MEMORANDUM TO: Write Your Own Company Principal Coordinators and the NFIP Servicing Agent

FROM: Joyce A. King
Claims and Underwriting Director
NFIP Bureau and Statistical Agent

DATE: October 30, 2002

SUBJECT: FICO Number Update

On October 26, 2002, heavy rains along the Gulf Coast of Texas and in the city of Houston have caused some flooding. As a result, the Federal Insurance and Mitigation Administration (FIMA) of the Federal Emergency Management Agency has assigned the following FICO number to track the claims arising from this event:

<table>
<thead>
<tr>
<th>STATE</th>
<th>FICO Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Texas</td>
<td>169</td>
</tr>
</tbody>
</table>

The dates of loss are October 26, 2002 - continuing.

cc: Vendors, IBHS, Government Technical Representative

Suggested Routing: Claims and Underwriting