



Attn: Manager P&S Dept./Traders/Cashier/Manager Reorganization/Manager Dividends
UNIFORM PRACTICE ADVISORY (UPC # 017-2002) February 14, 2002

Advanced Radio Telecom Corp - 14% Sr. Notes due February 15, 2007 (FIPS:ARTT.GA)

The above Company's Plan of Reorganization (Plan) filed under Chapter XI of the Federal Bankruptcy Code, became effective on December 20, 2001. Pursuant to the Plan, holders of ***record on October 31, 2001*** will receive a distribution of 117.6313 shares of new common stock (OTC:FANI) per \$1,000 p.a. Surrender of the old certificates is not required and ***are deemed worthless***.

Considering the foregoing, deliveries in the above securities effected after the record date of October 31, 2001, should have been evidenced by due-bills representing the distribution of new common stock.

Since the distribution of the new common stock will be made on February 15, 2002, members are advised that all ***due bills should be redeemed on February 21, 2002*** and contracts in ARTT.GA, should be quoted "ex-distribution" on February 19, 2002.

Information Management Associates, Inc. – Common Stock (OTC:IMAA)

The above Company's Plan of Reorganization (Plan) filed under Chapter XI of the Federal Bankruptcy Code, became effective on January 8, 2002. Pursuant to the Plan, holders of ***record on January 8, 2002*** will be entitled to receive a pro-rata distribution of cash.

Members are reminded of their obligations under NASD Conduct Rule 2310 if they continue to engage in transactions in the above securities.

Considering the foregoing, deliveries in the above securities effected after the record date of January 8, 2002, should be accompanied by due-bills representing the pro-rata entitlement to the distribution of cash.

Questions regarding this notice should be directed to: Market Data Integrity Department, (203) 375-9609.

Dorothy L. Kennedy
Director