HOME WARRANTY COMPANY

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QUARTERLY STATEMENT
For the Quarter ended September 30, 2002
of the conditions and affairs of
UNITED ONE HOME PROTECTION CORPORATION

Employer's ID No: 57-0843538

Organized under the Laws of the State of SOUTH CAROLINA made to the INSURANCE DEPARTMENT OF THE STATE OF OHIO, pursuant to the laws thereof.

Incorporated: MARCH 5, 1987 Commenced Business: JUNE 23, 1987

Home Office: 2675 S. ABILENE ST., AURORA, CO 80014

Mail Address: 2675 S. ABILENE ST., AURORA, CO 80014

Main Administrative Office: (303) 368-4805

Primary Location of Books: 2675 S. ABILENE ST., AURORA, CO 80014

Contact Person and Phone: Mark C. Lewis (720) 747-6100

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OFFICERS

President: DAVID JOHN JASKO

Vice President: CHARLES EMORY NAIL

Secretary: MICHAEL GEORGE BARTOSCH

Vice President: PHILLIP EDWARDS

Treasurer: MICHAEL GEORGE BARTOSCH

Chief Financial Officer: MARK CHRISTOPHER LEWIS

DIRECTORS OR TRUSTEES

ROBERT YOST BONHAM
GARY MABRY
CHARLES EMORY NAIL
WALLACE EMORY FLUHR

State of Colorado
County of Arapahoe SS.

DAVID JOHN JASKO, President, MICHAEL GEORGE BARTOSCH Secretary and Treasurer, of the UNITED ONE HOME PROTECTION CORPORATION being duly sworn, each for himself deposes and says that they are the above described officers of the said company, and that on September 30, 2002, all of the herein described assets were the absolute property of the said company, free and clear from any liens of claims thereon, except as herein stated, and that this quarterly statement, together with related exhibits, schedules and explanations therein contained, annexed or referred to are a full and true statement of all the assets and liabilities and of the conditions and affairs of the said company as of September 30, 2002, and of its income and deductions therefrom for the quarter ended on that date, according to the best of their information, knowledge and belief, respectively.

Subscribed and sworn to before me this 6th day of November, 2002

Alison D. Sandoval
(Seal) exp 7/30/03

President

Secretary and Treasurer

EXHIBIT 1 - ANALYSIS OF ASSETS

	Ledger Assets	Nonledger (include excess of MV over BV)	Asset not Admitted (include excess BV over MV)	Net Admitted Assets	Previous Year End
1. Bonds	15,114,707			15,114,707	15,120,119
2. Stocks					
a. Preferred stocks					
b. Common stocks					
3. Real estate, less encumbrances					
4. Mortgage loans on real estate	0			0	933,461
5. Cash on hand and on deposit					
a. Cash in company's office	200			200	200
b. Cash on deposit	3,830,418			3,830,418	1,516,510
6. Other invested assets					0
7. Home protection contract fees receivable	357,133		50,223	306,910	270,168
8. Service fees receivable					
9. Receivable from affiliates	412,000		0	412,000	344,462
10. Federal income tax recoverable					
11. Electronic data processing equip	386,659			386,659	199,422
12. Interest, dividends, & real estate income due and accrued		118,315		118,315	184,642
13. Reinsurance recoverable on loss payments					
14. Equip., furniture & supplies	368,648		368,648	XXXXXXX	XXXXXXX
15. Deferred acquisition cost				XXXXXXX	XXXXXXX
16. Other assets:					
a. Deferred taxes	68,397		68,397	XXXXXXX	0
b. Inventory - promotional	206,663		206,663	-	0
c.				0	0
17. Prepaid expenses:					
a. Expenses	154,920		154,920	XXXXXXX	XXXXXXX
b.				XXXXXXX	XXXXXXX
c.____________________				XXXXXXX	XXXXXXX
18. Totals	20,899,745	118,315	848,851	20,169,209	18,568,984

EXHIBIT 2 - ANALYSIS OF NON-ADMITTED ASSETS

	2 End of Previous Year	3 End of Current Year	4 Change increase-decrease+ Col. 2-3
19. Company's stock owned			
20. Deposits in suspended depositories, less estimated amount recoverable			
21. Equip., furniture and supplies	433,460	368,648	64,812
22. Prepaid expenses:			
a. Expenses	95,716	154,920	(59,204)
b. Deposits	18,709	0	18,709
c. Inventory	346,624	206,663	139,961
23. Other assets not admitted:			
a. Other receivables	0	0	0
b. Deferred taxes	132,092	68,397	63,695
c. Home protection fees	45,210	50,223	(5,013)
24. Total change	XXXXXXX	XXXXXXX	222,960

Line 24 to agree with Page 4, line 20.

STATEMENT AS OF SEPTEMBER 30, 2002 OF THE UNITED ONE HOME PROTECTION CORPORATION

LIABILITIES, SURPLUS AND OTHER FUNDS

	Current Year To Date	Previous Year End
1. Unpaid contract claims in process of settlement	1,565,762	1,431,178
2. Statutory reserve (pg. 13, Report 1, line 6, Col (1) + Col (2))	6,365,990	6,100,495
3. Unpaid claims adjustment expense		
4. Other expenses (excluding taxes, licenses and fees)	557,081	439,457
5. Taxes, licenses and fees (excluding federal and foreign income taxes)	9,046	10,696
6. Federal and foreign income taxes (excluding deferred taxes)	(592,806)	(43,585)
7. Borrowed money		
8. Interest payable		
9. Unearned contract fees		
10. Dividends declared and unpaid		
11. Reinsurance in unauthorized companies		
a. Unearned contract fees		
b. Reinsurance recoverable 1. paid claims		
2. unpaid claims		
c. Reinsurance recoverable on paid & unpaid claims adjustment expense		
12. Ceded reinsurance balances payable		
13. All other liabilities: a. Payable to parent	917,946	888,224
b. ______________________________		
c.______________________________		
14. Total liabilities (Items 1 to 13c)	8,823,019	8,826,465
15. a. Common capital stock	106,500	106,500
b. Preferred capital stock		
16. Gross paid-in and contributed surplus	822,004	822,004
17. Unassigned funds (surplus)	10,457,686	8,854,015
18. Less treasury stock, at cost	(40,000)	(40,000)
19. Surplus as regards contractholders (Item 15 to 17 less 18)	11,346,190	9,742,519
20. Totals (Items 14 plus 19)	20,169,209	18,568,984

Line 19 to agree with Page 4, line 27.

STATEMENT OF INCOME

UNDERWRITING INCOME	Current Year To Date	Previous Year End
1. Contract fees earned	26,896,711	29,365,257
DEDUCTIONS		
2. Claims incurred	13,879,782	14,082,153
3. Claims adjustment expenses incurred	1,787,013	1,864,677
4. Other underwriting expenses incurred	10,826,767	13,341,311
5. ______________________________		
6. Total deductions (Lines 2 to 5)	26,493,562	29,288,141
7. Net underwriting gain or loss (-) (Item 1 less 6)	403,149	77,116
INVESTMENT INCOME		
8. Net investment income earned	464,595	894,519
9. Net realized capital gains or losses	30,723	6,394
10. Net investment gain or loss	495,318	900,913
OTHER INCOME		
11. Miscellaneous	257,626	330,718
12. Year End Adjustment		19,732
13. Total other income (Lines 11 + 12)	257,626	350,450
14. Net income before federal income taxes (Lines 7 + 10 + 13)	1,156,093	1,328,479
15. Federal income taxes incurred	(224,618)	40,978
16. Net income (Item 14 less 15)	1,380,711	1,287,501
CAPITAL AND SURPLUS ACCOUNT		
17. Surplus as regards contractholders, Dec. 31 Previous year	9,742,519	9,685,129
Gains (+) and Losses (-) in Surplus		
18. Net income (from item 16)	1,380,711	1,287,501
19. Net unrealized capital gains and losses		0
20. Change in non-admitted assets (Exhibit 2)	222,960	(505,111)
21. Capital changes:		
a. Paid in		
b. Transferred from surplus		
c. Transferred to surplus		
22. Surplus adjustments:		
a. Paid in		
b. Transferred to capital		
c. Transferred from capital		
23. Dividends to stockholders (cash)		(725,000)
24. Change of treasury stock		
25. Change in Statutory reserve		0
26. Change in surplus as regards contractholders	1,603,671	57,390
27. Surplus as regards contractholders at statement date	11,346,190	9,742,519

Line 27 to agree with Page 3, line 19. 0

SCHEDULE A - PART 2

Show all Real Estate Acquired by the Company During the Current Period

No.	Location and Description of Property (State if occupied or leased by company, parent, subsidiary, or affiliated)	Date Acquired	Name of vendor	1 Amount of Encumbrances	2 Cost to Company
	NONE				
99998	Foreclosed Real Estate Acquired During Current Period Under Contract for Sal	XXX			
99999			Total		

SCHEDULE A - PART 3

Show all Real Estate Sold During the Current Period

No.	Location and Description of Property or Nature of Additions and Improvements	Date Sold	Name of Purchaser	1 Cost of Company	2 Book Value at Date of Sale Less Encumbrances	3 Profit on Sale	4 Loss on Sale
	NONE						
99999			Total	0	0	0	0

SCHEDULE A - VERIFICATION

Show All Real Estate Owned

	1 Current Year as of 3/31	2 Current Year as of 6/30	3 Current Year as of 9/30	4 Previous Year Ending 12/31
1. Book value of real estate owned, previous period				
2. Increase by adjustment				
3. Cost of acquired	**NONE**			
4. Cost of permanent improvements				
5. Profit on sales				
6. TOTAL				
7. Decrease, by adjustment				
8. Received on sales				
9. Loss on sales				
10. Book value of real estate owned, end of period				
11. Properties occupied by the company less encumbrances				
12. Properties acquired in satisfaction of debt less encumbrances				
13. Investment in real estate less encumbrances				

SCHEDULE B

Long - Term Mortgage Loans Held

	1 Current Year as of 3/31	2 Current Year as of 6/30	3 Current Year as of 9/30	4 Previous Year Ending 12/31
1. Book value of mortgages held, previous period	933,461	1,535,289	-	933,461
2. Loans in cash or granted on disposal of real estate				
3. Cost of mortgages (insured and other) purchased	601,828			
4. Additional cash loaned on refunded mortgages				-
5. Interest covered by increase in, or refunding of, mortgages				
6. Taxes covered by increase in, or refunding of, mortgages				
7. Other Items covered by increase in, or refunding of, mortgages				-
8. Accrual of discount on mortgages purchased				-
9. Transfers				
10. Aggregate write-ins for increases				
11. TOTALS	1,535,289	1,535,289	-	933,461
12. Payments on principal including cash on mortgages refunded				
13. Mortgages foreclosed and transferred to real estate				0
14. Mortgages on properties acquired by deed, in lieu of foreclosure, and transferred to real estate				0
15. Decrease in book value of mortgages refunded or by adjustment in book value of mortgages	(1,830)			0
16. Amortization of premiums on mortgages purchased				0
17. Transfers		(1,535,289)		
18. Aggregate write-ins for decreases				0
19. Total deductions				0
20. Book value of mortgages owned, end of period	1,533,459	-	-	0
DETAILS OF WRITE-INS AGGREGATED AT LINE 10 FOR INCREASES				
1001.				0
1002.				0
1003.				0
1004.				0
1005.				0
1098. Summary of remaining write-ins for line 10 from overflow page	0	0	0	0
1099. Totals (Lines 1001 thru 1005 plus 1098)(Schedule b, Line 10)	0	0	0	0
DETAILS OF WRITE-INS AGGREGATED AT LINE 18 FOR DECREASES				
1801.				0
1802.				0
1803.				0
1804.				0
1805.				0
1898. Summary of remaining write-ins for line 18 from overflow page	0	0	0	0
1899. Totals (Lines 1801 thru 1805 plus 1898)(Schedule b, line 18)	0	0	0	0

SCHEDULE BA - VERIFICATION BETWEEN YEARS

Other Invested Assets Included in Schedule BA

Description	1 Current Year as of 3/31	2 Current Year as of 6/30	3 Current Year as of 9/30	4 Previous Year
1. Book value of other invested assets, beginning period		0	0	0
2. Cost of acquisitions, current period	-			
3. Increase by adjustment, current period		0	0	0
4. Profit on disposition				
5. TOTAL	0	0	0	0
6. Deduct consideration on disposition				
7. Reductions in investment, current period				
8. Decrease by adjustment, current period		0	0	
9. Loss on disposition				
10. Book value of other invested assets	0	0	0	0

*Moved these to bonds (page 9 & 10). Should not be in mortgages held.

SCHEDULE BA - PART 2

Showing all Long-Term Invested Assets Acquired During the Current Period

1 Number of Units and Description	2 Date Acquired	3 Cost to Company	4 Consideration Paid During Current Year	5 Name of Vendor
NONE				
1299999		-	0	XXX

SCHEDULE BA - PART 3

Showing all Long-Term Invested Assets Disposed of During the Current Year

1 Number of Units and Description	2 Date Disposed of	3 Name of Purchaser or Nature of Disposition	4 Consideration	5 Book Value at Date of Sale	6 Profit on Disposal	7 Loss on Disposal
NONE						
1299999 TOTALS			0	0	0	0

STATEMENT AS OF SEPTEMBER 30, 2002 OF THE UNITED ONE HOME PROTECTION CORPORATION

SCHEDULE D - PART 1

Showing the Acquisitions, Dispositions, and Non-Trading Activity
During the Current Period for all Bonds and Preferred Stock by Rating Class

	1 *Statement Value Beginning of Period*	2 *Acquisitions*	3 *Dispositions*	4 *Non - Trading Activity*	5 *Statement Value End of First Quarter*	6 *Statement Value End of Second Quarter*	7 *Statement Value End of Third Quarter*	8 *Statement Value End of Previous Year*
BONDS								
1. Class 1	15,120,119	8,156,901	8,066,609	(95,704)	14,545,438	14,569,482	15,114,707	15,120,119
2. Class 2								
3. Class 3								
4. Class 4								
5. Class 5								
6. Class 6								
7. Total Bonds	15,120,119	8,156,901	8,066,609	(95,704)	14,545,438	14,569,482	15,114,707	15,120,119
Preferred Stock **NONE**								
8. Class 1								
9. Class 2								
10.Class 3								
11.Class 4								
12.Class 5								
13.Class 6								
14. Total Preferred Stock	0	0	0	0	0	0	0	0
15. Total Bonds and Preferred Stock	15,120,119	8,156,901	8,066,609	(95,704)	14,545,438	14,569,482	15,114,707	15,120,119

SCHEDULE D - PART 2

Showing all Bonds and Stocks Acquired by the Company During the Current Period

CUSIP #	Description (Give complete and accurate description in each case, including the location of the issuing corporation, where necessary for identification, and also in case of serial issues the amount maturing each year)	Date Acquired	Name of Vendor	1 Number of Shares of Stock	2 Actual Cost (Excluding Accrued Interest and Dividends)	3 Par Value of Bonds	4 Paid for Accrued Interest and Dividends	5 NAIC Designation
36962GXB5	General Electric Cap Corp	01/10/2002	Key Investments		200,057	200,000	142	
912795LC3	U.S. T-Bill	03/27/2002	Wachovia Investments		197,915	200,000	-	1
9128277CO	U.S. T-Note	03/27/2002	Wachovia Investments		200,637	200,000	552	1
9128276V9	U.S. T-Note	03/27/2002	Wachovia Investments		203,102	200,000	4,180	1
222376FD9	Countrywide	02/25/2002	Wachovia Investments		102,881	100,000	143	
9582850	Diageo Cap	04/19/2002	Wachovia Investments		99,543	100,000	367	
53839886	Gen'l Electric Cap CDA	04/19/2002	Wachovia Investments		97,813	100,000	1,855	
039483al6	Archer Daniels	04/01/2002	Wachovia Investments		100,892	100,000	2,361	
079860aa0	Bell South	04/26/2002	Wachovia Investments		99,605	100,000	-	
14041gak2	Capital One Auto	04/23/2002	Wachovia Investments		149,626	150,000	-	
437076ag7	Home Depot	04/19/2002	Wachovia Investments		105,810	100,000	614	
669383cl3	Norwest financial	04/01/2002	Wachovia Investments		101,717	100,000	1,478	
857473ad4	State Street Boston	04/19/2002	Wachovia Investments		103,301	100,000	562	
28139rab1	Education FDG Nt	05/22/2002	Wachovia Investments		197,868	200,000	-	
912828aa8	US T-Note	04/16/2002	Wachovia Investments		200,871	200,000	317	
9128277m8	US T-Note	04/16/2002	Wachovia Investments		198,346	200,000	766	
3133mmyn7	FHLMC	06/30/2002	Wachovia Investments		246,542	250,000	-	
9128273V2	U.S. T-Note	02/01/2002	BNY		99,083	100,000	1,015	1
	CD - Wisconsin	04/22/2002	First Star		49,690	50,000	-	
07368XSN9060	CD - Wyoming	03/13/2002	Oppenheimer		25,641	26,000	-	1
07368XSN9060	CD - New York	03/13/2002	Oppenheimer		82,840	84,000	-	1
07368XSN9060	CD - Alabama	03/13/2002	Oppenheimer		25,641	26,000	-	1
07368XSN9060	CD - Washington	03/13/2002	Oppenheimer		27,792	28,000	-	1
32020DGU8060	CD - Illinois	03/13/2002	Oppenheimer		88,757	90,000	-	1
07368XSN9060	CD - Illinois	03/13/2002	Oppenheimer		15,779	16,000	-	1
07368XSN9060	CD - Vermont	03/13/2002	Oppenheimer		26,627	27,000	-	1
959897RT8060	CD - Alabama	02/04/2002	Oppenheimer		55,917	57,000	-	1
441812ez3	Household Finance	03/05/2002	Wachovia Investments		345,579	335,000	256	
05943fad7	BancOne Corp	03/05/2002	Wachovia Investments		250,680	250,000	7,777	
3133mmz30	FHLMC	04/23/2002	Wachovia Investments		200,000	200,000	-	
797426aa1	San Diego Family HGS LLC	05/07/2002	Wachovia Investments		249,983	250,000	-	
31359mtk9	Fannie Mae (moved from Page 6 3/31/02 Filing)	06/30/2002	Key Investments		100,317	100,000	-	
3134a34h6	FHLMC (moved from Page 6 3/31/02 Filing)	06/30/2002	Wachovia Investments		617,124	625,000	-	
3134a4cq5	FHLMC (moved from Page 6 3/31/02 Filing)	06/30/2002	Wachovia Investments		298,019	300,000	-	
3133mlxx8	FHLMC (moved from Page 6 3/31/02 Filing)	06/30/2002	Wachovia Investments		250,000	250,000	-	
3133mlyc3	FHLMC (moved from Page 6 3/31/02 Filing)	06/30/2002	Wachovia Investments		250,000	250,000	-	
	CD - Wisconsin	09/09/2002	US Bank		5,000	5,000	-	
62878pbk8060	CD - Alabama	09/11/2002	Oppenheimer		96,826	97,000	-	
064207pt44060	CD - Alabama	09/11/2002	Oppenheimer		9,985	10,000	-	
07262kaz6060	CD - Alabama	08/28/2002	Oppenheimer		49,915	50,000	-	
926464520	AIM/Victory Key Federal Monty Market - Investor Class	09/30/2002	Key Investments		2,329,183	2,329,183	-	
2499999	Total				8,156,901	8,155,183	22,384	

*For all common stock bearing the NAIC designation "U" provide: the number of such issues.........0..................

STATEMENT AS OF SEPTEMBER 30, 2002 OF THE UNITED ONE HOME PROTECTION CORPORATION

SCHEDULE D - PART 3

Showing all BONDS and STOCK Sold, Redeemed or Otherwise Disposed of by the Company During the Current Period

CUSIP	Description (Give complete and accurate description in each case, also in case of serial issues the amount maturing each year)	Disposal Date	Name of purchaser (If matured or called, so state and give price at which called)	1 Number of Shares of Stock	2 Consideration (excluding accrued interest and dividends)	3 Par Value of bonds	4 Actual Cost (excluding accrued interest and dividends)	5 Book Value at Date of Disposal	6 Profit on Disposal	7 Loss on Disposal	8 Interest and Dividends Received	9 NAIC Designation
2817493	CD - Alabama	01/17/2002	matured		52,000	52,000	52,000	52,000			2,912	1
2817494	CD - Alabama	03/12/2002	matured		25,000	25,000	25,000	25,000			1,275	1
2818359	CD - Illinois	03/07/2002	matured		50,000	50,000	50,000	50,000			893	1
2818359	CD - Illinois	03/07/2002	matured		56,000	56,000	56,000	56,000			986	1
2817495	CD - New York	03/07/2002	matured		84,000	84,000	84,000	84,000			1,500	1
2817496	CD - Vermont	03/12/2002	matured		25,000	25,000	25,000	25,000			1,275	1
2817491	CD - Washington	03/07/2002	matured		28,000	28,000	28,000	28,000			500	1
2819360	CD - Wyoming	03/07/2002	matured		26,000	26,000	26,000	26,000			464	1
	CD - Alabama	05/22/2002	matured		12,000	12,000	12,000	12,000			540	
	CD - Wisconsin	05/22/2002	matured		50,000	50,000	50,000	50,000			771	
	CD - North Carolina	05/22/2002	matured		55,715	55,715	55,715	55,715			2,850	
	CD - North Carolina	05/22/2002	matured		55,715	55,715	55,715	55,715			2,850	
99999	AZ Money Market	02/28/2002	matured		100,000	100,000	100,000	100,000			0	1
88168lc27	Texaco Cap Inc Med Term	03/05/2002	called - 103.206		206,412	200,000	199,672	199,903	6,509		5,399	
233835af4	Daimlerchrysler	03/01/2002	matured		200,000	200,000	199,500	200,000			7,125	
02635kcc6	American General	03/22/2002	called - 102.349		255,873	250,000	241,485	247,510	8,362		23,129	
066050bn4	Bank America Corp	03/22/2002	called - 106.397		265,993	250,000	269,178	263,033	2,959		8,114	
24240xca3	Dean Witter Disc	05/15/2002	matured		250,000	250,000	250,000	250,000			11,853	
423328bn2	Heller Financial	03/22/2002	called - 105.159		315,477	300,000	306,012	302,976	12,501		8,334	
459745eu5	International Lease	03/22/2002	called - 101.018		101,018	100,000	99,860	99,924	1,094		1,451	
25475mac8	Distribution Financial Service	02/19/2002	matured		36,915	250,000	36,915	0	484		264	
02635ppm9	American General	06/24/2002	matured		500,000	500,000	490,825	499,836			16,375	
00206hk86	A T & T	01/25/2002	matured		250,000	250,000	249,153	250,000			8,613	
441812ez3	Household Finance	03/22/2002	called - 102.527		343,465	335,000	343,465	324,926		1,609	1,343	
05943fad7	BankOne Corp	03/25/2002	matured		250,000	250,000	250,000	250,000			8,750	
	Mellon - 99	09/30/2002	matured		33,510	33,088	33,088	33,088	422		1,505	
3133mmz30	FHLMC	05/23/2002	called		200,000	200,000	200,000	200,000			525	
3133mlxx8	FHLMC	06/12/2002	called		250,000	250,000	250,000	250,000			1,469	
3133mlyc3	FHLMC	06/05/2002	called		250,000	250,000	250,000	250,000			1,500	
797426aa1	San Diego Family HSG LLC	06/05/2002	called		250,000	250,000	249,983	250,000			389	
912765ic3	United States Treasury Bill	09/26/2002	matured		200,000	200,000	197,915	200,000			2,085	
	CD - Alabama	08/22/2002	matured		42,000	42,000	42,000	42,000			1,554	
	CD - Alabama	09/05/2002	matured		50,000	50,000	50,000	50,000			1,800	
	CD - Alabama	09/02/2002	matured		53,000	53,000	53,000	53,000			1,935	
06423aac7	Bank One Corporation	08/01/2002	matured		350,000	350,000	354,067	350,000			22,400	
08172izx9	Beneficial Corporation	08/09/2002	matured		200,000	200,000	200,978	200,000			9,581	
125569dp5	CIT Group Holdings	08/01/2002	matured		175,000	175,000	171,866	175,000			11,156	
929901684	Wachovia Prime	08/31/2002			2,144,152	2,144,152	2,144,152	2,144,152			15,922	
926464512	Victory Federal Money Market Select	09/30/2002			314,066	314,066	314,066	314,066			32,234	
2499999	Total				8,106,311	8,265,736	8,066,609	8,018,844	32,332	1,609	221,620	XXX

SCHEDULE N

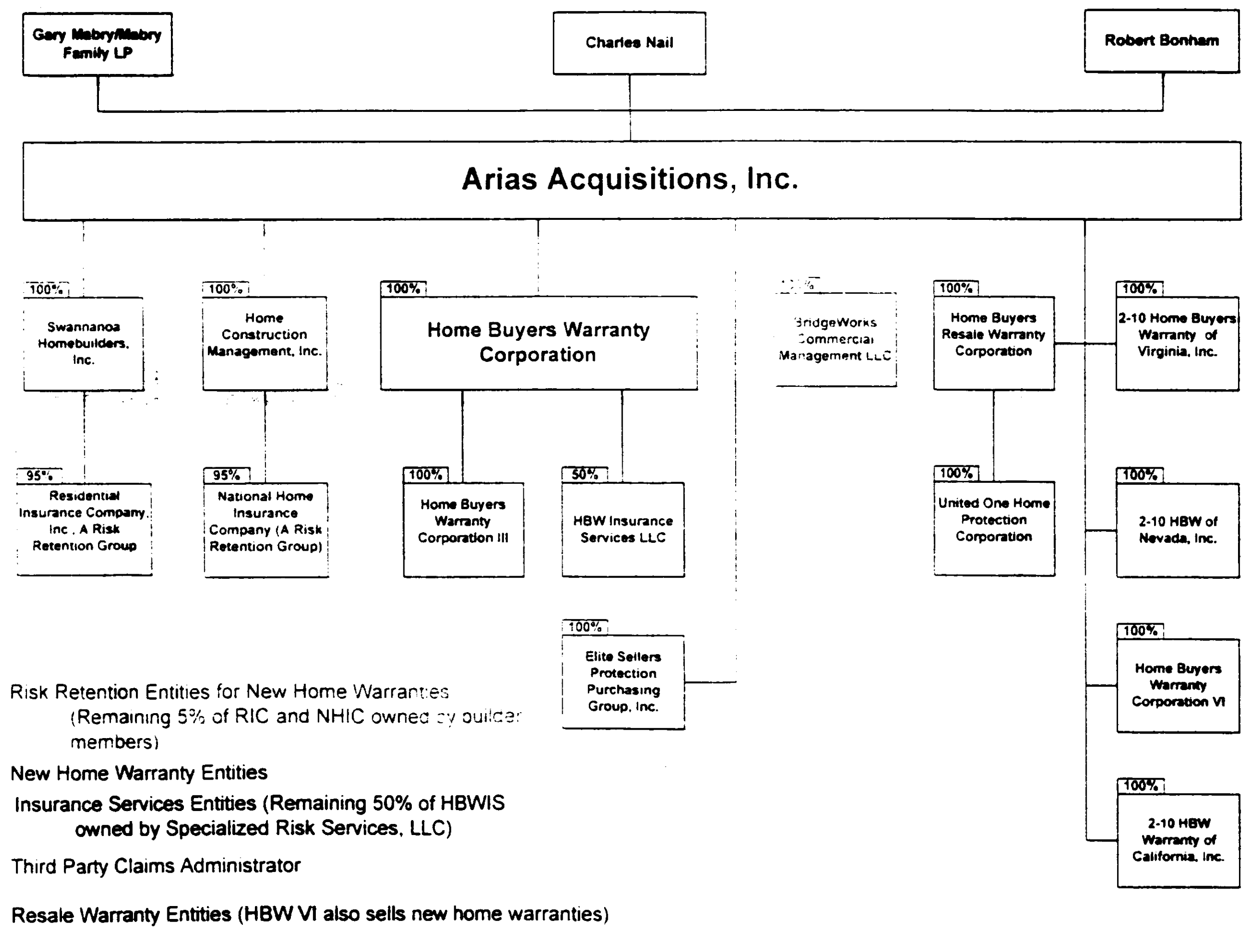
Month End Depository Balances

1 Depository		2	3	4	Book Balance at end of Each Month During Current Quarter		
					5	6	7
Give full name and location. State if depository is a parent, subsidiary, or affiliate. (Show rate of interest and maturity date in the case of certificates of deposit or time deposit)		Rate of Interest	Amount of Interest Received During Current Quarter	Amount of Interest Accrued During Current Quarter	First Month	Second Month	Third Month
Key Bank	Denver, CO	0.00%	0	0	675,050	797,336	721,938
Key Bank	Denver, CO	0.00%	0	0	204,557	637,948	13,125
Wachovia	Atlanta, GA	0.84%	255	0	159,751	160,051	160,440
Merrill Lynch Texas	Denver, CO	1.56%	403	0	115,031	115,159	115,288
Smith Barney Texas	Coral Springs, FL	1.30%	1,838	0	560,277	561,004	561,541
Oppenheimer	Ft. Lauderdale, FL	1.00%	84	0	25,363	18,938	18,715
First Union	Greenville, SC	1.00%	67	0	26,184	26,206	26,227
Dreyfus	Cleveland, OH	1.52%	8,674	0	2,207,470	2,210,383	2,213,143
0199998 Deposits in depositories which do not exceed the allowable limit in any one depository (see Instructions) - Open Depositories		XXX	0	0	0	0	0
0199999 Total Open Depositories		XXX	11,322	0	3,973,684	4,527,025	3,830,418
0299998 Deposits in depositories which do not exceed the allowable limit in any one depository (see Instructions) - Suspended Depositories		XXX					
0299999 Total Suspended Depositories		XXX					
'0399999 Grand Totals			11,322	0	3,973,684	4,527,025	3,830,418

STATEMENT AS OF SEPTEMBER 30, 2002 OF THE UNITED ONE HOME PROTECTION CORPORATION

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

PART 1 - ORGANIZATIONAL CHART



STATEMENT AS OF SEPTEMBER 30, 2002 OF THE UNITED ONE HOME PROTECTION CORPORATION

SCHEDULE Y (CONTINUED)

PART 2 - SUMMARY OF INSURER'S TRANSACTIONS WITH AFFILIATES AND RELATED PARTIES

1 NAIC Company Code	2 Federal ID Number	3 Name of Insurers and Parent, Subsidiaries or Affiliates	4 Shareholder Dividends	5 Capital Contributions	6 Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	7 Income (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	8 Management Agreements, Service Contracts and Non-GAAP Cost Sharing Agreements	9 Income (Disbursements) Incurred Under Reinsurance Agreements	10 Any Other Material Activity Not In The Ordinary Course of the Insurer's Business	11 Totals	12 Reinsurance Recoverable/(Payable) on Losses and/or Reserve Credit Taken/(Liability)
	84-0933217	Home Buyers Warranty					(496,390)			(744,413)	
	33-0382183	2-10 HBW Warranty of California, Inc.					453,189			706,960	
	88-0375416	2-10 HBW of Nevada, Inc.					111,288			171,636	
	65-0061611	Home Buyers Warranty Corporation VI					424,558			660,980	
	84-1028538	National Home Insurance Company, Inc.					(96,757)			(144,344)	
	99-0329663	Residential Insurance Company, Inc.					601			1,036	
	57-0843538	United One Home Protection Corporation					(396,489)			(651,855)	
										-	
9999999 Control Totals						0	0			0	

*NOTE: Positive numbers in line 8 are expenses paid.
Negative numbers in line 8 represent payments received for cost sharing agreements.

REPORT 1 - RESERVE CALCULATION

		Ohio Business (1)	Non-Ohio Business (2)	
1.	Contract fees collected - on contracts issued and renewed during the year and all other contracts in force (unexpired) at the end of current period.	835,157	33,989,522	1.
2.	Less: Reinsurance ceded	-		2.
3.	Net contract fees	835,157	33,989,522	3.
		x .40	.40	
4.	Sub-total reserve amount	334,063	13,595,809	4.
5.	Less: Claims paid during current year and prior years on contract policies issued or renewed during the year and all other contracts still in force (unexpired) at the end of current period	131,939	7,431,943	5.
6.	Current statutory reserve**	$ 202,124	$ 6,163,866	6.

**Show line 6 (sum of Col. (1) + Col (2)) on page 3, line 2, current period.
If line six is negative enter 0 (Zero) on page 3 line 2, current year.

REPORT 2 - SURPLUS REQUIREMENT CALCULATION

Calculated company required surplus is based on contracts issued or renewed representing Ohio and Non-Ohio business in the preceding calendar year.

If company is commencing business for the first time, surplus is based on the projected number of contracts to be issued representing Ohio and Non-Ohio business.

Surplus		Number of Contracts
$ 50,000	minimum	1,000
70,000		1,500
90,000		2,000
110,000		2,500
130,000		3,000
150,000		3,500
170,000		4,000
210,000		5,000
410,000		10,000
610,000		15,000

			Ohio Business 1	Non-Ohio Business 2
1.	Total contracts issued or renewed (2001-2002)	1.	2,501	102,409
2.	Less 1,000 contracts	2.	(1,000)	XXXXXXXXXXX
3.	Additional contracts	3.	1,501	102,409
4.	Divided by 500	4.	/ 500	/ 500
5.	Surplus factor (round up; no decimal)	5.	3	205
6.	Multiply by $20,000	6.	x $20,000	x $20,000
7.	Additional surplus required	7.	60,000	$ 4,100,000
8.	Plus $50,000 minimum	8.	$ 90,000	

9. Total minimum surplus required - Ohio Business (lines 7 + 8,)	9.	$ 150,000
10. Total surplus required - Non-Ohio business (lines 7, col. 2)	10.	$ 4,100,000
11. Total (lines 9 + 10)	11.	$ 4,250,000
12. Enter amount from page 3, line 19	12.	$ 11,346,190
13. Difference (line 12 - line 11)	13.	$ 7,096,190

STATEMENT AS OF SEPTEMBER 30, 2002 OF THE UNITED ONE HOME PROTECTION CORPORATION
CONTRACT FEES WRITTEN
ALLOCATED BY STATES AND TERRITORIES

1 STATES		2 Number of Contracts Written Year to Date	3 Direct Fees Written Year to Date	4 Direct Claims Paid Year to Date	5 Number of Contracts In Force (Unexpired)
1 Alabama	AL	1,830	641,541	384,707	2,325
2 Arkansas	AR	1,896	676,017	268,900	2,338
3 Arizona	AZ	7,562	2,616,727	1,673,377	9,574
4 Colorado	CO	358	91,962	23,965	534
5 Connecticut	CT	212	77,851	55,215	273
6 Dist. of Columbia	DC	485	170,813	99,112	636
7 Delaware	DE	373	105,864	37,914	507
8 Georgia	GA	13,454	4,182,875	1,631,210	17,738
9 Idaho	ID	11	2,704	0	14
10 Illinois	IL	1,034	354,596	185,689	1,337
11 Indiana	IN	2,630	873,127	498,035	3,623
12 Kansas	KS	2,894	1,072,973	579,931	3,610
13 Kentucky	KY	2,096	686,515	292,780	2,718
14 Louisiana	LA	507	134,327	57,516	676
15 Massachusetts	MA	144	52,463	17,369	164
16 Maryland	MD	6,859	2,374,698	1,293,858	8,883
17 Maine	ME	6	1,342	470	12
18 Michigan	MI	5,586	1,987,289	956,350	7,339
19 Minnesota	MN	296	84,293	29,637	405
20 Missouri	MO	3,430	1,239,872	610,169	4,349
21 Mississippi	MS	0	0	0	1
22 N. Carolina	NC	8,139	2,893,746	1,672,335	10,575
23 Nebraska	NE	946	335,204	114,101	1,122
24 New Jersey	NJ	1,772	467,428	173,464	2,464
25 New Mexico	NM	483	136,162	25,177	628
26 New York	NY	968	344,651	263,885	1,257
27 Ohio	OH	1,933	650,760	249,443	2,501
28 Oklahoma	OK	920	352,461	182,683	1,152
29 Pennsylvania	PA	446	149,964	67,589	602
30 Rhode Island	RI	14	5,212	3,966	17
31 S. Carolina	SC	3,712	1,293,624	715,738	4,740
32 S. Dakota	SD	18	6,317	1,126	27
33 Tennessee	TN	4,137	1,374,327	659,723	5,326
34 Texas	TX	4,995	1,539,502	845,330	6,569
35 Vermont	VT	9	3,383	270	14
36 Utah	UT	48	11,843	4,066	63
37 Washington	WA	503	126,400	55,713	640
38 West Virginia	WV	109	39,170	14,195	139
39 Wisconsin	WI	14	4,203	190	18
Totals		**80,829**	**27,162,206**	**13,745,198**	**104,910**

HOME WARRANTY COMPANY

QUARTERLY STATEMENT

For the Quarter ended September 30, 2002
of the conditions and affairs of
UNITED ONE HOME PROTECTION CORPORATION

Employer's ID No: 57-0843538

Organized under the Laws of the State of SOUTH CAROLINA made to the INSURANCE DEPARTMENT OF THE STATE OF OHIO, pursuant to the laws thereof.

Incorporated: MARCH 5, 1987 Commenced Business: JUNE 23, 1987

Home Office: 2675 S. ABILENE ST., AURORA, CO 80014

Mail Address: 2675 S. ABILENE ST., AURORA, CO 80014

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Main Administrative Office: (303) 368-4805

Primary Location of Books: 2675 S. ABILENE ST., AURORA, CO 80014

Contact Person and Phone: Mark C. Lewis (720) 747-6100

OFFICERS

President: DAVID JOHN JASKO
Vice President: CHARLES EMORY NAIL

Secretary: MICHAEL GEORGE BARTOSCH
Vice President: PHILLIP EDWARDS

Treasurer: MICHAEL GEORGE BARTOSCH
Chief Financial Officer: MARK CHRISTOPHER LEWIS

DIRECTORS OR TRUSTEES

ROBERT YOST BONHAM
GARY MABRY
CHARLES EMORY NAIL
WALLACE EMORY FLUHR

State of Colorado
County of Arapahoe SS.

DAVID JOHN JASKO, President, MICHAEL GEORGE BARTOSCH Secretary and Treasurer, of the UNITED ONE HOME PROTECTION CORPORATION being duly sworn, each for himself deposes and says that they are the above described officers of the said company, and that on September 30, 2002, all of the herein described assets were the absolute property of the said company, free and clear from any liens of claims thereon, except as herein stated, and that this quarterly statement, together with related exhibits, schedules and explanations therein contained, annexed or referred to are a full and true statement of all the assets and liabilities and of the conditions and affairs of the said company as of September 30, 2002, and of its income and deductions therefrom for the quarter ended on that date, according to the best of their information, knowledge and belief, respectively.

Subscribed and sworn to before me this 6th day of November, 2002

Alison D. Sandoval
(Seal) exp 7/30/03

President

Secretary and Treasurer

EXHIBIT 1 - ANALYSIS OF ASSETS

	Ledger Assets	Nonledger (include excess of MV over BV)	Asset not Admitted (include excess BV over MV)	Net Admitted Assets	Previous Year End
1. Bonds	15,114,707			15,114,707	15,120,119
2. Stocks					
a. Preferred stocks					
b. Common stocks					
3. Real estate, less encumbrances					
4. Mortgage loans on real estate	0			0	933,461
5. Cash on hand and on deposit					
a. Cash in company's office	200			200	200
b. Cash on deposit	3,830,418			3,830,418	1,516,510
6. Other invested assets					0
7. Home protection contract fees receivable	357,133		50,223	306,910	270,168
8. Service fees receivable					
9. Receivable from affiliates	412,000		0	412,000	344,462
10. Federal income tax recoverable					
11. Electronic data processing equip	386,659			386,659	199,422
12. Interest, dividends, & real estate income due and accrued		118,315		118,315	184,642
13. Reinsurance recoverable on loss payments					
14. Equip., furniture & supplies	368,648		368,648	XXXXXXX	XXXXXXX
15. Deferred acquisition cost				XXXXXXX	XXXXXXX
16. Other assets:					
a. Deferred taxes	68,397		68,397	XXXXXXX	0
b. Inventory - promotional	206,663		206,663	-	0
c.				0	0
17. Prepaid expenses:					
a. Expenses	154,920		154,920	XXXXXXX	XXXXXXX
b.				XXXXXXX	XXXXXXX
c.__________				XXXXXXX	XXXXXXX
18. Totals	20,899,745	118,315	848,851	20,169,209	18,568,984

EXHIBIT 2 - ANALYSIS OF NON-ADMITTED ASSETS

	2 End of Previous Year	3 End of Current Year	4 Change increase- decrease+ Col. 2-3
19. Company's stock owned			
20. Deposits in suspended depositories, less estimated amount recoverable			
21. Equip., furniture and supplies	433,460	368,648	64,812
22. Prepaid expenses:			
a. Expenses	95,716	154,920	(59,204)
b. Deposits	18,709	0	18,709
c. Inventory	346,624	206,663	139,961
23. Other assets not admitted:			
a. Other receivables	0	0	0
b. Deferred taxes	132,092	68,397	63,695
c. Home protection fees	45,210	50,223	(5,013)
24. Total change	XXXXXXX	XXXXXXX	222,960

Line 24 to agree with Page 4, line 20.

STATEMENT AS OF SEPTEMBER 30, 2002 OF THE UNITED ONE HOME PROTECTION CORPORATION

LIABILITIES, SURPLUS AND OTHER FUNDS

	Current Year To Date	Previous Year End
1. Unpaid contract claims in process of settlement	1,565,762	1,431,178
2. Statutory reserve (pg. 13, Report 1, line 6, Col (1) + Col (2))	6,365,990	6,100,495
3. Unpaid claims adjustment expense		
4. Other expenses (excluding taxes, licenses and fees)	557,081	439,457
5. Taxes, licenses and fees (excluding federal and foreign income taxes)	9,046	10,696
6. Federal and foreign income taxes (excluding deferred taxes)	(592,806)	(43,585)
7. Borrowed money		
8. Interest payable		
9. Unearned contract fees		
10. Dividends declared and unpaid		
11. Reinsurance in unauthorized companies		
a. Unearned contract fees		
b. Reinsurance recoverable		
1. paid claims		
2. unpaid claims		
c. Reinsurance recoverable on paid & unpaid claims adjustment expense		
12. Ceded reinsurance balances payable		
13. All other liabilities:		
a. Payable to parent	917,946	888,224
b. ______________________		
c. ______________________		
14. Total liabilities (Items 1 to 13c)	8,823,019	8,826,465
15. a. Common capital stock	106,500	106,500
b. Preferred capital stock		
16. Gross paid-in and contributed surplus	822,004	822,004
17. Unassigned funds (surplus)	10,457,686	8,854,015
18. Less treasury stock, at cost	(40,000)	(40,000)
19. Surplus as regards contractholders (Item 15 to 17 less 18)	11,346,190	9,742,519
20. Totals (Items 14 plus 19)	20,169,209	18,568,984

Line 19 to agree with Page 4, line 27.

STATEMENT OF INCOME

UNDERWRITING INCOME	Current Year To Date	Previous Year End
1. Contract fees earned	26,896,711	29,365,257
DEDUCTIONS		
2. Claims incurred	13,879,782	14,082,153
3. Claims adjustment expenses incurred	1,787,013	1,864,677
4. Other underwriting expenses incurred	10,826,767	13,341,311
5. ______________________		
6. Total deductions (Lines 2 to 5)	26,493,562	29,288,141
7. Net underwriting gain or loss (-) (Item 1 less 6)	403,149	77,116
INVESTMENT INCOME		
8. Net investment income earned	464,595	894,519
9. Net realized capital gains or losses	30,723	6,394
10. Net investment gain or loss	495,318	900,913
OTHER INCOME		
11. Miscellaneous	257,626	330,718
12. Year End Adjustment		19,732
13. Total other income (Lines 11 + 12)	257,626	350,450
14. Net income before federal income taxes (Lines 7 + 10 + 13)	1,156,093	1,328,479
15. Federal income taxes incurred	(224,618)	40,978
16. Net income (Item 14 less 15)	1,380,711	1,287,501
CAPITAL AND SURPLUS ACCOUNT		
17. Surplus as regards contractholders, Dec. 31 Previous year	9,742,519	9,685,129
Gains (+) and Losses (-) in Surplus		
18. Net income (from item 16)	1,380,711	1,287,501
19. Net unrealized capital gains and losses		0
20. Change in non-admitted assets (Exhibit 2)	222,960	(505,111)
21. Capital changes:		
a. Paid in		
b. Transferred from surplus		
c. Transferred to surplus		
22. Surplus adjustments:		
a. Paid in		
b. Transferred to capital		
c. Transferred from capital		
23. Dividends to stockholders (cash)		(725,000)
24. Change of treasury stock		
25. Change in Statutory reserve		0
26. Change in surplus as regards contractholders	1,603,671	57,390
27. Surplus as regards contractholders at statement date	11,346,190	9,742,519

Line 27 to agree with Page 3, line 19. 0

SCHEDULE A - PART 2

Show all Real Estate Acquired by the Company During the Current Period

No.	Location and Description of Property (State if occupied or leased by company, parent, subsidiary, or affiliated)	Date Acquired	Name of vendor	1 Amount of Encumbrances	2 Cost to Company
	NONE				
99998	Foreclosed Real Estate Acquired During Current Period Under Contract for Sal	XXX			
99999			Total		

SCHEDULE A - PART 3

Show all Real Estate Sold During the Current Period

No.	Location and Description of Property or Nature of Additions and Improvements	Date Sold	Name of Purchaser	1 Cost of Company	2 Book Value at Date of Sale Less Encumbrances	3 Profit on Sale	4 Loss on Sale
	NONE						
99999			Total	0	0	0	0

SCHEDULE A - VERIFICATION

Show All Real Estate Owned

	1 Current Year as of 3/31	2 Current Year as of 6/30	3 Current Year as of 9/30	4 Previous Year Ending 12/31
1. Book value of real estate owned, previous period				
2. Increase by adjustment				
3. Cost of acquired	NONE			
4. Cost of permanent improvements				
5. Profit on sales				
6. TOTAL				
7. Decrease, by adjustment				
8. Received on sales				
9. Loss on sales				
10. Book value of real estate owned, end of period				
11. Properties occupied by the company less encumbrances				
12. Properties acquired in satisfaction of debt less encumbrances				
13. Investment in real estate less encumbrances				

SCHEDULE B

Long - Term Mortgage Loans Held

	1 Current Year as of 3/31	2 Current Year as of 6/30	3 Current Year as of 9/30	4 Previous Year Ending 12/31
1. Book value of mortgages held, previous period	933,461	1,535,289	-	933,461
2. Loans in cash or granted on disposal of real estate				
3. Cost of mortgages (insured and other) purchased	601,828			
4. Additional cash loaned on refunded mortgages				-
5. Interest covered by increase in, or refunding of, mortgages				
6. Taxes covered by increase in, or refunding of, mortgages				
7. Other Items covered by increase in, or refunding of, mortgages				-
8. Accrual of discount on mortgages purchased				-
9. Transfers				
10. Aggregate write-ins for increases				
11. TOTALS	1,535,289	1,535,289	-	933,461
12. Payments on principal including cash on mortgages refunded				
13. Mortgages foreclosed and transferred to real estate				0
14. Mortgages on properties acquired by deed, in lieu of foreclosure, and transferred to real estate				0
15. Decrease in book value of mortgages refunded or by adjustment in book value of mortgages	(1,830)			0
16. Amortization of premiums on mortgages purchased				0
17. Transfers		(1,535,289)		
18. Aggregate write-ins for decreases				0
19. Total deductions				0
20. Book value of mortgages owned, end of period	1,533,459	-	-	0
DETAILS OF WRITE-INS AGGREGATED AT LINE 10 FOR INCREASES				
1001.				0
1002.				0
1003.				0
1004.				0
1005.				0
1098. Summary of remaining write-ins for line 10 from overflow page	0	0	0	0
1099. Totals (Lines 1001 thru 1005 plus 1098)(Schedule b, Line 10)	0	0	0	0
DETAILS OF WRITE-INS AGGREGATED AT LINE 18 FOR DECREASES				
1801.				0
1802.				0
1803.				0
1804.				0
1805.				0
1898. Summary of remaining write-ins for line 18 from overflow page	0	0	0	0
1899. Totals (Lines 1801 thru 1805 plus 1898)(Schedule b, line 18)	0	0	0	0

SCHEDULE BA - VERIFICATION BETWEEN YEARS

Other Invested Assets Included in Schedule BA

Description	1 Current Year as of 3/31	2 Current Year as of 6/30	3 Current Year as of 9/30	4 Previous Year
1. Book value of other invested assets, beginning period		0	0	0
2. Cost of acquisitions, current period	-			
3. Increase by adjustment, current period		0	0	0
4. Profit on disposition				
5. TOTAL	0	0	0	0
6. Deduct consideration on disposition				
7. Reductions in investment, current period				
8. Decrease by adjustment, current period		0	0	
9. Loss on disposition				
10. Book value of other invested assets	0	0	0	0

*Moved these to bonds (page 9 & 10). Should not be in mortgages held.

SCHEDULE BA - PART 2

Showing all Long-Term Invested Assets Acquired During the Current Period

1 Number of Units and Description	2 Date Acquired	3 Cost to Company	4 Consideration Paid During Current Year	5 Name of Vendor
NONE				
1299999		-	0	XXX

SCHEDULE BA - PART 3

Showing all Long-Term Invested Assets Disposed of During the Current Year

1 Number of Units and Description	2 Date Disposed of	3 Name of Purchaser or Nature of Disposition	4 Consideration	5 Book Value at Date of Sale	6 Profit on Disposal	7 Loss on Disposal
NONE						
1299999 TOTALS			0	0	0	0

STATEMENT AS OF SEPTEMBER 30, 2002 OF THE UNITED ONE HOME PROTECTION CORPORATION

SCHEDULE D - PART 1

Showing the Acquisitions, Dispositions, and Non-Trading Activity
During the Current Period for all Bonds and Preferred Stock by Rating Class

	1 *Statement Value Beginning of Period*	2 *Acquisitions*	3 *Dispositions*	4 *Non - Trading Activity*	5 *Statement Value End of First Quarter*	6 *Statement Value End of Second Quarter*	7 *Statement Value End of Third Quarter*	8 *Statement Value End of Previous Year*
BONDS								
1. Class 1	15,120,119	8,156,901	8,066,609	(95,704)	14,545,438	14,569,482	15,114,707	15,120,119
2. Class 2								
3. Class 3								
4. Class 4								
5. Class 5								
6. Class 6								
7. Total Bonds	15,120,119	8,156,901	8,066,609	(95,704)	14,545,438	14,569,482	15,114,707	15,120,119
Preferred Stock **NONE**								
8. Class 1								
9. Class 2								
10.Class 3								
11.Class 4								
12.Class 5								
13.Class 6								
14. Total Preferred Stock	0	0	0	0	0	0	0	0
15. Total Bonds and Preferred Stock	15,120,119	8,156,901	8,066,609	(95,704)	14,545,438	14,569,482	15,114,707	15,120,119

STATEMENT AS OF SEPTEMBER 30, 2002 OF THE UNITED ONE HOME PROTECTION CORPORATION

SCHEDULE D - PART 2

Showing all Bonds and Stocks Acquired by the Company During the Current Period

CUSIP #	Description (Give complete and accurate description in each case, including the location of the issuing corporation, where necessary for identification, and also in case of serial issues the amount maturing each year)	Date Acquired	Name of Vendor	1 Number of Shares of Stock	2 Actual Cost (Excluding Accrued Interest and Dividends)	3 Par Value of Bonds	4 Paid for Accrued Interest and Dividends	5 NAIC Designation
36962GXB5	General Electric Cap Corp	01/10/2002	Key Investments		200,057	200,000	142	
912795LC3	U.S. T-Bill	03/27/2002	Wachovia Investments		197,915	200,000	-	1
9128277CO	U.S. T-Note	03/27/2002	Wachovia Investments		200,637	200,000	552	1
9128276V9	U.S. T-Note	03/27/2002	Wachovia Investments		203,102	200,000	4,180	1
222376FD9	Countrywide	02/25/2002	Wachovia Investments		102,881	100,000	143	
9582850	Diageo Cap	04/19/2002	Wachovia Investments		99,543	100,000	367	
53839886	Gen'l Electric Cap CDA	04/19/2002	Wachovia Investments		97,813	100,000	1,855	
039483al6	Archer Daniels	04/01/2002	Wachovia Investments		100,892	100,000	2,361	
079860aa0	Bell South	04/26/2002	Wachovia Investments		99,605	100,000	-	
14041gak2	Capital One Auto	04/23/2002	Wachovia Investments		149,626	150,000	-	
437076ag7	Home Depot	04/19/2002	Wachovia Investments		105,810	100,000	614	
669383cl3	Norwest financial	04/01/2002	Wachovia Investments		101,717	100,000	1,478	
857473ad4	State Street Boston	04/19/2002	Wachovia Investments		103,301	100,000	562	
28139rab1	Education FDG Nt	05/22/2002	Wachovia Investments		197,868	200,000	-	
912828aa8	US T-Note	04/16/2002	Wachovia Investments		200,871	200,000	317	
9128277m8	US T-Note	04/16/2002	Wachovia Investments		198,346	200,000	766	
3133mmyn7	FHLMC	06/30/2002	Wachovia Investments		246,542	250,000	-	
9128273V2	U.S. T-Note	02/01/2002	BNY		99,083	100,000	1,015	1
	CD - Wisconsin	04/22/2002	First Star		49,690	50,000	-	
07368XSN9060	CD - Wyoming	03/13/2002	Oppenheimer		25,641	26,000	-	1
07368XSN9060	CD - New York	03/13/2002	Oppenheimer		82,840	84,000	-	1
07368XSN9060	CD - Alabama	03/13/2002	Oppenheimer		25,641	26,000	-	1
07368XSN9060	CD - Washington	03/13/2002	Oppenheimer		27,792	28,000	-	1
32020DGU8060	CD - Illinois	03/13/2002	Oppenheimer		88,757	90,000	-	1
07368XSN9060	CD - Illinois	03/13/2002	Oppenheimer		15,779	16,000	-	1
07368XSN9060	CD - Vermont	03/13/2002	Oppenheimer		26,627	27,000	-	1
959897RT8060	CD - Alabama	02/04/2002	Oppenheimer		55,917	57,000	-	1
441812ez3	Household Finance	03/05/2002	Wachovia Investments		345,579	335,000	256	
05943fad7	BancOne Corp	03/05/2002	Wachovia Investments		250,680	250,000	7,777	
3133mmz30	FHLMC	04/23/2002	Wachovia Investments		200,000	200,000	-	
797426aa1	San Diego Family HGS LLC	05/07/2002	Wachovia Investments		249,983	250,000	-	
31359mtk9	Fannie Mae (moved from Page 6 3/31/02 Filing)	06/30/2002	Key Investments		100,317	100,000	-	
3134a34h6	FHLMC (moved from Page 6 3/31/02 Filing)	06/30/2002	Wachovia Investments		617,124	625,000	-	
3134a4cq5	FHLMC (moved from Page 6 3/31/02 Filing)	06/30/2002	Wachovia Investments		298,019	300,000	-	
3133mlxx8	FHLMC (moved from Page 6 3/31/02 Filing)	06/30/2002	Wachovia Investments		250,000	250,000	-	
3133mlyc3	FHLMC (moved from Page 6 3/31/02 Filing)	06/30/2002	Wachovia Investments		250,000	250,000	-	
	CD - Wisconsin	09/09/2002	US Bank		5,000	5,000	-	
62878pbk8060	CD - Alabama	09/11/2002	Oppenheimer		96,826	97,000	-	
064207pt44060	CD - Alabama	09/11/2002	Oppenheimer		9,985	10,000	-	
07262kaz6060	CD - Alabama	08/28/2002	Oppenheimer		49,915	50,000	-	
926464520	AIM/Victory Key Federal Monty Market - Investor Class	09/30/2002	Key Investments		2,329,183	2,329,183	-	
2499999	Total				8,156,901	8,155,183	22,384	

*For all common stock bearing the NAIC designation "U" provide: the number of such issues.........0..................

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STATEMENT AS OF SEPTEMBER 30, 2002 OF THE UNITED ONE HOME PROTECTION CORPORATION

SCHEDULE D - PART 3

Showing all BONDS and STOCK Sold, Redeemed or Otherwise Disposed of by the Company During the Current Period

CUSIP	Description (Give complete and accurate description in each case, also in case of serial issues the amount maturing each year)	Disposal Date	Name of purchaser (If matured or called, so state and give price at which called)	1 Number of Shares of Stock	2 Consideration (excluding accrued interest and dividends)	3 Par Value of bonds	4 Actual Cost (excluding accrued interest and dividends)	5 Book Value at Date of Disposal	6 Profit on Disposal	7 Loss on Disposal	8 Interest and Dividends Received	9 NAIC Designation
2817493	CD - Alabama	01/17/2002	matured		52,000	52,000	52,000	52,000			2,912	1
2817494	CD - Alabama	03/12/2002	matured		25,000	25,000	25,000	25,000			1,275	1
2818359	CD - Illinois	03/07/2002	matured		50,000	50,000	50,000	50,000			893	1
2818359	CD - Illinois	03/07/2002	matured		56,000	56,000	56,000	56,000			986	1
2817495	CD - New York	03/07/2002	matured		84,000	84,000	84,000	84,000			1,500	1
2817496	CD - Vermont	03/12/2002	matured		25,000	25,000	25,000	25,000			1,275	1
2817491	CD - Washington	03/07/2002	matured		28,000	28,000	28,000	28,000			500	1
2819360	CD - Wyoming	03/07/2002	matured		26,000	26,000	26,000	26,000			464	1
	CD - Alabama	05/22/2002	matured		12,000	12,000	12,000	12,000			540	
	CD - Wisconsin	05/22/2002	matured		50,000	50,000	50,000	50,000			771	
	CD - North Carolina	05/22/2002	matured		55,715	55,715	55,715	55,715			2,850	
	CD - North Carolina	05/22/2002	matured		55,715	55,715	55,715	55,715			2,850	
99999	AZ Money Market	02/28/2002	matured		100,000	100,000	100,000	100,000			0	1
88168lc27	Texaco Cap Inc Med Term	03/05/2002	called - 103.206		206,412	200,000	199,672	199,903	6,509		5,399	
233835af4	Daimlerchrysler	03/01/2002	matured		200,000	200,000	199,500	200,000			7,125	
02635kcc6	American General	03/22/2002	called - 102.349		255,873	250,000	241,485	247,510	8,362		23,129	
066050bn4	Bank America Corp	03/22/2002	called - 106.397		265,993	250,000	269,178	263,033	2,959		8,114	
24240xca3	Dean Witter Disc	05/15/2002	matured		250,000	250,000	250,000	250,000			11,853	
423328bn2	Heller Financial	03/22/2002	called - 105.159		315,477	300,000	306,012	302,976	12,501		8,334	
459745eu5	International Lease	03/22/2002	called - 101.018		101,018	100,000	99,860	99,924	1,094		1,451	
25475mac8	Distribution Financial Service	02/19/2002	matured		36,915	250,000	36,915	0	484		264	
02635ppm9	American General	06/24/2002	matured		500,000	500,000	490,825	499,836			16,375	
00206hk86	A T & T	01/25/2002	matured		250,000	250,000	249,153	250,000			8,613	
441812ez3	Household Finance	03/22/2002	called - 102.527		343,465	335,000	343,465	324,926		1,609	1,343	
05943fad7	BankOne Corp	03/25/2002	matured		250,000	250,000	250,000	250,000			8,750	
	Mellon - 99	09/30/2002	matured		33,510	33,088	33,088	33,088	422		1,505	
3133mmz30	FHLMC	05/23/2002	called		200,000	200,000	200,000	200,000			525	
3133mlxx8	FHLMC	06/12/2002	called		250,000	250,000	250,000	250,000			1,469	
3133mlyc3	FHLMC	06/05/2002	called		250,000	250,000	250,000	250,000			1,500	
797426aa1	San Diego Family HSG LLC	06/05/2002	called		250,000	250,000	249,983	250,000			389	
912765ic3	United States Treasury Bill	09/26/2002	matured		200,000	200,000	197,915	200,000			2,085	
	CD - Alabama	08/22/2002	matured		42,000	42,000	42,000	42,000			1,554	
	CD - Alabama	09/05/2002	matured		50,000	50,000	50,000	50,000			1,800	
	CD - Alabama	09/02/2002	matured		53,000	53,000	53,000	53,000			1,935	
06423aac7	Bank One Corporation	08/01/2002	matured		350,000	350,000	354,067	350,000			22,400	
08172izx9	Beneficial Corporation	08/09/2002	matured		200,000	200,000	200,978	200,000			9,581	
125569dp5	CIT Group Holdings	08/01/2002	matured		175,000	175,000	171,866	175,000			11,156	
929901684	Wachovia Prime	08/31/2002			2,144,152	2,144,152	2,144,152	2,144,152			15,922	
926464512	Victory Federal Money Market Select	09/30/2002			314,066	314,066	314,066	314,066			32,234	
2499999	Total				8,106,311	8,265,736	8,066,609	8,018,844	32,332	1,609	221,620	XXX

STATEMENT AS OF SEPTEMBER 30, 2002 OF THE UNITED ONE HOME PROTECTION CORPORATION

SCHEDULE N

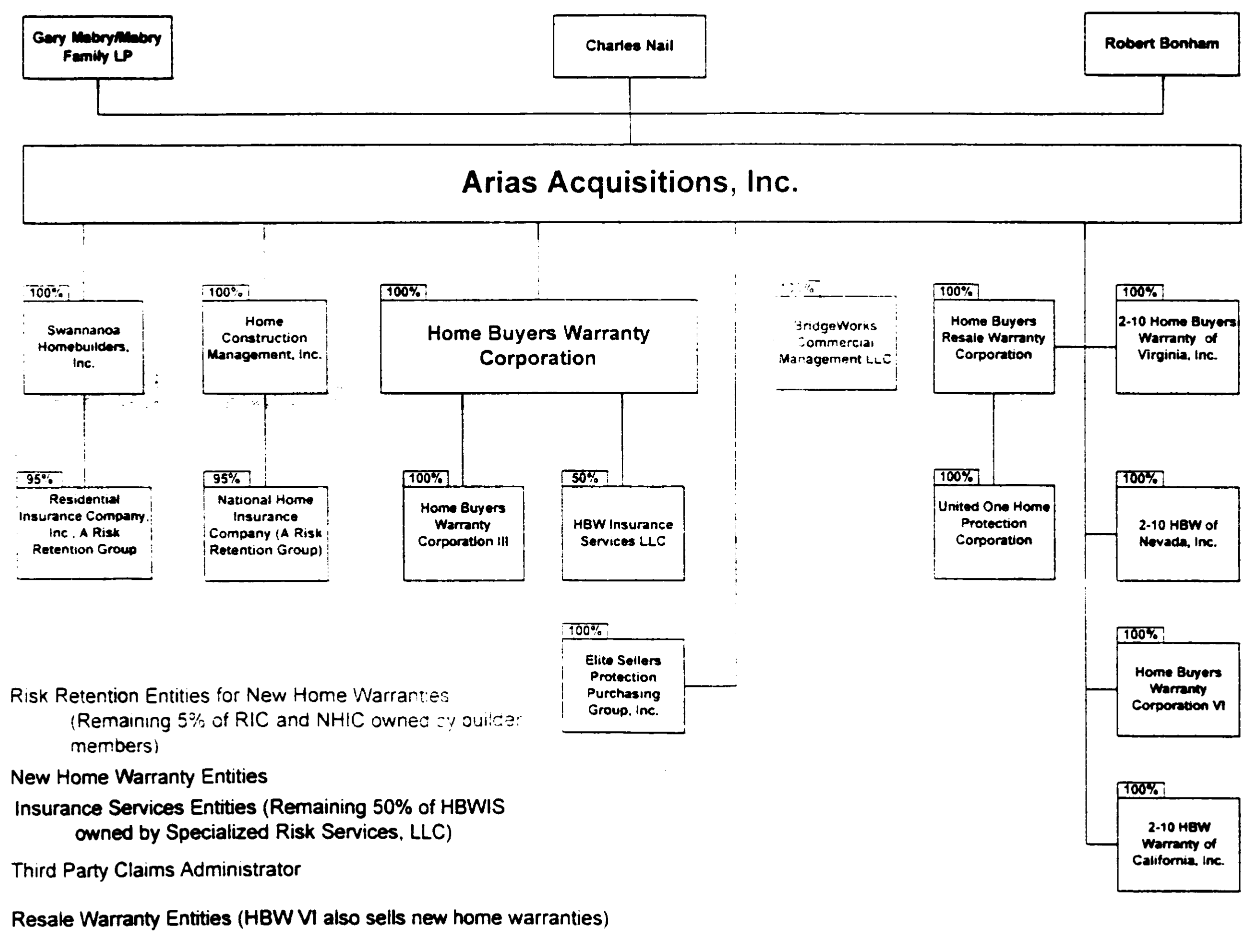
Month End Depository Balances

1 Depository		2	3	4	Book Balance at end of Each Month During Current Quarter		
					5	6	7
Give full name and location. State if depository is a parent, subsidiary, or affiliate. (Show rate of interest and maturity date in the case of certificates of deposit or time deposit)		Rate of Interest	Amount of Interest Received During Current Quarter	Amount of Interest Accrued During Current Quarter	First Month	Second Month	Third Month
Key Bank	Denver, CO	0.00%	0	0	675,050	797,336	721,938
Key Bank	Denver, CO	0.00%	0	0	204,557	637,948	13,125
Wachovia	Atlanta, GA	0.84%	255	0	159,751	160,051	160,440
Merrill Lynch Texas	Denver, CO	1.56%	403	0	115,031	115,159	115,288
Smith Barney Texas	Coral Springs, FL	1.30%	1,838	0	560,277	561,004	561,541
Oppenheimer	Ft. Lauderdale, FL	1.00%	84	0	25,363	18,938	18,715
First Union	Greenville, SC	1.00%	67	0	26,184	26,206	26,227
Dreyfus	Cleveland, OH	1.52%	8,674	0	2,207,470	2,210,383	2,213,143
0199998 Deposits in depositories which do not exceed the allowable limit in any one depository (see Instructions) - Open Depositories		XXX	0	0	0	0	0
0199999 Total Open Depositories		XXX	11,322	0	3,973,684	4,527,025	3,830,418
0299998 Deposits in depositories which do not exceed the allowable limit in any one depository (see Instructions) - Suspended Depositories		XXX					
0299999 Total Suspended Depositories		XXX					
'0399999 Grand Totals			11,322	0	3,973,684	4,527,025	3,830,418

STATEMENT AS OF SEPTEMBER 30, 2002 OF THE UNITED ONE HOME PROTECTION CORPORATION

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

PART 1 - ORGANIZATIONAL CHART



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STATEMENT AS OF SEPTEMBER 30, 2002 OF THE UNITED ONE HOME PROTECTION CORPORATION

SCHEDULE Y (CONTINUED)

PART 2 - SUMMARY OF INSURER'S TRANSACTIONS WITH AFFILIATES AND RELATED PARTIES

1 NAIC Company Code	2 Federal ID Number	3 Name of Insurers and Parent, Subsidiaries or Affiliates	4 Shareholder Dividends	5 Capital Contributions	6 Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	7 Income (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	8 Management Agreements, Service Contracts and Non-GAAP Cost Sharing Agreements	9 Income (Disbursements) Incurred Under Reinsurance Agreements	10 Any Other Material Activity Not In The Ordinary Course of the Insurer's Business	11 Totals	12 Reinsurance Recoverable/(Payable) on Losses and/or Reserve Credit Taken/(Liability)
	84-0933217	Home Buyers Warranty					(496,390)			(744,413)	
	33-0382183	2-10 HBW Warranty of California, Inc.					453,189			706,960	
	88-0375416	2-10 HBW of Nevada, Inc.					111,288			171,636	
	65-0061611	Home Buyers Warranty Corporation VI					424,558			660,980	
	84-1028538	National Home Insurance Company, Inc.					(96,757)			(144,344)	
	99-0329663	Residential Insurance Company, Inc.					601			1,036	
	57-0843538	United One Home Protection Corporation					(396,489)			(651,855)	
										-	
9999999 Control Totals						0	0			0	

*NOTE: Positive numbers in line 8 are expenses paid.
Negative numbers in line 8 represent payments received for cost sharing agreements.

REPORT 1 - RESERVE CALCULATION

		Ohio Business (1)	Non-Ohio Business (2)	
1.	Contract fees collected - on contracts issued and renewed during the year and all other contracts in force (unexpired) at the end of current period.	835,157	33,989,522	1.
2.	Less: Reinsurance ceded	-		2.
3.	Net contract fees	835,157	33,989,522	3.
		x .40	.40	
4.	Sub-total reserve amount	334,063	13,595,809	4.
5.	Less: Claims paid during current year and prior years on contract policies issued or renewed during the year and all other contracts still in force (unexpired) at the end of current period	131,939	7,431,943	5.
6.	Current statutory reserve**	$ 202,124	$ 6,163,866	6.

**Show line 6 (sum of Col. (1) + Col (2)) on page 3, line 2, current period.
If line six is negative enter 0 (Zero) on page 3 line 2, current year.

REPORT 2 - SURPLUS REQUIREMENT CALCULATION

Calculated company required surplus is based on contracts issued or renewed representing Ohio and Non-Ohio business in the preceding calendar year.

If company is commencing business for the first time, surplus is based on the projected number of contracts to be issued representing Ohio and Non-Ohio business.

Surplus		Number of Contracts
$ 50,000	minimum	1,000
70,000		1,500
90,000		2,000
110,000		2,500
130,000		3,000
150,000		3,500
170,000		4,000
210,000		5,000
410,000		10,000
610,000		15,000

			Ohio Business 1	Non-Ohio Business 2
1.	Total contracts issued or renewed (2001-2002)	1.	2,501	102,409
2.	Less 1,000 contracts	2.	(1,000)	XXXXXXXXXXX
3.	Additional contracts	3.	1,501	102,409
4.	Divided by 500	4.	/ 500	/ 500
5.	Surplus factor (round up; no decimal)	5.	3	205
6.	Multiply by $20,000	6.	x $20,000	x $20,000
7.	Additional surplus required	7.	60,000	$ 4,100,000
8.	Plus $50,000 minimum	8.	$ 90,000	

9. Total minimum surplus required - Ohio Business (lines 7 + 8,)	9. $ 150,000
10. Total surplus required - Non-Ohio business (lines 7, col. 2)	10. $ 4,100,000
11. Total (lines 9 + 10)	11. $ 4,250,000
12. Enter amount from page 3, line 19	12. $ 11,346,190
13. Difference (line 12 - line 11)	13. $ 7,096,190

STATEMENT AS OF SEPTEMBER 30, 2002 OF THE UNITED ONE HOME PROTECTION CORPORATION
CONTRACT FEES WRITTEN
ALLOCATED BY STATES AND TERRITORIES

1 STATES		2 Number of Contracts Written Year to Date	3 Direct Fees Written Year to Date	4 Direct Claims Paid Year to Date	5 Number of Contracts In Force (Unexpired)
1 Alabama	AL	1,830	641,541	384,707	2,325
2 Arkansas	AR	1,896	676,017	268,900	2,338
3 Arizona	AZ	7,562	2,616,727	1,673,377	9,574
4 Colorado	CO	358	91,962	23,965	534
5 Connecticut	CT	212	77,851	55,215	273
6 Dist. of Columbia	DC	485	170,813	99,112	636
7 Delaware	DE	373	105,864	37,914	507
8 Georgia	GA	13,454	4,182,875	1,631,210	17,738
9 Idaho	ID	11	2,704	0	14
10 Illinois	IL	1,034	354,596	185,689	1,337
11 Indiana	IN	2,630	873,127	498,035	3,623
12 Kansas	KS	2,894	1,072,973	579,931	3,610
13 Kentucky	KY	2,096	686,515	292,780	2,718
14 Louisiana	LA	507	134,327	57,516	676
15 Massachusetts	MA	144	52,463	17,369	164
16 Maryland	MD	6,859	2,374,698	1,293,858	8,883
17 Maine	ME	6	1,342	470	12
18 Michigan	MI	5,586	1,987,289	956,350	7,339
19 Minnesota	MN	296	84,293	29,637	405
20 Missouri	MO	3,430	1,239,872	610,169	4,349
21 Mississippi	MS	0	0	0	1
22 N. Carolina	NC	8,139	2,893,746	1,672,335	10,575
23 Nebraska	NE	946	335,204	114,101	1,122
24 New Jersey	NJ	1,772	467,428	173,464	2,464
25 New Mexico	NM	483	136,162	25,177	628
26 New York	NY	968	344,651	263,885	1,257
27 Ohio	OH	1,933	650,760	249,443	2,501
28 Oklahoma	OK	920	352,461	182,683	1,152
29 Pennsylvania	PA	446	149,964	67,589	602
30 Rhode Island	RI	14	5,212	3,966	17
31 S. Carolina	SC	3,712	1,293,624	715,738	4,740
32 S. Dakota	SD	18	6,317	1,126	27
33 Tennessee	TN	4,137	1,374,327	659,723	5,326
34 Texas	TX	4,995	1,539,502	845,330	6,569
35 Vermont	VT	9	3,383	270	14
36 Utah	UT	48	11,843	4,066	63
37 Washington	WA	503	126,400	55,713	640
38 West Virginia	WV	109	39,170	14,195	139
39 Wisconsin	WI	14	4,203	190	18
Totals		**80,829**	**27,162,206**	**13,745,198**	**104,910**