April 26, 2005

MEMORANDUM FOR: Write Your Own (WYO) Principal Coordinators and NFIP Servicing Agent

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

SUBJECT: FICO Number Update

Torrential rains have caused widespread flood damage to residential and commercial properties in New York. 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>
<th>Dates of Loss</th>
</tr>
</thead>
<tbody>
<tr>
<td>New York</td>
<td>190</td>
<td>April 2–8, 2005</td>
</tr>
</tbody>
</table>

Cc: Vendors, IBHS, and Government Technical Representatives

Suggested Routing: Claims and Underwriting