

FORMS TO BE SUBMITTED WITH THIS ENQUIRY FORM

VIBE REF:

VIBE Assets & Liabilities:	Property Portfolio Form (required if more than one investment property owned):
3yrs Accounts (required if a Ltd Company/SPV application):	Proof of ID (passport/driving licence):
Proof of Address (dated within last 3 months):	

INTRODUCER DETAILS (IF APPLICABLE)

Introducer Full Name:	Company Name:
Email Address:	Registered VIBE Partner? Yes: No:
Telephone Number:	Mobile Number:
Your Preference of Contact: Email: SMS: Telephone: Post:	Do you authorise VIBE to contact your client(s) direct if further information is required? Yes: No:

SECTION 1: ENTITY APPLYING FOR FINANCE

Personal Names:

UK Limited Company/SPV Name: Ltd Company No: % Shareholding Split:

(Please provide company structure if complex).

Offshore Company Name: Country Based: % Shareholding Split:

(Please provide company structure if complex).

LLP: Name:

Trust: Name: Trustees: Beneficiaries:

SIPP/SSAS Name:

(Personal details to be provided on sections 2 & 3).

SECTION 2: PERSONAL DETAILS

Applicant 1

Title (please tick applicable): Mr. Mrs. Miss. Ms.	First Name (Inc middle name):	Surname:
Date of Birth: / / dd/mm/yyyy	Home Telephone Number:	Mobile Number:
Email Address:	Nationality:	Marital Status: (Single/married/divorced/seperated/living together/widowed).
Home Address:	Postcode:	Permanent right to reside in UK: Yes: No:
		Country:

Time at Address:	Residential Status:	Value (if homeowner):	Mortgage Outstanding:
years months	(Homeowner/tenant/living with parents).	£	£
Previous Address (if less than 3 years at current address):		Postcode:	Country:
3 years address history required - please provide further address(es) under Section 9 if applicable.			
Time at Address:	How did you accumulate your wealth?		
years months	(E.g. salary, inheritance, sale of property).		

Applicant 2

Title (please tick applicable):	First Name (Inc middle name):	Surname:	
Mr. Mrs. Miss. Ms.			
Date of Birth:	Home Telephone Number:	Mobile Number:	Marital Status:
/ / dd/mm/yyyy			(Single/married/divorced/seperated/living together/widowed).
Email Address:	Nationality:	Permanent right to reside in UK:	
		Yes: No:	
Home Address:	Postcode:	Country:	
Time at Address:	Residential Status:	Value (if homeowner):	Mortgage Outstanding:
years months	(Homeowner/tenant/living with parents).	£	£
Previous Address (if less than 3 years at current address):		Postcode:	Country:
3 years address history required - please provide further address(es) under Section 9 if applicable.			
Time at Address:	How did you accumulate your wealth?		
years months	(E.g. salary, inheritance, sale of property).		

HAVE YOU EVER HAD ANY OF THE FOLLOWING REGISTERED AGAINST YOU OR A BUSINESS YOU ARE/WERE INVOLVED IN?

	<table border="1"> <tr> <th>APPLICANT 1</th> <th>APPLICANT 2</th> </tr> <tr> <td>YES NO</td> <td>YES NO</td> </tr> </table>	APPLICANT 1	APPLICANT 2	YES NO	YES NO		<table border="1"> <tr> <th>APPLICANT 1</th> <th>APPLICANT 2</th> </tr> <tr> <td>YES NO</td> <td>YES NO</td> </tr> </table>	APPLICANT 1	APPLICANT 2	YES NO	YES NO
APPLICANT 1	APPLICANT 2										
YES NO	YES NO										
APPLICANT 1	APPLICANT 2										
YES NO	YES NO										
Had a Company Go Into Liquidation:		Declared Bankrupt:									
Mortgage Arrears:		Entered Into IVA/CVA:									
Defaults:		Missed Payments on Unsecured Credit:									
County Court Judgements:		Entered Into a Debt Management Plan:									

IF YOU HAVE ANSWERED YES TO ANY OF THE ABOVE PLEASE PROVIDE FULL DETAILS UNDER SECTION 9.

SECTION 3: EMPLOYMENT DETAILS

Applicant 1

EMPLOYMENT STATUS:	ARE YOU A:		
Employed:	Unemployed:	Basic Rate Taxpayer:	
Retired:	Self-employed:	Higher/Additional Rate Taxpayer:	
Gross Annual Income:	Other Annual Income:	Source of Other Income:	
£	£		
Business/Employer Name:	Type of Business:		
Current Role:	Time at Current Role (MM/YY):		
	/		
Evidence of Income Available:	Payslips:	Accounts:	SA302:

Applicant 2

EMPLOYMENT STATUS:

Employed:

Unemployed:

Retired:

Self-employed:

ARE YOU A:

Basic Rate Taxpayer:

Higher/Additional Rate Taxpayer:

Gross Annual Income:

Other Annual Income:

Source of Other Income:

£

£

Business/Employer Name:

Type of Business:

Current Role:

Time at Current Role (MM/YY):

/

Evidence of Income Available:

Payslips:

Accounts:

SA302:

SECTION 4: LOAN DETAILS

Total number of properties being used as security for this application:

If more than 1 investment property owned please provide an up to date Property Portfolio Schedule.

Loan Amount:

£

Term:

months.

Estimated Security Value (combined value if portfolio):

£

Total Annual Rental Income (combined income if portfolio):

£

Please enter the vacant possession value as this is the value that most lenders will use.

REPAYMENT TYPE:

Interest Only

Capital Repayment

Part Interest Only/Capital Repayment

Repayment Vehicle:

IO

months.

CR

months.

Anticipated Completion Date:

Reason if urgent completion/tight deadline:

/ /

dd/mm/yyyy

Please rate in order of importance to you (to assist us in finding the most appropriate lender):

Speed:

Service:

Rate:

SECTION 5: LOAN PURPOSE

PURCHASE

Any Links To Vendor?

Yes:

No:

If YES please provide details on section 9.

Deposit:

£

Source:

(Salary/inheritance/savings etc.)

If gifted, please provide details of who from (relationship) & breakdown of deposit if part is being gifted:

Selling Agent Name:

Contact Number:

If private sale, please advise how sale came about:

Will you be managing the security yourself?

Yes:

No:

Have you ever lived in the security?

Yes:

No:

If security is not local to where you reside - please provide the reason for this particular purchase:

RE-MORTGAGE	Have you ever lived in the security?		Was the property inherited?		Do you manage the property yourself?		If no, do you use an agent?	
	Yes:	No:	Yes:	No:	Yes:	No:	Yes:	No:
	Original Purchase Price:		Original Purchase Date:		Mortgage Balance:			
	£		/ /		£			
			dd/mm/yyyy					
	Lender:							
 CAPITAL RAISE:								
Yes:	No:	Reason for Capital Raise:						
Reason for the increase in value since purchase (if you have undertaken works to the security please provide an explanation of the types of work and costings):								

SECTION 6: TYPE OF SECURITY

BUY TO LET									
House:	Detached:	End terrace:	Terraced:	Bedrooms:					
Flat:	bedrooms.	Maisonette:	bedrooms.						
		Yes:	No:						
 HMO									
House:	Detached:	End terrace:	Terraced:	Bedrooms:					
Flat:	bedrooms.	Maisonette:	bedrooms.						
		Yes:	No:						
		YES	NO	If no - when is the licence expected to be granted?					
Is the property licenced?				YES NO					
If no - does it require a licence?				Is/will the property be let to students?					
If yes, will a licence be in place by completion?				If yes - is/will there be an agreement with a local university?					
 APPLICABLE TO BOTH BTL/HMO									
If security is a flat:		How many flats in the block:		What floor is security on:					
Is the flat above a commercial unit:									
Yes: No:									
New build?		If yes, is a New Build Warranty in place?							
Yes: No:		Yes: No:							
Ex-Local Authority?:		If yes, please advise % of block in private ownership:							
Yes: No:		%							
Do you plan on undertaking any works to the security post completion?				If yes, please provide details:					
Yes: No:									

SECTION 7: SECURITY DETAILS

Security Address:

Postcode:

England/Wales:

Scotland:

Property Description:

Tenure:

Freehold:

Leasehold:

If leasehold, please advise years remaining on lease:

years

If leasehold, do the applicants own any share of the freehold?

Yes:

No:

YES

NO

If yes, is this personally or another entity?

Is the property a listed building?

Is the property of standard construction?

If no please provide details on Section 9.

Is the correct planning in place for it's current use?

If no please provide details on Section 9.

Any known restrictions/covenants?

If yes, please provide details on Section 9.

YES

NO

Has the property been converted in the last 10 years?

If yes, are the appropriate building regs/warranties in place?

SECTION 8: TENANT DETAILS

Is the property currently let or vacant?

Let:

Vacant:

If vacant - will it be let on completion?

Yes:

No:

If no - how long do you anticipate until this is let?

months.

Do any/will any relatives of our applicants reside in the security?

Yes:

No:

If yes, do any/will any relatives of our applicants occupy 40% or more of the property?

Yes:

No:

Are there any tenants that could be classed as 'vulnerable'?

Yes:

No:

If yes, please provide details:

Are there any DSS tenants?

Yes:

No:

If yes, please provide details:

Are there any regulated tenancies?

Yes:

No:

If yes, please provide details:

SECTION 9: ADDITIONAL DETAILS

Section: Additional Information:

DATA PROTECTION STATEMENTS (FOR FURTHER INFORMATION PLEASE REFER TO OUR CLIENT PRIVACY POLICY)

Please Note:

We will use your information to service this application for a mortgage/loan and you consent that we may obtain, use and process personal data on you and the individuals named in this form [and transfer such data to potential lenders]. If you have made a joint application or tell us that you have a spouse or financial associate, we will link your records together so you must be sure that you have their agreement to disclose information about them. Credit reference agencies also link your records together and these links will remain on your and their files until such time as you or your partner successfully files for a disassociation with the credit reference agencies to break that link. VIBE Finance/the lender will verify and credit check your application. This will involve the search of records held by credit reference and fraud prevention agencies. Such agencies not only provide credit and voters roll information, they can verify your identity and also record the details of searches including whether or not your application proceeds. We/the lender may also check at fraud prevention agencies to prevent or detect fraud. If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies. Law enforcement agencies may access and use this information. You may notify us at any time if you believe that the information we hold is inaccurate and apply to have such information corrected. We and other organisations may access and use from other countries the information recorded by fraud prevention agencies. We and other organisations may also access and use this information to prevent fraud and money laundering. Should you have any queries relating to the use and storage of information or if you want to receive details of the relevant fraud prevention agencies we use please write to us at: VIBE Finance, H4 Daedalus Park, Daedalus Drive, Lee on the Solent, PO13 9FX. Please note, you can (on request) receive a copy of all the information which we hold on file for you.

Use of your personal information

Information about all applicants will be collected and held on VIBE Financial Services LTD systems and database and will be used to process your application and for ongoing account maintenance and administrative purposes. It will be held in accordance with the Data Protection Act 1998 and we will only disclose it to the following; our lawyers, auditors, external advisors, agents and third parties as well as lender(s), together with their lawyers, auditors and external advisors, agents and rating agencies.

We understand that it is important to VIBE Financial Services that personal information about me/us and my/our account is treated as private and confidential. VIBE Financial Services Ltd will hold and deal with my/our personal data in accordance with the Data Protection Act 1998. VIBE Financial Services Ltd/the lender(s) may use the information given in this application for credit assessment, including credit scoring, making enquiries and taking references relating to me/us as considered necessary.

DECLARATIONS

I/we, the undersigned, declare that the replies to the questions contained in this application form and any supplementary application form(s) are true and complete in every respect to the best of my/our knowledge and understand that VIBE Financial Services Ltd has relied on the replies and may form the basis of any contract between me/us and the chosen lender. We also understand that VIBE will be sharing information within this form with lender(s) in relation to our mortgage application.

I/we give our authority for a formal credit search to be undertaken and/or for VIBE to instruct others to do so in connection with our application.

I/we hereby understand that VIBE Financial Services Ltd act solely as a credit broker and not as a lender.

I/we have read and agree with the data protection.

I/we agree, that VIBE Financial Services may use and share our information to prevent fraudulent activity.

I/we have read and agree with VIBE Financial Services Limited Terms of Business.

I/we have read and agree with the Client Privacy Policy provided separately.

By ticking this box we agree and accept all of the above declarations.

(If Company) signing for and on behalf of:

APPLICANT 1

Print Name:

Signature:

Date:

/ /
dd/mm/yyyy

APPLICANT 2

Print Name:

Signature:

Date:

/ /
dd/mm/yyyy

Broker Signing (on behalf of the customer)

I, the undersigned, have advised the applicant(s) that a formal credit search may be carried out in their name(s) with credit reference agencies who will record details of the search and may create a financial association with those with whom they are linked financially. The applicant(s) has/have given authority to my company to provide VIBE with the information contained within this form. I have the authority to instruct VIBE Financial Services Ltd to carry out a formal credit search and/or to instruct others to do so in connection with obtaining finance on their behalf. The applicant(s) also fully understand that VIBE Financial Services Limited will be sharing information within this form with lender(s) in relation to this mortgage application.

I confirm that I have provided the clients with VIBE Financial Services Limited's:

Terms of Business

Client Privacy Policy

I also declare that the replies to the questions contained herein are true and complete in every respect to the best of my knowledge and I understand that they will be relied upon by, and may form the basis of any contract between, the applicant(s) and the chosen lender.

Print name:

Date consent received from customer:

/ /
dd/mm/yyyy

Broker Signature:

Date:

/ /
dd/mm/yyyy

Company Name:

DECLARATIONS

I / We confirm that I / we are acting wholly or predominantly for business purposes and a property has been purchased with the sole intention of letting it out.

I / We have been made aware that Buy to Let mortgages entered into by the way of business are not regulated as a residential mortgage and therefore does not hold the additional level of consumer protection as for Consumer Buy to Let mortgages.

I / We have been made aware that if I am / we are in any doubt as to the consequences of this agreement not being regulated then I / we should seek independent legal advice.

You should seek separate legal and tax advice regarding your responsibilities of owning this type of property. Please note our service does not consider the suitability of you purchasing a Buy to Let property for business purposes.

APPLICANT 1

Full Name:

Signature:

Date:

/ /
dd/mm/yyyy

APPLICANT 2

Full Name:

Signature:

Date:

/ /
dd/mm/yyyy