October 25, 2006

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

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

SUBJECT: FICO Number Update – Tropical Storm Paul

Tropical Storm Paul continues to produce torrential rains and widespread flood damage to residential and commercial properties in Texas. 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>Texas</td>
<td>197</td>
<td>October 23, 2006 – continuing</td>
</tr>
</tbody>
</table>

cc: Vendors, IBHS, Government Technical Representative

Required Routing: Claims, Underwriting