Vida Homeloans

Criteria Guide

What's New?

- **Improved criteria for customers taking their mortgage into retirement**
  Higher maximum age, Pension income now included within affordability, across both repayment and interest only options of repayment.

- **BTL - Layered Companies**
  Now accepting layered company structures (maximum 1 shareholding company)

Buy to Let

- Portfolios up to £7.5m
- ICR for HMOs and MUBs reduced to 125% for SPVs
- First time and experienced landlords
- No maximum limit of storeys in a flat block
- Expats in selected worldwide and EEA countries

Residential

- Impaired and improving credit history
- Complex incomes and second jobs
- Maximum age up to the customer's 86th birthday
- Potential for a term of up to 45 years
- First Time Buyers welcomed

Seriously Satisfying Service

PremierHub

Residential Criteria

Loan	
Maximum LTV	97% LTV. Interest Only 75%
Minimum Loan	£50,000
Maximum Loan	£2m up to 75%, £1.5m up to 90%, £750k up to 97%. Interest only max loan £1m
Minimum Term	Our minimum term is 5 years. Any products selected with a fixed rate of 5 or more years, 1 extra year must be applied to the term e.g. • 5 year fixed rate must have a 6 year term. • 7 year fixed rate must have a 8 year term.
Maximum Term	45 years (Capital Repayment and Interest Only)
Remortgage	Considered even within 6 months since purchase or last remortgage, subject to underwriter discretion.
Debt Consolidation	Remortgages allowed for any legal purpose. Remortgages with debt consolidation are available up to 90% LTV on the Vida 36 tier and up to 85% LTV across all other tiers. Capital Raising for gambling debts is not allowed.
Offer validity	4 months. New Build offers are valid for 6 months.
Cashback	Cashback is available on our Cashback product range and will be paid via the conveyancer on completion of the mortgage.

Applicant	
Minimum age	21
Maximum age	Before the applicant's 86th Birthday (see **Lending in or into retirement** section below)
Maximum number of applicants	4 (all incomes considered)
Marital status	Vida Homeloans will accept sole applications from married couples or civil partnerships, provided the partner has not previously had any interest in the property.
FTBs	Accepted across the full product range
Allowable Adverse	Have a look at our product guides to see the level of adverse we can accept
Lending in or into retirement	Vida considers lending into retirement to be where the term extends beyond an applicant's anticipated retirement age or their 76th birthday (whichever is lower). This is referred to as the applicant's "retirement age" throughout the criteria below. Where an applicant is **within 10 years of their retirement age**, affordability will use the lower of current income or projected pension income. Where an applicant is **more than 10 years from their retirement age**, current income may be used provided the applicant is actively contributing to a pension scheme.

Lending in or into retirement cont..	Where **50% or more of the term extends beyond their retirement age**, affordability will use the lower of current income or projected pension income. The mortgage term must end prior to the oldest applicant's 86th birthday.

Income and Evidence

Minimum income	One applicant must earn at least £15,000. The Foreign National product range is available up to 90% LTV subject to: One applicant solely earning a minimum income of £50,000 **Or** Joint applicants (up to 4 individuals) earning a combined total minimum income of £70,000 Where these income thresholds are not met, the maximum borrowing is restricted to 75% LTV. Benefit income should not typically be considered the main source of income.
Employment history	Whilst there is no minimum time in current employment, applicants need to provide at least 3 months' employment history.
Employed	Latest payslip, further information may be required upon assessment.
Other income	**100%** • Investment income (supported by SA302) • Mortgage subsidy • Rental profit (supported by SA302) • Lodger income (remortgage only) • Trust Fund income • Car, large town, shift, housing allowances • Foster care income • Court ordered maintenance • Income from 2nd jobs (3 months' record of employment and last 3 payslips required) • Pension income • Regular bonus supported by last P60 and last 3 payslips showing the bonus being paid • Commission supported by last P60 and last 3 payslips showing payments • Child Tax Credit • Child Benefit (where each applicant earns less than £60K, benefit can be included for any child that does not exceed 11 years old at application) • Guardians allowance **75%** • Regular overtime supported by last P60 and last 3 payslips showing payments • Profit related pay supported by last P60 • Tronc (tips) income

Other income cont...	**50% (not as main source of income)** • Disability Living Allowance (DLA) • Carer's Allowance • Independence Payment • Industrial Injuries Disablement Benefit (IIDB) • Personal Independence Payment (PIP) • Employment and Support Allowance (ESA) - Income and Contribution • Incapacity Benefit • Armed Forces • Universal Credit • Working Tax Credit
Self Employed	**Sole Trader, LLP or Partnership:** Trading for less than 2 years we will require 1 years evidence of income. Trading for 2 years or more we will require the latest 2 years evidence of income. Acceptable evidence: SA302 and supporting Tax Year Overview, or an Accountant's Certificate completed by a qualified accountant, or accounts that have been certified by a qualified accountant. If the latest proof of income is older than 12 months (but no more than 21 months old), the latest 3 months Personal and Business Bank Statements will also need to be supplied. **Limited Company Director:** Trading for less than 2 years we will require 1 years evidence of income. Trading for 2 years or more we will require the latest 2 years evidence of income. Acceptable evidence: Accountant's Certificate completed by a qualified accountant, or accounts that have been certified by a qualified accountant. If the customer is not a 100% shareholder and only accounts are provided, we will also require the last 2 years SA302s to verify the customer's income. Please note SA302's alone are not an acceptable proof of income for a Limited Company Director. If the latest proof of income is older than 12 months (but no more than 21 months old), the latest 3 months Personal and Business Bank Statements will also need to be supplied. **Declining Profits** Where there is stable or increasing profits, we will use the latest year's figures. Where the previous 2 years shows a significant variance, we may request information from prior years to enable a better view of the trend to be established. **Retained Profit** We will consider retained profit as a source of deposit however it cannot be used as income towards affordability.

Contractors	Day 1 contractors considered with a minimum of 1-years track record of employment within the same line of work (with the exception of Limited Companies). Minimum 1 month remaining on current contract. We will require a signed copy of the applicant's current contract. Income requirements: Weekly rate x 48 weeks for self employed. Umbrella contractors considered. CIS contractors considered using last years SA302 / Tax calculations with corresponding TYOs, along with the latest 3 months pay-slips /invoices; OR the latest 12 months CIS payslips / invoices.
Nationality & Residency	
Nationality and Residency	All applicants must provide 3 years address history. The latest year must show continuous residency in the UK.
EU/EEA/Swiss and Foreign nationals	Foreign nationals will need to provide evidence of their right to reside in the UK. Those with a permanent right to reside, EU/EAA/Swiss with Pre-Settled / Settled status, Indefinite leave to remain or are a foreign national applying with an applicant with permanent right to reside (who is EU/EAA/Swiss with Pre-Settled / Settled status or has Indefinite leave to remain) you can apply for products from our Standard Residential range. Foreign Nationals holding an acceptable visa type within the list below: • Skilled Worker Visa • British National (Overseas) Visa • Health and Care Worker Visa • Family Visa – Spouse or Partner • Family Visa – Parent • Family Visa – UK Ancestry • Family Visa – Skilled Worker Dependent • Innovator Founder Visa • Investor Visa • Global Talent Visa • Minister of Religion Visa • Sportsperson Visa The Foreign National policy is available up to 90% LTV subject to: One applicant solely earning a minimum income of £50,000 **Or** Joint applicants (up to 4 individuals) earning a combined total minimum income of £70,000. Where these income thresholds are not met, the maximum borrowing is restricted to 75% LTV. The Foreign National policy requires 5% of the deposit to come from the applicant's own funds (e.g. savings or inheritance).
Acceptable documents for proof of ID	• Valid UK Passport. • Valid UK Driving Licence - Photo Card. • Valid non-UK passport or National ID card HM Forces/Police Warrant Card. • Current firearms licence or shotgun certificate.

Certification of documents	Please note all documents must be certified, as per below requirements: • To certify a document please add the name of the certifier, the date (no more than 3 months old) and signature of the certifier. Please note digital signatures are acceptable. The certifier must have the authorisation to undertake this activity from your firm. • Please also include one of the following statements: **For documents that contain a photo:** • I certify that this is a true copy of the original document, and the photo is a true likeness. **For documents that don't contain a photo:** • I certify that this is a true copy of the original document.
Deposit Criteria	
Gifted deposit	Gifted deposits are accepted from close relatives – parent, child, grandparent, sibling, step relatives, uncle, aunt, cousin, niece/nephew, foster parent, or legal guardian. On all applications the persons providing the deposit will have to complete a form confirming they have no interest in the property and will not reside at the property. This form can be downloaded from our website. We may require evidence, in the form of the front page of a bank or savings statement, showing the balance in a UK bank account and the donor's name and address.
Savings	Proof of savings will be required in all instances. Please refer to the list of items required to support the application following submission for confirmation of the evidence required. This will range from a statement showing the balance in a UK bank account, to monthly bank statements evidencing the build up of funds.
Purchase at undervalue	Acceptable where purchasing from a close relative, or a long term tenant buying from their landlord.
Directors Loan	For self-employed applicants only (confirmation from an Accountant will be required confirming the loan will not adversely affect the business).
Government Financial Support Schemes	Where the applicant has used any of the schemes, (e.g., SEISS, CBILS or BBLS) the proceeds cannot be used towards deposit
Repayment Method – Capital Repayment and Interest Only	
Overpayment	Where ERC's exist, up to 10% in any rolling 12 month period. As no ERCs on variable products there is no restriction on overpayments.
Interest Only repayment vehicle	• Cash ISA or other regular savings • Regular investments (stocks and bonds) • Pensions • Sale of another property • Downsizing provided equity of at least £250,000 for properties in London & South East and £175,000 in the rest of the UK • Other than downsizing, a combination of repayment vehicles can be used.

Property	
Minimum valuation	• £70,000. Minimum loan size or maximum LTV may at times require a higher valuation. • For Ex-LA flats, £80,000 outside Greater London and £200,000 within.
Locations	Mainland England, Scotland, Wales. Postcode restrictions apply in Scotland.
Flats	No maximum limit on number of storeys in a block subject to Valuers comments on mortgageability and saleability.
Ex-LA flats	• No minimum private ownership percentage • Deck access allowed • No maximum limit on number of storeys • Available up to 80% LTV.
Premises above or adjacent to commercial	Properties above and/or adjacent to commercial premises: Can be considered: • Up to 75% LTV • Up to 60% LTV for flats above/adjacent to restaurants, takeaways, dry cleaners, hairdressers, launderettes, tattoo, piercing, nail parlours, public houses and petrol stations.
Unsuitable properties	To find out more about unacceptable properties and Modern Methods of Construction, please contact us.

Tenure	
Freehold	Houses and Coach House flats accepted.
Leasehold	The lease must have an unexpired term of 40 years remaining at the end of the mortgage term for C&R loans, 70 years remaining for IO.

New Build	
Offer validity	Houses and Coach House flats accepted.
Builder deposit/ incentive	Acceptable up to 5% of the purchase price.
Building Warranty	A warranty should be in place from a suitable provider. See the Lending Criteria section of the Vida Website for full list.

Right to Buy and Acquire	
RTB/RTA	Purchase only applications from Local Authorities for Right to Buy and from Housing Associations for Right to Acquire. Available up to lower of 100% of discounted purchase price or 75% of the open market value.
Documents required	**We will need to see:** - Section 125 or RTA 3 from the Local Authority/Housing Association.

Helping Hand/Joint Borrower Sole Proprietor	
Definition	Parents (including stepparents and parents of a spouse) and children (including step or adopted), siblings, grandparents, aunts, uncles, cousins and nieces/nephews) assisting each other to buy or remortgage.
Income	Up to 4 applicants with all incomes considered in affordability.
How it works	Only borrowers named on the title deeds will occupy the property as their main residence. Family member(s) will live elsewhere. All will be jointly and severally liable for the mortgage.

Loan	
Maximum LTV	85%
Minimum Loan	£50,000
Maximum Loan	£2m up to 75%, £750k up to 80%, £500k up to 85%
Minimum Term	Our minimum term is 5 years. Any products selected with a fixed rate of 5 or more years, 1 extra year must be applied to the term e.g. • 5 year fixed rate must have a 6 year term. • 7 year fixed rate must have a 8 year term.
Maximum Term	45 years (Capital Repayment and Interest Only).
Remortgage	Considered even within 6 months since purchase or last remortgage, subject to underwriter discretion
Debt Consolidation	4 months. New Build offers are valid for 6 months.
Offer validity	Cashback is available on our Cashback product range and will be paid via the conveyancer on completion of the mortgage.
Cashback	Cashback is available on our Cashback product range and will be paid via the conveyancer on completion of the mortgage.

Applicant	
Minimum age	21 years for primary applicant, 18 for other applicants if direct family members
Maximum age	No upper age limit
Maximum number of applicants	4
First time buyers	Applicants who do not currently own any property are acceptable.
Allowable Adverse	Have a look at our product guides to see the level of adverse we can accept
Consumer Buy to Let	Applicants who are accidental landlords can be considered for Consumer Buy to Let loans.
Let to Buy / Let to Rent / Let to Move	Applicants who are letting their property to buy, rent or move can be considered. Vida does not currently lend on both the BTL and the new residential purchase in Let to Buy cases.

Affordability

	Basic Rate & SPVs (Expats / HMO & MUBs / Holiday Let*)	**Higher Rate** (Expats / HMO & MUBs / Holiday Let*)	**Blended Rates** (mix of Basic & Higher Rates) (Expats / HMO & MUBs / Holiday Let*)
Rental Cover Rates	125%	145%	135%
Rental Calculation	2 year fixed products: assessed on initial rate + 2%, or a nominal rate of 5.5%, whichever is higher. 5 year fixed products: assessed on initial rate. Remortgage applications with no additional borrowing: assessed on initial rate. *Standard BTL ICRs apply, with a 1% stress added to the pay rate for 5-year fixed products and all £ for £ Remortgages.		

Nationality & Residency

Nationality and Residency

All applicants (including directors/ shareholders in SPVs) to provide address history covering the last 3 years. The latest year must show continuous residency in the UK (this does not apply to Expatriates).

Applicants must be either a/an:

- UK National residing in the UK
- Foreign National living in the UK with permanent rights to reside
- EU/EEA/Swiss National (Settled or Pre-Settled Status)
- Expatriate (all applicants must be Expatriate if multiple individual applicants)
- Foreign Nationals holding an acceptable visa type within the list below:
- Family (Spouse/Partner/Parent/UK Ancestry/Skilled worker dependant)
- Innovative Founder
- Global Talent
- Minister of Religion
- British National (Overseas)
- Investor
- Health and Care worker
- Sportsperson
- Skilled worker

Foreign nationals will need to provide evidence of their right to reside in the UK.

We will require 5% of the deposit to come from the applicant's own funds (e.g., savings or inheritance).

EU/EEA/Swiss and Foreign Nationals	Foreign nationals will need to provide evidence of their right to reside in the UK. Those with a permanent right to reside, EU/EAA/Swiss with Pre-Settled / Settled status or Indefinite leave to remain or who are a foreign national applying with an applicant with permanent right to reside, (who is EU/EAA/Swiss with Pre-Settled / Settled status, or has Indefinite leave to remain) can apply for products from our Standard Buy to Let range. Foreign Nationals holding an acceptable visa type within the list below: • Skilled Worker Visa • British National (Overseas) Visa • Health and Care Worker Visa • Family Visa – Spouse or Partner • Family Visa – Parent • Family Visa – UK Ancestry • Family Visa – Skilled Worker Dependent • Innovator Founder Visa • Investor Visa • Global Talent Visa • Minister of Religion Visa • Sportsperson Visa The Foreign National policy requires 5% of the deposit to come from the applicant's own funds (e.g. savings or inheritance).
Acceptable proof of current residential address	• Utility bill not more than 3 months old (internet statements considered) • Valid UK driving licence - Photo Card • Bank/credit card statement showing full name and address (internet statements considered) • Latest Council Tax Bill • Latest Mortgage Statement • HMRC Correspondence • Where providing proof of a previous address, we will need to see originals.
Acceptable documents for proof of ID	• Valid UK Passport. • Valid UK Driving Licence - Photo Card. • Valid non-UK passport or National ID card HM Forces/Police Warrant Card. • Current firearms licence or shotgun certificate.
Certification of documents	Please note all documents must be certified, as per below requirements: • To certify a document please add the name of the certifier, the date (no more than 3 months old) and signature of the certifier. Please note digital signatures are acceptable. The certifier must have the authorisation to undertake this activity from your firm. • Please also include one of the following statements: **For documents that contain a photo:** I certify that this is a true copy of the original document, and the photo is a true likeness. **For documents that don't contain a photo:** • I certify that this is a true copy of the original document.

Income

Income	No minimum income. Income and employment details will not generally be requested for self funding BTLs.

Expat

Eligibility	British Citizens living or working in selected EEA or Worldwide countries (refer to Expat Flyer for list of countries). Minimum property value of £150,000 for non EEA Landlords.
LTV	Up to 75% LTV.
SPV	Applications can be considered where one or more director(s) or shareholder(s) of an SPV registered in England, Wales or Scotland is resident overseas as an Expat.
Existing Landlords	Need to own a BTL property in the UK and receive rental income. Maximum loan £2,000,000.
First Time Landlords	First Time Landlords considered for loans up to £500,000. Applicants must own a UK property.
Applicant profile	Applicants are required to hold an active credit account in the UK, e.g a UK bank account, loan or credit card.
Consumer Buy to Let	Consumer Buy to Let: Applicants who are Expat accidental landlords can be considered for Consumer Buy to Let loans. Have a look at our Consumer Buy to Let guide for more information.
Let to Buy / Let to Rent / Let to Move	Applicants who are letting their property to buy, rent or move abroad can be considered. Vida does not currently lend on both the BTL and the new residential purchase in Let to Buy cases.

Multi Unit Blocks

Applicant profile	Applicants with no previous landlord experience can be considered.
Minimum valuation	£175,000 for the freehold block in London and South East, £125,000 in all other regions.
Number of Units	Up to 6 self-contained units on a single freehold title. Flats only, no mixed units.

Houses of Multiple Occupancy/Student Lets

Applicant profile	Applicants with no previous landlord experience can be considered.

Minimum valuation	£100,000
Number of bedrooms	Up to 6 bedrooms.
Licensing requirements	HMO licence is required if deemed appropriate from the Local Authority.

Holiday Let

Applicant	• At least one applicant must have owned a Residential or BTL property for a minimum of 6 months. • No minimum income requirement • Ex-Pats allowable within standard Ex-Pat criteria • Personal use allowable up to a maximum of 90 days per calendar year.
Affordability Calculation	**Rental Income Calculation** • Affordability will be based on the average holiday rental income (Average of Low, Medium and High season rates) multiplied by a maximum of 30 weeks • If the occupancy letter confirms fewer than 30 weeks, the lower figure will be used **Stress Rate** • Calculated in line with the standard BTL stress test methodology (a 1% stress will be added to the pay rate for 5-year fixed products and all £ for £ remortgages).
Maximum LTV	80% LTV (Excluding fees)
Number of bedrooms	Maximum 6 bedrooms
Maximum Holiday BTLs	Maximum 4 Holiday BTLs with Vida Homeloans
Property Considerations	• New and existing Holiday Lets considered • Appropriate planning consent is required for 'Holiday Let'. Condition to be added to offer of loan to ensure property usage is acceptable as a 'Holiday Let'.
We will not accept	• Holiday lets within holiday parks • Restricted occupancy conditions or covenants against the property • Title restrictions on subletting • B&B's or Hotels • HMOs or MUBs • Single occupation for more than 31 continuous days to any individuals.

Special Purchase Vehicles (SPVs) Limited Company Lending

Definition	Applications accepted from SPVs that have been formed for the sole purpose of holding residential Buy to Let properties as assets. Trading limited company lending is not permitted.

Directors or shareholders	Up to 4 individuals. SPV must be registered in England, Wales or Scotland.
Acceptable SIC codes	68100, 68209, 68320, 68201
Acceptable SPV Deposits	Deposit confirmed by way of equity (where SPV is purchasing property from the applicant) or cash deposit - these would be classed as Director's loans to the SPV. Intercompany loans are acceptable. Gifted equity/deposits, purchase at undervalue are not accepted.
Personal Guarantees	All directors and all classes of shareholder are required to provide joint and several guarantees unless under 18 and a dependent of a director.
Holding Companies	We accept SPVs that are part of a layered company structure, up to a maximum of 1 other shareholding company i.e. where another company holds shares in the SPV. This is subject to the directors named on the mortgage application being the same directors named on the holding company and holding at least 75% shares in the holding company.
Connected transaction	Where the security property is registered in the personal name of one of the applicants, at least one of the current owners must also be a shareholder of the SPV named on the application.
Deed of Trust	We are unable to lend where a Deed of Trust is in place.
Property	
Minimum valuation	£50,000 up to 70%, £70,000 above 70% LTV. Ex LA flats £80,000 outside Greater London, £200,000 within.
Locations	Mainland England, Scotland and Wales. Postcode restrictions apply in Scotland.
Flats	No maximum limit on number of storeys in a block subject to Valuers comments on mortgageability and saleability.
Ex-LA flats	• No minimum private ownership percentage • Deck access allowed • No maximum limit on number of storeys • Available up to 80% LTV.
Premises above or adjacent to commercial	Properties above and/or adjacent to commercial premises: Can be considered: • Up to 75% LTV • Up to 60% LTV for flats above/adjacent to restaurants, takeaways, dry cleaners, hairdressers, launderettes, tattoo, piercing, nail parlours, public houses and petrol stations.

EPC requirements	We require all BTL properties to have a valid Energy Performance Certificate (EPC) rating of E or above, unless a valid exemption has been registered. Any future legal change to the minimum EPC rating must be maintained for the full term of the mortgage.
Unsuitable properties	To find out more about unacceptable properties and Modern Methods of Construction, please contact us.
New Build	
Offer validity	6 months.
Building Warranty	A warranty should be in place from a suitable provider. See the Lending Criteria section of the Vida Website for full list.
Portfolio Landlords	
Definition	Having 4 or more mortgaged BTL properties.
Interest Only repayment vehicle	Applicants with no previous landlord experience can be considered.
Maximum value	Up to 20 properties with a maximum of £7,500,000 in a Vida Portfolio. No limit on overall portfolio size. Average LTV up to 80% Rental stressing will only be applied to mortgages held by Vida. Background portfolio required to meet a minimum ICR/ applied stress of 125%.
Tenure	
Freehold	Houses only and Coach House flats.
Leasehold	The lease must have an unexpired term of 40 years remaining at the end of the mortgage term for C&R loans, 70 years remaining for IO.
Tenancies	• APT, PRT (Scotland), Standard Occupation Contract (Wales), Non-Assured Periodic Tenancy Agreement (Corporate Let and High Value Rentals in England), shared households and student lets. • Assured, Protected, Regulated, Statutory or Common law tenants are not permitted
Deposit Criteria	
Gifted Deposits	Gifted deposits are accepted from close relatives – parent, child, grandparent, sibling, step relatives, uncle, aunt, cousin, niece/nephew, foster parent, or legal guardian. On all applications the persons providing the deposit will have to complete a form confirming they have no interest in the property and will not reside at the property. This form can be downloaded from our website. We may require evidence, in the form of the front page of a bank or savings statement, showing the balance in a UK bank account and the donor's name and address.

Savings	Proof of savings will be required in all instances. Please refer to the list of items required to support the application following submission for confirmation of the evidence required. This will range from a statement showing the balance in a UK bank account, to monthly bank statements evidencing the build up of funds.
Overseas Deposit	Deposits from an overseas account can be considered on a case by case basis.
Builder Deposit/ incentive	Acceptable up to 5% of the purchase price on new build properties.
Purchase at undervalue	Acceptable where purchasing from a close relative, or a long-term tenant buying from their landlord.
Intercompany Loans	Intercompany loans can be used as a source of deposit only for BTL SPV applications, where the applicant is an equal or majority shareholder in the trading company providing the funds. To be acceptable, the following criteria must be met: • The applicant must provide evidence of the intercompany loan funds. • The company providing the loan must have been incorporated for at least 12 months and be UK registered. The acting solicitor will complete necessary due-diligence checks prior to completion. E.g. Any directors or shareholders of the trading company who are not named on the mortgage application must provide consent to the loan.
Director Loans	Director's loans can be used as a source of deposit. If the applicant is taking money out of their own limited company, they must be an equal or majority shareholder.
Government Support Schemes	
Government Support Schemes	Where an SPV has made use of any Government Financial Support Scheme, (e.g., CBILS or BBLS) the proceeds are not to be used to fund any part of the deposit. We may consider lending to an SPV that has an ongoing Support Scheme loan (BBL or CBIL) where: • The security ICR is greater than 140% • Maximum LTV 75% • At least one applicant has additional background properties with more than 1 year's landlord experience. • The SPV must be profitable in its latest year. • Meet the criteria of our strongest credit tier (currently Vida 36).

This document is for the use of professional mortgage intermediaries only and not intended for retail consumer use.