

NEWSRELEASE

FOR IMMEDIATE RELEASE: Tuesday 2nd May 2006

FMO & SPML Offer 5 England v Jamaica VIP Tickets For Their Final World Cup Warm up Game at Old Trafford on 3rd June

First Mortgage Options (FMO) and SPML are offering 5 England v Jamaica VIP tickets at Old Trafford for England's last friendly game before the World Cup starts. This is a unique opportunity to see England's first eleven World Cup team play just 6 days before the World Cup Opening Ceremony and just 7 days before England's opening qualifying match against Paraguay on June 10th.

The tickets are available to all Advisers via a prize draw which will take place on Tuesday 30th May, and the winners will be notified by phone that day. To qualify every SPML mortgage application received at FMO's head office by 5.30 pm on Monday 29th May will be entered into the draw. Only one match VIP ticket per Adviser will be awarded, but every application received will be entered into the draw, thus improving the chances of winning.

The prize winners will experience the full VIP hospitality including pre-match drinks and a 2 course meal in a private VIP box. The hospitality also includes Complimentary Beers, wines and soft drinks, Post match refreshments, Match Programme, Limited Edition Gift, Televisions within the Hospitality Facility, Document wallets, and a first class view of the match from the private VIP box overlooking the entire Old Trafford Pitch.

Alan Hill FMO's Group Managing Director said "We would expect about 100 SPML applications between now and the 29th June so the chances of winning one of these 5 prestigious tickets are 20 to 1, and the odds are shortened significantly if you send more than one SPML mortgage application. This will be a fantastic opportunity to watch the likes of Beckham, Rooney and hopefully Carrick just over a month before they lift the greatest prize in world football".

John Prust, Sales and Marketing Director at SPML says: "We are delighted to support First Mortgage Options with this great prize draw. As the World Cup comes ever nearer, excitement is building and this match will be a great way to give the England team a rousing send off to Germany."

For the duration of the draw FMO are offering free valuations up to £300k and only £99 above £300k as well as market leading procurement fees up to 1.5%. FMO have in house SPML underwriters and issue offers from their head office. FMO offer a 3 hour DIP service contact broker support on 0845 129 5022 for further information.

Full details on this draw and all the products and services available can be obtained from the FMO web site www.firstmortgageoptions.com

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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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