

INTRODUCER DETAILS (IF APPLICABLE)

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

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

Beneficiaries:

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:

dd/mm/yyyy

Home Telephone Number:

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:

dd/mm/yyyy

Home Telephone Number:

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 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: ☐

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: <input type="checkbox"/> No: <input type="checkbox"/>	Was the property inherited? Yes: <input type="checkbox"/> No: <input type="checkbox"/>	Do you manage the property yourself? Yes: <input type="checkbox"/> No: <input type="checkbox"/>	If no, do you use an agent? Yes: <input type="checkbox"/> No: <input type="checkbox"/>
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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: COMMERCIAL OWNER OCCUPIED

OWNER OCCUPIED

☐ Commercial - Owner Occupied
3yrs accounts to be provided with VIBE enquiry form for business occupying security.

Does your business currently occupy the security?
Yes: ☐ No: ☐

If yes, how long have they occupied for?
 years months

If purchase, is there a sitting tenant discount?
Yes: ☐ No: ☐

If yes, please enter details:

If no - where does your business currently trade from?

Will your business be vacating its current premises on completion?

If application is in personal name(s) - is/will there be a formal lease in place on completion?
Yes: ☐ No: ☐

Number of years of sector experience:
 years months

SECTION 6: SEMI COMMERCIAL OWNER OCCUPIED

☐ Semi-Commercial - Owner Occupied
3yrs accounts to be provided with VIBE enquiry form for business occupying security.

Will you be occupying the residential part, commercial part, or both?
Resi only: ☐ Commercial only: ☐ Both: ☐

If you will reside in the property, please advise if residential part is no more than 40% of property:
Yes: ☐ No: ☐

If Commercial Occupier, how long have you occupied for?

If purchase, is there a sitting tenant discount?
Yes: ☐ No: ☐

If yes, please enter details:

If no - where does your business currently trade from?

Will you be vacating your current premises on completion?
Yes: ☐ No: ☐

SECTION 6: INVESTMENT

INVESTMENT

☐ Commercial - Investment ☐ Semi-Commercial - Investment

Will you be managing the security yourself?
Yes: ☐ No: ☐

If no, will you be using a management agent?
Yes: ☐ No: ☐

If yes, name of agent:

Fee: £

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

TOTAL NET VALUE: £

TOTAL NET VALUE: £

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

☐☐

SEMI COMMERCIAL ONLY

Commercial / Residential Split (%)

Residential

%

Commercial

%

Rental Income Split (£)

Residential

£

Commercial

£

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

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

For further tenants please provide details on Section 12.

Valuation Contact Details

Contact details for valuation inspection:

Name:

Contact Number:

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: