

Mortgage Loan Required Documents Checklist

This is a list of documents required for the application. Please enter a check (☑) in the check boxes (☐) for the documents you have prepared.

In most cases, you can proceed with the application process just with documents that you can obtain at home, but some of the items will need to be prepared at the municipal office, etc., so ensure that you prepare them well in advance.

If you have any questions, please contact a TSB receptionist or phone 0120-17-9671. (Open weekdays from 9:00 to 19:00)

Documents other than those in the list below may be requested depending on the contents of the application.

Document Name	Original / Copy	Obtained From/Remarks	Applicant	Joint Guarantor
■ Documents to be Filled In				
Loan Application and Consent Form	Original	• Enclosed with materials sent	☐	-
Consent Form For Handling of Personal Information	Original	• Enclosed with materials sent	-	☐
Group Credit Life Insurance Application and Notification Form	Original	• Enclosed with materials sent	☐	-
Mortgage Loan Application Consent Form	Original	• Enclosed with materials sent	☐	-
■ Documents on Properties and Use of Funds				
Sales Agreement (or Contracting Agreement)	Copy	• All pages	☐	-
Disclosure Statement of Important Matters	Copy	• All pages related to the property	☐	-
Certificate of Building Certification (Building Certification Notice)	Copy	• Not required for used properties and condominiums	☐	-
Application for Building Certification (pages 1 through 5)	Copy	• Not required for used properties and condominiums	☐	-
Documents showing structure, floor plan, and price of construction (price list)	Copy	• Brochures, flyers, etc.	☐	-
Documentation of your current loan borrowings	Copy	• Repayment schedule, loan utilization statements, etc. • Includes mortgages and other secured loans.	☐	☐
■ Documents Regarding Income (If you wish to combine your income with that of your co-signer, his/her documents are also required.)				
○ Those with salary income				
Certificate of withholding tax (for the last year)	Copy	• Obtained from your place of work	☐	☐
Resident Tax Certificate (for the last year)	Original	• Obtain from the city/ward/town office • When you apply for a tax certificate, ensure that the annual income portion of the certificate is displayed. (Note that some administrative offices will call the document an "income certificate".)	☐	☐
○ Those in company management				
Certificate of withholding tax (for the last year)	Copy	• Obtained from your place of work	☐	☐
Set of corporate financial statements (for the last 3 years)	Copy	• If having substantive control as a shareholder/investor or officer and obtaining salary revenue, and if submission is requested by Tokyo Star Bank.	☐	☐
Resident Tax Certificate (for the last year)	Original	• Obtain from the city/ward/town office • When you apply for a tax certificate, ensure that the annual income portion of the certificate is displayed. (Note that some administrative offices will call the document an "income certificate".)	☐	☐
○ Those who receive a pension				
Pension Transfer Notice	Original	• The Japan Pension Service will send it to your home. • Submit the latest version and both sides; the sides with the printed address and	☐	☐
Resident Tax Certificate (for the last year)	Original	• Obtain from the city/ward/town office • When you apply for a tax certificate, ensure that the annual income portion of the certificate is displayed. (Note that some administrative offices will call the document an "income certificate".)	☐	☐
○ For those who have filed a tax return				
Tax returns (for the last 3 years)	Copy	• A copy of the application to the tax office • All pages, including supplementary statements (e-Tax users and those who file by mail do not need a stamp from the tax office) • If you are receiving a pension, please submit the latest Pension Transfer Notice (original) as well.	☐	☐
Income Tax Payment Certificates (No.1, No.2 and No.3) (for the last 3 years)	Original	• Obtained from the tax office • If there is any unpaid balance, the applicant will not be able to obtain certificate No. 3.	☐	☐
■ Identification documents, etc.				
Passport	Copy	• Photo page	☐	☐
Resident card	Copy	• Front and back • At the time of submission of your application, the residence card must be valid with more than three (3) months left before its expiration date.	☐	☐
Health insurance card	Copy	• Front and back (Please submit after filling in your address) (Please black out your insurer number, insurance identification numbers, two-dimensional code (QR code), and the space for confirmation of your intentions of organ donation.) • If the health insurance card does not identifiably indicate the place of employment, you must submit documents (employee ID, certificate of employment, employment contract, etc.) from which the place of employment can be confirmed.	☐	☐
Certificate of residence (for all household residents)	Original	• Obtain from the city/ward/town office • Valid only if issued within three months prior to the loan execution date (Ensure the certificate does not state your domicile of origin or "My Number" (personal identification number))	☐	☐
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■ Documents related to tax payments, etc.				
Fixed Asset Tax Payment Certificate (for the last fiscal year)	Original	• Obtain from city/ward/town office (may vary by municipality) • When the tax has been paid, a copy of the payment slip is acceptable (in case of refinancing)	☐	☐
Residence Tax Payment Certificate (for the last year)	Original	• Obtain from the city/ward/town office • When the tax has been paid, a copy of the payment slip is acceptable (Not required if the Residence Tax Payment Certificate clearly indicates special collection.) (Not required for the joint guarantor if not the owner of collateral property.)	☐	☐
Documents evidencing withdrawals for administrative expenses, etc. (for the last 3 months)	Copy	• Documentation evidencing withdrawals for administrative expenses, etc. (bank books, etc.) (For condominiums in the case of refinancing)	☐	