

### Product outline of Flat 35 (Purchase Program)

As of April 1, 2015

	Those and less than 70 at the time of	f annication (if the true repression learners			amanta) in applied	As of April 1, 2015
	<ul> <li>Those aged less than 70 at the time of application (if the two-generation loan repayment scheme (there are certain requirements) is applied, this loan applies also to people aged 70 years and over).</li> <li>Those who have Japanese nationality, the right of permanent residency in Japan, or a special permanent residence status.</li> <li>Those whose repayments on all loans*, including Flat 35, satisfy the annual DTI (debt to income) ratios set in the following table (income may be combined, but the repayment period may be shortened).</li> </ul>					
	Annual income	Less than 4 million yen	4 million yen o	or more		
Application	DTI	30% or less	35% or le			
requirements	by payment in installments) (including i  ■ In the case that the house and its lot of  (Note 1) The income, in principle, must t  FY 2015, the income must be t  ① For those with only salary in	covered by loan is co-owned, the applicant r becomes  be based on income stated in the official celeased on income between January and Dece  come	nust retain a certain port rtificate for the year beforember 2014 in principle.).	ore the income st	ership of the proper ar in which the apparated in the official of	ty.  Dilication is made (in the case of certificate is as follows:
		ive, amount of incomes (a total income from ted to two people including a co-borrower.	business, real estate, an	nd interest, sala	ry income, and divi	dend income)
Purpose of the loan	<ul> <li>■ Loans for construction/purchase of a new home or purchase of an existing home for occupation by the applicant or relatives</li> <li>■ Loans for construction/purchase of a house for weekends (a second house) to be used by the applicant</li> </ul>					
	Houses that satisfy the technical criteria set by JHF     Have either of the following floor area:*1					
	Detached house, terrace house include	ing semi-detached house and flat*2		70 m	<sup>2</sup> or more	]
House	Apartment complex (condominium a	nd similar)		30 m	or more	
covered by loan	* 1 In the case of a multipurpose hous	e such as dwelling with shop, the floor area	of the residential space r	must be larger t	han that of the non	J  -residential space (shop, office,  -reside
	etc.).  * 2 Terrace house style, including semi-detached houses: an architectural style other than a condominium style (a building where two or more houses share corridors, stairs, halls, etc.) that has a row of two or more houses sharing side walls.  Flat style: an architectural style other than a condominium style which has two or more stories and on each of the stories is a suite of rooms for one house.  Costs of housing construction (including the land purchased for the house), or a purchase price of 100 million yen and under (including consumption tax).  No conditions on the size of land for the house					
Amount of the loan	<ul> <li>One to 80 million yen (in increment of for the nonresidential space)*.</li> </ul>	10 thousand yen), provided that the total L	TV (loan to value) ratio is	s 100% or less	of construction or	purchase cost (excluding costs
Duration of the loan	<ul> <li>◆ 15 years (10 years if the applicant and/or a co-borrower is aged 60 and over at the *1.2 time the application is filled) or over, and whichever is shorter between 1) and 2) below (increment: 1year)</li> <li>① 80 years minus the age of the applicant at the time the application is filled with the part of the period less than one year counted as one year.</li> <li>* 1 If there is a co-borrower who uses over 50% of his/her income for debt repayments, the loan term shall be based on the age of whichever is higher between that of the applicant and that of the co-borrower.</li> <li>* 2 If the two-generation loan repayment scheme (there are certain requirements) is applied, the loan term shall be based on the age of the successor regardless of any co-borrower.</li> <li>② 35 years</li> </ul>					
	(Note 1) The loan is not available if whichever shorter between ① and ② is less than 15 years (10 years if the applicant and/or a co-borrower is aged 60 and over). (Note 2) Customers who have selected a loan of 20 years or less cannot change the period to 21 years or more during the repayment period.					
Borrowing	Fixed rate*  The borrowing rate differs according to its loan duration (20 years and under, or 21 years and over) and its loan-to-value ratio (90% or lower, or over 90%).  1 Under Flat 35S, the interest rate is reduced for a certain period (please visit the Flat 35 website (www.flat35.com) for more information).  2 Loan-to-value ratio is calculated with the following formula:  Borrowing amount of [Flat 35]					
rate	Loan-to-value ratio = Construction or purchase cost of a house (including the land purchased for the house)					
	*3 Different interest rates are set by different financial institutions. Information on the rates is available at financial institutions and the Flat 35 website					
	(www.flat35. com).  * 4 The interest rate applied is that on the date of disbursement, not of application. The disbursement date shall be determined by the financial institution.  * 5 Some financial institutions offer the same borrowing rate regardless of the loan duration and the loan-to-value ratio.					
Amortization		epayment or monthly principal equal repaym bonuses every six months to the limit of 40%		ınit of 10,000 y	en.	
	JHF holds a first-lien mortgage on the	house and land to which the loan is extended	ed.			
Collateral	(Note) Fees for closing the mortgage (reg	istration license tax, compensation for an es	scrow agents, etc.) shall	be paid by the	borrower.	
Guarantor	Not required.					
Group credit		recommended It is strongly recommended t				
life insurance		be paid by the customer. Some customers m	-			
Fire insurance	Oustomers of the scheme must until the end of repayment of the loans take out fire insurance (meaning either a fire insurance provided by an insurance company selected at the discretion of the customer or a mutual aid fire insurance stipulated by laws; the same hereinafter.) for the dwelling that is the purpose of borrowing the loan.  The insurance amount must at least equal the loan amount "and the subject of indemnification must be fire damage to the building.  If the loan amount exceeds the amount (evaluation amount) calculated by evaluation criteria stipulated by an insurance company, the evaluation amount shall be applied.  Insurance period, payment method of fire insurance premiums and handling of the pledge to the fire insurance claims vary by the financial institution offering the loan.					
		paid by the customer. JHF s special fire insu				
Fees for the Origination of the loan Fees for the inspection of the property	* 1 Information on origination fees is a	n financial institutions offering loans. fy suitability impose different fees for inspec valiable at financial institutions and the Flat 3 ction fess shall be paid by the borrower.		com).		
Guarantee	Not required.					
Fee and Prepayment Fee		the day of the payment shall be on the mon ment shall be 100,000 yen or more through " al institutions.		Service for custo	omers during their r	repayment period), or 1,000,000

Please note that the loan application may be rejected according to the results of underwriting conducted by the originating financial institution or JHF which purchases the loan. In addition, if loan-to-value ratio exceeds 90%, JHF more carefully examines repayment certainty and other matters than cases with the ratio of 90% or lower.

## Product outline of Flat 35 (Loan Refinance)

As of April 1, 2015

P is character, to application for the common of the common of the additional grows in the common of	borrowers is limited to two people).  * If a borrower is added or if the proportion of the ownership to the house is changed at the time of refinancing, please consult with the local tax office or a tal loan tax credit and tax.  ■ In the case that the house or its lot covered by loan is co-owned, the applicant must retain a certain portion of the ownership.  ■ Those aged less than 70 at the time of application (if the two-generation loan repayment scheme is applied (there are certain requirements), this loan applies years and over).  ■ Those who have Japanese nationality, the right of permanent residency in Japan, or a special permanent residence status.  ■ Those who have Japanese nationality, the right of permanent residency in Japan, or a special permanent residence status.  ■ Those who have papanents on all loans, including 'flat 35, satisfy the annual DTI (debt to income) ratios set in the following table (income may be combined)  ■ Those who se repayments on all loans include those for other housing, cars, education and credit-card loans (including cash advances and purchaser installments) (including the income of the co-borrower, if any).  ■ Those who have not missed a repayments on an outstanding loan for at least one year from the loan agreement date (∗) to the refinance application date.  ■ The loan agreement date is the date when a new borrower is registered in case the original borrower is changed due to inheritance or other reason (ex borrower).    (Note 1) The property subject to the loan must be owned by the applicant and must be occupied by the applicant or relatives.  ■ Eligible for loan refinancing are also dwellings used as second residences (dwellings that are used during temporary long-distance job transfers or on weeken provided that the applicant is the owner and the dwelling is used by the applicant.    Purpose of the loan   Purpose of the place of the year before the year of application (between January and December 2014 in the case of FY 2015) shall be examined in principle. The income	x accountant on housing also to people aged 70 s of goods by payment in cluding the addition of a ds but are not rented out come stated in the official				
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<ul> <li>♠ No conditions on the size of land for the house</li> <li>♦ Houses that satisfy the technical ordine act, set by JHF.</li> <li>♦ One to 50 million year. The lower of the outstanding amount of the current housing loan or 200% of the "assessment rate of colateral by JHF (in increment of 10 thousand year). The following costs can be included: ⊕ costs for stamp duty affixed on the loan contract; ⊕ organization fees for the refinance; ⊕ costs for registration and inundation of mortgage registration increase tax; ⊕ correposation for sections and the section of the following costs and be included: ⊕ costs for stamp duty affixed on the loan contract; ⊕ organization fees for the refinance; ⊕ costs for registration and inundation of mortgage reports.</li> <li>♦ Is years (10 years if the applicant and for a co-borrower is aged 60 and ove "1, 2 with the part of the p</li></ul>		Tridoro, stairo, riairo, etc.,				
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puration of the loan  applicant and that of the co-borrower.  a price the two-generation loan repayment scheme is applied (there are certain requirements), the loan conditions shall be based on the age of the successor regardless of any co-borrower.  3 Sy ears less the mornh elapsead on the outstanding mortgage rounded at one year increment  1 Starring date of the calculation is the date of closing on the outstanding mortgage.  2 This treatment may not be applicable at some financial institutions originating the loan.  (Note 1) Loan refinancing is not applicable without a some financial institutions originating the loan.  (Note 2) Borrowers who have selected a loan term of 20 years or less cannot change the term to 21 years or more during the repayment period.  4 Fixed rate  The borrowing rate  The borrowing rate "applicable to loans of 20 years and under is different from the rate applicable to loans of 21 years" and over.  1 The three interest rates are set by different financial institutions. Information on the rates is available at financial institutions and the Flat 3Swebsite (www.flat3S.com).  2 The interest rates are set by different financial institutions. Information on the rates is available at financial institutions and the Flat 3Swebsite (www.flat3S.com).  3 Some financial institutions offer the same borrowing rate regardless of the duration of the loan.  4 Northly principal and interest equal repayment or mortifly principal equal repayment of discussment during the properties may or those to be rowing rate regardless of the duration of the loan.  5 Recipients may choose to repay with bronuses every six mornits to the limit of 40% of the loan and in the unit of 10,000 yen.  2 Ji-Fi holds a first-she mortgage on the house and land to which the loan is extended.  (Note) Fixe for finging the mortgage at the title recording office (registation license tax, compensation for an escrow agent, etc.) shall be paid by the borrower.  6 The insurance of Ji-Fi credit life insurance is recommended to prepare for	① 80 years minus the age of the applicant at the time the application is filed * 1, 2, with the part of the period less than one year counted as one year.					
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* 1 Different interest rates are set by different financial institutions. Information on the rates is available at financial institutions and the Flat 35website (www.flat35.com).  * 2 The interest rate applied is that on the date of disbursement, not of application. The disbursement date when the recipient takes out the loan shall be determined by the financial institution.  * 3 Some financial institutions offer the same borrowing rate regardless of the duration of the loan.  * Monthly principal and interest equal repayment or monthly principal equal repayment.  * Recipients may choose to repay with borrowses every six months to the limit of 40% of the loan and in the unit of 10,000 yen.  * Policy Flower of the limit of 40% of the loan and in the unit of 10,000 yen.  * Oldateral  **Onthing Flower of the mortgage on the house and land to which the loan is extended.  * (Note) Floes for filing the mortgage at the title recording office (registration license tax, compensation for an escrow agent, etc.) shall be paid by the borrower.  **Group credit life**  **If the group credit life** insurance is recommended it is strongly recommended to prepare for unexpected adverse events.  **If the group credit life insurance is applied to the loan to be refinanced, the insurance will be terminated at the time of refinancing. Those who wish to have JHF credit life insurance must take out a new policy. However, some customers may not be able to take out a new policy depending on the results of inspections by insurance companies.  **Note 2) If customers who have JHF credit life insurance withdraw due to the discretionary early redemption. JHF refunds the customers the amount equivalent to unexpired guaranteed months of their prepad dees as JHF set for a special contract premium. However, this may not be the case according to the period of withdrawal, etc.  **If the loan amount exceeds the amount (evaluation amount) calculated by evaluation relievable on the dwelling that is the purpose of borrowing loan.  **If the loan amount ex						
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● If the fire insurance that was already taken out before refinancing meets requirements prescribed as above, the customer can keep the policy.  (Note) A fire insurance premium shall be paid by the customer. JHF's special fire insurance is not applicable.  ● Origination fees ** <sup>12</sup> may differ between financial institutions offering loans. ● Fees for the inspection of the property are * <sup>2</sup> necessary to certify the conformity with technical standards prescribed by JHF in a document. Different institutions/ experts that certify suitability impose different fees for inspecting properties * <sup>2</sup> . * 1 Information on origination fees is available at financial institutions and the Flat 35 website (www.flat35.com). * 2 Origination fees and property inspection fees shall be paid by the borrower.  Guarantee Fee and Prepayment Fee  **Not required.  (Note) When the loan is prepaid partially, the day of the payment shall be on the monthly payment day. In addition, the amount of prepayment shall be 100,000 yen or more through **Su * My Note** (Internet service for customers during their repayment period), or 1,000,000 yen or more at counters of financial institutions.  ● Flat 35 S is not applicable to loan refinancing.	Recipients may choose to repay with bonuses every six months to the limit of 40% of the loan and in the unit of 10,000 yen.  JHF holds a first-lien mortgage on the house and land to which the loan is extended.  (Note) Fees for filling the mortgage at the title recording office (registration license tax, compensation for an escrow agent, etc.) shall be paid by the borrower.  Guarantor  The use of JHF credit life insurance is recommended it is strongly recommended to prepare for unexpected adverse events.  If the group credit life insurance is applied to the loan to be refinanced, the insurance will be terminated at the time of refinancing. Those who wish to have JHF take out a new policy, though on the results of inspections by insurance companies.  (Note 1) A special contract premium shall be paid by the customer. Some customers may not be able to be accepted depending on their health conditions. (Note 2) If customers who have JHF credit life insurance withdraw due to the discretionary early redemption, JHF refunds the customers the amount equivalent months of their prepaid fees as JHF set for a special contract premium. However, this may not be the case according to the period of withdrawal, etc.  Customers of the scheme must until the end of repayment of the funds take out fire insurance (meaning either a fire insurance provided by an insurance of discretion of the borrower or a mutual aid fire insurance stipulated by laws; the same hereinafter) for the dwelling that is the purpose of borrowing loan.  The insurance amount must at least equal the outstanding loan amount "and fire damage to the building must be the subject of indemnification.	to unexpired guaranteed				
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Please note that the loan application may be rejected according to the results of underwriting conducted by the originating financial institution or JHF which purchases the loan.

## Product outline of Loans for Recovery from Disasters (Great East Japan Earthquake)

As of April 1, 2015

Dumana	Fund to build, purchase or repair own housing or housing of parents damaged by disaster
Purpose	Also covers housing to be leased to people affected by disasters.     Cannot be used to refinance housing loans.
	The loan amount is the lower amount of the total of each required amount or the total loan limit of the following (in increment of ¥100,000, at least ¥100,000)  Construction
	(Construction fund) : Y16.5 million Novel (Land acquisition fund) : Y16.5 million Novel (Land acquisition fund) : Y2.7 million Novel (Land leveling fund) : Y4.4 million (Note 1) The loan limit when living with an affected relative is Y2.2.8 million. "Living with an affected relative" refers to circumstances in which the candidate borrower and their lineal relative, previously living apart from the borrower, were both affected and now live together in a newly built house.  (Note 2) The basic loan amount (Land acquisition fund) is up to Y5.8 million when the candidate borrower obtains a leasehold right.  Although the deposit for a fixed-term leasehold is also eligible for loans provided certain conditions are met, the basic loan amount (Land acquisition fund) in such cases is up to Y3.8 million.
	<ul> <li>%The total basic loan amount (construction fund) and special additional amount (construction fund) is up to the construction cost.</li> <li>%The basic loan amount (Land acquisition fund) and basic loan amount (Land leveling fund) are each up to the required cost amount.</li> <li>%The basic loan amount (Land acquisition fund) and basic loan amount (Land leveling fund) can be borrowed together with the basic loan amount (construction fund)</li> <li>%The cost to remove damaged houses can be included in the construction cost.</li> <li>%The basic loan amount (Land acquisition fund) is available only when the candidate borrower obtains land after the disaster.</li> <li>%The basic loan amount (Land leveling fund) is available only when the candidate borrower obtains land after the disaster.</li> <li>%The basic loan amount (Land leveling fund) is available only construction from national or municipal governments may be reduced.</li> </ul>
Loan Amount	Purchase  Purchase a new house  (Basic loan amount (purchase fund)  (Special additional amount (purchase fund)  (Special additional amount (purchase fund)  (Special additional amount (purchase fund)  (Basic loan amount (purchase fund): good existing houses, good existing houses, existing condominiums: ¥26.2 million (Notes 1), (Notes 2)  existing houses, existing condominiums: ¥27.2 million (Notes 1), (Notes 2)  (Special added amount (purchase fund): ¥5.1 million
	(Note 1) Out of the basic loan amount (purchase funds), 9.7 million yen of the basic loan amount (land acquisition funds) is included.  Out of the basic loan amount (purchase funds), the limit to the basic loan amount (land acquisition funds) shall be 5.8 million yen, in the case when you get the leasehold right. Financing limit of the basic loan amount (purchase funds) shall be the above-mentioned amount of money which has been reduced by 3.9 million yen.  The deposit for a fixed-term leasehold of land shall also be financed if certain conditions are met in the case of acquiring the leasehold. However, the loan limit of basic loan amount (purchase funds) shall be the amount of money that has been reduced by 5.9 million yen from the above-mentioned amount of money, as 3.8 million yen will be the limit for the basic loan amount (land acquisition funds) in this case.  (Note 2) In the case of disaster-affected relatives living together and holding the ownership of its land, 32.5 million yen will be the limit for new housing purchase, re-use plus shousing and re-use plus condominiums, and 29.5 million yen for re-use housing and re-use condominiums.
	Affected relatives living together refers to lineal relatives who had been estranged and affected, and when you live in newly constructed housing.  For the total amount of the basic loan amount (purchase funds) and special additional amount (purchase funds), the purchase price shall be the limit.  For basic loan amount (purchase funds), the basic loan amount (land acquisition funds) alone cannot be utilized by itself.  For applicants who are eligible to receive subsidies for residential construction from local governments, nation, etc, the loan amount may be reduced
	◆Repair       Serior (repair fund)       : ¥7.3 million         Basic loan amount (Relocation fund)       : ¥4.4 million (Note)         (Land leveling fund)       : ¥4.4 million (Note)
	Special additional amount (Land leveling fund) : ¥2.3 million (Note) When the candidate borrower borrows both a basic loan (relocation fund) and basic loan (Land leveling fund), the total is up to ¥4.4 million.  *The loan limits of basic loan account (repair fund), basic loan amount (Land leveling fund), and basic loan amount (relocation fund) is the required amount in each case.  *The basic loan amount (part fund) is also available for extension work and gate repairs carried out alongside the repair of the damaged part.  *The basic loan amount (Land leveling fund) is available for removing accumulated soil, cut earth, earth fill, or retaining wall construction, etc.  *The basic loan amount (Land leveling fund) and the basic loan amount (relocation fund) can be borrowed alongside the basic loan amount (repair fund).  *The special additional amount (Land leveling fund) can be borrowed for the portion that exceeds the basic loan amount (Land leveling fund).  *The loan amount for those who receive subsidies for housing repair from national or municipal governments may be reduced.  *The loan amount for those who receive subsidies for housing repair from national or municipal governments may be reduced.
	The maximum repayment period is the shorter one of ① or ② below (one-year units.)  ①Maximum repayment period under the application category and structure of housing  ◆Construction or purchase of new house
Repayment Period	Fireproof, semi-fireproof, wooden (durability): 35 years, wooden (ordinary): 25 years  Purchase of an existing (second-hand) house Good existing house or condominium: 35 years Existing house or condominium: 25 years  Repair: 20 years
	**The principal repayment deferment period (payment of interest only) can be set for up to five years (in one-year units) from the date of execution of the loan agreement when building or purchasing a house and the repayment period is extended for the deferment period. The principal repayment deferment period (payment of interest only) can be set for up to one year from the date of execution of the repair loan agreement (with no extension of the repayment period.)  (2) Maximum repayment period based on age  "80 years old"—the highest age of applicant or combined-income earner (Note) (months and days less than one year are rounded up)
	(Note) Only applicable when more than 50% of the income of the combined-income earner is used toward the total combined income.  Fixed interest rate (entire-term)
Interest Rate	*The applicable loan interest rate is as of the day of applying for the loan. *As the basic loan interest increases in stages, monthly repayment increases after the first five years and ten years (only after the first five years in case of repair.) *Visit the JHF website to find out the interest rate.
Repayment Method	Equal monthly instalments of the principal and interest or equal monthly instalments of the principal  #Payment at bonuses every six months (40% or less of basic loan amount or special added amount (in units of ¥0.5 million) can be used together. However, the payment during the deferment period is monthly when the principal payment is deferred.  #When the loan amount is less than ¥1.3 million, combined payment methods with the bonus payment cannot be used.
Mortgage	A first rank mortgage shall be imposed on the building and site subject to the JHF.  #Although the mortgage for JHF shall be imposed on the building when the loan is for repair, the mortgage may be imposed on site following screening.  #The cost of imposing a mortgage shall be borne by the borrower (fees for judicial scrivener, etc.).
Guarantor Property	Not needed (A surety is needed to borrow the disaster-recovery loan to rent the property to affected persons.)  JHF requires the candidate borrower to have the housing inspected to ensure it complies with JHF technical standards. This is free of charge.
Inspection Group Credit Life	*The inspection is carried out by the municipal government, etc. Borrowers are eligible to purchase JHF group credit life insurance, which is strongly recommended.
Insurance Fire Insurance	**The special contract insurance premium shall be paid by the borrower.  **The special contract insurance premium shall be paid by the borrower.  Borrowers must buy special fire insurance or other fire insurance that meets the conditions provided by JHF on the building subject to our loan.  JHF also require a first pledge on the right to claim fire insurance money to be created for the same.
Fees to Change Repayment Method	**The fire insurance premium shall be borne by the borrower.  Not needed.
Fees for Advanced Payment	Not needed.
Fund receipt	In the case of construction, you can choose from any of the following methods: ①The final funds only ②Intermediate funds (Note 1) + the final funds ③Advanced fund for land (Note 2) + the final funds ④Advanced fund for land (Note 2) + the final funds ④Note 1) Funds may be received after prescribed procedures; after site visits (at the time of completion of framework) for intermediate funds, and after the housing construc-
	tion is completed for final funds.  (Note 2) It refers to the basic loan amount (land acquisition funds) received after booking for a loan for advanced fund for land and before the site review application.  For basic loan amount (land acquisition funds), either advanced fund for land, intermediate funds, or final funds can be selected to be received. The amount received is 100% of the basic loan amount (land acquisition funds).  For basic loan amount (construction funds), either 60% or 80% of the intermediate fund can be selected to be received. The outstanding balance may be received in the final funds.  For basic loan amount (leveling funds) either the intermediate funds or final funds can be selected to be received. The receipt amount is 100% of the basic loan amount
	(ground leveling funds).  Special additional amount may only be received as the final funds.
Loan Fee	In the case of purchase or repair, the final funds can only be received.  Not needed
Reapplication	When the interest rate declines during the loan procedures below the level at the time of application, the applicant may cancel the application and reapply to benefit from the lower interest rate (reapplication).  However, since reapplications are screened based on the prevailing circumstances, there may be cases in which loans cannot be received or the amount is reduced following the screening.  Fully confirm the warning provided in the Reapplication for Loans for Disaster Recovery in the Guide to Loans for Disaster Recovery

Please visit the JHF website for details.

#### Product outline of Town Development Loan (Short-Term Project Loan)

As of April 1, 2015

		As of April 1, 2015
Types of Town Development Loan		Construction and Purchase Fund
	Redevelopment Project	Fund needed for projects by redevelopment associations, etc., during the period from project design and planning to construction completion and transfer of the site and floor space retained by the project execution body
Eligible Borrower		•Individual or small and medium-sized corporations or associations implementing reconstruction projects (urban redevelopment associations, associations of disaster prevention area development, condominium rebuilding associations, etc.)
Zone Requirement		<ul> <li>Both the following conditions must be satisfied. Visit the JHF website for details.</li> <li>The zone shall be a residential, commercial or semi-industrial zone.</li> <li>The zone shall be a fire control or semi-fire control zone.</li> </ul>
Project Requirement / Structural Requirement		<ul> <li>● [Project requirement] The projects listed below are eligible for the loan. Visit the JHF website for details.</li> <li>① Condominium rebuilding project</li> <li>② Joint rebuilding project</li> <li>③ Rental structure rebuilding project</li> <li>④ Comprehensive design and coordinated rebuilding project</li> <li>⑤ Rebuilding project to comply with district plan, etc.</li> <li>④ [Structural Requirement] Projects must meet all the following conditions. Visit the JHF website for details.</li> <li>① The ratio of total area of the residential portion must exceed 50 percent of the total building area.</li> <li>② The building must be either a fireproof or semi-fireproof structure.</li> <li>③ More than 50 percent of the legal floor-area ratio must be used.</li> <li>④ The floor area per residential unit must be 30m² or more and 280m² or less.</li> <li>⑤ It must comply with the technical requirements provided by JHF.</li> </ul>
Loan	Eligible Project Cost	Survey, design and planning cost, land or leasehold acquisition cost, construction cost, repair cost, contribution of participating members, etc. *The purchase fund is available for projects for which the purchaser is originally planning to obtain it from the beginning of the project.
Amount	Maximum Loan Ratio	●100% of the eligible project cost (Projects have JHF screening after loan applications and the loan amount may not be the expected following the screening of the evaluation of collateral, etc.)  ※The loan amount is in units of 100,000 yen and at least one million yen
	Interest-Rate Level	●0.77%  ※The interest rate is reviewed monthly. The rate above is as of April 1, 2015. Visit the JHF website for the latest rate.
Interest Rate	Interest-Rate Decision	The interest rate is that of the date of the fund delivery. (However, the interest rate at the time of refinancing applies when refinancing by renewing the bill.)  *The interest rate applies until the delivery date of the second half in April of the following fiscal year to that of the fund delivery (as designated by JHF). However, in case of refinancing, it applies until one day before the delivery of the second half in April of the following year.  *The interest rate after refinancing applies until the date of the fund delivery in the second half in April in the following fiscal year to that of the refinancing. (In case of further refinancing, it applies until one day before the delivery of the second half in April.)
Loan Re	epayment maturity	●The date is within two years of completion of the building and designated by JHF in accordance with each project.
Loan Repayment Method		●The principal and interest are repaid on the date designated by JHF upon discussion with JHF in accordance with the transfer condition of the site and floor space retained by the project execution body, etc.  The repayment amount is calculated by JHF based on the sales price of the housing units subject to the loan (sales price when JHF approved the project plan and consumption tax is included) multiplied by the loan ratio and the repayment ratio state in accordance with the number of sold units ("50% + (loan ratio (%) – 50%) x 2" until 30% of housing units subject to the loan are sold state in a same ratio as the loan ratio after 30% is sold in principle). Contact JHF for details.  ※11 The loan ratio is the ratio of the JHF loan amount to the total sales price of housing units (consumption tax included) subject to the loan when JHF approved the project plan.  ※2 The repayment ratio refers to the ratio of repayment amount to the sales price of housing units (consumption tax included) subject to the loan when JHF approved the project plan.  ※3 The repayment ratio is 100% when the loan ratio is 75% or more and the same as the loan ratio when the loan ratio is below 50%.  ※4 When there is minimal concern over repayment because of the debt guarantee by companies in good standing and provision of a separate mortgage, the loan ratio can be the repayment ratio.  ●The principal and interest are to be paid in lump sum on the date in April designated by JHF every year. If lump-sum repayment is not possible because the project period exceeds the repayment date, the bill can be renewed on the repayment date for refinancing to continue borrowing. When refinancing on the repayment date, the loan shall be repaid with the loan based on the loan commitment of the following fiscal year on the repayment (refinancing) date. The accrued interest shall be paid on the same date or added to the principal. Contact JHF for the specific repayment amount and other details.
	Repayment Resources: Examples	●The sales proceeds of the site and floor space retained by the project execution body, settlement money of right holders, subsidies, etc.
Loan	Contract Form	●Promissory note
Collateral		The first fixed mortgage shall be imposed on the land and building and the first pledge and assignment security right, etc. shall be imposed on the claims of the project executing body for JHF.  It is individually consulted based on the project contents. The expense of imposing a mortgage (registration license tax and fees for judicial scrivener, etc) shall be borne by the borrower.
Guarantor		<ul> <li>Following loan screening, the borrower may be required to obtain surety with sufficient guarantee capacity.</li> <li>*An individual can serve as the cosigner only when the applicant is the operator of the corporation.</li> <li>*When a corporation serves as the cosigner, guarantees of guarantee agencies approved by JHF at the time of application are available in addition to a eligible corporation.</li> <li>*A guarantee fee must be paid to a guarantee agency.</li> </ul>
Building Technical Requirement		<ul> <li>The building must satisfy the technical requirements provided by JHF. (Visit the JHF website for details.)</li> <li>The building needs to be inspected by a conformance certifying agency and inspection fees are levied. The fees differ according to the conformance certifying agency.</li> </ul>
Fire Insurance		The building shall have fire insurance when JHF deems it necessary. (The first pledge is imposed on the right to claim insurance money for JHF when it deems the pledge necessary.)  **Fire insurance premiums shall be borne by the borrower.
Fees for Partial Advanced Payment		●¥5,250
Fees to 0	Change Repayment condition	●¥5,250

 <sup>#</sup> JHF screens loan applications based on its own procedures and there may be cases in which applicants' expectations are not satisfied following the screening.
 (Note) The guarantee agencies approved by JHF as of April 1, 2015, and their fees are listed below:

 Shutoken Funen Kenchiku Kosha and Jutaku Kaiyro Kaihatsu, Kosha: 1% of loan amount p. a. (paid annually)
 Zenkoku Shigaichi Saikaihatsu Kyokai: 0.2 to 0.75% of loan amount p. a. (paid annually) (There are other requirements to be guaranteed.)

## **Product outline of Loans for Construction of Rental Housing**

As of April 1, 2015

Loan Amount	•Up to 100% of the cost of construction projects eligible for the loan (in units of ¥100,000)  *The expectations of the applicants may not be met following screening of land and building evaluation and balance of payments plan, etc.
Loan Period	<ul> <li>Within 35 years (in one-year units)</li> <li>※A one-year principal repayment deferment period (payment of interest only) can be set from the date of loan delivery for loans for serviced rental housing construction for the elderly. (The repayment period is not extended.)</li> </ul>
Interest Rate	●There are two schemes — 35-year fixed interest rate or 15-year fixed interest rate.  ●The borrowing rate differs between the two schemes above.  ●The borrowing interest differs when the advanced repayment scheme is used.  ※The borrowing interest is determined about two months after the end of the acceptance period.  ※The interest-rate scheme cannot be changed after application.  ※When an applicant chooses a 15-year fixed interest rate, the subsequent rate is reviewed 15 years after concluding the contract. The interest rate for the remaining repayment period is fixed after review and the rate for the shortest fixed period (although it needs to exceed the repayment period) among JHF interest schemes at the review is applied.  ※35-year fixed interest rate and 15-year fixed interest rate can be combined.  ※Visit the JHF website or JHF office for details of the borrowing interest.
Repayment Method	●Equal monthly instalments of the principal and interest or equal monthly instalments of the principal.
Collateral	<ul> <li>A first mortgage shall be imposed on the building and site subject to the JHF loan.</li> <li>Another mortgage may be requested in addition to the building and site subject to the loan following the screening of land and building evaluation and balance of payments plan, etc.</li> <li>The expense of imposing a mortgage (registration license tax and fees for judicial scrivener, etc.) shall be borne by the borrower.</li> </ul>
Guarantor	●The borrower must have an individual (limited to the operator of the corporation when the applicant is a corporation) or corporate cosigner with sufficient guarantee capacity.  ※The cosigner in the application may not be approved following JHF screening.  ※When a corporation serves as the cosigner, guarantee of guarantee agencies approved by JHF at the time of application is available in addition to an eligible corporation. (A guarantee fee is required separately to use a guarantee agency. Rejection is possible following screening by the guarantee agency. See the Reference at the end of the Guide to Loans for Rental Housing to check the guarantee agencies approved by JHF.)  ※No cosigner is required for loans to construct serviced rental housing for the elderly (communal facility type.)
Fire Insurance	<ul> <li>The building subject to the loan shall have fire insurance that satisfies JHF requirements and a first pledge shall be imposed on the right to claim insurance money or mutual aid money for JHF.</li> <li>*The insurance that satisfies JHF requirements refers to fire insurance or fire mutual aid fire insurance that satisfy the requirements.</li> <li>*The fire insurance premium shall be borne by the borrower.</li> </ul>
Property Inspection	The building shall have design and completion site inspections by a conformance certifying agency. *The property inspection fees shall be borne by the borrower. (The fees differ according to the conformance certifying agency.)
Fees to Change Repayment Method	•¥5,250 (tax included) is charged per change.  *When 35- and 15-year fixed interest rates are combined, the fees are charged for each interest scheme for which the borrower expects to change the repayment conditions.  **The combination of the feet are charged for each interest scheme for which the borrower expects to change the repayment conditions.  **The combination of the feet are charged for each interest scheme for which the borrower expects to change the repayment conditions.  **The combination of the feet are charged for each interest scheme for which the borrower expects to change the repayment conditions.  **The combination of the feet are charged for each interest scheme for which the borrower expects to change the repayment conditions.  **The combination of the feet are charged for each interest scheme for which the borrower expects to change the repayment conditions.  **The combination of the feet are charged for each interest scheme for which the borrower expects to change the repayment conditions.  **The combination of the feet are charged for each interest scheme for which the borrower expects to change the repayment conditions.  **The combination of the feet are charged for each interest scheme for the feet are charged for each interest scheme for the feet are charged for each interest scheme for the feet are charged for each interest scheme for each int
Fees for Advanced Payment	[Advanced payment of total loan amount] No fees needed. [Advanced payment of partial loan amount] Fees differ according to the repayment scheme. The amount of monthly instalments is unchanged after advanced payment and the borrowing period is shortened: \(\frac{\frac{3}}{3}\),150 (tax included) Cases other than above: \(\frac{\frac{5}}{2}\),250 (tax included)  When 35- and 15-year fixed interest rates are combined, the fees are charged for each interest scheme of advanced payment.
Fund receipt	●The fund can be received in portions when construction commences (within 30%), completion of roof work (within 30%), and completion (within 30%) and final payment.  ※The amount of intermediate fund when construction commences and on completion of roof work depends on the land evaluation value by JHF.  ※The fund cannot be received in the case of loans to construct serviced rental housing for the elderly unless the housing is registered as such pursuant to Article 5.1 of the Act to Secure a Stable Supply of Elderly Persons' Housing (Law No. 26 of 2001, hereinafter referred to as the "Act on Elderly Housing".)
Loan Fee	Not needed
Compliance of Beginning of Construction	●The loan commitment may be canceled if the construction does not start by the time limit, and JHF sees no rational reason for it.
Registration of Serviced Housing for the Elderly	<ul> <li>●To borrow loans to construct serviced rental housing for the elderly, all the units of the housing subject to the loan must be registered as such pursuant to Article 5.1 of the Act on Elderly Housing and a copy of the document confirming completion of registration shall be submitted to JHF before submitting the construction agreement on completion of the construction (or at the application to provide initial intermediate funds when fund payment is requested.)</li> <li>●When borrowing loans to construct serviced rental housing for the elderly, the registration as such needs to be renewed every five years pursuant to Article 5.2 of the Act on Elderly Housing for all the housing units subject to the loan and a copy of the document confirming completion of the renewal shall be submitted to JHF immediately after the renewal until the repayment is completed.</li> </ul>
Contract with Residents of Serviced Rental Housing for the Elderly	When borrowing loans to construct serviced rental housing for the elderly, the contract concerning the residency of all the units of the rental housing subject to the loan shall be a building lease contract and no other type of contract can be concluded until the loan repayment is completed.
Submission of Income-Tax Returns	●Applicants (cosigners also included hereinafter) for loans must submit the following document to JHF every year at its request (third parties commissioned by JHF included hereinafter.) The document concerns the "applicant" and the "corporation he/she operates" when he/she is an individual and "applicant", "representative of the applicant" and "corporations operated by the applicant's representative" when it is a corporation.  When JHF requests a survey or report on the matters, the request shall be met immediately.  Copy of corporate financial statements (set of balance sheet, profit-and-loss statement, and statement of account items, etc.)  Copy of income-tax returns or corporate-tax returns with receipt seal of the taxation office  Copy of repayment schedule for any loans other than JHF loans  Survey report on the project of the building for which the loan is provided  Other document designated by JHF  The above documents must be submitted to JHF also by the business operator that leases the entire building or service provider.

# Product outline of Loans to Renovate Shared Parts of Condominiums [for condominium associations (in the case of Condominium Management Center Guarantee\*)]

\*To apply for this loan, it is required to be guaranteed by a guarantee institution or individuals recognized by JHF. (Visit the JHF website for details)

As of April 1, 2015

Purpose	●Fund for condominium associations to reform shared parts of condominium
Loan Amount	●Lower amount of 80% of construction cost or ¥1.5 million (¥5 million for earthquake resistant improvement work)×the number of housing units (in unit of ¥0.1 million. ¥1 million as the minimum (less than ¥0.1 million is rounded off).  Note that monthly repayment amount should be 80% or less of monthly-accumulated funds for future extensive repairs.  ※If repaying other loans at the same time, the total amount of repayment including this loan should be 80% or less of monthly-accumulated funds for future extensive repairs.  ※Visit the JHF website for details.
Repayment Period	●Between 1 year and 10 years (in unit of a year)
Interest Rate	●fixed-rate interest that is applicable at the time of application  ※Regarding the interest rate, please visit the JHF website.
Repayment Method	●Equal monthly instalments of the principal and interest or equal monthly instalments of the principal.
Mortgage	●Not needed
Guarantor	<ul> <li>Guarantee institution that JHF recognizes (Condominium Management Center)</li> <li>Guarantee fees are requested. Visit the JHF website for details.</li> </ul>
Fire Insurance	●Insurance and pledge are not needed.
Submission of completion report	●After the completion of the construction work, please submit the completion report on reform of shared parts to JHF.
Fund receipt	●It takes around 1 to 1.5 months after conclusion of loan agreement following the completion of the construction work.
Loan Fee	●Not needed.
Prepayment penalty	[Prepayment of all amount of loans]  ●No fees are required. [Prepayment of a part of loans]  ●Amount of fees depends the way of prepayment  · Shortening redemption period without changing the amount of monthly installment after prepayment: ¥3,150  · Others: ¥5,250