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

Background of the Invention

Field of the Invention

[0001]

The present invention relates to a method and system for preserving a value of an asset to which a long-term loan is applied, a method for securitization of housing loan receivable, and the like. More specifically, the present invention relates to a method, system and the like which enable access to a large capital by securitization of a housing loan and the like, which additionally reduce a repayment of the housing loan by the securitization, and which enable maintaining and/or improving a collateral value of a house through allotting profits from securities as charges for reconditioning, extension or renovation of the house.

Description of the Related Art

[0002]

An expensive purchase taking advantage of a long-term loan agreement using the purchased item as collateral is performed. For a purchaser of a commodity, loan repayments to be made over a long repayment period may be a heavy burden. On the other hand, the purchaser of the commodity may face a situation in the future where an additional loan setup is desired. Generally, a long-term loan is set only for the commodity to be purchased. Therefore, even if a repair or maintenance is required in order to maintain the value of the commodity, the cost thereof may not be afforded, so that there is a risk of losing the value of the commodity. Moreover, when there is an opportunity for the purchaser of the commodity to increase his or her repayment capacity of the money by getting an education to obtain a qualification or the like, there may be a possibility that the lack of money disables his or her getting the education. In such a case, if a loan including future educational expenses is made, there is a possibility that the repayment capacity increases. Moreover, depending on the family structure of the

purchaser of the commodity, a situation may occur where expenditure increases, for example, when a child is born in the future. In such a case, there may be a situation where the lack of money forces the cancellation of the long-term loan. Therefore, a loan setup taking various things into account at the time of setting up a long-term loan is desired.

[0003]

In recent years, securitization of loan assets has been performed. However, when loan assets are securitized, the management thereof is carried out completely unrelated to the subject of the loan assets. Therefore, there is a problem that even if the loan assets are securitized, the value of the loan assets cannot be increased.

[0004]

When a house is purchased, the real-estate value may be greatly damaged in case of unexpected natural disaster or the like if reconditioning, extension or renovation is not provided. On the other hand, if the bank that has loaned money taking the house as collateral overlooks such a situation, in addition to not getting the loaned money repaid, the collateral value is reduced, so that there is a problem that the loan assets cannot be collected after all. Accordingly, there is a problem that the amount of money loanable by the bank will be limited.

Summary of the Invention

[0005]

It is an object of the present invention to provide a method and a system for preserving a value of an asset to which a long-term loan is applied, that are capable of prompting consistent and effective repayment by increasing a value of an asset to which a long-term loan is applied and increasing capability of a purchaser of a commodity when setting up the long-term loan.

[0006]

It is an object of the present invention to provide a method and a system for preserving a value of an asset to which a long-term loan is applied, that are capable of prompting consistent and effective repayment by loaning an amount including an amount of money needed in the future by a purchaser of a commodity when setting up a long-term loan, whereby a midterm cancellation of the long-term loan is prevented.

[0007]

It is an object of the present invention to provide a method for securitization of loan assets capable of enabling access to a larger capital when purchasing a house. [0008]

It is an object of the present invention to provide a method for securitization of loan assets capable of providing a future money management plan when a house is purchased.

[0009]

It is an object of the present invention 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.

[0010]

It is an object of the present invention to provide a method for securitization of loan assets capable of reducing repayment interests of a housing loan upon purchasing a house.

[0011]

It is an object of the present invention to provide a method for getting satisfaction of owing a house beyond a state of one's own capital.

[0012]

The present invention basically relates to a method for preserving a value of an asset to which a long-term loan is applied, comprising the steps of: determining, by a bank, whether or not to set up a long-term loan when a person purchases a commodity, by using information related to the commodity on which the long-term loan is set up and information related to the person who requests the long-term loan; and setting up, by the bank, the long-term loan by taking the commodity as collateral for an amount including an amount of money needed in the future for preserving the commodity in addition to a price for purchasing the commodity, the step of setting up the long-term loan includes a step of determining a loan amount using information including the information related to the purchaser of the commodity and the information related to the commodity, in addition to the purchase price of the commodity.

[0013]

A preferred embodiment of the present invention relates to the above-mentioned method, further comprising the steps of: securitizing, by a securities company, a loan receivable related to the long-term loan; and purchasing, by an investor, the securitized loan receivable.

[0014]

A preferred embodiment of the present invention relates to any one of the above-mentioned methods, wherein the step of setting up the long-term loan comprises the steps of: presenting, by the bank, to the purchaser of the commodity a securitization pattern per securities company and a "financeable amount in addition to the purchase price of the commodity" per securitization pattern by using the information including the information related to the purchaser of the commodity and the information related to the commodity; determining, by the purchaser of the commodity, the securitization pattern based on the presented securitization pattern and the "financeable amount in addition to the purchase price of the commodity"; and determining, by the bank, the loan amount in addition to the purchase price of the commodity by using the securitization pattern.

[0015]

A preferred embodiment of the present invention relates to a method for preserving a value of an asset to which a long-term loan is applied, comprising the steps of: determining, by a bank, whether or not to set up a long-term loan when a person purchases a commodity, by using information related to the commodity on which the long-term loan is set up and information related to the person who requests the long-term loan; and setting up, by the bank, the long-term loan by taking the commodity as collateral for an amount including an amount of money needed in the future for educating the purchaser of the commodity in addition to a price for purchasing the commodity, the step of setting up the long-term loan includes a step of determining a loan amount using information including the information related to the purchaser of the commodity and the information related to the commodity, in addition to the purchase price of the commodity.

[0016]

A preferred embodiment of the present invention relates to a method for preserving a value of an asset to which a long-term loan is applied, comprising the steps of: determining, by a bank, whether or not to set up a long-term loan when a

person purchases a commodity, by using information related to the commodity on which the long-term loan is set up and information related to the person who requests the long-term loan; and setting up, by the bank, the long-term loan by taking the commodity as collateral for an amount including an amount of money needed in the future by the purchaser of the commodity in addition to a price for purchasing the commodity, the step of setting up the long-term loan includes a step of determining a loan amount using information including the information related to the purchaser of the commodity and the information related to the commodity, in addition to the purchase price of the commodity.

[0017]

A preferred embodiment of the present invention relates to a system for preserving a value of an asset to which a long-term loan is applied, which is intended to be used by a bank to determine whether or not to set up a long-term loan when a person purchases a commodity, by using information related to the commodity on which the long-term loan is set up and information related to the person who requests the long-term loan, and to set up the long-term loan by taking the commodity as collateral for an amount of an additional loan in addition to a price for purchasing the commodity, the system comprising: a commodity purchaser information storage portion for storing information related to the purchaser of the commodity; a commodity information storage portion for storing information related to the commodity; a simulation unit for simulating a price fluctuation of the commodity or a repayment capacity of the purchaser of the commodity based on information related to a subject and an amount of the additional loan; and a display for displaying a graph related to the price fluctuation of the commodity or the repayment capacity of the purchaser of the commodity simulated by the simulation unit, the system displaying the graph related to the price fluctuation of the commodity or the repayment capacity of the purchaser of the commodity.

[0018]

A preferred embodiment of the present invention relates to the above-mentioned system, wherein the subject of the additional loan is any one or more of an amount of money needed in the future for preserving the commodity, an amount of money needed in the future for educating the purchaser of the commodity and an amount of money needed in the future by the purchaser of the

commodity.

[0019]

A preferred embodiment of the present invention is based on a knowledge that basically, a collateral value can be maintained and improved upon setting up a housing loan, by calculating an additionally financeable amount of money using information related to the value of the house and the purchaser of the house provided that the house is taken as collateral, securitizing the receivable based on the calculated amount to be managed by a securities company, and by having the profit obtained by managing returned to the purchaser of the house so as to reduce the interest of the housing loan and to prompt reconditioning and/or renovation.

[0020]

Namely, a preferred embodiment of the present invention basically relates to a method of securitizing receivables comprising the steps of: setting up, by an investor or a bank, a loan receivable for a purchaser of a house; calculating a value of the house, by a securities company, a real estate evaluation company, an investor or a bank; 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.

[0021]

Also, a preferred embodiment of the present invention relates to the above-mentioned method, wherein the investor or the bank sets the house as collateral for either one or both of the loan receivable for purchasing the house and an amount of money loaned to the house purchaser for purchasing the securities.

[0022]

A preferred embodiment of the present invention relates to any one of the above-mentioned methods, wherein the step of setting up the loan receivable

includes the step of calculating a solvency of the house purchaser by using information including any of a capital, income, dependent family member, gender and age of the house purchaser.

[0023]

A preferred embodiment of the present invention relates to any one of the above-mentioned methods, further comprising the step of calculating, by the investor or the bank, an additionally financeable amount of money based on the value of the house and the solvency of the house purchaser, wherein during the step of preparing securities, the securities company prepares the securities after calculating a securitizable amount based on the calculated value of the house and the additionally financeable amount of money and determining an amount of issue for the securities based on the calculated additionally financeable amount.

[0024]

A preferred embodiment of the present invention relates to any one of the above-mentioned methods, wherein the step of setting up the loan receivable includes the steps of: introducing, by the investor or the bank, to the house purchaser respective management examples when a plurality of securities companies are used; selecting, by the house purchaser, from the introduced securities companies; calculating, by the investor or the bank, a financeable amount of money by using information related to the selected securities company; presenting, by the investor or the bank, to the house purchaser a plurality of types of repayment plans based on the calculated financeable amount of money; selecting, by the house purchaser, from the plurality of types of repayment plans; and setting up, by the investor or the bank, the loan receivable based on the selected repayment plan.

[0025]

A preferred embodiment of the present invention relates to any one of the above-mentioned methods, further comprising the step of presenting a lifetime money management plan for the house purchaser using the repayment plan, and information including a capital, income, dependent family member, gender and age of the house purchaser.

[0026]

A preferred embodiment of the present invention relates to any one of the

above-mentioned methods, wherein during the step of using the returned money as reconditioning charges or charges for extension or renovation of the house or as repayment to the investor or the bank, the purchaser of the house makes a plan related to the reconditioning charges in advance, uses the returned money as the reconditioning charges, and uses a surplus thereof as charges for extension or renovation or as repayment to the investor or the bank.

[0027]

A preferred embodiment of the present invention relates to any one of the above-mentioned methods, wherein during the step of setting up the loan receivable, the investor or the bank and the house purchaser enter into an agreement that an ownership of the house purchased by the house purchaser will be assigned to the investor or the bank after a lapse of a predetermined period of time.

[0028]

According to the present invention, it is made possible to provide a method and a system for preserving an asset to which a long-term loan is applied, that are capable of maintaining and/or increasing a value of an asset to which a long-term loan is applied and maintaining a collateral value by additionally financing, when setting up a long-term loan, an amount inclusive of money that will become necessary for preservation such as maintenance or repair of a commodity. Also according to the present invention, it is made possible to provide a method and a system for preserving a value of an asset to which a long-term loan is applied, that are capable of prompting consistent and effective repayment by loaning an amount including a cost related to education of the purchaser of the commodity (such as cost for obtaining a qualification in the future) when setting up a long-term loan long-term loan.

[0029]

According to the present invention, it is made possible to provide a method and a system for preserving an asset to which a long-term loan is applied, that are capable of prompting consistent and effective repayment and preventing a midterm cancellation of the long-term loan by loaning an amount including an amount of money needed in the future by a purchaser of a commodity when setting up a long-term loan, and by having the additionally financed portion managed.

[0030]

According to the present invention, it is made possible to provide a method for securitization of loan assets that is capable of enabling access to a larger capital when purchasing a house by taking the house as collateral.

[0031]

According to the present invention, it is made possible to provide a method for securitization of loan assets that is capable of providing a future capital management plan since a future capital planning can be carried out by recognizing situations of the capital and the family when spending the largest amount in one's life.

[0032]

According to the present invention, it is made possible to provide a method for securitization of loan assets that is 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, since dividends from managing the securities can be used as reconditioning charges and the like of the house.

[0033]

According to the present invention, it is made possible to provide a method for securitization of loan assets that is capable of reducing a repayment interest of a housing loan upon purchasing a house, when dividends from managing securities exceed an amount of interest of the entire loan.

[0034]

According to the present invention, it is made possible to provide a method for gaining satisfaction of owning a house beyond a state of one's own capital at least once by entering into an agreement that an ownership of the house purchased by the house purchaser will be assigned to the investor or the bank after a lapse of a predetermined period of time.

Brief Description of the Drawings

Figure 1 is a block diagram for describing an embodiment of the present invention.

Figure 2 is a block diagram for describing an embodiment of the present invention.

Figure 3 is a block diagram for describing an embodiment of the present invention.

Description of the Preferred Embodiments

[0035]

Hereinafter, the present invention will be specifically described. The present invention basically relates to a method for preserving a value of an asset to which a long-term loan is applied, comprising the steps of: determining, by a bank, whether or not to set up a long-term loan when a person purchases a commodity, by using information related to the commodity on which the long-term loan is set up and information related to the person who requests the long-term loan; and setting up, by the bank, the long-term loan by taking the commodity as collateral for an amount including an amount of money needed in the future for preserving the commodity in addition to a price for purchasing the commodity, the step of setting up the long-term loan includes a step of determining a loan amount using information including the information related to the purchaser of the commodity and the information related to the commodity, in addition to the purchase price of the commodity.

[0036]

We will now describe the step of determining, by a bank, whether or not to set up a long-term loan when a person purchases a commodity, by using information related to the commodity on which the long-term loan is set up and information related to the person who requests the long-term loan. A long-term loan means, for example, a loan with one year or a longer repayment period. As a subject commodity, a new house, existing house, new car, used car, precious stone, noble metal, and the like can be mentioned. The person who requests the long-term loan is synonymous with the purchaser of the commodity. As information related to the person who requests the long-term loan, asset information, loan repayment record information, annual income information, educational background and/or career information, family information, and personal skills information (information related to qualification and the like) can be mentioned. In order for a bank (including computers of the bank) to determine whether or not to set up the long-term loan by using the information related to the commodity on which the long-term loan is set up and the information related to the person who

requests the long-term loan, for example, scores for each of the above-mentioned types of information may be assigned in a storage device of a computer, so that when the information related to the purchaser of the commodity is entered, the computer obtains the score by referring to a table or the like as appropriate, calculates a financeable amount, compares with a purchase price of the commodity, and then makes a decision.

[0037]

We will next describe the step of setting up, by the bank, the long-term loan by taking the commodity as collateral. The information related to the purchaser of the commodity is synonymous with the information related to the person who requests the long-term loan. The amount of money needed in the future is, for example, a renovation cost or the like of a house in case the commodity is a house. By securing such a cost for preservation, it is made possible to maintain and/or increase the value of the commodity that is taken as collateral. Thus, a larger amount of money than usual can be loaned. For example, by ranking the purchaser of the commodity based on the information related to the purchaser of the commodity, determination of about how many times the price of the commodity can be additionally financed based on the rank may be made. The above-mentioned rank can be obtained based on the previously obtained scores related to the purchaser of the commodity. For example, the highest rank implies sufficient repayment capacity, so that it may be determined that up to about twice the price of the commodity is financeable.

[0038]

A preferred embodiment of the present invention relates to the above-mentioned method, further comprising the steps of: securitizing, by a securities company, a loan receivable related to the long-term loan; and purchasing, by an investor, the securitized loan receivable.

[0039]

Moreover, in a preferred embodiment of the present invention, an investor who purchases at least a part of the above-mentioned securitized loan receivable is the purchaser of the commodity. Namely, by the securitization of receivable and the purchase of the security, management gains can be obtained to be used as repayment of an interest of the loan so that an early repayment of the loan is

prompted, thereby contributing to a sound economic development.

[0040]

A preferred embodiment of the present invention relates to any one of the above-mentioned methods, wherein the step of setting up the long-term loan comprises the steps of: presenting, by the bank, to the purchaser of the commodity a securitization pattern per securities company and a "financeable amount in addition to the purchase price of the commodity" per securitization pattern by using the information including the information related to the purchaser of the commodity and the information related to the commodity; determining, by the purchaser of the commodity, the securitization pattern based on the presented securitization pattern and the "financeable amount in addition to the purchase price of the commodity"; and determining, by the bank, the loan amount in addition to the purchase price of the commodity by using the securitization pattern.

[0041]

We will now describe the step of presenting, by the bank (or a computer of the bank), to the purchaser of the commodity a securitization pattern per securities company and a "financeable amount in addition to the purchase price of the commodity" per securitization pattern by using the information including the information related to the purchaser of the commodity and the information related to the commodity. In the computer of the bank, interests of the financial products of the bank itself, information on past performance of each securities company, information on various interests of each securities company are stored. Therefore, the computer of the bank may use the information including the information related to the purchaser of the commodity and the information related to the commodity to obtain an additionally financeable amount, so as to simulate a securitization pattern per securities company (amount per stock, public offering ratio, subject of public offering) and the "financeable amount in addition to the purchase price of the commodity" for each of the securitization pattern supposing that the additionally financeable amount is securitized. This is the same for the case where the entire financed amount is securitized.

[0042]

As for the step of determining the securitization pattern by the purchaser of the commodity, the most preferable pattern can be selected and inputted to the

computer based on the simulation results displayed on the computer. Thus, the purchaser of the commodity inputs the selected securitization pattern to the computer. As for the step of determining the loan amount by the bank, the bank may determine the additional loan amount and the securitization pattern using the securitization pattern selected by the purchaser of the commodity and inputted to the computer.

[0043]

A preferred embodiment of the present invention relates to a method for preserving a value of an asset to which a long-term loan is applied, comprising the steps of: determining, by a bank, whether or not to set up a long-term loan when a person purchases a commodity, by using information related to the commodity on which the long-term loan is set up and information related to the person who requests the long-term loan; and setting up, by the bank, the long-term loan by taking the commodity as collateral for an amount including an amount of money needed in the future for educating the purchaser of the commodity in addition to a price for purchasing the commodity, the step of setting up the long-term loan includes a step of determining a loan amount using information including the information related to the purchaser of the commodity and the information related to the commodity, in addition to the purchase price of the commodity.

[0044]

This embodiment is basically the same as the previous embodiment. On the other hand, in this embodiment, a long-term loan is set up for an amount including an amount of money needed in the future for educating the purchaser of the commodity. For example, based on the information related to the purchaser of the commodity such as educational background and obtained qualification, a possibility that the purchaser of the commodity obtains a qualification desired to be obtained in the future is calculated. Then the annual income after the qualification is obtained is considered. Thus, an amount of money additionally financeable can be increased. Moreover, it is made possible to encourage development of ability of the purchaser of the commodity, so that a secure repayment can be prompted.

[0045]

A preferred embodiment of the present invention relates to a method for preserving a value of an asset to which a long-term loan is applied, comprising the

steps of: determining, by a bank, whether or not to set up a long-term loan when a person purchases a commodity, by using information related to the commodity on which the long-term loan is set up and information related to the person who requests the long-term loan; and setting up, by the bank, the long-term loan by taking the commodity as collateral for an amount including an amount of money needed in the future by the purchaser of the commodity in addition to a price for purchasing the commodity, the step of setting up the long-term loan includes a step of determining a loan amount using information including the information related to the purchaser of the commodity and the information related to the commodity, in addition to the purchase price of the commodity.

[0046]

This embodiment is basically the same as the previous embodiment. On the other hand, in this embodiment, a long-term loan is set up for an amount including an amount of money needed in the future by the purchaser of the commodity. For example, if the purchaser of the commodity is married but does not have a child, cost of raising a child may become necessary in the future. Unless such an issue is considered, the purchaser of the commodity may fail financially, which leads to a midterm cancellation of the long-term loan. Thus, it is possible to increase the amount of money additionally financeable. Moreover, it is made possible to encourage development of ability of the purchaser of the commodity, so that a secure repayment can be prompted.

[0047]

A preferred embodiment of the present invention relates to a system for preserving a value of an asset to which a long-term loan is applied, which is intended to be used by a bank to determine whether or not to set up a long-term loan when a person purchases a commodity, by using information related to the commodity on which the long-term loan is set up and information related to the person who requests the long-term loan, and to set up the long-term loan by taking the commodity as collateral for an amount of an additional loan in addition to a price for purchasing the commodity, the system comprising: a commodity purchaser information storage portion for storing information related to the purchaser of the commodity; a commodity information storage portion for storing information related to the commodity; a simulation unit for simulating a price fluctuation of the

commodity or a repayment capacity of the purchaser of the commodity based on information related to a subject and an amount of the additional loan; and a display for displaying a graph related to the price fluctuation of the commodity or the repayment capacity of the purchaser of the commodity simulated by the simulation unit, the system displaying the graph related to the price fluctuation of the commodity or the repayment capacity of the purchaser of the commodity.

[0048]

A preferred embodiment of the present invention relates to the above-mentioned system, wherein the subject of the additional loan is any one or more of an amount of money needed in the future for preserving the commodity, an amount of money needed in the future for educating the purchaser of the commodity and an amount of money needed in the future by the purchaser of the commodity.

[0049]

The present invention can be preferably used especially for a subject of the long-term loan setup that is expensive and whose value fluctuates. Therefore, the present invention will be described below based on a case of purchasing a house. The invention according to this aspect is based on a knowledge that basically, a collateral value can be maintained and improved upon setting up a housing loan, by calculating an additionally financeable amount of money using information related to the value of the house and the purchaser of the house provided that the house is taken as collateral, securitizing the receivable based on the calculated amount to be managed by a securities company, and by having management gains returned to the purchaser of the house so as to reduce the interest of the housing loan and to prompt reconditioning and/or renovation.

[0050]

Namely, the present invention basically relates to a method of securitizing receivables comprising the steps of: setting up, by an investor or a bank, a loan receivable for a purchaser of a house; calculating a value of the house, by a securities company, a real estate evaluation company, an investor or a bank; 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.

[0051]

When a house is purchased, the real-estate value may be greatly damaged if reconditioning, extension or renovation is not provided in case of an unexpected natural disaster or the like. On the other hand, if the bank that has loaned money taking the house as collateral overlooks such a situation, in addition to not getting the loaned money repaid, the collateral value is reduced, so that there is a problem that the loan assets cannot be collected after all. Accordingly, the amount of money loanable by an investor or a bank will be limited. According to the present invention, at the time of a house purchase agreement, a long-term loan agreement including additional future reconditioning charges or charges for extension or renovation is setup, and the additional portion is securitized to be held. Thus, in case a situation arises in the future where a reconditioning, extension or renovation is necessary, such a reconditioning, extension or renovation can be effectively carried out, so that the collateral value of the house can be maintained and/or increased. With such a precondition, the investor or the bank can loan more money, and the house purchaser can borrow an amount of money exceeding the purchase price of the house, so that money-management can be sought by the securitization.

[0052]

A preferred embodiment of the present invention relates to the above-mentioned method, wherein the investor or the bank sets the house as collateral for either one or both of the loan receivable for purchasing the house and an amount of money loaned to the house purchaser for purchasing the securities. Namely, since dividends of managing the securities can be used as reconditioning charges and the like of the house, it is made possible to provide a method of securitizing receivables wherein the house can be taken as collateral and the value of the house can be maintained and/or increased, and the collateral value of the house can be maintained and/or increased.

[0053]

The step of setting up, by the investor or the bank, a loan receivable for a purchaser of a house is a step of setting up a so-called housing loan. It is to be noted that in the present invention, the loan receivable may include in addition to a housing loan a money loan given for the securitization. The step of setting up the loan receivable preferably includes the step of calculating a solvency of the house purchaser by using information including any of any of a capital, income, dependent family member, gender and age of the house purchaser. Namely, by using such information, the solvency of the house purchaser can be appropriately calculated, and then the financeable amount of money can be appropriately recognized. Moreover, by taking the house as collateral, even if the house purchaser becomes unable to repay, the investor or the bank can collect the money by selling the house with collateral value. Accordingly, the investor or the bank can loan a larger than usual amount of money.

[0054]

It is to be noted that a preferred embodiment of the present invention is calculating the solvency by using, as appropriate, information related to a domicile of origin, date of birth, gender, educational background, obtained qualification, career/post, declared income of the past (e.g. for 5 years), assets (type, value, current condition), house value information, presence of a guarantor and the information of the guarantor, type and advantageous point of the loan of the financial plan, spouse and family living together.

[0055]

The step of setting up the loan receivable preferably includes the steps of: introducing, by the investor or the bank, to the house purchaser respective management examples when a plurality of securities companies are used; selecting, by the house purchaser, from the introduced securities companies; calculating, by the investor or the bank, a financeable amount of money by using information related to the selected securities company; presenting, by the investor or the bank, to the house purchaser a plurality of types of repayment plans based on the calculated financeable amount of money; selecting, by the house purchaser, from the plurality of types of repayment plans; and setting up, by the investor or the bank, of the loan receivable based on the selected repayment plan.

[0056]

Also, in a preferred embodiment of the present invention during the step of setting up the loan receivable, the investor or the bank and the house purchaser enter into an agreement that an ownership of the house purchased by the house purchaser will be assigned to the investor or the bank after a lapse of a predetermined period of time. It is made possible to provide a method for getting satisfaction of owing a house beyond a state of one's own capital at least once by entering into an agreement that an ownership of the house purchased by the house purchaser will be assigned to the investor or the bank after a lapse of a predetermined period of time.

[0057]

The step of calculating the value of the house by a securities company, a real estate evaluation company, an investor or a bank may be carried out based on an evaluation method normally carried out by a real-estate appraiser or the like. On the other hand, the value of the house may be calculated using a computer that can automatically calculate the value of the house using information related to a size, peripheral land prices, personality of the house purchaser, presence of child(ren), and the like. This step may be achieved by a method including the steps of: inputting predetermined information in a computer, reading a control program based on the inputted information, carrying out a predetermined arithmetic processing based on instructions of the control program and the inputted information, storing a calculation result as appropriate, and outputting the calculation result.

[0058]

In the step of 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, for example, if the investor or the bank calculates the additionally financeable amount of money based on the value of the house and the solvency of the house purchaser, the additionally financeable amount of money may be securitized as the entire amount of the issued securities. Also, an amount of money having multiplied the financeable amount by a fixed amount may be made the entire amount of the issued securities. The step of preparing securities, by the securities company may be one in which a securitizable amount is calculated based

on the calculated value of the house and the additionally financeable amount of money, an amount of security issuance is determined based on the calculated amount, and then the securities are prepared. This step may also be achieved by a method including the steps of: inputting predetermined information in a computer, reading a control program based on the inputted information, carrying out a predetermined arithmetic processing based on instructions of the control program and the inputted information, storing a calculation result as appropriate, and outputting the calculation result.

[0059]

The step of purchasing, by the house purchaser, a part or all of the securities related to the house by borrowing a part or all of purchase price for the securities related to the house from the investor or the bank enables the house purchaser to purchase a part or all of the securities related to the house and to obtain management gains.

[0060]

The step of managing, by a securities company, the securitized loan receivable is a step for obtaining management gains by using the purchased amount of the securities for management in the same way as the securities company manages the normal securities. It is to be noted that the investor or the bank may be the same as the securities company.

[0061]

The step of returning, by the securities company, a part of profits obtained by managing the securitized loan receivable to the house purchaser is the same as that of the normal securities.

[0062]

In the step of 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, a plan related to reconditioning charges is preliminarily made, so that the returned money is used as the reconditioning charges, and a surplus is used as the charges for extension or renovation or as the repayment to the investor or the bank. A preferred embodiment of the present invention relates to a method including the step of using, by the purchaser of the house, the returned money as reconditioning charges or charges for extension or

renovation of the house. As a use of the returned money, reconditioning charges of the house, charges for extension or renovation of the house, training expenses of the house purchaser or the family (for obtaining qualification or the like), educational expenses for children, child-raising support fees (support fees for measures against the declining birthrate), support fees for nursing care based on a life plan, nursing care preparation expense, expenditures for natural disaster, support fees for accident and/or disease, various charges for insurance, and the like may be included. It is preferable that these are incorporated in the agreement as uses of the returned profit upon entering the loan receivable agreement. It is to be noted that it is a preferred embodiment of the present invention to use a computer that displays these uses on a monitor, and preparing agreement documents to be outputted when the displayed uses are selected by using the information related to the selected uses.

[0063]

Also, a preferred embodiment of the present invention further includes a step of presenting a lifetime money management plan for the house purchaser using the repayment plan, and information including a capital, income, dependent family member, gender and age of the house purchaser. It is made possible to provide a method for securitization of loan assets that can provide a future capital management plan since a future capital planning can be carried out after recognizing situations of the capital and the family when spending the largest amount in one's life.

EMBODIMENT 1

[0064]

Fig. 1 is a block diagram for describing an embodiment of the present invention. As shown in Fig. 1, in the present embodiment, a method of the present invention is used among a house purchaser, a real-estate distributor, a contractor for reconditioning, extension or renovation, house builder (may be the same as real-estate distributor), financial institution, securities company, and securities money-management firm (may be the same as securities company).

[0065]

Namely, the house purchaser requests to buy a real-estate owned by an owner of the real-estate (may be a case where real-estate is newly built). Then, the

real-estate distributor (or house builder) informs the investor or the bank of various kinds of information, calculates the solvency of the house purchaser and evaluates the real-estate. Based on the calculated information, computer simulated payment schedules for the house purchaser when the receivable is securitized by each of a plurality of securities companies are presented to the house purchaser. Then, the house purchaser selects a securities company. The investor or the bank enters into various agreements including the information related to the selected securities company. At this time, a lifetime money management plan for the house purchaser may be simulated with a computer to be displayed.

[0066]

Also, time and costs of a reconditioning and extension or renovation may be simulated, and a provision for reserving management gains from the securities as costs for the reconditioning and extension or renovation may be included in the agreement. In this agreement, a specific contractor for the reconditioning and extension or renovation may be designated. Thus, the investor or the bank can make a trusted contractor to carry out the reconditioning and/or the extension or renovation of the house taken as collateral, so that it is made possible to maintain and/or improve the asset value of the house and to effectively estimate fluctuations of the asset value.

[0067]

The securities company or the securities money-management firm performs management using the money obtained by selling out the securities, and returns management gains to the holder of the securities.

EMBODIMENT 2

[0068]

Fig. 2 is a block diagram for describing an embodiment which uses a method of the present invention for preserving an asset to which a long-term loan is applied. Namely, in this embodiment, a bank determines whether or not to set up a long-term loan when a person purchases a commodity, by using information related to the commodity on which the long-term loan is set up and information related to the person who requests the long-term loan. The bank loans costs for preserving the asset value in addition to a price for purchasing the commodity (asset). Namely, the bank takes the commodity as collateral, and sets up a long-term loan for an amount

including an amount of money needed in the future for preserving the commodity in addition to a price for purchasing the commodity. The bank determines a loan amount using information including the information related to the purchaser of the commodity and the information related to the commodity, in addition to the purchase price of the commodity. It is to be noted that the money financed by the long-term loan is repaid by the purchaser of the commodity by repaying the loan payable. Moreover, one or both of the commodity (asset) and the charges for preserving the commodity may be securitized, for investment trust and the like. Through the investment trust and the like, an investment return can be obtained so as to be used for repaying the loan payables.

[0069]

It is to be noted as shown in Fig. 2 that "charges for preserving asset value" may be substituted with "expenses for developing or nurturing capability of the purchaser". By financing such a cost, an individual capability of the purchaser can be enhanced, so that the repayment capacity of the purchaser can be enhanced and result in increasing intellectual workers.

EMBODIMENT 3

[0070]

Fig. 3 is a block diagram for describing an embodiment of the present invention. In the example shown in Fig. 3, entities have mutual relationships as shown in Fig. 3. Namely, the house purchaser (signer of preservation loan agreement) purchases a house from a seller of the house through a distributor as a contact. A financial institution such as a bank uses various kinds of information to consider whether or not financing is possible. On the other hand, this system assumes costs required for a future maintenance and/or reconditioning, extension or renovation as a subject of the financing in addition to the price for purchasing the house. In this system, a loan can be set up by adding an amount of money for investment. The signer of the preservation loan agreement may use the money to make investment, and may use profits gained from the investment for repayment of the loan. On the other hand, the securities company may securitize a preservation receivable to be managed by a financial institution or a money-management firm to obtain management gains. By using the system of the present invention, it is made possible, when making a big purchase such as a house, to set up a loan for an

amount of money exceeding the amount for purchasing the house, so that the surplus can be used to effectively repay the loan and increase the loan value of the house and the like.

[0071]

The present invention is a method for securitizing receivables, so that the present invention can be preferably used in finance business and securities business.

[0072]

Also, the present invention is a method for securitizing receivables, so that a program, a computer and a server for carrying out the method can be preferably used in information business related to finance business and securities business.

What is claimed is

1. A method for preserving a value of an asset to which a long-term loan is applied, comprising the steps of:

determining, by a bank, whether or not to set up a long-term loan when a person purchases a commodity, by using information related to the commodity on which the long-term loan is set up and information related to the person who requests the long-term loan; and

setting up, by the bank, the long-term loan by taking the commodity as collateral for an amount including an amount of money needed in the future for preserving the commodity in addition to a price for purchasing the commodity,

wherein the step of setting up the long-term loan includes a step of determining a loan amount as well as the purchase price of the commodity using information related to the commodity and the purchaser of the commodity.

2. The method according to claim 1, further comprising the steps of:

securitizing, by a securities company, a loan receivable related to the long-term loan; and

purchasing, by an investor, the securitized loan receivable.

3. The method according to claim 1, wherein the step of setting up the long-term loan comprises the steps of:

presenting, by the bank, to the purchaser of the commodity a securitization pattern per securities company and a "financeable amount in addition to the purchase price of the commodity" per securitization pattern by using the information including the information related to the purchaser of the commodity and the information related to the commodity;

determining, by the purchaser of the commodity, the securitization pattern based on the presented securitization pattern and the "financeable amount in addition to the purchase price of the commodity"; and

determining, by the bank, the loan amount in addition to the purchase price of the commodity by using the securitization pattern.

4. A method for preserving a value of an asset to which a long-term loan is applied, comprising the steps of:

determining, by a bank, whether or not to set up a long-term loan when a person purchases a commodity, by using information related to the commodity on which the long-term loan is set up and information related to the person who requests the long-term loan; and

setting up, by the bank, the long-term loan by taking the commodity as collateral for an amount including an amount of money needed in the future for educating the purchaser of the commodity in addition to a price for purchasing the commodity,

the step of setting up the long-term loan includes a step of determining a loan amount using information including the information related to the purchaser of the commodity and the information related to the commodity, in addition to the purchase price of the commodity.

5. A method for preserving a value of an asset to which a long-term loan is applied, comprising the steps of:

determining, by a bank, whether or not to set up a long-term loan when a person purchases a commodity, by using information related to the commodity on which the long-term loan is set up and information related to the person who requests the long-term loan; and

setting up, by the bank, the long-term loan by taking the commodity as collateral for an amount including an amount of money needed in the future by the purchaser of the commodity in addition to a price for purchasing the commodity,

the step of setting up the long-term loan includes a step of determining a loan amount using information including the information related to the purchaser of the commodity and the information related to the commodity, in addition to the purchase price of the commodity.

6. A system for preserving a value of an asset to which a long-term loan is applied, which is intended to be used by a bank to determine whether or not to set up a long-term loan when a person purchases a commodity, by using information related to the commodity on which the long-term loan is set up and information

related to the person who requests the long-term loan, and to set up the long-term loan by taking the commodity as collateral for an amount of an additional loan in addition to a price for purchasing the commodity, the system comprising:

a commodity purchaser information storage portion for storing information related to the purchaser of the commodity;

a commodity information storage portion for storing information related to the commodity;

a simulation unit for simulating a price fluctuation of the commodity or a repayment capacity of the purchaser of the commodity based on information related to a subject and an amount of the additional loan; and

a display for displaying a graph related to the price fluctuation of the commodity or the repayment capacity of the purchaser of the commodity simulated by the simulation unit,

the system displaying the graph related to the price fluctuation of the commodity or the repayment capacity of the purchaser of the commodity.

7. The system according to claim 6, wherein the subject of the additional loan is any one or more of an amount of money needed in the future for preserving the commodity, an amount of money needed in the future for educating the purchaser of the commodity and an amount of money needed in the future by the purchaser of the commodity.

8. A method of securitizing receivables comprising the steps of:

setting up, by an investor or a bank, a loan receivable for a purchaser of a house;

calculating a value of the house, by a securities company, a real estate evaluation company, an investor or a bank;

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.

9. The method according to claim 8, wherein the investor or the bank sets the house as collateral for either one or both of the loan receivable for purchasing the house and an amount of money loaned to the house purchaser for purchasing the securities.

10. The method according to claim 8, wherein the step of setting up the loan receivable includes the step of calculating a solvency of the house purchaser by using information including any of a capital, income, dependent family member, gender and age of the house purchaser.

11. The method according to claim 10, further comprising the step of calculating, by the investor or the bank, an additionally financeable amount of money based on the value of the house and the solvency of the house purchaser,

wherein during the step of preparing securities, the securities company prepares the securities after calculating a securitizable amount based on the calculated value of the house and the additionally financeable amount of money and determining an amount of issue for the securities based on the calculated additionally financeable amount.

12. The method according to claim 11, wherein the step of setting up the loan receivable includes the steps of:

introducing, by the investor or the bank, to the house purchaser respective management examples when a plurality of securities companies are used;

selecting, by the house purchaser, from the introduced securities companies;

calculating, by the investor or the bank, a financeable amount of money

by using information related to the selected securities company;

presenting, by the investor or the bank, to the house purchaser a plurality of types of repayment plans based on the calculated financeable amount of money;

selecting, by the house purchaser, from the plurality of types of repayment plans; and

setting up, by the investor or the bank, the loan receivable based on the selected repayment plan.

13. The method according to claim 12, further comprising the step of presenting a lifetime money management plan for the house purchaser using the repayment plan, and information including a capital, income, dependent family member, gender and age of the house purchaser.

14. The method according to claim 13, wherein during the step of using the returned money as reconditioning charges or charges for extension or renovation of the house or as repayment to the investor or the bank, the purchaser of the house makes a plan related to the reconditioning charges in advance, uses the returned money as the reconditioning charges, and uses a surplus thereof as charges for extension or renovation or as repayment to the investor or the bank.

15. The method according to claim 14, wherein during the step of setting up the loan receivable, the investor or the bank and the house purchaser enter into an agreement that an ownership of the house purchased by the house purchaser will be assigned to the investor or the bank after a lapse of a predetermined period of time.