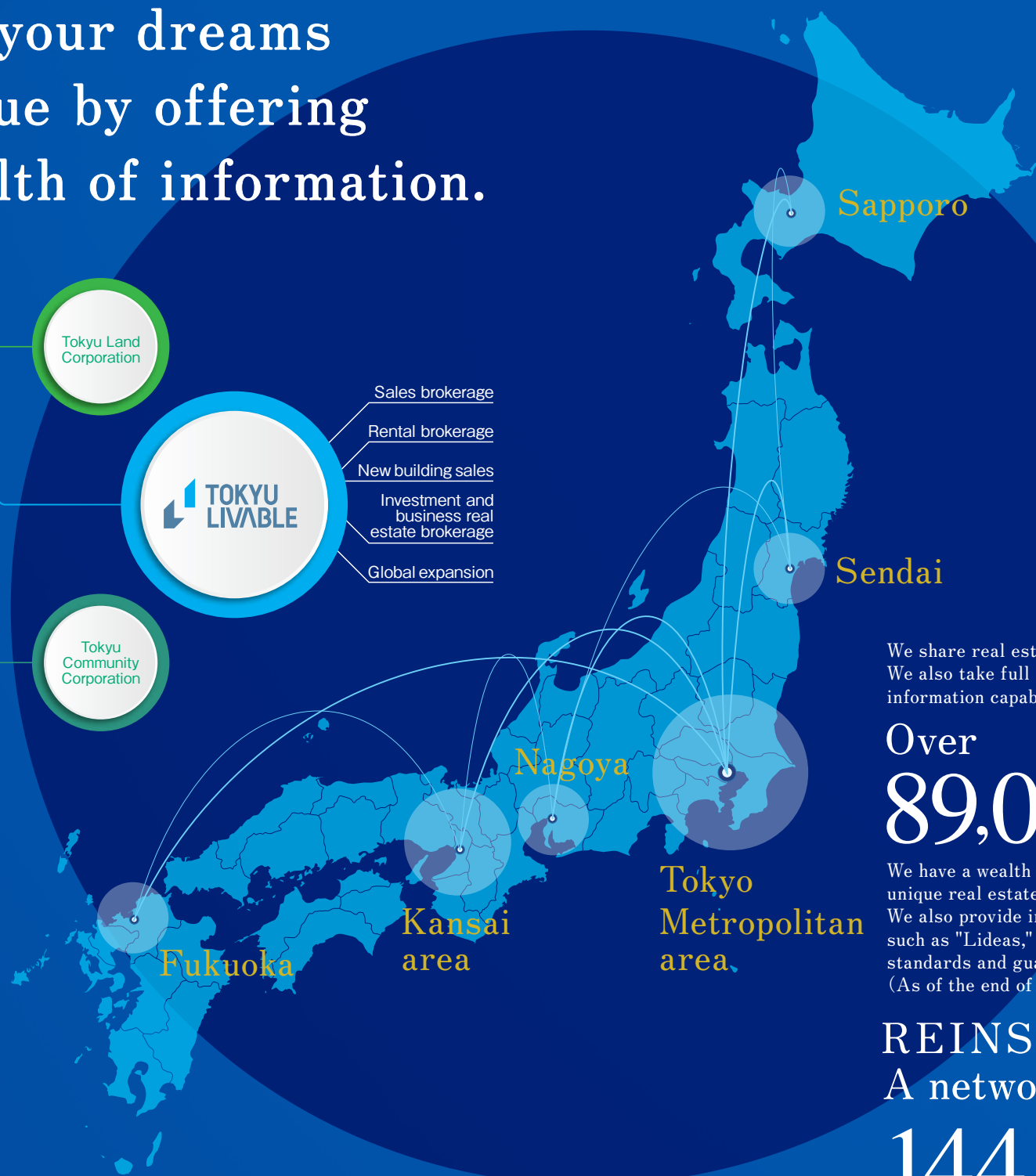
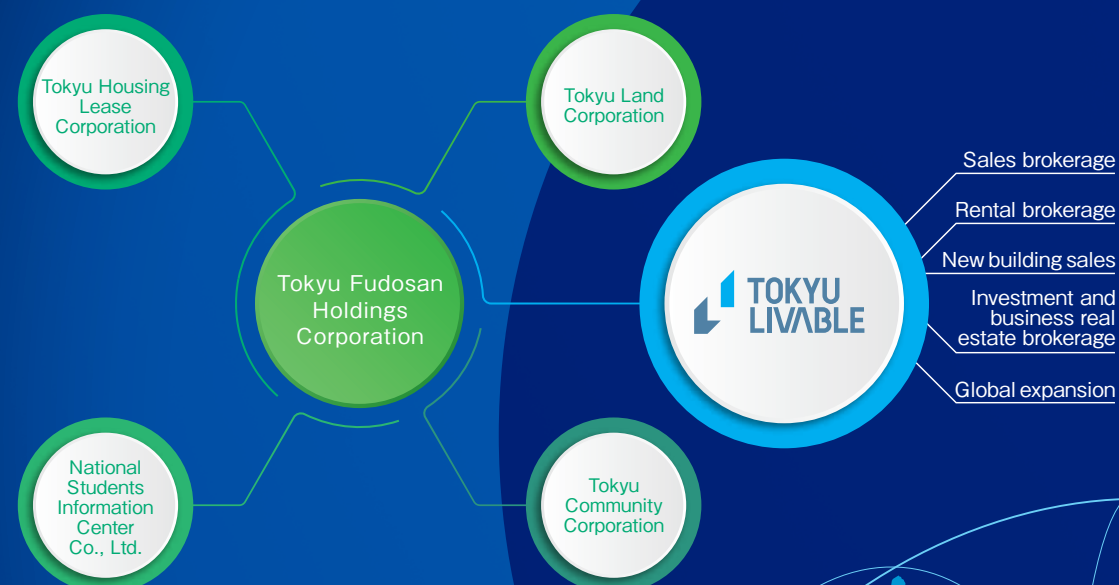
Partner's Book

— For Buyers and Sellers —

A comprehensive guide for your purchase and sale of real estate in Japan from consultation to the completion of the transaction.



We are committed to making your dreams come true by offering our wealth of information.



We share real estate information through our nationwide network. We also take full advantage of Tokyu Fudosan Holdings' extensive information capabilities to quickly propose properties that meet your needs.

Over **89,000** buildings nationwide (pre-owned condominium data)

We have a wealth of real estate information, with the largest volume of unique real estate information in Japan for pre-owned condominiums alone. We also provide information on real estate that is difficult to find on the market, such as "Lideas," which are renovated condominiums with our own inspection standards and guarantees, with Tokyu Livable itself as the seller. (As of the end of December 2023)

REINS (designated distribution network system)

A network of approximately **144,000** companies can also be utilized.

In addition to Tokyu Livable's own information, we can also acquire information through the REINS network. We always keep our antennae up to catch real estate information that is suitable for our customers, and we also offer information from other companies all over the world. (As of the end of 2023)

Real Estate Purchasing Timeline

1 Consult and make a plan



_____ / _____ / _____ ()

We will take the time to advise you on narrowing down your purchase criteria, key points for selecting real estate, and financial planning.

2 Search for a property



_____ / _____ / _____ ()

Using our extensive network, our sales staff will propose you properties that match your criteria from a wealth of information.

— < My Livable > —

Our free membership service with AI technology will send you recommended properties for your criteria.

3 Visit properties



_____ / _____ / _____ ()

We will guide you to the properties you are interested in.

4 Make an offer



_____ / _____ / _____ ()

We will again discuss and confirm your financial plan. After careful consideration, fill out an offer form once you have decided on the property you wish to purchase. We will assist you in applying for a **pre-approval of a home loan** if necessary.

【Application for a home loan pre-approval】

- Identity verification documents (driver's license, etc.)
- Withholding tax slip for the previous year or final tax returns for the last three years

*Additional documents may be required depending on your plan, work history, residential status, etc.

Typically set after 3 days but within a week

5 Sign the contract



_____ / _____ / _____ ()

We will explain important matters about the property along with the terms and conditions of the contract. Sign the sale and purchase agreement and pay the deposit to the seller.

【What's required when signing a contract】

- | | |
|---|---|
| <p><Money></p> <ul style="list-style-type: none"> • Deposit (5%-10% of the purchase price as a general guideline) • Half of the brokerage fee | <p><What to bring></p> <ul style="list-style-type: none"> • Personal seal • Identity verification documents (driver's license, etc.) • Revenue stamp |
|---|---|

6 Prepare for closing and handover



_____ / _____ / _____ ()

Prepare the necessary documents, complete the loan application process, and make various other preparations for moving in. **A registered personal seal is required when submitting the home loan application.**

— < User support call > —

Tokyu Livable will make a support call to the customer and provide various services at a discounted affiliated rate.

*An operator will call you in Japanese.

7 Close the transaction



_____ / _____ / _____ ()

Once the loan is approved, pay the remaining balance and closing costs. A judicial scrivener will file a registration to transfer the ownership.

— < Cashless Transaction Service > —

Various payments can be handled in a cashless manner.

【What's required at the time of closing】

- <Money>
- Remaining balance
 - Settlement fees for property tax, management fee, etc.
 - Registration fee
 - Fire insurance premium
 - Home loan fees
 - Balance of the brokerage fee, etc.

*The required items may vary depending on the details of your purchase.

8 Handover/ Move in



_____ / _____ / _____ ()

As the payment of the remaining balance is made, the property is handed over. Our after-sales services are available for your various needs such as moving, renovation, etc.

Takes typically a month or two

*It may vary depending on the type of real estate purchased and the details of the seller's sale.

Sale and purchase agreement

Handover

Consult and make a plan

Various costs associated with your purchase

Financial planning

When purchasing real estate, you will need to pay various costs in addition to the price of the property. Please preview each cost and total amount to plan your funds.



Costs associated with the purchase of real estate

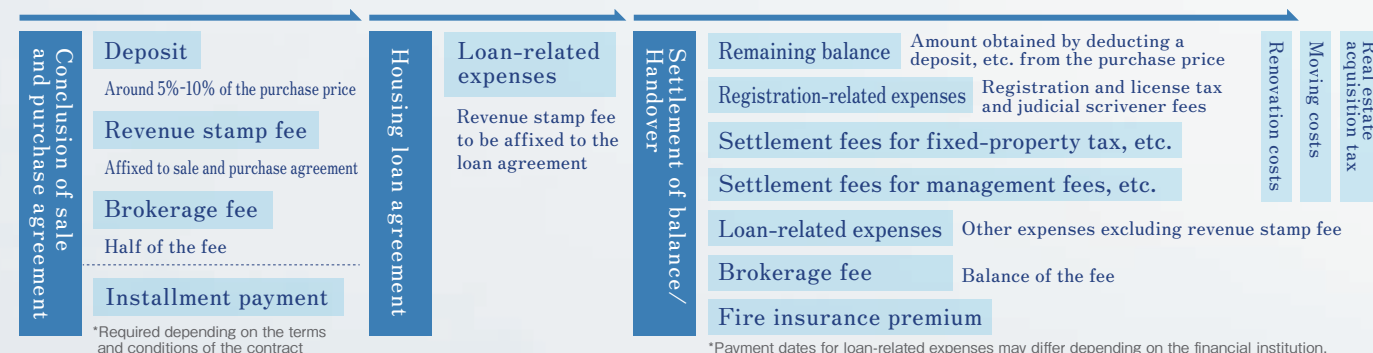
The estimated cost of purchasing real estate is 6-8% of the purchase price.

Revenue stamp fee	Amount depends on the purchase price. To be affixed on a sale and purchase agreement when signing.		
Brokerage fee	3% of the purchase price + 60,000 yen (excluding tax) (in the case of a purchase price exceeding 4,000,000 yen)		
Loan-related expenses	Revenue stamp fee	Administrative fee	May vary depending on the type of loan, loan term and loan amount.
	Guarantee fee		
	Group credit life insurance premium		
Registration-related expenses (transfer of ownership, creation of mortgage, etc.)	Registration and license tax		Determined by the property value assessed by the administrative agency and the amount of loan taken out when a loan is used.
	judicial scrivener's fee		
Settlement fees for fixed-property tax, etc.	A pro-rata settlement will be made for those items paid or scheduled to be paid by the seller.		
Settlement fees for management fees, etc.			
Fire insurance premium	Depends on the period of coverage and plan.		
Real estate acquisition tax	Determined by the property value assessed by the administrative agency.		
Moving cost	Depends on the amount of items and the distance of the move.		
Renovation cost	Depends on the renovation details.		

*Please inquire with our sales representatives for details on the various fees involved in purchasing real estate.

When and what costs will be incurred?

The following expenses are required at each stage from the conclusion of the sale and purchase agreement to the handover of the property.



MEMO

Make an offer

How to apply for a purchase

Purchase application and incidental procedures

Once you find a property you like, write an offer to purchase. Our sales representatives will assist you in resolving any concerns you may have before you sign the agreement.



chapter1 Terms and conditions of an offer

Purchase price	Write your offer price based on your financial plan.	
Plans to use a loan	Write whether or not you plan to use a loan and the amount you plan to borrow.	
Payment terms	Deposit	Paid at the time of signing the contract. Typically about 5-10% of the purchase price.
	Installment payment	May be set depending on the amount of the deposit and the length of time required for handover.
	Remaining balance	Purchase price - (Deposit + Installment payment).
Schedule	Contract date	Typically set within one week after three days of the application date.
	Closing date	The date for payment of the remaining balance and transfer of ownership from the seller to the buyer. Typically set on a weekday morning when the legal affairs bureaus and financial institutions are in operation.
	Handover date	In principle, the date is set on the same day as the closing date. In some cases, such as when the seller is replacing the property, about a week of a grace period may be set for the property to be handed over to the buyer.
Other conditions	●Whether or not the land has been cleared for actual measurement and the unit price of the land. Indicate any other incidental conditions, if any. ●We will help you arrange a home inspection for a pre-owned home if you wish to have it carried out.	

chapter2 Re-proposal of financial plan

We will again propose a financial plan for the property to be purchased. The type of home loan and other costs may vary depending on the characteristics of the property.

Note) Tax incentives and home loan deductions may not be available depending on the floor area and age of the property.

chapter3 Conclusion of a brokerage agreement

This is an agreement to request us to act as your broker.

chapter4 Application for a pre-approval of a home loan

A pre-owned home may require renovation. We will prepare a renovation plan and estimate in accordance with the buyer's requests and reflect them in the financial plan. *If the details of the renovation have not been finalized, we will prepare a financial plan with an estimated amount.

chapter5 Renovation

【Available services】
●Livable Reform Select ●Fixed-price house cleaning ●Sterilization and deodorization

chapter6 Cashless Transaction Service

The payments of deposits and other fees may be made in a cashless manner.

Adjustment of terms and conditions

Based on the information provided in the offer, the terms and conditions of the contract will be adjusted.

If the seller agrees to all terms and conditions

You are expected to sign a contract as per the terms and conditions.

If any terms and conditions are presented by the seller

We will immediately inform you of the counter offer from the seller. Once you have reconsidered, we will send your response back to the seller.

*Your offer may not be accepted if the seller does not agree to any terms and conditions. *An offer is valid for two weeks from the date it is made.

Sign the contract

Ensuring a safe and secure transaction

Preparation for signing a contract

Please prepare the necessary items prior to signing a contract.



What is required when signing a contract

- ☐ Personal seal (if you are also filling out a home loan application form, you will need a registered seal)
- ☐ Identity verification documents (A valid driver's license or other government-issued documents with a photo)
- ☐ Deposit: yen (Approx. 5%-10% of the purchase price. Generally paid in cash)
- ☐ Half of the brokerage fee: yen (including tax) *Total amount of money to be prepared: yen
- ☐ Revenue stamp in the amount of yen
- ☐ Other:

*Non-residents will be required to submit additional documents.

Confirmation of joint owner

- ☐ Funds jointly put in by two or more persons
- ☐ Applying for a joint home loan



If any one of the above two is applicable

The names of all the persons may have to be listed on the contract and title as co-owners. The share of each co-owner is typically determined by the ratio in which they have contributed towards the cost of the property. Please check with your sales representative for details.

Additional items required if a proxy is signing the agreement

- ☐ Power of attorney (signed by the buyer and sealed with his/her own registered seal)
- ☐ Buyer's certificate of personal seal registration (one copy from a certificate issued within the last three months)
- ☐ Personal seal of the proxy
- ☐ Identification documents of the proxy
- ☐ Other:

*The buyer's intention has to be confirmed prior to signing the contract.

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Documents to be explained before you sign them

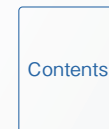
Sing the contract and related documents

A contract has to be fully understood and signed by and with consent of both the buyer and seller. Our sales representatives will explain it clearly and answer to the questions you may have.



Explanation of important matters

A licensed realtor will explain the important details of the transaction to the buyer and deliver a written document. Please check the contents carefully and feel free to inquire about any questions or concerns you may have.



- Rights
- Legal restrictions
- Condominium management status
- Matters concerning cancellation of agreement
- Whether or not a home inspection has been conducted, and the details of such inspection



Sale and Purchase Agreement

After an explanation of the important matters of the agreement, we will read over the Sale and Purchase Agreement, Property Status Report, and Facilities Table. Please confirm the details of the agreement, the current condition of the property, what facilities are available, and defects with the facilities if any.

*If a special clause is attached, please check the contents carefully as it may include a cancellation clause.



Sign, seal, and pay the deposit

Apply for *Livable Anshin Brokerage Warranty*



A user support call will guide you through the necessary arrangements for moving, etc.

MEMO

■ What is a deposit?

A deposit, or earnest money, is paid by the buyer to the seller at the time of concluding a contract, and is approximately 5-10% of the purchase price. Typically, the payment is made in cash and is applied to a portion of the purchase price. The contract can be cancelled upon a request from either the buyer or seller on or before the deadline specified in the Sale and Purchase Agreement by forfeiture of the deposit by the buyer or double-reimbursement of the deposit by the seller according to the article for Cancellation of Agreement by Forfeiture or Double-Reimbursement of Deposit in the said agreement.

■ *Livable Anshin Brokerage Warranty*

When purchasing a property eligible for the *Livable Anshin Brokerage Warranty*, you can apply for the warranty at the time of signing the contract. Please make sure that you have read and understood the important terms and conditions of the warranty before applying.



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Procedures related to the settlement and handover of the property.

Closing process

Our sales representative will assist you with the final payment, transfer of ownership, and handing over of the property from the seller.



Payment and registration	As the final payment is made by the buyer, a registrationthe to transfer the ownership is filed at a registry office.
Handover	In the case of a building, the actual right to use the property is handed over from the seller to the buyer in accordance with the terms agreed upon in the sale and purchase agreement, including the handover of the keys.
Property tax	While the seller will pay the annual fixed-property tax for the year to the municipality in full amount, the buyer pays to the seller the prorated amount for the days from the date of handover to December 31st.

chapter1Preparation for closing

We will provide you with a written details of the required documents, etc. for closing, about 2 to 3 weeks prior to the closing.

■ We will confirm the payment methods and amount as well as the seller’s bank account to which the money is to be wired.

[Money]

☐ Remaining balance

☐ Settlement fees for fixed-property tax, management fees, etc.

☐ Registration fee (registration and license tax, judicial scrivener commission)

☐ Balance of the brokerage fee

[Documents, etc.]

☐ Personal seal (needs to be a registered seal if mortgage is to be registered)

☐ Certificate of seal registration (issued in the last 3 months) *Only when setting up a mortgage.

☐ Certificate of residence

☐ Identity verification documents (A valid driver’s license or other government-issued documents with a photo)

☐ Seal used for bank transactions/bank passbook and card

☐ Other:

*Non-residents may be required to submit additional documents.

chapter2Final confirmation of the purchased property (pre-handover confirmation)

Before handover, we will confirm that the property is in the same condition as described in the Property Status Report and Facilities Table that were signed and delivered when signing the contract.

*Aging, wear and tear, and performance degradation resulting from the normal use are exempt.

Things to check at the site

☐ Contents of the Property Status Report (e.g., leaks, termite damage, issues related to condominium management, etc.)

☐ Contents of the Facilities Table (availability, malfunctions, or defects)

☐ Boundary markers with adjacent lands (land, single house)

chapter3

Closing process

■Date, time: / / ()

■Location:

*The location will be designated by the buyer. (eg. office of the home loan lender)

Procedures for registration

Hand in the documents you brought with you and sign the designated documents guided by the judicial scrivener.

①The seller’s and buyer’s IDs are verified by the judicial scrivener.

②The judicial scrivener reviews the seller’s and buyer’s documents for the registration.

③The buyer and seller sign and seal the designated documents for the registration.

④The judicial scrivener checks the documents and requests the real estate broker and the financial institution to transfer the funds.



Payment of remaining balance, settlement fees, etc.

The loan is executed in accordance with the instructions of the judicial scrivener. The buyer pays the remaining balance of the purchase price, settlement fee for fixed-property tax, and settlement fee for management fee to the seller as well as registration fee to the judicial scrivener, and brokerage fee and fire insurance premium to Tokyu Livable. We will guide you with a written payment details. Payments are usually made by bank transfer, and the bank transfer fee is paid by the buyer.



Handover of the property

- ①Receipt of keys
- ②Handover of various documents
- ③Other handovers
- We will hand over user manuals of the facilities and what to expect when living in the property.
- ④Acknowledgement of Completion of Handover
- Upon receipt of the keys and completion of various handover process, sign the last document
- Acknowledgement of Completion of Handover.

Cashless Transaction Service ... Service to save customers time when making payments.

MEMO

Real estate sale flowchart



Takes typically a month or two

*It may vary depending on the type of real estate sold and the details of the buyer's purchase.

Consult and make a plan

Discuss your needs and concerns regarding the sale of your property.

Desired terms and conditions, costs associated with the sale, etc.

Selling a property is a rare event in one's life. To avoid failure, let's sort out your desires and terms and conditions.



chapter1 Motive for sale/desired terms and conditions

1.Details of consultation

- ☐ I want to know the market price (selling price) ☐ I want to know how to sell and what procedures to follow ☐ I want to compare real estate companies

2.Motive for sale

- ☐ For replacement by purchase ☐ For the sale of unneeded assets due to inheritance, etc. ☐ Other (job relocation, funding, etc.)

3.Desired completion date of sale

- ☐ As soon as possible ☐ By a certain date ☐ Not determined, etc.

4.Requests on sale price

- ☐ I want to sell at an aggressive price without spending much time ☐ I would like to secure a certain amount in take-home pay ☐ I don't have a specific price in mind, etc.

*Current loan debt: ____ million yen (as of ____ / ____ / ____)

5.Preferred method of sale

- ☐ I want to sell my property off-market. ☐ Focus on price rather than timing of sale. ☐ Focus on timing of sale rather than price, etc.

chapter2 Estimated closing costs and proceeds from the sale of property

Revenue stamp fee (varies depending on the selling price of the property)		The amount may vary depending on the condition of the property and the selling price. Please contact our sales representative for details.
Brokerage fee $\left(\begin{array}{l} 3\% \text{ of the selling price} + 60,000 \text{ yen (excluding tax)} \\ \text{In the case of a purchase price exceeding 4,000,000 yen} \end{array} \right)$		
Registration fees (change of address, cancellation of mortgage, etc.)	Registration and license tax	
	Judicial scrivener's commission	
Surveying costs(e.g., boundary marker restoration costs)		
Taxes on capital gains		
Repayment of debt such as existing housing loans		
Costs for moving, disposal of disused items, etc.		

Take-home amount

= Selling price

— Closing costs

MEMO

Get a valuation of your property and proposal of sales plan

By accurately grasping the characteristics of the property, we will propose an estimated market price and sales method.

Preliminary survey of property for sale

We will conduct a preliminary survey of matters affecting the price of real estate from the perspective of property sales.



chapter1 Significance of the survey

Since multiple factors, such as the property itself and its surrounding environment, can affect the price of land and buildings, we conduct surveys from various angles and assess the value of your property based on the information we obtain from these surveys. In order to avoid problems in real estate for sale, investigating important matters that must be explained to the buyer is also an important process.

chapter2 Survey details

Items	Survey locations	Details
Rights	Legal Affairs Bureau	Ownership rights, mortgages ^{*1} , leases, surface rights, easements, etc.
Legal restrictions	City Hall	Surveys related to the Building Standards Act, City Planning Act, etc. (building permits, roads, urban planning, etc.)
Immediately available facilities		
	Gas companies	Frontal road piping for gas
	Electric power companies	Electric power suppliers
【For condominiums】 Management status	Management companies/ Homeowner associations	Management type, management method, changes in management fees and reserve for repairs, building repairs, management regulations, detailed rules for use, etc. <small>*The seller's cooperation is required with regard to the survey. Power of attorney and other formalities may be required for our survey.</small>

^{*1} If a mortgage is registered, we will check the debt and see if the loan can be repaid.

■ Details of the property itself

Land: Shape, difference in elevation, presence of boundary markers^{*2}, boundary crossings, etc.
Building: Structure, age, layout, facilities, sunlight, view, usage, etc.

*2 Confirmation of presence of boundary markers

We will confirm the presence of boundary markers in order to ascertain the scope of the subject property and the relationship of rights. If boundary markers cannot be found, they must be in place by the time of handing over the property.

【Available services】

●Provisional surveying service (excluding the Sapporo area)

■ Comparables in the neighborhood

Properties sold: The final price of the properties
Sample listings: Prices of properties that are currently listed
Public prices: Posted prices, standard land prices, published land prices

■ Surrounding environment and facilities

Transportation: Distance to the nearest train station, availability of buses, distance to commercial and educational facilities, etc.
Environment: Road maintenance status (sidewalks, street lights, street trees, etc.), presence/absence of noise, vibration, and odor, presence/absence of facilities that affect the surrounding environment (hospitals, parks, etc.)

MEMO

Sign a brokerage agreement

Procedures to initiate the sale of your property

About brokerage agreements

When you request the sale of a property, the execution of a brokerage agreement is required.



Procedures incidental to a brokerage agreement

After concluding a brokerage agreement, there are preparation necessaryr to start sales activities.



chapter1 Types of brokerage agreements There are three types of brokerage agreements.

	Obligation for agent to register with the designated distribution network system	Obligation for agent to report sales status (sales activity report)	Agreements with multiple agents	Transaction with a buyer discovered by the seller themselves
1. Privileged Exclusive Brokerage Agreement	○ Within 5 business days	○ At least once a week	×	×
2. Exclusive Brokerage Agreement	○ Within 7 business days	○ At least once every two weeks	×	○
3. General Brokerage Agreement	×	×	○	○

※Sales activity report...We will report the content of implemented sales activities, the number of accesses to our website, the status of inquiries from buyers, etc., in writing or by e-mail. In addition, our company also conducts periodical contact in a general mediation agreement.

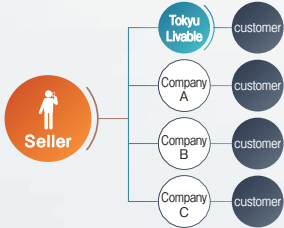
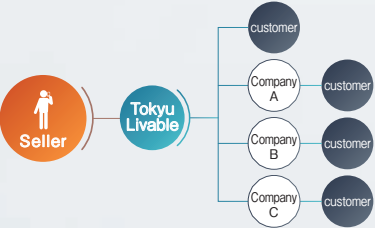
We recommend a Privileged Exclusive /Exclusive Brokerage Agreement for the following reasons.

- Our brokerage services are available to ensure high, fast, and reliable sales.
- We can reduce the burden on the seller because we can manage information centrally.
- Although there is only one contact company for the seller, it is possible to introduce the property widely through other real estate companies through registration with the Minister of Land, Infrastructure, Transport and Tourism's designated distribution network system (REINS).
- Tokyu Livable does not "enclose" properties. We actively and widely disclose information not only to our customers, but also to other real estate companies, in order to find buyers.

chapter2 Difference between a Privileged Exclusive / Exclusive Brokerage Agreement and a General Brokerage Agreement

■ Privileged Exclusive / Exclusive Brokerage Agreement ■ General Brokerage Agreement

- Since we are the only point of contact for the seller, information management and sales activities can be conducted smoothly.
- Livable Anshin Brokerage Warranty* and other brokerage services are available (subject to terms and conditions).
- The seller can directly request multiple companies to conduct sales activities.
- The seller will be responsible for all contact with the contact companies. (Coordination of viewing times, etc.)



chapter3 Home inspection

When concluding a brokerage agreement, we will ask you whether or not you wish to have a home inspection as stipulated by the Ministry of Land, Infrastructure, Transport and Tourism. If you wish to have one, we will help you arrange an inspection with a inspection company. We also offer our unique home inspection and warranty service *Livable Anshin Brokerage Warranty* to customers who conclude Privileged Exclusive / Exclusive Brokerage Agreement. *Subject to the terms and conditions.

Documents required in conjunction with a mediation agreement.

chapter1 Property Status Report and Facilities Table

■ Property Status Report

This is a document to inform the buyer of matters known to the seller regarding the property (eg. rain leaks, termite damage, plumbing problems, corrosion, additions and alterations, matters agreed upon with neighbors, matters related to condominium management, etc.).

■ Facilities Table

This is a document to inform the buyer about the existence and condition of the facilities of the real estate for sale.

* These documents will be disclosed not only to the buyer but also to prospective buyers.

chapter2 Sales activities

We will confirm the seller's wishes regarding the sales method. We will propose a sales method according to the seller's request. (eg. off-market listing)

chapter3 Entrustment of surveys at government offices, etc.

A power of attorney from the seller is required for us to conduct a survey of the real estate for sale. We ask for your cooperation in preparing the power of attorney in order to facilitate the survey.

chapter4 Brokerage services

Variety of our original brokerage services support the sale of your property. *Subject to the terms and conditions.

Sign a contract

Documents required for the execution of a sale and purchase agreement

Preparation for signing a contract

Please prepare the necessary items prior to signing a contract.



What is required when signing a contract

- | | |
|---|---|
| <input type="checkbox"/> Title deed *We will check the original and make a photocopy of it. | |
| <input type="checkbox"/> Registered seal | <input type="checkbox"/> Certificate of seal registration |
| <input type="checkbox"/> Identity verification documents (A valid driver's license or other government-issued documents with a photo) | |
| <input type="checkbox"/> Fixed-property tax bill | <input type="checkbox"/> Half of the brokerage fee: yen |
| <input type="checkbox"/> Revenue stamp in the amount of yen | <input type="checkbox"/> Property Status Report |
| <input type="checkbox"/> Facilities Table | <input type="checkbox"/> Other: |

※Non-residents may be required to submit additional documents.

Payment and receipt when signing a contract

- | | |
|---|-----|
| <input type="checkbox"/> Half of the brokerage fee to be paid to Tokyu Livable: | yen |
| <input type="checkbox"/> Deposit to be received from the buyer: | yen |

*The deposit received from the buyer can be used to pay the brokerage fee.

Additional items required if a proxy is signing the agreement

- | | |
|---|--|
| <input type="checkbox"/> Power of attorney (signed by the seller and sealed with his/her own registered seal) | <input type="checkbox"/> Seller's certificate of seal registration (issued in the last three months) |
| <input type="checkbox"/> Seal of the proxy | <input type="checkbox"/> Identification documents of the proxy |

*The seller's intention has to be confirmed prior to signing the contract.

Reconfirmation of Property Status Report and Facilities Table

Please reconfirm whether there are any differences from the contents prepared at the time of execution of the brokerage agreement, and fill in the latest status on each document. The documents prepared here will be part of the sale and purchase agreement.

Various documents to be explained before signing them

Signing a contract and related documents

A contract has to be fully understood and signed by and with consent of both the buyer and seller. Our sales representatives will explain it clearly and answer to the questions you may have.



Explanation of important matters

A licensed realtor will explain the important details of the transaction to the buyer and deliver a written document.

- | | | |
|----------|---|----------------------|
| Contents | ● Rights | ● Legal restrictions |
| | ● Condominium management status | |
| | ● Matters concerning cancellation of agreement | |
| | ● Whether or not a home inspection has been conducted, and the details of such inspection | |

Sale and Purchase Agreement

After an explanation of the important matters of the agreement, we will read over the Sale and Purchase Agreement, Property Status Report, and Facilities Table. Please confirm the details of the agreement, the current condition of the property, what facilities are available, and defects with the facilities if any.

*If a special clause is attached, please check the contents carefully as it may include a cancellation clause.

Sign, seal, and receive the deposit

Apply for Livable Anshin Brokerage Warranty

A user support call will guide you through the necessary arrangements for moving, etc.

What is a deposit?

A deposit, or earnest money, is paid by the buyer to the seller at the time of concluding a contract, and is approximately 5-10% of the purchase price. The deposit is applied to a portion of the purchase price. It is typically paid in cash, so the remainder of the money, minus the money required for the agreement, will be taken out of your pocket. The contract can be cancelled upon a request from either the buyer or seller on or before the deadline specified in the Sale and Purchase Agreement by forfeiture of the deposit by the buyer or double-reimbursement of the deposit by the seller according to the article for Cancellation of Agreement by Forfeiture or Double-Reimbursement of Deposit in the said agreement.

Livable Anshin Brokerage Warranty

If your property fully or partially conforms to the requirements of Livable Anshin Brokerage Warranty, you can apply for the warranty at the time of signing the contract. Please make sure that you have read and understood the important terms and conditions of the warranty before applying.



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Procedures related to the settlement and handover of the property

Closing process

Our sales representative will assist you with the final payment, transfer of ownership, and handing over of the property from the seller.

Payment and registration	As the final payment is made by the buyer, a registrationthe to transfer the ownership is filed at a registry office.
Handover	In the case of a building, the actual right to use the property is handed over from the seller to the buyer in accordance with the terms agreed upon in the sale and purchase agreement, including the handover of the keys.
Property tax	While the seller will pay the annual fixed-property tax for the year to the municipality in full amount, the buyer pays to the seller the prorated amount for the days from the date of handover to December 31st.

chapter1 Preparation for closing

We will provide you with a written details of the required documents, etc. for closing, about 2 to 3 weeks prior to the closing.

■ We will confirm the payment methods and amount as well as the seller’s bank account to which the money is to be wired.

<input type="checkbox"/> Title deed	<input type="checkbox"/> Certificate of residence
<input type="checkbox"/> Seal used for bank transactions	<input type="checkbox"/> Certificate of seal registration (issued in the last 3 months)
<input type="checkbox"/> Registered seal	
<input type="checkbox"/> Documents to be handed over to the buyer	
Brochure at time of construction and sale, user manuals and warranties for facilities, management bylaws, notice of verification of building construction, statement of confirmation of property boundaries, survey map, etc.	
<input type="checkbox"/> Balance of the brokerage fee	<input type="checkbox"/> Registration fee (if a mortgage cancellation, etc., is to be registered)
<input type="checkbox"/> Identity verification documents (A valid driver’s license or other government-issued documents with a photo)	
<input type="checkbox"/> Bankbook (with the payee's name and address)	<input type="checkbox"/> Keys <input type="checkbox"/> Other:

※Non-residents may be required to submit additional documents.

chapter2 Final confirmation of sold property (pre-handover confirmation)

As a duty of the seller, the property must be handed over to the buyer in the same condition as described in the Property Status Report and Facilities Table at the time of signing the contract. The seller also has a duty to indicate the boundary markers, excluding the case for a condo unit. The final confirmation will be held at the site in the presence of the buyer before the closing. If there are any discrepancies, please contact our sales representative as soon as possible.

Things to check at the site

<input type="checkbox"/> Contents of the Property Status Report (e.g., leaks, termite damage, matters related to condominium management, etc.)
<input type="checkbox"/> Contents of the Facilities Table (availability, malfunctions, or defects)
<input type="checkbox"/> Boundary markers with adjacent lands (land, single house)

chapter3

Closing process

■Date, time: / / ()

■Location: _____

*The location will be designated by the buyer. (eg. office of the home loan lender)

Procedures for registration

Hand in the documents you brought with you and sign the designated documents guided by the judicial scrivener.

- ①The seller’s and buyer’s IDs are verified by the judicial scrivener.
- ②The judicial scrivener reviews the seller’s and buyer’s documents for the registration.
- ③The buyer and seller sign and seal the designated documents for the registration.
- ④The judicial scrivener checks the documents and requests the real estate broker and the financial institution to transfer the funds.

Receipt of remaining balance, settlement fees, etc.

Once the rewuired documents are confirmed by the judicial scrivener, the buyer shall pay the remaining balance of the selling price, settlement fee for fixed-property tax, and settlement fee for management fees to the seller as well as other closing fees he/she has to pay generally by bank transfer. The seller shall pay registration fees, if any, and the balance of brokerage fees. Money received from the buyer may be used to cover those costs.

Handover of the property

- ①Handover of keys
- ②Handover of various documents
- ③Other handovers
We will hand over user manuals of the facilities and what to expect when living in the property.
- ④Acknowledgement of Completion of Handover
Upon handover of the keys and completion of various handover process, sign the last document
Acknowledgement of Completion of Handover.

Cashless Transaction Service ... Service to save customers time when making payments.

MEMO

Important notes on taxation
when purchasing or selling real estate

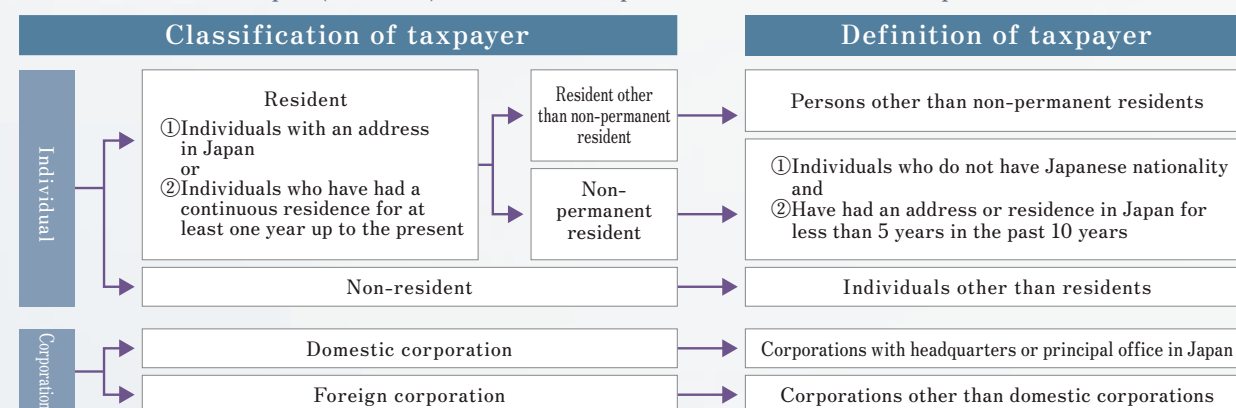
Taxation of non-residents

Check if your purchase/sale of real estate requires withholding tax. Prepare the amount of payment and be aware of the due dates.



chapter1 Classification of taxpayer

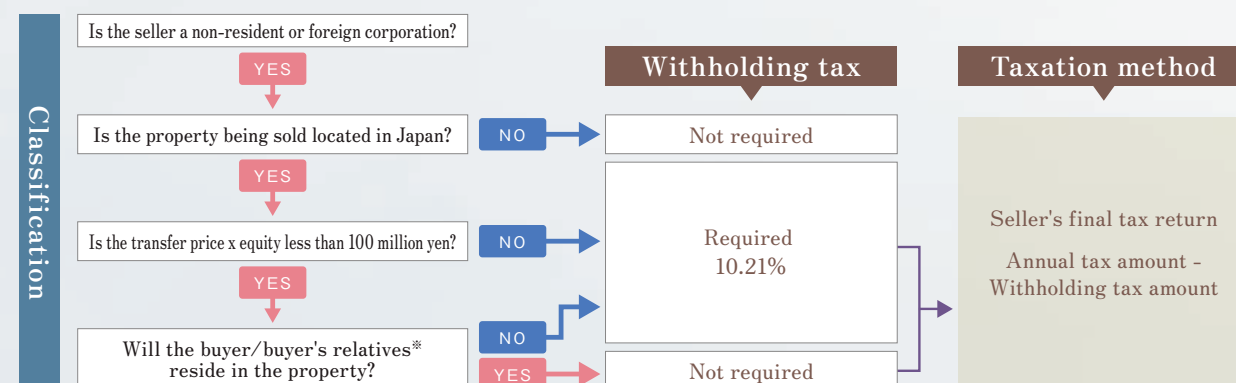
Taxation on the acquisition, transfer, or lease of real estate by Japanese nationals working abroad, foreign nationals (non-residents), or foreign corporations whose registered residence is overseas differs from those of persons whose registered residence is in Japan (residents) or domestic corporations in terms of the scope of taxation.



Note) 1. "Address" means the place of residence of each person (Article 22 of the Civil Code), and whether or not it is the place of residence is determined based on objective facts. 2. An individual who becomes domiciled in Japan is presumed to be a domicile holder (resident) if, for example, he/she has an occupation that normally requires him/her to reside continuously in Japan for at least one year. In addition, an individual who has become domiciled abroad is presumed to be a non-resident if, for example, he or she has an occupation that normally requires continuous residence abroad for at least one year. 3. A place of residence is a place, other than a domicile, where a person resides continuously for a considerable period of time, but not to the extent that it is their place of residence.

chapter2 Withholding taxes on sales proceeds, etc. when the seller is a non-resident, etc.

If the seller of the property is a non-resident or foreign corporation, in principle, the buyer must deduct (withhold) 10.21% of the payment amount each time the price is paid, and pay the amount to the tax office by the 10th of the following month. However, withholding tax is not required if certain requirements are met.



*Relatives refer to spouses, blood relatives up to the sixth degree, and in-laws up to the third degree.

Partner's Book

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