
TO: All Freddie Mac Sellers and Servicers

February 10, 2006

SUBJECT: Updated Temporary Servicing Requirements for Mortgages Affected by Hurricane Katrina and Hurricane Rita

Freddie Mac and its Seller/Servicers have been working together to determine the most appropriate relief to extend to all Borrowers who have been affected by Hurricane Katrina and Hurricane Rita. Freddie Mac's Default Advisory Group, Servicer Advisory Board and other industry participants have provided us with valuable insight about the extent of damage in specific areas and the impact of the damage on Borrowers. We have also conducted detailed field and aerial reviews of the impacted areas. This information has contributed to the temporary requirements announced in several *Single-Family Seller/Servicer Guide* (Guide) Bulletins over the last few months, as well as the new and revised requirements in this Bulletin.

With this Bulletin, we are announcing that effective for the period from March 1 through May 31, 2006 we are:

- Establishing a three-zone methodology and assigning a zone number to each county/parish in the eligible Disaster Areas in order to provide additional instructions regarding foreclosure and property preservation activities
- Revising our credit reporting requirements

To assist our Servicers, this Bulletin consolidates previously announced temporary requirements that are still in effect for Mortgages secured by properties located in Major Disaster Areas and for Mortgages secured by properties located in "an eligible Disaster Area." Eligible Disaster Areas are comprised of counties or municipalities, including parishes that have been declared by the President of the United States to be Major Disaster Areas where federal aid in the form of individual assistance is being made available. These areas are named by the Federal Emergency Management Agency (FEMA) on its web site. The previously announced requirements summarized in this Bulletin will remain in effect until further notice from Freddie Mac.

Reminder—Assessment of prepayment premiums

Servicers are reminded that pursuant to Guide Section 51.19, a Servicer must not assess or collect a prepayment premium if the payoff of the Mortgage is received from any source, including insurance proceeds, in connection with the workout of a delinquent Mortgage or due to a default under the terms of a Security Instrument. Freddie Mac strongly encourages Servicers to waive the prepayment premium in all other situations for Mortgages secured by property located in eligible Disaster Areas.

NEW REQUIREMENTS

Three-zone methodology for properties in eligible Disaster Areas

Freddie Mac continues to evaluate information about the extent of the damage in the eligible Disaster Areas. As a result, we are now providing more specific Servicing requirements for Mortgages secured by properties located in specific counties/parishes. Freddie Mac has established three zones and has assigned a zone number to each county/parish in the eligible Disaster Areas.

The counties/parishes and their assigned zone numbers are identified on Attachment 1 of this Bulletin. Freddie Mac developed the zone designations for use by its Servicers in servicing Mortgages owned by Freddie Mac. The zone designations should not be used for any other purpose.

Regardless of the zone designation assigned to the county/parish in which the property securing a Mortgage is located, Servicers are reminded that they should perform an individual assessment of each Mortgage to determine if forbearance in the form of a suspension or reduction of payments should be extended.

The three zones established by Freddie Mac for use with respect to foreclosure and property preservation activities are:

- Zone One—minimal to no damage
- Zone Two—moderate damage
- Zone Three—significant damage

Zone One— minimal to no damage

Freddie Mac estimates that properties in counties/parishes located in Zone One have sustained minimal to no damage as a result of Hurricane Katrina and Hurricane Rita. Therefore, effective March 1, for Mortgages secured by properties located in Zone One counties/parishes, unless a Servicer has determined that an extended forbearance is appropriate for a particular Mortgage, Servicers must resume normal foreclosure and property preservation activities, in accordance with the requirements in Guide Chapters 58 and 66–71.

Zone Two— moderate damage

Freddie Mac estimates that properties in counties/parishes located in Zone Two have sustained moderate damage. Therefore, effective March 1 for Mortgages secured by properties located in Zone Two counties/parishes, Servicers must continue to obtain Freddie Mac approval for initiation and resumption of foreclosure proceedings and any lender-initiated property preservation work.

Obtaining Freddie Mac approval for the initiation and resumption of foreclosure proceedings

As announced in our November 30, 2005 Bulletin, upon expiration of the foreclosure suspension period or forbearance, whichever is later, Freddie Mac approval is required for the initiation and resumption of foreclosure proceedings. After making every effort to assist a Borrower in retaining homeownership, if a Servicer determines there is no viable alternative to foreclosure for a Mortgage secured by property in a Zone Two county/parish, then after February 28, 2006 (expiration of the current suspension period) or expiration of the forbearance (as applicable), whichever is later, the Servicer must obtain Freddie Mac's written approval before initiating or resuming foreclosure proceedings in accordance with the requirements of this Bulletin.

Instructions for obtaining Freddie Mac approval

To initiate a foreclosure, a Servicer must submit a written request to Freddie Mac by the later of:

- 120 days from the Due Date of Last Paid Installment (DDLPI) (90th day of Delinquency), or
- Within five Business Days of a Borrower failing to fulfill a workout option, or
- Within five Business Days of a forbearance period ending, or
- Within five Business Days of February 28, 2006 (the expiration of the foreclosure suspension period)

If the Borrower has abandoned the property, Servicers must submit the request to initiate foreclosure proceedings within five Business Days of February 28, 2006 (the expiration of the foreclosure suspension period), or the notification of the abandonment, whichever is later.

To resume a foreclosure proceeding that was suspended, a Servicer must submit a written request to Freddie Mac by the later of:

- Within five Business Days of a Borrower failing to fulfill a workout option, or
- Within five Business Days of a forbearance period ending, or
- Within five Business Days of February 28, 2006, the expiration of the current foreclosure suspension period

Servicers must complete the written request on the Freddie Mac Form 105, Multipurpose Loan Servicing Transmittal, and must send it to the Servicer's Freddie Mac foreclosure representative with the following information:

- The Servicer's recommendation regarding foreclosure
- A copy of the distressed property inspection (pursuant to the Bulletin dated October 7, 2005), if applicable
- Total debt figures
- Current broker price opinion (BPO) value, if available
- All information regarding pending insurance claims, including the insurance adjuster's report with estimate or claim denial, if applicable
- FEMA claim results, if applicable
- Listing of all lender-initiated property preservation work requested, if applicable

Once a foreclosure sale has been scheduled, Freddie Mac will prepare the bidding instructions for all Mortgages secured by properties in a county/parish in Zone Two. A Servicer must contact its Freddie Mac foreclosure representative at least 30 days prior to the scheduled foreclosure sale date to obtain the bidding instructions. If the Mortgage was referred for foreclosure to one of our Designated Counsel, then the Designated Counsel will issue the bidding instructions according to their normal practices.

Obtaining Freddie Mac approval for lender-initiated property preservation work

Servicers must continue to obtain prior Freddie Mac approval on the Form 105 for commencement of any lender-initiated property preservation work other than decisions on accessing an abandoned property for insurance claims. See the section titled "Re-keying of properties without prior approval" later in this Bulletin under "Previously announced requirements that are still in effect," for information about when a Servicer is authorized to make a decision on re-keying one entrance to a property.

Zone Three— significant damage

Freddie Mac estimates that properties in counties/parishes located in Zone Three have sustained significant damage. Therefore, effective March 1 for Mortgages secured by properties located in Zone Three counties/parishes, Freddie Mac is:

- Extending the suspension period on foreclosure proceedings through the end of May 2006
- Requiring that once the extended suspension period expires, Servicers must obtain prior Freddie Mac approval before initiating or resuming foreclosure proceedings on any Mortgage secured by property located in this zone.

Obtaining Freddie Mac approval for property preservation work

We are extending the requirement for Servicers to obtain prior Freddie Mac approval on the Form 105 for commencement of any lender-initiated property preservation work other than decisions on accessing an abandoned property for insurance claims. See the section titled "Re-keying of properties without prior approval" later in this Bulletin under "Previously announced requirements that are still in effect," for information about when a Servicer is authorized to make a decision on re-keying one entrance to a property.

REVISED REQUIREMENTS

Credit reporting

In our November 30, 2005 Guide Bulletin we announced that Servicers must not report delinquencies on Mortgages secured by property located in an eligible Disaster Area to credit repositories through February 28, 2006. In our December 22, 2005 Guide Bulletin we updated that requirement by instructing Servicers not to report the following additional occurrences or loan statuses also through February 28, 2006:

- Delinquent payments
- Repayment Plans
- Negotiation of a forbearance plan
- Foreclosure activity
- Acceptance of deed-in-lieu of foreclosure
- Short payoffs
- Charge-offs

With this Bulletin, we are further revising our requirements for reporting to credit repositories for the period from March 1 through May 31, 2006 as follows:

- For a Borrower who is 30 days or more delinquent on their Mortgage payment as of March 1, Servicers must not report the payment statuses listed below to credit repositories
 - Delinquent payments
 - Repayment plans
 - Forbearance plans
 - Initiation of foreclosure
 - Foreclosure sales
 - Acceptance of a deed-in-lieu of foreclosure
 - Short payoffs
 - Charge-offs
 - Bankruptcies
- For a Borrower with a payment status of “current” as of March 1, Servicers must resume full-file reporting to credit repositories effective March 1, in accordance with Guide Section 55.4
- For a Borrower who is current as of March 1 but subsequently experiences a Delinquency, Servicers must continue full-file reporting despite the Delinquency
- For a Borrower who is 30 days or more delinquent on their Mortgage payment as of March 1 who subsequently becomes current on their Mortgage payment through reinstatement or through a workout option, Servicers must resume full-file reporting to credit repositories once the Mortgage is current

PREVIOUSLY ANNOUNCED REQUIREMENTS THAT ARE STILL IN EFFECT

Forbearance

In our October 7, 2005 Bulletin, Servicers were reminded that they should perform an individual assessment of each Mortgage to determine if forbearance in the form of a suspension or reduction of payments should be extended. If the Servicer believes forbearance beyond a total of 12 months is warranted, the Servicer should make that recommendation to us for consideration. Servicers may also use existing workout options to reinstate Borrowers ready to resume Mortgage responsibilities.

Streamlined underwriting requirements for loan modifications

In our October 7, 2005 Bulletin, we announced a streamlined loan modification process for Mortgages secured by properties located in eligible Disaster Areas.

Mortgages secured by properties located in eligible Disaster Areas that were delinquent or in foreclosure prior to Hurricane Katrina or Hurricane Rita are also eligible for these streamlined underwriting requirements for loan modifications. Before considering a loan modification, a Servicer must first make every effort to determine if the Borrower wishes to retain ownership of their home.

To recommend a Borrower for a loan modification, a Servicer must ensure that all of the following eligibility requirements are met:

- **Documentation of income**
A Servicer must document, on the Workout ProspectorSM notes screen, the Borrower's stated income and source, and his or her commitment to retain ownership of the property.
- **Determination of property value**
Servicers do not need to determine the value and condition of the property in accordance with the requirements in Guide Section 65.25; instead, Servicers need only use the unpaid principal balance (UPB) of the Mortgage as the value of the property.
- **Retention of existing credit enhancements**
A Servicer may approve loan modifications on Mortgages with in-place credit enhancements provided, however, that if the Servicer is not the credit enhancement provider, the Servicer first obtains written approval from the entity providing the enhancement. For example, if the Mortgage has mortgage insurance, the Servicer must first receive approval from the mortgage insurer.
- **Extension of the Mortgage term**
Servicers may extend the term of the modified Mortgage up to a maximum of 480 months.
- **Servicer workout compensation**
Freddie Mac will compensate Servicers for each loan modification in accordance with Guide Section 65.42(c). We encourage Servicers to waive the \$300 processing fee they currently charge Borrowers.
- **Servicing fee**
The Servicing fee will remain the same as it was prior to the loan modification.
- **Previously modified Mortgages**
 - Mortgages that were previously modified are eligible for a second modification under the streamlined provisions above, if the first modification was settled prior to October 1, 2005
 - For Mortgages with first modifications settled between October 1, 2005 and November 1, 2006, any subsequent loan modification must be evaluated in accordance with the existing requirements in Guide Chapter B65

Servicers who want to recommend an interest rate reduction must consult their Freddie Mac Loss Mitigation Specialist for guidance.

Servicers must not decline a loan modification until they contact their Freddie Mac Loss Mitigation Specialist for guidance.

All other requirements for loan modifications detailed in Guide Chapter B65 remain in effect.

Reduced documentation for long-term forbearance

In our November 30, 2005 Bulletin, we notified Servicers that they are not required to collect the Borrower documentation identified in Guide Section A65.23 to determine eligibility for a long-term forbearance extension.

Revised requirements for short payoff approval

As announced in our October 7, 2005 Bulletin, Servicers can approve a short payoff of a Mortgage secured by a property in an eligible Disaster Area if all of the following requirements are met:

- At least 95% of the total debt is paid off,
- The source of funds for the payoff is proceeds from the Borrower's homeowners insurance or flood insurance, or from a government agency, and
- The Servicer has verified that all available insurance claims have been filed and proceeds from these claims have been received and will be applied toward the payoff

A Servicer may approve short payoffs of Mortgages with in-place credit enhancements, provided that if the Servicer is not the credit enhancement provider, the Servicer first obtains written approval from the entity providing the enhancement. For example, if the Mortgage has mortgage insurance, the Servicer must receive approval from the mortgage insurer.

If the above requirements are not met, Servicers must contact their Freddie Mac Loss Mitigation Specialist for direction.

Servicers must comply with all other requirements in Guide Sections B65.35 and B65.41.

Servicer reimbursement for inspections of properties

Freddie Mac will reimburse Servicers for inspections of properties in an eligible Disaster Area as follows:

- For properties affected by Hurricane Katrina—Servicers will be reimbursed for the cost of the initial distressed property inspection up to a maximum of \$25. Servicers will also be reimbursed for up to six regular monthly delinquent property inspections if performed in the months of October 2005 through March 31, 2006, up to a maximum of \$48 for each eligible Mortgage regardless of whether the Mortgage subsequently becomes current or goes to foreclosure.
- For properties affected by Hurricane Rita—Servicers will be reimbursed for the cost of the initial distressed property inspection up to a maximum of \$25. Servicers will also be reimbursed for up to five regular monthly delinquent property inspections if performed in the months of November 2005 through March 31, 2006, up to a maximum of \$40 for each eligible Mortgage regardless of whether the Mortgage subsequently becomes current or goes to foreclosure.

Instructions for filing for reimbursement

In order to receive reimbursement for these inspections, Servicers must provide us with a spreadsheet that includes the loan level list of Mortgages on which the initial distressed and regular monthly Delinquency property inspections were completed for the months of October 2005 through March 2006. The spreadsheet must be submitted to hurricane_inspections@freddiemac.com and must include the following information:

- Freddie Mac loan number
- Servicer loan number
- Property State
- Zip code
- County
- DDLPI as of the current reporting cycle
- Type and date of each inspection
- Total amount due
- Comments

The timing for reimbursement of eligible inspections is as follows:

- Requests for reimbursement of inspections completed in the months of October 2005 through December 2005 could have been submitted by January 31, 2006. Reimbursement will occur by March 31, 2006.
- Requests for reimbursement of inspections completed in the months of January 2006 through March 2006 must be submitted by April 30, 2006. Reimbursement will occur by June 30, 2006.
- Requests for reimbursement of all eligible inspections can be submitted at one time by April 30, 2006. Reimbursement will occur by June 30, 2006.

Excluding certain criteria from the default management category of the Servicer Performance Profile

As stated in our October 7, 2005 Bulletin, accurate Electronic Default Reporting (EDR) using the correct Default Action Codes and Reason for Default Codes described below will allow Freddie Mac to exclude Mortgages secured by properties located in eligible Disaster Areas from the Servicer Performance Profile. This exclusion will affect the Early Collections, Late Collections, Inventory Past Standard Severity and any impacted days from the Foreclosure Timeline metrics for all delinquent Mortgages secured by property located in the eligible Disaster Areas from September 30, 2005 through December 31, 2005. The exclusion will continue for up to eight additional months if the Mortgage remains in forbearance and the Servicer continues to report the Default Action Code “09—Forbearance” and Reason for Default Code “019—Casualty Loss.”

Adjusting our requirements for EDR

As stated in our October 7, 2005 Bulletin, accurate default reporting is critical, particularly for Mortgages in forbearance secured by properties located in any of the Major Disaster Areas as designated by FEMA as a result of Hurricane Katrina and Hurricane Rita.

If a Mortgage is in a designated Major Disaster Area and payments are suspended, the Servicer must report Default Action Code “09—Forbearance” and Reason for Default Code “019—Casualty Loss.” These codes apply for:

- Borrowers with whom you have not had contact and
- Borrowers with whom you have had contact and who want the special suspension of payments

If a Mortgage is not secured by property located in a designated Major Disaster Area but the Borrower is indirectly affected by Hurricane Katrina or Hurricane Rita (e.g., is experiencing loss of employment or is caring for additional family members) and the Servicer has granted forbearance, the Servicer must report Default Action Code “09—Forbearance” and Reason for Default Code “011—Property Problem.”

Servicers must continue to report these codes each month until the Delinquency is resolved. If you have questions about EDR codes, please contact your Freddie Mac Loss Mitigation Specialist.

Release of insurance loss proceeds—Hurricane Katrina and Hurricane Rita

As announced in our August 30 and September 7 Single-Family Advisories and confirmed in our October 7, 2005 Bulletin, to help Borrowers who suffered property damage from Hurricane Katrina and Hurricane Rita and need upfront insurance proceeds to repair or rebuild their homes, Freddie Mac temporarily revised its insurance guidelines to expedite getting insurance money into

the hands of Borrowers. Under this temporary exception, in locations declared Major Disaster Areas due to Hurricane Katrina and Hurricane Rita, Freddie Mac Servicers can immediately release insurance funds as follows:

- For Mortgages that are **current**, the Servicer, at its discretion, may release insurance proceeds without limitation for the repair of damaged properties, provided that when the amount of the insurance proceeds to be released is:
 - \$20,000 or less, the Servicer may release the proceeds directly to the Borrower
 - Greater than \$20,000, the Servicer must release the proceeds payable jointly to the Borrower and the contractor
- For Mortgages that are **30 to 90 days delinquent**, the Servicer, at its discretion, may release up to \$40,000 of the total insurance loss proceeds for the repair of damaged properties, provided that when the amount of the insurance proceeds to be released is:
 - \$20,000 or less, the Servicer may release the proceeds directly to the Borrower
 - Greater than \$20,000, the Servicer may release the proceeds up to a maximum of \$40,000 payable jointly to the Borrower and the contractor

At the Servicer's option, rather than disburse the funds jointly to the Borrower and the contractor, the Servicer may choose to maintain the funds in an interest-bearing account and disburse the proceeds in accordance with the requirements for disbursement in Section 58.10(b) of the Guide.

Other than as provided above, Servicers are expected to comply with all other provisions of Sections 58.10, 58.11 and 67.29 of the Guide including, but not limited to, requirements for reviewing the qualifications of the contractor, monitoring repairs to the property and compliance with all applicable building codes and regulations governing residential repair or reconstruction.

While we are not requiring that the Borrower provide an affidavit to receive insurance proceeds, insurance proceeds must be used specifically to repair hurricane damage to the Borrower's home to ensure that the property is returned to its prior condition. Borrowers should be reminded that insurance proceeds are not designed for other general use.

As always, if Servicers have a unique situation that warrants special relief consideration, Freddie Mac will review individual circumstances on a case-by-case basis. Servicers may contact their Freddie Mac Loss Mitigation Specialist or Servicer Account Manager if they have questions.

Special relief for all other Borrowers negatively affected By Hurricane Katrina or Hurricane Rita

As discussed in our October 7, 2005 Bulletin, Freddie Mac strongly encourages Servicers to provide the following additional relief to Borrowers affected by Hurricane Katrina and Hurricane Rita who are in Major Disaster Areas other than those qualifying for "individual assistance" as designated by FEMA, or who are **outside** of a Major Disaster Area and have been negatively affected by Hurricane Katrina or Hurricane Rita (e.g., loss of employment, additional dependants in household, etc.):

- Waive the assessment of penalties or late fees against Borrowers
- Not report forbearance or Delinquencies to the credit repositories

Affected Borrowers may qualify to have their Mortgage payments reduced or suspended for up to 12 months. Each case must be individually assessed to determine which alternative best fits the Borrower's circumstances.

Relief for Borrowers who are members of the National Guard

As announced in our October 7, 2005 Bulletin, to help mitigate the challenging circumstances facing many in the wake of Hurricane Katrina and Hurricane Rita, Freddie Mac extended Mortgage relief options to all National Guard members on active State duty involved in Hurricane Katrina or Hurricane Rita response efforts. The same type of Mortgage obligation relief and protections provided under the Servicemembers Civil Relief Act of 2003 (SCRA) and Guide Chapter 82 are now available to such individuals.

To take advantage of these relief options, Borrowers must request the interest rate relief from their Servicer and provide their Servicer with copies of the applicable documentation evidencing the Borrower/National Guard member's deployment for Hurricane Katrina or Hurricane Rita. Additionally, Servicers must comply with all other requirements set forth in Guide Chapter 82. For complete requirements on our special servicing and reporting requirements, we encourage Servicers to review Guide Chapter 82.

Re-keying of properties without prior approval

Servicers have informed us that when they file an insurance claim on behalf of a Borrower whose property has been abandoned, an insurance adjuster must inspect the interior of the property. In order to gain access and allow the insurance adjuster to conduct the inspection, an entrance must be re-keyed. Therefore, as announced in our December 22, 2005 Bulletin, Servicers may make decisions on re-keying one entrance to a property if all of the following conditions exist:

- The property is abandoned and the entrances to the property are locked.
- There has been no contact with the Borrower.
- The Servicer, on the Borrower's behalf, has filed an insurance claim in accordance with the loan instruments and applicable laws.
- The insurance adjuster cannot gain access to the property without an entrance being re-keyed.
- The Servicer has provided sufficient notice to the Borrower with respect to how to obtain a replacement key.
- The Servicer represents and warrants that the re-keying complies with all requirements of the loan instruments, applicable laws, or insurance claims filing processes.
- The cost of the re-key does not exceed \$60.

If these conditions do not exist, the Servicer must submit Form 105, with the following information to their Freddie Mac foreclosure representative for prior approval:

- Servicer's recommendation
- Copy of the distressed property inspection, if completed
- Total debt figures
- Current BPO, if applicable
- Insurance adjuster's report with estimate or claim denial, if applicable
- FEMA claim results, if applicable
- Cost estimate for all property preservation work requested, if applicable

CONCLUSION

Freddie Mac applauds the efforts of its Seller/Servicers to bring relief to affected Borrowers. We will continue to work with our Sellers and Servicers to adjust our requirements, as necessary, in order to provide effective relief measures to assist Borrowers whose lives have been devastated by these disasters.

Both Selling and Servicing requirements for Hurricane Katrina and Hurricane Rita are available at www.FreddieMac.com/corporate/about/how_we_help/katrina.html.

In addition to the requirements in this Bulletin, Servicers must adhere to the requirements of Guide Sections 67.27—67.29 as amended by this Bulletin, which provide the requirements for distressed and abandoned properties, as well as properties affected by a disaster. The requirements in this Bulletin are temporary, and replacement pages to the Guide will not be issued to include these requirements. Sellers should retain a copy of this Bulletin to ensure compliance with these requirements.

For answers to questions about the requirements contained in this Bulletin, Servicers should call their Freddie Mac Account Manager or (800) FREDDIE.

Sincerely,

A handwritten signature in black ink, appearing to read 'James J. Cotton', with a stylized flourish at the end.

James J. Cotton
Vice President
Single-Family Marketing

ATTACHMENT 1

ZONE ONE—64 COUNTIES/PARISHES Minimal to No Damage		
State	County/Parish	Zone
AL	TUSCALOOSA	1
AL	PICKENS	1
AL	GREENE	1
AL	HALE	1
AL	SUMTER	1
LA	SABINE	1
LA	VERNON	1
LA	EVANGELINE	1
LA	ALLEN	1
LA	ST. LANDRY	1
LA	WEST FELICIANA	1
LA	EAST FELICIANA	1
LA	POINTE COUPEE	1
LA	WEST BATON ROUGE	1
LA	EAST BATON ROUGE	1
LA	LAFAYETTE	1
LA	IBERVILLE	1
LA	LIVINGSTON	1
MS	LOWNDES	1
MS	OKTIBBEHA	1
MS	WINSTON	1
MS	NOXUBEE	1
MS	NESHOBA	1
MS	KEMPER	1
MS	LAUDERDALE	1
MS	NEWTON	1
MS	LEAKE	1
MS	SCOTT	1
MS	SMITH	1
MS	COVINGTON	1
MS	JEFFERSON DAVIS	1
MS	LAWRENCE	1
MS	LINCOLN	1
MS	PIKE	1
MS	COPIAH	1
MS	SIMPSON	1
MS	RANKIN	1
MS	MADISON	1
MS	HINDS	1
MS	CHOCTAW	1
MS	ATTALA	1
MS	YAZOO	1
MS	WARREN	1

ZONE ONE (Continued)		
State	County/Parish	Zone
MS	HUMPHREYS	1
MS	HOLMES	1
MS	CLAIBORNE	1
MS	ADAMS	1
MS	AMITE	1
MS	FRANKLIN	1
MS	JEFFERSON	1
MS	WILKINSON	1
TX	HARRIS	1
TX	FORT BEND	1
TX	BRAZORIA	1
TX	MONTGOMERY	1
TX	SAN JACINTO	1
TX	WALKER	1
TX	TRINITY	1
TX	GALVESTON	1
TX	NACOGDOCHES	1
TX	POLK	1
TX	ANGELINA	1
TX	SHELBY	1
TX	TYLER	1
ZONE TWO—34 COUNTIES/PARISHES Moderate Damage		
State	County/Parish	Zone
AL	CHOCTAW	2
AL	MARENGO	2
LA	ASCENSION	2
LA	ASSUMPTION	2
LA	IBERIA	2
LA	BEAUREGARD	2
LA	ACADIA	2
LA	JEFFERSON DAVIS	2
LA	WASHINGTON	2
LA	LAFOURCHE	2
LA	ST. CHARLES	2
LA	ST. HELENA	2
LA	ST. JAMES	2
LA	ST. JOHN THE BAPTIST	2
LA	ST. MARTIN	2
LA	ST. MARY	2
LA	TANGIPAHOA	2
LA	TERREBONNE	2
LA	VERMILION	2

ZONE TWO (Continued)		
State	County/Parish	Zone
MS	WALTHALL	2
MS	FORREST	2
MS	GREENE	2
MS	CLARKE	2
MS	JASPER	2
MS	WAYNE	2
MS	JONES	2
MS	LAMAR	2
MS	MARION	2
MS	PERRY	2
TX	CHAMBERS	2
TX	HARDIN	2
TX	LIBERTY	2
TX	SABINE	2
TX	SAN AUGUSTINE	2
ZONE THREE—21 COUNTIES/PARISHES Significant Damage		
State	County/Parish	Zone
AL	BALDWIN	3
AL	CLARKE	3
AL	MOBILE	3
AL	WASHINGTON	3
LA	CAMERON	3
LA	JEFFERSON	3
LA	ORLEANS	3
LA	PLAQUEMINES	3
LA	ST. BERNARD	3
LA	ST. TAMMANY	3
LA	CALCASIEU	3
MS	GEORGE	3
MS	HANCOCK	3
MS	HARRISON	3
MS	JACKSON	3
MS	PEARL RIVER	3
MS	STONE	3
TX	JASPER	3
TX	JEFFERSON	3
TX	NEWTON	3
TX	ORANGE	3