

NEWSRELEASE

FOR IMMEDIATE RELEASE: Monday 6th February 2006

FMO Add Towergate Lifestyle 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. Towergate Lifestyle will join CETA, Paymentsshield and City Connexions on the FMO panel offering another option for brokers to access competitive PI insurance, ASU and a range of building & contents insurance products all from one page on the FMO web site.

FMO offers Directly Authorised Mortgage Brokers and IFA's access to Towergate Lifestyle products via the FMO web site www.firstmortgageoptions.com. These include an ASU product with back-to-day-1 cover and a market leading commission rate of 32%, and a range of specialist Household insurance products ranging from standard, BTL landlord Insurance, Holiday Home, unoccupied property and thatched and underpinned property insurance.

Alan Hill FMO's Group Managing Director said, "By adding the Towergate Lifestyle products to our general insurance panel, we provide access for small to medium sized mortgage Brokers and IFAs to arguably the most comprehensive and competitive range of products from one point of reference, and with commission levels only enjoyed by the large National Brokers and Networks. Clearly FMO's purchasing power enables us 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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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. 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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