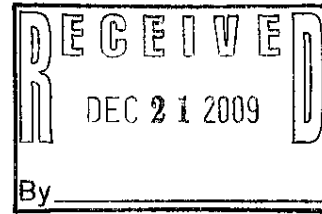


FIDELITY NATIONAL INDEMNITY INSURANCE
BRADY CHAPMAN HOLLAND &
10055 W GULF BANK RD
HOUSTON TX 77040

2000 11523 FLD RGLR
42 1150217727 00



BELLAVITA AT GREEN TEE ASSOCIATION
5295 HOLLISTER ST
HOUSTON TX 77040-6205

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HOUSTON TX 77040-6205

42 1150217727 00
2000 11523 FLD RGLR

12/15/09

Dear Policyholder:

Your flood insurance renewal offering is included. We value you as a customer and want to continue providing coverage for you.

Fidelity National Property & Casualty Insurance Group is a member of Fidelity National Financial. Fidelity National Financial is a 150-year-old Fortune 500 company, with a market capitalization in excess of \$3 Billion. The Fidelity National Property & Casualty Insurance Group consists of three companies; each are rated "A-" by AM Best:

Fidelity National Indemnity Insurance Company X
Fidelity National Insurance Company ____
Fidelity National Property & Casualty Insurance Company ____

Fidelity and your agent are pleased to affirm your renewal with one of our member companies. As the nation's leading provider of the federal flood insurance program, you are assured of superior claim and policy services. Please note, your renewal check should be written out to **Fidelity National Indemnity Insurance Company** with your new policy number referenced. After your renewal payment has been submitted and processed, you will receive your new flood insurance declaration page from Fidelity National Indemnity Insurance Company.

Thank you for your continued support and business.

Sincerely,

A handwritten signature in black ink, appearing to read "Mark O. Davey". The signature is fluid and cursive, with a long horizontal stroke at the end.

Mark O. Davey
President/CEO
Fidelity National Property and Casualty Insurance Group

**Policy Number**

42 1150217727 00
2000 11523 FLD RGLR

Dear Policyholder,

As your partner in protecting your property from flood losses, we want to inform you of several changes mandated by the National Flood Insurance Program (NFIP) that may affect your policy. The list below summarizes the changes for policies effective 10/1/09 or later:

- The \$500 deductible is discontinued for all properties. The standard deductible increases to either \$1,000 or \$2,000 depending on your risk category. If the deductible increases to \$2,000, an option to buy back the \$1,000 deductible might be available for an additional premium. Please contact your agent for information.
- Premiums may increase based on the NFIP annual rate change.

You may wish to contact your agent to discuss your coverage options and to ensure that you are adequately protected against financial loss resulting from flood damage.

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Insured