

INTRODUCER DETAILS (IF APPLICABLE)

Introducer Full Name: <input type="text"/>	Company Name: <input type="text"/>
Email Address: <input type="text"/>	Registered VIBE Partner? Yes: <input type="checkbox"/> No: <input type="checkbox"/>
Telephone Number: <input type="text"/>	Mobile Number: <input type="text"/>

SECTION 1: ENTITY APPLYING FOR FINANCE

Personal Names:

UK Limited Company/SPV Name:

(Please provide company structure if complex).

Offshore Company Name:

(Please provide company structure if complex).

LLP: Name:

Trust: Name: **Trustees:** **Beneficiaries:**
(Personal details to be provided on sections 2 & 3).

SIPP/SSAS Name:

Ltd Company No: **% Shareholding Split:**

Country Based: **% Shareholding Split:**

SECTION 2: PERSONAL DETAILS

Applicant 1

Title (please tick applicable): Mr. Mrs. Miss. Ms.

First Name (Inc middle name):

Surname:

NI Number: Retirement Age: Years

Date of Birth: Home Telephone Number:
dd/mm/yyyy

Mobile Number: Marital Status:
(Single/married/divorced/seperated/living together/widowed).

Email Address:

Applicant 2

Title (please tick applicable): Mr. Mrs. Miss. Ms.

First Name (Inc middle name):

Surname:

NI Number: Retirement Age: Years

Date of Birth: Home Telephone Number:
dd/mm/yyyy

Mobile Number: Marital Status:
(Single/married/divorced/seperated/living together/widowed).

Email Address:

SECTION 2: PERSONAL DETAILS CONTINUED

Applicant 1

Nationality: Permanent right to reside in UK: Yes: No:

Home Address:

Postcode:

Country:

Time at Address:

years months

Residential Status:

(Homeowner/tenant/living with parents).

Previous Address (if less than 3 years at current address):

3 years address history required - please provide further address(es) under Section 11 if applicable.

Value (if homeowner):

£

Mortgage Outstanding:

£

Postcode:

Country:

Time at Address:

years months

How did you accumulate your wealth?

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

APPLICANT 1

YES NO

Had a Company Go Into Liquidation:

Mortgage Arrears:

Defaults:

County Court Judgements:

Declared Bankrupt:

Entered Into IVA/CVA:

Missed Payments on Unsecured Credit:

Entered Into a Debt Management Plan:

Applicant 2

Nationality: Permanent right to reside in UK: Yes: No:

Home Address:

Postcode:

Country:

Time at Address:

years months

Residential Status:

(Homeowner/tenant/living with parents).

Previous Address (if less than 3 years at current address):

3 years address history required - please provide further address(es) under Section 11 if applicable.

Value (if homeowner):

£

Mortgage Outstanding:

£

Postcode:

Country:

Time at Address:

years months

How did you accumulate your wealth?

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

APPLICANT 1

YES NO

Had a Company Go Into Liquidation:

Mortgage Arrears:

Defaults:

County Court Judgements:

Declared Bankrupt:

Entered Into IVA/CVA:

Missed Payments on Unsecured Credit:

Entered Into a Debt Management Plan:

IF YOU HAVE ANSWERED YES TO ANY OF THE ABOVE PLEASE PROVIDE FULL DETAILS UNDER SECTION 11.

SECTION 3: EMPLOYMENT DETAILS

Applicant 1

EMPLOYMENT STATUS:

Employed: Unemployed:

Retired: Self-employed:

ARE YOU A:

Basic Rate Taxpayer:

Higher/Additional Rate Taxpayer:

Gross Annual Income: Other Annual Income:

£ £

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:

£ £

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: SECOND CHARGE LOAN DETAILS

Second Charge Loan Amount:

£

Term:

months.

Estimated Security Value:

£

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

Annual Rental Income for Security:

£

REPAYMENT TYPE:

Interest Only

Capital Repayment

Part Interest Only/Capital Repayment

Repayment Vehicle:

IO months.

CR months.

Anticipated Completion Date:

/ /
dd/mm/yyyy

Reason if urgent completion/tight deadline:

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

Speed:

Service:

Rate:

SECTION 5: LOAN PURPOSE

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:

£

Current Lender:

Current Rate:

Interest Rate Type:

Variable: Fixed:

Rate Expiry:

/ /
dd/mm/yyyy

Mortgage Balance:

£

Reason for second charge borrowing:

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	<input type="text"/>	£	<input type="text"/>
2	<input type="text"/>	£	<input type="text"/>
3	<input type="text"/>	£	<input type="text"/>
4	<input type="text"/>	£	<input type="text"/>
5	<input type="text"/>	£	<input type="text"/>
6	<input type="text"/>	£	<input type="text"/>

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	<input type="text"/>	£	<input type="text"/>
2	<input type="text"/>	£	<input type="text"/>
3	<input type="text"/>	£	<input type="text"/>
4	<input type="text"/>	£	<input type="text"/>
5	<input type="text"/>	£	<input type="text"/>
6	<input type="text"/>	£	<input type="text"/>

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	<input type="text"/>	£	<input type="text"/>
2	<input type="text"/>	£	<input type="text"/>
3	<input type="text"/>	£	<input type="text"/>
4	<input type="text"/>	£	<input type="text"/>
5	<input type="text"/>	£	<input type="text"/>
6	<input type="text"/>	£	<input type="text"/>

TOTAL ASSETS: £

LIABILITIES

Residential mortgage balance: £

Portfolio mortgage balance: £

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Credit card balances: £

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1	<input type="text"/>	£	<input type="text"/>
2	<input type="text"/>	£	<input type="text"/>
3	<input type="text"/>	£	<input type="text"/>
4	<input type="text"/>	£	<input type="text"/>
5	<input type="text"/>	£	<input type="text"/>
6	<input type="text"/>	£	<input type="text"/>

TOTAL LIABILITIES: £

TOTAL NET VALUE

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SECTION 7: SECURITY DETAILS

Residential Buy to Let: HMO: Main Residential Home Commercial: Semi-Commercial:

Number of rooms if applicable:

Do you occupy any part of the security?

Yes: No:

If yes, please provide details of parts occupied:

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 11

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

If no please provide details on Section 11

Any known restrictions/covenants?

If yes, please provide details on Section 11

Has the property been converted in the last 10 years?

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

YES

NO

SECTION 8: TENANT DETAILS (BUY TO LET ONLY)

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: ACCOUNTANT DETAILS

ACCOUNTANTS DETAILS:

Companies Name:

Accountants Name:

Email:

Contact Number:

SECTION 10: 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 11: 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)

(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: