METHOD AND SYSTEM FOR PRESERVING VALUE OF ASSET TO WHICH LONG-TERM LOAN IS APPLIED, AS WELL AS METHOD AND SYSTEM FOR SECURITIZATION OF LOAN ASSETS

ABSTRACT

In order to provide a method for securitization of loan assets capable of taking a house as collateral, as well as maintaining and/or improving the value of the house, and maintaining and/or improving the collateral value of the house, a method for securitization of loan assets includes the steps of: setting up a loan receivable; calculating a value of the house; securitizing the loan receivable and preparing securities related to the house, by the securities company, based on information including the calculated value of the house; purchasing, by the house purchaser, a part or all of the securities related to the house by borrowing a part or all of a purchase price for the securities related to the house from the investor or the bank; managing, by the securities company, the securitized loan receivable; returning, by the securities company, a part of profits obtained by managing the securitized loan receivable to the purchaser of the house; using, by the purchaser of the house, the returned money as reconditioning charges or charges for extension or renovation of the house or as repayment to the investor or the bank.