

NEWSRELEASE

FOR IMMEDIATE RELEASE: Thursday 2nd February 2006

FMO Add City Connexions to General Insurance Panel

First Mortgage Options (FMO) the Mortgage Distribution and Support Services Group has today announced the addition of another Insurer to their panel. City Connexions will join CETA and Paymentsshield on the FMO panel offering another option for brokers to access a very competitive ASU product.

FMO are offering Directly Authorised Mortgage Brokers and IFA's access to City Connexions ASU product via the FMO web site www.firstmortgageoptions.com with 12 months ASU at £3.90 per £100 benefit and 24 month ASU at £4.75 per £100 benefit the products provide back to day 1 cover up to a £2,000 maximum benefit per month and a market leading commission rate of 32.5%.

Alan Hill FMO's Group Managing Director said "We have added City Connexions products to our general insurance panel to provide small to medium sized mortgage Brokers and IFAs with access to competitive products with commission levels only enjoyed by the large National Brokers and Networks. Clearly our purchasing power enables FMO to give independent IFA and Mortgage firms access to a huge range of products and services that they could not receive from the volumes of business they produce individually. FMO's 'ONE STOP SHOP' approach for mortgage and Insurance products is beginning to make an impact with a large number of product providers, and we are about to announce another ten or more strategic partnerships and product providers joining the FMO panel throughout February 2006".

A detailed description of this service and a comprehensive list of all the FMO lenders and Insurers are available from FMO's web-site on www.firstmortgageoptions.com where over 200 products and services can now be accessed by independent firms.

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Head office
First House, 43 Chester Road, Northwich, Cheshire, CW8 1HA
Telephone: 0845 129 50 27
Facsimile: 0845 129 50 23

www.firstmortgageoptions.com

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For further information

contact:

Alan Hill, Group Managing Director, First Mortgage Options, 0845 129 5022 or at alan@firstmortgageoptions.com

Debbie Lloyd, Group Operations Director, First Mortgage Options, 0845 129 5022 or at Debbie@firstmortgageoptions.com

David Espin, Group Compliance Director, First Mortgage Options, 0845 129 5022 or at david@firstmortgageoptions.com

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. 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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