

# NEWSRELEASE

FOR IMMEDIATE RELEASE: Tuesday 27<sup>th</sup> June 2006

## FMO add Rooftop to Packaged Panel and Offer Free Valuations on Rooftop Products.

Rooftop Mortgages has joined First Mortgage Options (FMO) Packaged lender panel, and FMO have announced that they are providing free valuations on all Rooftop mortgage products in addition to the free valuation offer currently available with the GMAC-RFC 'Partners' range of products and the entire SPML product range up to 31<sup>st</sup> August this year.

Debbie Lloyd FMO's Operations Director said "We have added Rooftop Mortgages to our packaged panel to compliment our core business which now stands at over 95% non-conforming or sub-prime. This follows a complete review and analysis of business both DIP'd and completed during 2005, and our assessment of each lenders products and service levels. Interestingly, those lenders with underwriters in our office and able to issue offers from Northwich have seen growth in applications between 100% and 360% over the year, whilst those lenders relying upon cases sent to their head office for offer issue have seen little or no growth. The vast majority of applications we receive from brokers are from people in various levels of 'financial distress', and 9 out of 10 times its service not interest rate that dictate the most suitable product. Rooftop has proven to us that they have the competitive product range, the commitment and the technology to maintain expedient service levels, and FMO will issue all Rooftop Offers from head office in Northwich".

Rooftop's Sales & Marketing Director Alison Beech said "We believe Rooftop's unique products, competitive rates and differentiated service will be a great addition to FMO's packaged lender panel. We are both fully committed to delivering the highest possible levels of service for intermediaries and look forward to working with such a professional team."

A detailed description of this service and a comprehensive list of all the FMO lenders, Insurers, products and services are available from FMO's web-site on [www.firstmortgageoptions.com](http://www.firstmortgageoptions.com) where over 500 products and services can now be accessed by independent firms DA and ARs.

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[www.firstmortgageoptions.com](http://www.firstmortgageoptions.com)

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## Note to Editors

Cheshire-based, First Mortgage Options is a specialist mortgage distribution and support services company, providing an extensive range of services to IFAs and mortgage intermediaries. These include compliance support services, packaging services for a panel of 12 (mainly sub-prime) lenders and a direct submission panel (FMO Mortgage Club) with over 30 lenders. FMO provide secured and unsecured loans from a panel of 10 lenders. First Mortgage Options provides a specially modified 'white-labelled' version of Trigold called Optimiser that fully integrates with CETA for general insurance illustrations. Non-regulated life is available via links to the FMO website at [www.firstmortgageoptions.com](http://www.firstmortgageoptions.com). First Mortgage Options also provides a flourishing commercial lending facility via subsidiary, First4Business Finance providing commercial mortgages from a panel of 19 lenders.

First Mortgage Options also provides an Appointed Representative Network facility via its sister company Your Mortgage Options for mortgage brokers to gain experience and confidence to apply to the FSA for Direct Authorisation.

During 2005 FMO as a group were responsible for handling over £0.4 Billion of mortgages and loans, and over £250,000 of commission generated via Protection and General Insurance products.

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