

Customer HIP Process



STEP 1

You contact your mortgage broker to enquire about mortgages available. Your mortgage broker will advise you of the need for a HIP to sell your existing property.

STEP 2

Your broker sends the HIP instruction to LMS.

STEP 3

LMS will email your broker to confirm receipt of the instruction.

STEP 4

LMS order the Official Entry (OE) and title plan.

STEP 5

Upon automated receipt of the OE and title plan, LMS emails both you and your broker to verify the OE and title plan are correct.

STEP 6

LMS contacts you to confirm payment if this hasn't been provided with the instruction.

STEP 7

LMS take credit/debit card payment over phone if paying upfront OR LMS verify your card details if you require deferred funding.

STEP 8

LMS order the required searches.

STEP 9

LMS order the Energy Performance Certificate (EPC).

STEP 10

LMS sends you a welcome letter to confirm the HIP instruction and method of payment.

STEP 11

The Domestic Energy Assessor (DEA) contacts you to arrange access to your property and carries out the EPC.

STEP 12

Once all of the required documents have been received the HIP is fully complete. LMS email you and your customer to advise that your HIP is now completed and available online. We will also send you or your customer paper copies if you have chosen to have the HIP printed .

