

# Safety Analysis Report

서울특별시 성동구 하왕십리동

Safe

79/100

Safety Score

SAFE TO PROCEED - Score: 79/100. This property shows good fundamentals with manageable risk.

## Property Information

Jeonse Deposit

₩10.0 억

Est. Market Value ⓘ

₩19.0 억

LTV Ratio

79.0%

Total Debt

₩5.0 억

## Detailed Scores

Loan-to-Value Score i 40/100



Debt Analysis Score i 95/100



Legal Compliance Score i 100/100



Market Analysis Score i 95/100



Building Status Score i 90/100



## Debt & Collateral Analysis i

Total Registered Debt

₩5.0억

1 mortgage(s)

Your Jeonse (Proposed)

₩10.0억

Unregistered - will rank last

Available Equity

+₩4.0억

Positive equity cushion

RANK	PRIORITY	TYPE	AMOUNT	REGISTRATION DATE
1	SENIOR	근저당권 (Mortgage)	₩5.0억	2017-12-14
2	YOUR DEPOSIT	전세 (Your Jeonse) - PROPOSED	₩10.0억	미등록 (To be registered)

### Equity Calculation

Estimated Property Value	₩19.0억
Total Registered Debt	- ₩5.0억
Your Jeonse (Proposed)	- ₩10.0억
Remaining Equity	+ ₩4.0억

## Detected Risks (2)



### high\_ltv

HIGH

LTV is 79.0%, above the recommended 70% threshold. Your deposit has limited protection in foreclosure.



### senior\_mortgage

HIGH

Senior mortgage of ₩5.0억 exists. 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

- Get 확정일자 AND 전입신고 SAME DAY as payment
- Move in physically same day (점유 required for 대항력)
- Verify all information in 등기부등본 is current (request copy dated within 1 week)
- You do NOT have 소액보증금 protection - senior mortgages get paid first



### Recommended Actions

- Consider HUG jeonse insurance for additional protection

- Request owner to provide mortgage payment history (최근 납입내역서)
- Check if mortgages are current (no late payments)
- Get independent property appraisal (감정평가)
- Visit property multiple times at different hours
- Talk to current residents about owner payment history



## Optional Actions

- Install CCTV evidence of 점유 (physical occupancy)
- Keep copies of all utility bills in your name
- Document move-in date with photos and witnesses

## 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.