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SIGNATURE

Pursuant to the requirements of the Securities Exchange Act of 1934, the Company has duly caused this Report to be signed on its behalf by the undersigned hereunto duly authorized.

FRIEDMAN, BILLINGS, RAMSEY GROUP, INC.

Date: October 30, 2002

By: /s/ Emanuel J. Friedman

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Emanuel J. Friedman  
Chairman & Co-Chief Executive Officer