

If your property is not registered at Land Registry you can ask the law firm acting in your sale to send the required documents to us and deal with any subsequent queries that we may have on the documents. However, you should be aware that your law firm may make a charge for this work and you should check the charges with them before instructing them to obtain these documents.

Alternatively, if you do not yet have a law firm instructed to complete your sale conveyancing we can instruct an LMS panel firm for you and ask them to provide the documents. In this instance, there will be no charge payable to LMS or the LMS panel law firm provided your sale completes. However, if you withdraw your property from the market or cancel your conveyancing instruction the law firm will charge you a £75 + VAT withdrawal fee to cover the cost of the work they will have undertaken to obtain the documents for you.

There are separate requirements if your property has a commonhold tenure and we will contact you if this is the case.

Who is LMS?

LMS is a well established company with over 15 years experience providing conveyancing, remortgage, valuation services, and now HIPs, for clients ranging from some of the biggest banks and building societies such as Abbey and Nationwide through to hundreds of independent estate agents up and down the country.



Questions?

If you have any questions or are not satisfied with any element of our HIP service please contact our Customer Service Team on **0845 075 7302** or email customerservice@lms.com. The team is available Monday-Friday 8am to 8pm and Saturday 10am to 4pm.

HIPs
CONVEYANCING
REMORTGAGING
VALUATIONS

ref. 220909-01



Your HIP - what to expect next?



Thank you for confirming that you would like to order your HIP from LMS. This leaflet helps explain what you can expect to happen next.

- **What are HIPs?**

Home Information Packs (HIPs) are a simple way of making buying and selling a home easier, faster and less stressful. Information about a property is gathered in advance of a sale and compiled into a pack so that the seller, estate agent and potential buyers can all be reassured there are no problems in key areas and can make informed decisions. The pack is produced in an electronic format (i.e. viewable on a computer), but can also be ordered in paper, CD or USB formats.

- **How to pay**

(please ignore this section if you have already paid for your HIP)

Payment is required and the pack produced before you can legally market your property so we'll aim to speak to you as quickly as possible. Any delays in arranging

payment will delay the compilation of your HIP and your ability to begin marketing your property.

There are 3 ways that you can choose to pay:

- a) Pay upfront in full with a debit card
- b) Pay upfront in full with a credit card (2% surcharge)
- c) A 10 month deferred payment option. It is quick and simple to set up and you will receive a welcome pack explaining exactly how it works.

Whichever option you choose, please have your preferred card to hand to speed up the process. We accept Visa, MasterCard, Solo, Maestro and Delta.

If you do not have a credit or debit card we can discuss alternative payment options with you.

If you'd prefer not wait for our call you can contact us directly at a time to suit you to arrange payment. Call us on **0845 075 7313**. We're available Monday to Friday 8am to 8pm and Saturdays 10am to 4pm.

- **Your Energy Performance Certificate (EPC)**

You will be contacted to arrange for a convenient time to carry out the EPC. However, as we use a mixture of suppliers to ensure that the EPC is carried out as quickly as possible it may be another organisation we are partnered with that contacts you to arrange for your EPC to be carried out rather than LMS.

Your EPC will tell you how energy efficient your home is and its environmental impact on a scale of A-G with A being the most efficient in both instances. To help set your expectations, it is worth being aware that the UK average is currently a D-E rating. This is a reflection of the building materials used on older buildings and their corresponding efficiency. Newer homes are much more efficient. The best rated homes should have the lowest fuel bills and have less environmental impact through lower carbon dioxide (CO2) emissions. Your EPC report will provide recommendations

on actions you can take to help cut fuel bills and carbon emissions.

- **Your Property Information Questionnaire (PIQ)**

A Property Information Questionnaire (PIQ) must be included in a HIP for all properties that are marketed for sale from 6th April 2009. The PIQ must be completed by the Seller and provides further information about the property. We have enclosed a copy of the PIQ for you to complete and return to us. The completed PIQ must be returned to us before we can complete your HIP and before any marketing of the property can commence.

- **Top tips**

Do you want paper, CD or USB copies of your HIP?

Your completed HIP will be made available in an electronic format. If you would like paper, CD or USB versions of your HIP these need to be ordered separately at a cost of £10 + VAT per copy. If you decide you would like a paper, CD or USB copy you can order them by calling us on **0845 075 7313**.

Want to track the progress of your HIP?

You will be able to track the progress of your HIP production at www.trackmyhip.co.uk. If you provided us with your email address you will be sent an email providing you with details of how to access the online tracking site. If you haven't supplied an email address you can still obtain a password by calling our IT Support Team on **0843 221 0610** or emailing support@lms.com.

Is your property leasehold, commonhold or unregistered?

Your HIP will require additional documents to be included if any part of your property is leasehold, commonhold or not registered at Land Registry.

We will obtain your lease from Land Registry but we will contact you if it is not available from them.