

## 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

<b>Applicant 1</b> Title (please tick applicable): Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Miss. <input type="checkbox"/> Ms. <input type="checkbox"/> First Name (Inc middle name): <input type="text"/> Surname: <input type="text"/> NI Number: <input type="text"/> Retirement Age: <input type="text"/> Years Date of Birth: <input type="text"/> Home Telephone Number: <input type="text"/> <small>dd/mm/yyyy</small> Mobile Number: <input type="text"/> Marital Status: <input type="text"/> <small>(Single/married/divorced/seperated/living together/widowed).</small> Email Address: <input type="text"/>		<b>Applicant 2</b> Title (please tick applicable): Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Miss. <input type="checkbox"/> Ms. <input type="checkbox"/> First Name (Inc middle name): <input type="text"/> Surname: <input type="text"/> NI Number: <input type="text"/> Retirement Age: <input type="text"/> Years Date of Birth: <input type="text"/> Home Telephone Number: <input type="text"/> <small>dd/mm/yyyy</small> Mobile Number: <input type="text"/> Marital Status: <input type="text"/> <small>(Single/married/divorced/seperated/living together/widowed).</small> Email Address: <input type="text"/>	
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## 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 12 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 12 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 12.

## 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: 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:

/  /

dd/mm/yyyy

Reason if urgent completion/tight deadline:

### 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:

Is VAT Payable?

Yes:

No:

If Yes, Please Advise VAT Payable:

£

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: TYPE OF SHORT TERM FINANCE

**BRIDGING:**

(No works to be undertaken within the term of the loan):  
Please confirm the reason for the bridge:

**RESIDENTIAL REFURBISHMENT:**

(Please provide a breakdown schedule of works, costings & CV in relation to similar projects as this undertaken).  
Brief description of project to be undertaken:

**COMMERCIAL REFURBISHMENT:**

(Please provide a breakdown schedule of works, costings & CV in relation to similar projects as this undertaken).  
Brief description of project to be undertaken:

**DEVELOPMENT:**

(Please provide us with a full development appraisal & costings along with a personal CV detailing experience, architects plans & drawings, copy of planning permission & details of contractors). Brief description of project to be undertaken:

PLEASE CONFIRM THE EXIT

## SECTION 6: TYPE OF SHORT TERM FINANCE CONTINUED

Where works are being undertaken for either Residential/Commercial/Development:

Total costs of works: £  Timescale for works:  GDV:  Exit:  Projected rental income once works are complete: £

Will you be covering the full cost of works from your own funds? 

<b>YES</b>	<b>NO</b>
<input type="checkbox"/>	<input type="checkbox"/>

Do you require stage drawdowns? 

<input type="checkbox"/>	<input type="checkbox"/>	If yes, please provide further details on Section 12.
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Is Planning Permission required? 

<input type="checkbox"/>	<input type="checkbox"/>
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If yes, will planning be in place on completion? 

<input type="checkbox"/>	<input type="checkbox"/>
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If no, have you started liaising with the local planning department? 

<input type="checkbox"/>	<input type="checkbox"/>
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What will the exit be if planning is not granted:

Will you be undertaking the works to the security yourself or using a local contractor - please provide company name etc:

## SECTION 7: 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: £

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:** £

## TOTAL NET VALUE

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## 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?

Is the property a listed building?

**YES**

**NO**



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 let - how many tenants occupy our security?

(For additional properties please provide information on section 12).

Is there any link between our applicant and any tenant?

Yes:  No:

If yes, please provide details:

Could any current tenant be classed as 'vulnerable'?

Yes:  No:

If yes, please provide details:

Tenant Name:

Tenancy Start Date:

 /  /   
dd/mm/yyyy

Tenancy Expiry Date:

 /  /   
dd/mm/yyyy

Rent Per Annum:

Frequency Paid:

Date of Next Rent Review:

 /  /   
dd/mm/yyyy

Tenant Name:

Tenancy Start Date:

 /  /   
dd/mm/yyyy

Tenancy Expiry Date:

 /  /   
dd/mm/yyyy

Rent Per Annum:

Frequency Paid:

Date of Next Rent Review:

 /  /   
dd/mm/yyyy

## SECTION 10: ACCOUNTANT DETAILS

ACCOUNTANTS 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)

(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: