

If you have not yet decided who to instruct for conveyancing we hope you will consider LMS Conveyancing.

#### Why choose LMS Conveyancing?

Moving home is regularly cited as one of the most stressful activities in life and choosing a law firm can often add to the stress of the task. However, it needn't be the case. We offer you a wide choice of independent law firms and, most importantly, we monitor their pricing and service standards to ensure you get a competitive and efficient service.

To take advantage of a cost effective and efficient service, with all the above benefits, speak to your estate agent and they'll sort it for you. They may either provide you with a quote and instruct us on your behalf or pass us your contact details and we'll give you a call to discuss the options available.

We can also provide a quote if you are buying a property too.

#### 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 conveyancing or HIPs service please contact our customer service team on **0845 075 7302** or email **customerservice@lms.com**. They are available Monday-Friday 8am to 8pm and Saturday-Sunday-Bank Holidays 9.30am to 4pm.

HIPs
CONVEYANCING
REMORTGAGING
VALUATIONS

ref. 040708-01



## Your HIP - what to expect next?



**Thank you for confirming with your estate agent that you would like to order your HIP from LMS. We have provided your estate agent with this leaflet to help explain to you 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 by giving your estate agent payment details)

Payment is required 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 estate agent's 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. With no credit checks it is quick and simple to set up and we'll explain exactly how it works when we speak to you.

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'd prefer not to wait for our call you can call 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.

#### • Top tips

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

Your completed HIP will be sent to your estate agent in an electronic format so they can easily make it available to prospective buyers on your behalf. 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. Let your estate agent know if you would like these ordering as they can request them for you when they send us your instruction. If you decide you would like a paper, CD or USB copy at a later date you can order them by calling us on **0845 075 7302**.

##### 2. Want to track the progress of your HIP?

You will be able to track the progress of your HIP compilation at [www.trackmyhip.co.uk](http://www.trackmyhip.co.uk). If your estate agent provides 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 the LMS IT support team on **0845 075 7310** or emailing [support@lms.com](mailto:support@lms.com).

##### 3. 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. A leasehold supplement of £20 + VAT is payable if the property or any part of it is leasehold.

We will obtain your lease from Land Registry if either part or whole of the property has a leasehold tenure, but we will contact you if it is not available from them.

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 (see conveyancing section for more details). 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.

#### • Conveyancing

The legal work associated with moving is called conveyancing. If you have already chosen to instruct LMS for your conveyancing, we will be writing to you to confirm your law firm details. By choosing LMS Conveyancing you will benefit from:

- **No move, no legal fee guarantee** - if your move does not meet exchange of contracts you will not owe the law firm a penny, you will only need to pay for any 3rd party costs incurred on your behalf.
- **Competitive, fixed price fees** - no hidden surprises! Our legal fees are very competitive and we'll also provide you with a full breakdown of all the costs involved so you can budget effectively.
- **Online case tracking** - you can check the progress of your move anytime, day or night. Many customers find they simply don't have the time during the working day to call their law firm for an update so we enable you to check progress at your convenience.
- **Guaranteed service standards** - the law firms we recommend have to meet our exacting criteria and are monitored to ensure the very best service standards are maintained.