

House

Property summary			
Property type	House		
Land Size	151.48 sq.m.	Appraisal value Land	¥45,042,560
Building Size	206.85 sq.m.	Appraisal value Building	¥11,148,500

Expenses	
Sales price	¥140,000,000
Miscellaneous costs	¥10,698,660 7.64% of the sales price.
Total	¥150,698,660



Payments		
Own funding	¥38,698,660	
Loan	¥112,000,000	
	Life of loan	35 years
	Loan type	Bank Loan
	Loan rate	2.475%
Total	¥150,698,660	

Breakdown of expenses			
When signing a contract	Deposit	¥14,000,000	
	Stamp duty	¥80,000	
When applying for a housing loan	Stamp duty	¥100,000	
When settling the remaining fees	Loan	Bank commission	¥31,500
		Guarantee charges	¥2,308,432
		Fire insurance premium	¥800,000
	Remaining sum of the sales price of the property		¥126,000,000
	Settlement money on a pro-rate basis	Fixed Asset Tax / City Planning Tax	¥174,900
	Agent commission (3% + ¥60,000 + consumption tax)		¥4,686,000
	Registration costs		¥1,507,828
Tax payment	Real Estate Acquisition Tax	¥1,010,000	
Total	¥150,698,660		

This is just a example. Please be advised that the situation may vary depending on properties and financial institutions.

Apartment

Property summary

Property type	Apartment	Exclusive Size	50.06 sq.m.
Assessed value Land	¥6,581,388	Assessed value Building	¥6,103,000

Expenses	
Sales price	¥47,000,000
Miscellaneous costs	¥3,237,998 6.89% of the sales price.
Total	¥50,237,998



Payments

Own funding	¥10,237,998	
Loan	¥40,000,000	
	Life of loan	25 years
	Loan type	Bank Loan
	Loan rate	2.65%
Total	¥50,237,998	

Breakdown of expenses

When signing a contract	Deposit	¥4,700,000	
	Stamp duty	¥15,000	
When applying for a housing loan	Stamp duty	¥20,000	
When settling the remaining fees	Loan	Bank commission	¥42,000
		Guarantee charges	¥690,160
	Remaining sum of the sales price of the property		¥42,300,000
	Settlement money on a pro-rate basis	Fixed Asset Tax / City Planning Tax	¥313,200
		Management fee / Repairing fund	¥17,241
	Agent commission (3% + ¥60,000 + consumption tax)		¥1,617,000
	Registration costs		¥425,000
Tax payment	Real Estate Acquisition Tax	¥98,397	
Total		¥50,237,998	

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