

Safety Analysis Report

Critical Risk

52/100

Safety Score

CRITICAL RISK - Score: 52/100. DO NOT PROCEED. Too dangerous for jeonse deposit.

Property Information

Jeonse Deposit

₩5.0억

Est. Market Value ⓘ

₩8.6억

LTV Ratio

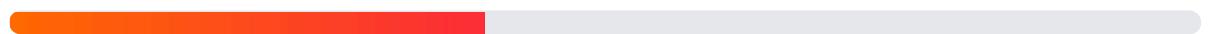
78.8%

Total Debt

₩1.8억

Detailed Scores

Loan-to-Value Score ⓘ 40/100



Debt Analysis Score ⓘ 95/100



Legal Compliance Score ⓘ 0/100



Market Analysis Score ⓘ 80/100



Building Status Score ⓘ 80/100



Debt & Collateral Analysis ⓘ

Total Registered Debt

₩1.8억

1 mortgage(s)

Your Jeonse (Proposed)

₩5.0억

Unregistered - will rank last

Available Equity

+₩1.8억

Positive equity cushion

RANK	PRIORITY	TYPE	CREDITOR & AMOUNT	REGISTRATION DATE
1	SENIOR	근저당권 (Mortgage)	삼성생명보험 주식회사 ₩₩1.8억	2014-05-23
2	YOUR DEPOSIT	전세 (Your Jeonse) - PROPOSED	You ₩₩5.0억	미등록 (To be registered)

Equity Calculation

Estimated Property Value	₩₩8.6억
Total Registered Debt	- ₩₩1.8억
Your Jeonse (Proposed)	- ₩₩5.0억
Remaining Equity	+ ₩₩1.8억

Detected Risks (3)


auction
CRITICAL

Property is in foreclosure auction. You could lose your entire jeonse deposit. DO NOT PROCEED.


high_ltv
HIGH

LTV is 78.8%, above the recommended 70% threshold. Your deposit has limited protection in foreclosure.

**senior_mortgage****HIGH**

삼성생명보험주식회사 has ₩1.8억 senior mortgage. In foreclosure, they get paid first. You do NOT qualify for 소액보증금 priority.

Small Amount Priority Repayment

Not Eligible

Region

서울

Threshold

₩1.65억

Protected Amount

₩0M

Recommendations



Mandatory Actions

- DO NOT SIGN THIS CONTRACT - Risk is too high
- Look for a different property with better fundamentals

Disclaimer

This analysis is for informational purposes only and is not legal advice or investment counsel. Please consult with professionals before making important decisions. Based on the Housing Lease Protection Act Enforcement Decree (effective March 1, 2025).

Note on Debt Calculation: Mortgage debt estimates are based on **채권최고액** (Maximum Secured Amount) divided by 1.2 to approximate the actual principal. The **채권최고액** is typically set at 120% of the loan principal to cover interest and fees. Actual debt amounts may vary and should be verified with the creditor.