

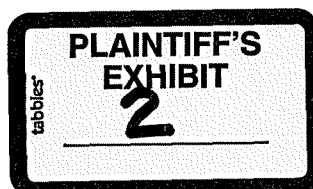
STATE OF MISSISSIPPI

COUNTY OF HARRISON

AFFIDAVIT

Comes now the affiant, Joseph F. Ziz, Sr., and after being duly sworn, does depose as follows:

1. That affiant is 46 years old.
2. That affiant is a graduate of Notre Dame High School, and has had three years of college.
3. That affiant is employed by Coastal Family Health Center in Biloxi, Mississippi.
4. That affiant lives at 1982 Bayside Drive, Biloxi, Mississippi, which is located "across the street" from the former residence of Reginald "Ed" and Katie Bossier which was located at 1987 Bayside Drive Drive, Biloxi, Mississippi. His front door faces South toward the Bossier's property and the Back Bay of Biloxi.
5. That on August 29, 2005, affiant and his family members were at 1982 Bayside Drive, as Hurricane Katrina began and worsened.
6. Affiant's neighbor, Paul, had walked over to the affiant's house, at this time, the electricity was out and there were shingles all over the ground.
7. That at approximately 7:30 a.m., affiant heard combined "roars" so he directed everyone in the house (affiant's wife, Patti Ziz, affiant's son, Joseph Ziz, Jr., affiant's daughter Bryce Ziz, and Paul) into the hallway as he believed tornadoes were approaching and he knew the hallway to be the safest place in his house.
8. Affiant returned to his front door and looked out. The Bossiers' fence was completely gone. The Bossiers' detached accessory building (which was by itself a very large structure) was completely gone, except for its slab.
9. Once the obstruction of the Bossiers' fence was removed, affiant had a clear view of the Back Bay of Biloxi. There was a high, or flood, tide, but the waters of the Bay had not yet reached the Bossiers' residence, or the slab of the detached accessory building.
10. The top of an eighty (80) foot tall sweet gum tree came through the roof of affiant's house. On subsequent inspection, affiant determined that this top had "twisted" off.

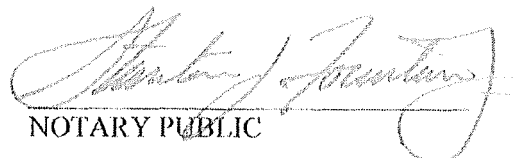


11. Affiant informed everyone in his house that they needed to leave and seek safer shelter.
12. Affiant left his house via front door, as he left, he noticed that a section of the Bossiers' roof was lying against the front of affiant's house.
13. The approximate twenty foot by twenty foot (20' x 20') section of the Bossiers' roof consisted of shingled decking with rafters attached. The affiant cannot say whether or not the section of roof came from the Bossiers' residence or his detached accessory building.
14. At this point, the water was still not high, and the affiant, his family, and Paul, were able to leave his house via motor vehicles.
15. On subsequent inspection of several properties in his neighborhood, the affiant was able to observe a discernable path of twisted trees that crossed the Bossiers' property as well as several other properties in his neighborhood. One of the twisted trees was located directly North of the Bossiers' residence.
16. Affiant further saith not.

WITNESS MY SIGNATURE, this 8th day of January, 2008.


JOSEPH F. ZIZ, SR.

Sworn to and subscribed before me this 8th day of January, 2008.


NOTARY PUBLIC

MY COMMISSION EXPIRES:

10/17/10