June 16, 2004

MEMORANDUM FOR: WYO Company Principal Coordinators and the
NFIP Servicing Agent

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

SUBJECT: FICO Number Update

On May 26, 2004, and continuing, heavy rains in the state of Kentucky caused moderate flooding. As a result, 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>Kentucky</td>
<td>180</td>
</tr>
</tbody>
</table>

The dates of loss are May 26, 2004 - continuing.

cc: Vendors, IBHS, Government Technical Representative

Suggested Routing: Claims and Underwriting