

SECTION 2: PERSONAL DETAILS CONTINUED

Applicant 1		Applicant 2	
Nationality:	Permanent right to reside in UK:	Nationality:	Permanent right to reside in UK:
	Yes: No:		Yes: No:
Home Address:		Home Address:	
Postcode:	Country:	Postcode:	Country:
Time at Address:	Residential Status:	Time at Address:	Residential Status:
years months	(Homeowner/tenant/living with parents).	years months	(Homeowner/tenant/living with parents).
Previous Address (if less than 3 years at current address):		Previous Address (if less than 3 years at current address):	
3 years address history required - please provide further address(es) under Section 9 if applicable.		3 years address history required - please provide further address(es) under Section 9 if applicable.	
Value (if homeowner):	Mortgage Outstanding:	Value (if homeowner):	Mortgage Outstanding:
£	£	£	£
Postcode:	Country:	Postcode:	Country:
Time at Address:		Time at Address:	
years months		years months	
How did you accumulate your wealth?		How did you accumulate your wealth?	
<p>HAVE YOU EVER HAD ANY OF THE FOLLOWING REGISTERED AGAINST YOU OR A BUSINESS YOU ARE/WERE INVOLVED IN?</p> <p>APPLICANT 1 YES NO</p>		<p>HAVE YOU EVER HAD ANY OF THE FOLLOWING REGISTERED AGAINST YOU OR A BUSINESS YOU ARE/WERE INVOLVED IN?</p> <p>APPLICANT 1 YES NO</p>	
Had a Company Go Into Liquidation:		Had a Company Go Into Liquidation:	
Mortgage Arrears:		Mortgage Arrears:	
Defaults:		Defaults:	
County Court Judgements:		County Court Judgements:	
Declared Bankrupt:		Declared Bankrupt:	
Entered Into IVA/CVA:		Entered Into IVA/CVA:	
Missed Payments on Unsecured Credit:		Missed Payments on Unsecured Credit:	
Entered Into a Debt Management Plan:		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		Applicant 2	
EMPLOYMENT STATUS:		EMPLOYMENT STATUS:	
Employed:	Unemployed:	Employed:	Unemployed:
Retired:	Self-employed:	Retired:	Self-employed:
ARE YOU A:		ARE YOU A:	
Basic Rate Taxpayer:		Basic Rate Taxpayer:	
Higher/Additional Rate Taxpayer:		Higher/Additional Rate Taxpayer:	
Gross Annual Income:	Other Annual Income:	Gross Annual Income:	Other Annual Income:
£	£	£	£

SECTION 3: EMPLOYMENT DETAILS CONTINUED

Applicant 1

Business/Employer Name:

Current Role:

Source of Other Income:

Type of Business:

Time at Current Role (MM/YY):

Applicant 2

Business/Employer Name:

Current Role:

Source of Other Income:

Type of Business:

Time at Current Role (MM/YY):

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:

years

Estimated Security Value (combined value if portfolio):

£

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

Total Annual Rental Income (combined income if portfolio):

£

REPAYMENT TYPE:

Interest Only

Capital Repayment

Part Interest Only/Capital Repayment

Repayment Vehicle:

IO

years

CR

years

Anticipated Completion Date:

Reason if urgent completion/tight deadline:

dd/mm/yyyy

SECTION 5: LOAN PURPOSE PURCHASE

Any Links To Vendor?

Yes:

No:

If YES please provide details on section 12.

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:

SECTION 5: LOAN PURPOSE REMORTGAGE

Have you ever lived in the security?

Yes: No:

Was the property inherited?

Yes: No:

Do you manage the property yourself?

Yes: No:

If no, do you use an agent?

Yes: No:

Original Purchase Price:

£

Original Purchase Date:

/ /
dd/mm/yyyy

Mortgage Balance:

£

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: ASSETS & LIABILITIES

Applicant 1

ASSETS

Value of main residence: £

Value of other properties: £

Savings: £

Stocks & shares: £

Other investments: £

Please provide details of other personal assets.
E.g. personal belongings of value:

1	£
2	£
3	£
4	£
5	£
6	£

TOTAL ASSETS: £

LIABILITIES

Residential mortgage balance: £

Portfolio mortgage balance: £

Current overdraft facilities: £

Credit card balances: £

Unsecured loans: £

Please provide a breakdown of all unsecured credit balances (including overdrafts, credit cards and hire purchase):

1	£
2	£
3	£
4	£
5	£
6	£

TOTAL LIABILITIES: £

Applicant 2

ASSETS

Value of main residence: £

Value of other properties: £

Savings: £

Stocks & shares: £

Other investments: £

Please provide details of other personal assets.
E.g. personal belongings of value:

1	£
2	£
3	£
4	£
5	£
6	£

TOTAL ASSETS: £

LIABILITIES

Residential mortgage balance: £

Portfolio mortgage balance: £

Current overdraft facilities: £

Credit card balances: £

Unsecured loans: £

Please provide a breakdown of all unsecured credit balances (including overdrafts, credit cards and hire purchase):

1	£
2	£
3	£
4	£
5	£
6	£

TOTAL LIABILITIES: £

TOTAL NET VALUE

TOTAL NET VALUE: £

TOTAL NET VALUE: £

SECTION 7: TYPE OF SECURITY

BUY TO LET

HMO

Type of Property

House: Detached: End terrace: Terraced: **Flat:** **Maisonette:**
No. bedrooms.

If HMO please answer these questions, if not continue to the part below applicable to both

YES NO

Is the property licenced?

If no - when is the licence expected to be granted?

If no - does it require a licence?

Is/will the property be let to students?

YES NO

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?

Yes:

No:

If yes, is a New Build Warranty in place?

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 8: SECURITY DETAILS

Security Address:

Postcode:

England/Wales:

Scotland:

Property Description:

When was the property constructed?

Year

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:

If yes, is this personally or another entity?

YES

NO

Is the property a listed building?

Is the property of standard construction?

If no please provide details on Section 12

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

If no please provide details on Section 12

Any known restrictions/covenants?

If yes, please provide details on Section 12

Has the property been converted in the last 10 years?

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

YES

NO

SECTION 9: 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:

Contact details for valuation inspection:

Name:

Contact Number:

SECTION 10: ACCOUNTANT DETAILS

Companies Name:

Accountants Name:

Email:

Contact Number:

SECTION 11: SOLICITORS DETAILS

If the chosen lender offers Dual Representation would you like to proceed on a Dual Rep basis?

YES NO

If the answer is NO to the above question please provide us with your solicitors details (if known):

Firm Name:

Solicitors Name:

Email:

Contact Number:

SECTION 12: ADDITIONAL DETAILS

Section: **Additional Information:**

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 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.
(contact us 01329 277599 if you require us to re-send our Terms of Business)

I/we have read and agree with the [Client Privacy Policy](#) provided separately.
We would like to maintain a record of your express consent for us to contact you by post, telephone, SMS, email and instant messaging for marketing our products or services that we think may be of interest to you. Please indicate your consent to us contacting you by any of the means specified below:

Email	SMS	Telephone	Post	Instant messaging (WhatsApp or similar)
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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.

(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: