

1 Signature / Seal

Applicant's Signature
Please sign here.

Joint Guarantor's Signature
Joint guarantor must sign here.

Property Co-owner's Signature
Property Co-owner must sign here.

2 Nationality

You must be a Japanese citizen or a permanent resident of Japan to apply for this mortgage.
If you are a non-permanent resident, your spouse must be a Japanese citizen or a permanent resident of Japan, and must be appointed as a guarantor for the mortgage as well.
Temporary non-permanent residents are ineligible to apply.

3 Applicant

In the Name column, please fill in the exact name that appears on your ID.
*If you have a middle name on your ID, you are required to put it. If not, do not put it.
In the Annual Income column, please fill in your income(s).
1)Salary : Please enter gross salary(salary before taxes and other deductions).
2)Business Income : Please enter net business income (after deduction of costs and expenses but before income taxes).
3)RE Income : Please enter net real estate income (after deduction of costs and expenses but before income taxes).

4 Claimed Income Tax

Please tick all that apply.

5 Loan Details

Loan amount should be JPY5MM or more (in units of JPY0.1MM).
Loan term should be between 5 and 35 years (in units of 1 year).

Application for PowerSmart Home Mortgage and PowerFlex account Ver. 22 Page 1/2

Please check the "Quick Check List" for PowerSmart Housing Loan once again. Please check the "Quick Check List" on Shinsei Bank Homepage.
Please check the "Quick Check List" to confirm that you fulfill all the conditions listed for your application eligibility.
Please note that although you fulfill all the conditions on the "Quick Check List", we may not be able to proceed with the mortgage application as you had requested as a result of the Bank's specified credit approval process.

Please fill out all the items below to complete your application. All fields are required unless otherwise indicated. If your application is missing *part, you will be requested to resubmit the form to the bank.

To Shinsei Bank Ltd.,
The Applicant, Joint Guarantor(s) and Property Co-owner(s) have confirmed that the following details are true, confirmed, and accepted the terms and conditions described on the attached document entitled "Agreement on the Handling of Personal Information", "PowerFlex Account Confirmation", and all information provided for the application, and would like to apply for a home mortgage with Shinsei Bank LTD.(hereinafter "the Bank").

Date of Application (DD / MM / YYYY) **XX / XX / 20XX**

Signature / Seal

Applicant's Signature *Taro Shinsei* **PowerFlex account number** 400-XXXXXX

Joint Guarantor's Signature *Hanako Shinsei* **Property Co-owner's Signature**

This section must be filled out by the applicant.

Name SHINSEI TARO **Date of birth** (DD / MM / YYYY) XX / XX / 19XX **Age** XX

Nationality Japanese Non-Japanese (Permanent Resident) Non-Japanese (Non-Permanent Resident)

Address 223-1234 MAISON HIYOSHI 101, XXX HIYOSHI HONCHO, KOHOKU-KU, YOHOHAMA CITY, KANAGAWA

Current residence Owner Family Owned Rent (including dorms and corporate/government housings) Others **Length of residence** 5 Year(s) Month(s)

Home phone 045-123-XXXX **Mobile phone** 090-1234-XXXX **Preferred contact** (1)Home (2)Office (3)Mobile

E-mail address Home Office Mobile *Taro.Shinsei@powershokuhin.com*

Occupation Company Employee Government Employee Executive Director Representative Director Self-employed (incorporated) Self-employed (not incorporated) Freelance **Type of employment** Full Time Employment / Contract staff Other

Company Name POWER SHOKUHN CO.,LTD **Division** Sales department **Company TEL** 03-1234-XXXX

Company Address 100-1234 XXX KAMIOSAKI, SHINAGAWA-KU, TOKYO **Title** Manager **Type of Industry** Food company **Duration** 5 Year(s) 0 Month(s)

Annual Income

	Last year	2 years before*1
Salary	¥ 760,000	¥ 0,000
Business Income	¥ 0,000	¥ 0,000
RE Income	¥ 0,000	¥ 0,000
Total	¥ 760,000	¥ 0,000

Employment history

Company Name	Duration: month/year to month/year
(Current Employer) FLEX TRADING CO.LTD	XX / XX ~ XX / XX
POWER PUBLICATIONS	XX / XX ~ XX / XX

Borrowing status

Please list remaining balance of all borrowings below. Please enter your annual principal and interest repayments. *2:Loan subject to refinancing is limited to the housing related loan to your home only

Product Type	Date	Lender	Initial Loan Amount	Current Balance	Annual Payment	Subject to refinancing from Shinsei ?*2
Home Mortgage		ABC BANK	¥ 0,000	¥ 0,000	¥ 0,000	<input type="checkbox"/> Yes <input type="checkbox"/> No
CAR PURCHASE			¥ 150,000	¥ 55,000	¥ 32,000	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
			¥ 0,000	¥ 0,000	¥ 0,000	<input type="checkbox"/> Yes <input type="checkbox"/> No
			¥ 0,000	¥ 0,000	¥ 0,000	<input type="checkbox"/> Yes <input type="checkbox"/> No

Loan Details

Amount ¥ 3,500,000 (Bonus portion ¥ 0,000) **Commencement Date** (DD / MM / YYYY) XX / XX / 20XX

Term 25 Year(s) **Interest rate** Floating Semi-annually 10-year Convertible

Initial Fixed 1Y 3Y 5Y 7Y 10Y

Long Term Fixed 20Y (20Year borrowing term) 25Y (21-25Year) 30Y (26-30Year) 35Y (31-35Year)

Purpose Purchase new property Purchase secondhand property Refinance current housing loan Construction of a new house (on land already owned)

Property type Detached house Apartment Repurchase (if applicable) **Do you plan to sell current property before the new purchase?** Yes No

ver.22(2012.01)

Contact - Home Mortgage

Shinsei PowerCall (Home Mortgage)

0120-456-515

[9AM-5PM*] *closed on year-end/new year (12/31-1/3)

 **SHINSEI BANK**

6 Property Information

Please enter the address of the property to be financed.

This section **MUST** be completed by the applicant.

7 You can only appoint one joint income guarantor.

This person must be either your spouse, parent, parent in law or child.

This section must be completed by joint Guarantor.

8 Property Co-owner

Please provide details of ALL co-owner(s). This person (s) must be either your spouse, parent, parent in law or child.

This section must be completed by Property Co-owner.

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Property Information

Address of property 〒 145 - 0071
 Name of Building (if applicable) ○-○-○ DENEN CHOFU, OTA-KU, TOKYO

Price of purchase (Incl. tax) A	¥ 4,500 0,000	Planned source of funds	Source	Amount
	Incidental Expenses (Incl. tax) B		¥ 200 0,000	Shinsei Bank
Date of purchase (Plan) (DD / MM / YYYY)	XX / XX / 20XX			¥ 0,000
				¥ 0,000
			Self	¥ 1,200 0,000
			Total A+B	¥ 4,700 0,000

Incidental cost: exterior construction, dismantling of existing building, cost of equipment, etc.
 In the case of refinance, please indicate initial purchase (construction) amount.
 In the case of refinance, please indicate initial purchase (construction) date. Please leave blank if unknown.
 Please match (A)+(B) with the Total above (Except for refinance).

Joint Guarantor

Please tick applicable box(es) on the right: Joint Income Guarantor Spouse of Non-Permanent Resident

Name: SHINSEI HANAKO (Last: SHINSEI, First: HANAKO, Middle:) Date of birth: XX / XX / 19XX Age: XX
 Gender: Male Female

Relationship to applicant: Parent Parent In-Law Spouse Child Son/Daughter In-Law Fiancé/Fiancée (plan to marry before contract signing)

Nationality: Japanese Non-Japanese (Permanent Resident)

Address: 〒 223 - 1234
 MAISON HIYOSHI 101, XXX HIYOSHI HONCHO, KOHOKU-KU, YOHOHAMA CITY, KANAGAWA

Home phone: 045 - 123 - XXXX Mobile phone: 090 - 2345 - XXXX Preferred contact: Home Office Mobile Hanako.Shinsei@hiyoshibank.com

Joint Guarantor

Please also fill out the below if you are Joint Income Guarantor.

Current residence: Owner Family Owned Rent (including dorms and corporate/government housings) Others

Occupation: Company Employee Government Employee Executive Director Representative Director
 Self-employed (incorporated) Self-employed (not incorporated) Freelance

Company Name: HIYOSHI BANK CO.,LTD Company TEL: 045 - 1234 - XXXX
 Address: 〒 223 - 9999
 XXX HIYOSHI HONCHO, KOUHOKU-KU, YOKOHAMA CTIY, KANAGAWA Duration: 4 Year(s) Month(s)

Annual Income	Salary	¥ 285 0,000	¥ 0,000	Company Name (Current Employer) POWER TRADING CO.LTD	Duration: month/year to month/year
	Business Income	¥ 0,000	¥ 0,000		XX / XX ~
	RE Income	¥ 0,000	¥ 0,000		XX / XX ~ XX / XX
	Total	¥ 285 0,000	¥ 0,000		/ ~ /

Claimed Income Tax: Yes No Yes No

Borrowing status

Product Type	Date	Lender	Initial Loan Amount	Current Balance	Annual Payment
Home Mortgage			¥ 0,000	¥ 0,000	¥ 0,000
EDUCATIONAL LOAN		ABC SHINYO	¥ 200 0,000	¥ 150 0,000	¥ 45 0,000
			¥ 0,000	¥ 0,000	¥ 0,000
			¥ 0,000	¥ 0,000	¥ 0,000

Property Co-owner

This section must be filled out by the property co-owner. Must appear at the contract closing to provide signature on the collateral registration agreements as the joint owner of the property.

Name: UCHISAIWAI ICHIRO (Last: UCHISAIWAI, First: ICHIRO, Middle:) Date of birth: XX / XX / 19XX Age: XX
 Gender: Male Female

Relationship to applicant: Parent Parent In-Law Spouse Child Son/Daughter In-Law Fiancé/Fiancée (plan to marry before contract signing)

Address: 〒 157 - 0073
 XXX KINUTA, STAGAYA-KU, TOKYO co-owners of the property: Please tick if there are two (2) or more co-owners of the property

Home phone: 03 - 3416 - XXXX Mobile phone: 090 - 3456 - XXXX Preferred contact: Home Mobile

Questionnaire

How did you know about the PowerSmart Home Mortgage?
 Internet Newspaper Branch visit Phone DM/Letter Referral TV CM Others()

Where did you get this application?
 Internet Branch Phone(Call Center) DM/Letter Referral Others()

Shinsei PowerCall (Home Mortgage) **0120-456-515**
(SAM-7PM*)
 *closed on year-end/new year (12/31-1/3)
 SHINSEI BANK ver.22(2012.01)

Contact - Home Mortgage

Shinsei PowerCall (Home Mortgage)

0120-456-515

[9AM-5PM*] *closed on year-end/new year (12/31-1/3)

SHINSEI BANK