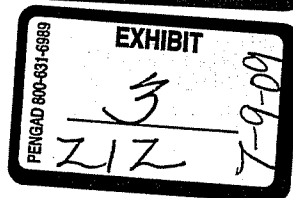


Claim Number: 24-Z456-611
Claim Office: Biloxi

This is ah John Parker today's date is, ah May the 11th, 2009 time now is approximately 4:35 P.M. (Inaudible) have to interview Mr. Joseph Ziz. The interview concerns ah, a claim that occurred on or about August 29th, 2005. (Inaudible) the Claim ah Number is 24-Z (pause) (inaudible) number (inaudible) 24-Z (pause) 456-611. The named insured is Mr. Ed Bossier B-O-S-S-I-E-R.

- Q. Ah Mr. ah Ziz so that I can identify your voice on this tape would you just state your your full name for me and spell it please?
- A. It's Joseph F. Ziz Sr. last name's Ziz Z-I-Z.
- Q. And are you aware sir that this interview is being recorded?
- A. Yes I am.
- Q. Okay is it being recorded with your permission?
- A. Yes it is.
- Q. And what's your age and date of birth sir?
- A. Age is 47 date of birth is January 8th, 1962.
- Q. And ah, what is your address sir?
- A. Address is 1982 Bayside Drive and that's Biloxi.
- Q. Were you living at 1982 Bayside Drive when hurricane Katrina struck the Miss Gulf Coast on August 29th, 2005?
- A. Yes I was.
- Q. Now my it's my understanding that that this interview concerns damage that occurred to Mr. ah Bossier's home, I understand Bossier's home is located at 1987 Bayside Drive now ah M- Mr. Ah Ziz can you explain to me um, the location of your house as it relates to Mr. ah Bossier's house?
- A. My house ah...
- Q. (Inaudible)...
- A. My property is located directly across the street from Mr. Bossier's property.
- Q. Okay.
- A. Now my front door which I have like a little entrance foyer...
- Q. Yes sir.
- A. Okay it faces directly at what used to be where is shed or detached garage sat. his house you know was off to the, out of view out of view of my front door.
- Q. Okay is it out of view but now all right so um if I'm understanding this both houses ah faces ah, Bayside Drive is that correct?
- A. That's correct.



Statement of: Joseph F Ziz Senior
Claim #: 24-Z456-611
Page #: 1

Claim Number: 24-Z456-611

Claim Office: Biloxi

- Q. All right and Mr. ah Bossier's house is actually located on the south side of Bayside right?
- A. Right.
- Q. Okay and your house is located on the north...
- A. North side.
- Q. Side of Bayside however um but lookin' southward out of your front door you are you are not able to just see the ah the front door of Mr. Bossier's residence?
- A. No.
- Q. but you can see ah I guess that would be his front of his detached ah garage?
- A. Garage or shed right that's that's what's exactly within my view of my front door.
- Q. Okay is that that is that a garage or is that ah ah is that ah just a detached out building?
- A. I don't I don't know what what...
- Q. (Inaudible)...
- A. He used it for it was ah it was ah detached buildin' from the house.
- Q. House?
- A. Whether it was a shed or garage I'm really don't know.
- Q. all right, okay then, and is and let me find a little about your famlyt at the time of this ah, storm on August 29th, 2005 did you have family members in the home with you?
- A. Yes I had my wife my son and my daughter.
- Q. so four of you?
- A. Four of us.
- Q. Your wife's name?
- A. Patty(sp?).
- Q. Patty and your son and daughter?
- A. Joseph Jr...
- Q. (Inaudible)...
- A. And Bryce(sp?) is my daughter .
- Q. and ah so had you all planned to ah actually ride the storm out initially?
- A. We did I didn't want to leave...
- Q. (Inaudible)...
- A. You know with the with the reports we were getting (inaudible) we're not water's not gonna be an issue because we were 18 19 feet above sea level...
- Q. (Inaudible)...
- A. So we'll be fine.

Claim Number: 24-Z456-611

Claim Office: Biloxi

Q. Um hum.

A. You know ah, so we decided to ride it out.

Q. I see.

A. Ah you know 5:00 that mornin' I got up cooked some breakfast...

Q. Um hum.

A. By 6:00 the power was out um, so we me and my wife are just lookin' out the front door, and watching the winds pickin' up...

Q. And about what time...

A. This this was probably...

Q. (Inaudible)...

A. Oh 7:00 in the mornin' the winds the winds blowin' startin' to blow really strong.

Q. About what time did you all loose the power? .

A. 6:00 in the mornin'.

Q. 6:00 6:00 A.M.?

A. 6:00 A.M.

Q. And now when you all get your power, underground...

A. Underground.

Q. It's an underground power source?

A. In the neighborhood, when it comes into the neighborhood you know comin' into the neighborhood it's all...

Q. Above ground....

A. Above ground....

Q. Yeah so apparently a feeder was lost somewhere along the way .

A. So it went out so we're we're you know we just watchin' out the front door well the storms gonna start hittin' bad and I started seein' shingles hit the ground then all of the sudden you know, the noise gets real loud I mean no doubt it's a tornado or tornados I mean it's just so I get my son and my daughter in the hallway and just about that time this is probably, 7:15...

Q. Um hum.

A. You know my front doors open I'm lookin' through my storm door...

Q. Um hum.

A. And my storm is sucked off the house it just...

Q. (Inaudible)...

A. It's gone.

Statement of: Joseph F Ziz Senior

Claim #: 24-Z456-611

Page #: 3

Claim Number: 24-Z456-611

Claim Office: Biloxi

Q. Okay now now when you say sucked off the house were you actually looking out of the out of the...

A. Um hum.

Q. Storm door?

A. I was standin' right there in my little entrance foyer lookin' out and it's it's gone (inaudible) I mean it just...

Q. Did you have the door open or was it or was it closed...

A. No it was closed.

Q. I see.

A. Now my you know my actually front door...

Q. (Inaudible)...

A. The wooden door had it open (inaudible) the storm door was closed...

A. And that's what I was lookin' through.

Q. I see.

A. So when it sucked off the house I ducked real quick and then you know got to lookin' again and when I raised back up and peeked around to look, Mr. Bossier's shed or whatever that happened to be it was gone so I had a clear view of the bay at that time.

A. There's nothing obstructin' my view.

Q. when that door ah was sucked off did you know what direction it went or...

A. it pulled away from the house ah...

Q. Did you ever find that door?

A. Never found the door and actually at that point the, I had roof decking with shingles on it that were pulled off of my house.

Q. Um hum.

A. And ah.

Q. shingles and decking?

A. It was shingles and decking

Q. Okay.

A. I wound up losin' I think three or four sheets of decking and actually had the shingles still attached to it.

Q. Is your house a single story structure or a two story structure?

A. Single story.

Q. On a conventional slab foundation

A. concrete

Q. Original ah con- concrete slab?

A. Right.

Statement of: Joseph F Ziz Senior

Claim #: 24-Z456-611

Page #: 4

Claim Number: 24-Z456-611

Claim Office: Biloxi

- Q. shingles and decking ripped from your roof?
- A. And at that point um I looked at my wife and I said we got to get out of here. We don't she goes through the house to the garage which exits off the kitchen...
- A. Ah her vehicle was parked in the garage there was no gettin' it 'cause the ceiling and everything had already collapsed on top of it.
- Q. sheet rock ceiling insulation
- A. Sheet rock...
- Q. (Inaudible)...
- A. Ceiling (inaudible).
- Q. Insulation ah?
- A. Everything I had in my attic.
- Q. (Inaudible) roof?
- A. It fell in fell through.
- Q. Got you what what about the rafters and and ceiling joints and all that stuff?
- A. They seemed to be still intact.
- Q. I see.
- A. Um at that point my son, got his truck I got my truck we pulled around the front of the house, um, went and grabbed my neighbor that was across the street just a guy livin' by himself we got in our vehicles to get out of the neighborhood.
- Q. All right your truce, where was it parked?
- A. It was in the driveway.
- Q. And where was your son's truck?
- A. It was in the driveway also.
- Q. (Inaudible)?
- A. So here was no getting out of the garage so we pulled around to the front of the house.
- Q. Yes sir
- A. And got in them from there started out of the yard and, and just down at the end of Hillside almost to the end of Hillside there was a pine tree ac- across the road.
- Q. That neighbor that you picked up do you remember that person's name?
- A. His first name is Paul(sp?).
- A. And I I can't his last name escapes me.
- Q. Okay do- does he still live there?
- A. He still lives there.

Claim Number: 24-Z456-611
Claim Office: Biloxi

- Q. Okay so now what Paul where was Paul...
- A. Paul's on the opposite corner of me.
- Q. Okay on okay he so Paul if I and I've called this map, (inaudible) for purpose of this tape I'll call this ah Map One I don't think I'll need another one but Map One and he's on the north side of ah...
- A. He's on north side but he's on the, the eastside of Hillside (inaudible)...
- Q. North...
- A. (Inaudible)...
- Q. Northeast corner then?
- A. Right.
- Q. Is that right?
- A. That's right.
- Q. Okay, northeast corner and that's Mr. Paul?
- A. Um hum, so we're gettin' out of the neighborhood and we can't go any further this tree was got us blocked.
- Q. Yes sir oh 'cause (inaudible) come out of the driveway you started heading north on Hillside Drive?
- A. North on Hillside Drive.
- Q. Okay how far could you get?
- A. Ah, almost to where Hillside well as a matter of fact where Hillside and North Haven Drive...
- Q. (Inaudible)...
- A. Let me...
- Q. (Inaudible)...
- A. Look.
- Q. (Inaudible) well I don't I I know where North Ha-...
- A. Okay well the- these two come to a point...
- Q. (Inaudible)...
- A. Right here and North Haven is the main drive out.
- Q. (Inaudible) in other words North Haven actually runs when you get up there runs east and west (inaudible)?
- A. Ah North Have still runs north and south.
- Q. Oh okay.
- A. This ah, (inaudible) yeah Hillside eventually turns right into North Haven.
- Q. Oh I see.
- A. North Haven's the main entrance to the neighborhood...

Claim Number: 24-Z456-611

Claim Office: Biloxi

Q. To the neighborhood yes sir...

A. And...

Q. And and go down a little bit further that's (inaudible)?

A. Braiser (sp?).

Q. Braiser Road...

A. Braiser Road...

Q. (Inaudible)...

A. So we got to that point...

Q. Okay almost out of the ah off of Hillside...

A. (Inaudible)...

Q. Hillside anyway yeah.

A. But there's a tree across the road...

Q. Yes sir.

A. So there's nowhere to go and I look in my mirror I see water and it's comin' fast...

Q. Right now the water that's coming fast what direction is it traveling is it traveling ah south to north or is it traveling east to west?

A. It's it's comin' north out of the bay.

Q. Out of the bay?

A. It's c- I see it comin' up the road and I look at my wife and said are we in trouble.

Q. Well how high was that water that was comin' northward toward you?

A. Ah high enough that I flooded out it stalled my truck.

Q. What kind of truck is it?

A. I had a little dodge ah 1500.

Q. Um hum.

A. But my son is in a Dodge four wheel drive he was a little higher than me.

Q. Yes sir.

A. And he was behind me so he saw what happened...

Q. Um hum.

A. And he pushed me up into a yard.

Q. I see.

A. And then he pulled up and then by that time both of us both vehicles just were stalled out.

Q. (Inaudible).

A. flooded.

Statement of: Joseph F Ziz Senior

Claim #: 24-Z456-611

Page #: 7

Claim Number: 24-Z456-611

Claim Office: Biloxi

- Q. So so by this time if it was it had gotten up high enough to get into the engine compartment?
- A. Yes.
- Q. ah so that, how high would that vehicle be off the ground?
- A. My little vehicle um, that flooded...
- Q. (Inaudible).
- A. Probably four foot.
- Q. so okay but at any regard you so, as you were ah tr- travelin' north on Hillside ah, and the vehicles apparently you know finally stalled at at that we- were you all still gonna try to out you know outrun that water or or had you?
- A. Well no we we ah we got ah we exited the vehicles at that point.
- Q. (Inaudible) I I meant before sh- she stalled before the engine stalled ah ah were you still gonna try to ah you know outrun the water or did you feel like (inaudible)...
- A. Well...
- Q. (Inaudible).
- A. Once once we saw th- I saw the tree...
- Q. Oh I see.
- A. I knew we weren't gonna get out with that way.
- Q. That's right.
- A. But then here comes the water.
- Q. Yeah.
- A. So there's you know...
- Q. You were trapped
- A. trapped
- Q. I understand I forgot about that tree you were trapped between the water and the tree can I go back for a minute and and I know, ah you you you said that um ah that the screen doors ah the screen storm doors was ah sucked off but I wasn't quite clear on, why'd you all decide to leave the house at that point I mean ah at that point?
- A. Because we were I um was afraid the house was gonna come apart.
- Q. I see I see.
- A. You know with the garage having collapsed in.
- Q. I see.
- A. With the sheet rock and everything...
- Q. Yeah.
- A. I just didn't want to you know and I said we need to get out of here.

Claim Number: 24-Z456-611

Claim Office: Biloxi

- Q. (Inaudible) so as you all were leaving and ah, had water gotten to the to the streets of of Bayside as of yet?
- A. No.
- Q. Okay was there any water on North on ah Northside(sic) Drive?
- A. You mean Hillside?
- Q. I mean I'm sorry Hillside Drive?
- A. No.
- Q. (Inaudible)...
- A. No (inaudible) when we exited my house the ground was dry.
- Q. I understand (inaudible)...
- A. But then it was you know it came quick.
- Q. Okay and and and when you walked across ah to get Mr. P- Paul..
- A. Well he came out of his house he was in the street.
- Q. Yes sir
- A. And I hollered I said Paul get in the truck.
- Q. I see and then and it was still dry at that point?
- A. It was still dry at that point.
- Q. Do you remember about what time that was?
- A. That was ah, that was like I want to say 7:30 thereabouts because I remember distinctly...
- Q. Um hum.
- A. When we finally after we floated out and we got out of the vehicles, we wound up at a two story house how by that time you know I'm chest deep in water...
- Q. I see.
- A. I'm carrying my daughter above my head.
- Q. (Inaudible).
- A. Well there's a two story house sits right here...
- Q. Okay.
- A. I told my son I said son we got to get in that house.
- Q. Okay now when you and you and you pointed on this map map well let me have to get the right map...
- A. Map One...
- Q. Um hum...
- A. (Inaudible)...
- Q. On on Hill- this is on Hillside Drive?
- A. It's on Hillside.

Claim Number: 24-Z456-611

Claim Office: Biloxi

- Q. And ah, and this is not the white two story house that that I believe is on Bayside...
- A. No sir...
- Q. Drive okay this is the two story house remember who owned that house?
- A. Greg Ilig(sp?).
- Q. Greg they wasn't there though?
- A. They were not there.
- Q. (Inaudible).
- A. So I told my son I said Joseph we got to get in that house...
- Q. Um hum.
- A. So he went around to the back busted the door in the back door so he could open the front so we could get in and go straight up the stairs.
- Q. At that point how high was the water?
- A. At that point it was...
- Q. (Inaudible)...
- A. It was up (inaudible)...
- Q. Chest deep and you and how tall are you?
- A. I'm 6'2".
- Q. 6'2" so (inaudible)...
- A. It was probably five foot five and a half foot maybe...
- Q. (Inaudible)...
- A. And I...
- Q. (Inaudible)?
- A. Ah, but I remember distinctly once we got in that house I looked at my watch and I told my wife I said you know I can't believe it's only 8:00 in the morning.
- Q. I see and and and you and at that point in time you were ah you all were actually in the house and probably upstairs?
- A. We were in the house upstairs and...
- Q. Um hum.
- A. Watched the water the water came up a little higher after that then stayed like that most of the day.
- Q. Really? So um...
- A. You know um, at that point like I said with with Mr. Bossier's property across the street, I know for a fact the the little shed or detached garage...
- Q. Yes sir.
- A. Was gone, the house being offset when we were exiting our house you know I wasn't lookin' at his house I was lookin' at my family to get them...

Claim Number: 24-Z456-611

Claim Office: Biloxi

Q. (Inaudible)...

A. Out so I, I couldn't tell you anything about his h- actual house.

Q. I see and that and that was gonna lead me into the next question and guess you were reading my mind and that was as you were leaving I was going to get to it this way, ah you all backed out or drove out (inaudible) you know went out out of the driveway to get to to get to Bayside Drive? Did you all back out of your driveway?

A. No now my actual driveway is on Hillside.

Q. Oh it's on Hillside I see.

A. Now we pulled around just came off the driveway right to the front of the house.

Q. Oh I see.

A. And then just made a U-turn...

Q. (Inaudible) so what if I'm understandin' what you're tellin' me now you really at the time you all left you couldn't you don't know whether or not the house was still there or whether or not it was damaged is that what you're sayin'?

A. No I...

Q. (Inaudible)...

A. Paid no attention to the house.

Q. I see.

A. You know I couldn't I couldn't tell you anything about the house...

Q. I see.

A. And ah, but I do know that the the detached the shed or whatever it happened to be, that was there was gone.

Q. What was in the detail whether or not any of the debris from the the the detached ah building or even Mr. Bossier's house ended up on your property?

A. Oh yes.

Q. Okay.

A. Ah a section of the roof wound up in my front the front of the my house wound up in the wall in the front of my house.

Q. Okay and and now and that was, did did you notice that after you got back or as you were leavin'?

A. As we were leaving.

Q. Okay (inaudible) and and what was it describe to me what was it shingles (inaudible)...

A. It was shingles and deck and it was it was an entire section of a roof.

Q. A roof structure?

A. Still had some ah rafters or trusses whatever you want to call it.

Statement of: Joseph F Ziz Senior

Claim #: 24-Z456-611

Page #: 11

Claim Number: 24-Z456-611

Claim Office: Biloxi

Q. Yes sir.

A. Attached to it.

Q. Yes sir.

A. But it was it was through my front wall...

Q. I see.

A. And I have a brick home.

Q. I understand. Could you tell that tell, where where that debris came from whether it was the, the detached outbuilding or whether it was from his structure or do you know

A. no because both of them were the s- were the same I think the same color shingles and the same paint.

Q. Yes sir.

A. But it was definitely his.

Q. Okay.

A. But um you know definitely...

Q. And and you say it's definitely I mean how are you sure of that, you said it definitely was his and I'm just tryin' to be clear (inaudible)...

A. Well I say definitely his I mean...

Q. (Inaudible)...

A. It was it was the same color as as...

Q. (Inaudible)...

A. As his shed was painted...

Q. Yes sir.

A. It looked you know it wasn't didn't appear to be big enough to be, part of a house roof...

Q. (Inaudible)...

A. It looked more like you know a garage or shed.

Q. I see I understand well okay...

A. And it was ah it was ah it was ah big piece it was probably the size of this room.

Q. I see (inaudible) I understand, um, when um, let's see you had given you said you'd given ah somebody else ah ah ah (inaudible) ah an affidavit or a deposition of some sort of some sort is that is that right?

A. That's correct.

Q. Okay.

A. Well I've given two.

Q. Really?

Statement of: Joseph F Ziz Senior

Claim #: 24-Z456-611

Page #: 12

Claim Number: 24-Z456-611

Claim Office: Biloxi

- A. Two two different attorneys.
- Q. Representing?
- A. I I just I assumed they were representing Mr...
- Q. Mr...
- A. Bossier.
- Q. Bossier I see I see, um, so, after getting into that home owned by Mr. Illig ah, how long did you all remain in that house before the water, ah receded?
- A. The water it was 4:00 that afternoon before we could actually get out of the house and the water was probably still a foot deep in the neighborhood.
- Q. Is that right?
- A. Um hum.
- Q. As you all were makin' your way back from flooded out vehicles carrying your daughter over over your head um, ah wa- wa- was there any wave action going on at that time?
- A. Very little.
- Q. Very...
- A. Very...
- Q. Little?
- A. Little but the roar, was so load you know it hurt your ears.
- Q. Yeah.
- A. Um once we did get in the two story house...
- Q. Yes sir?
- A. Of course the immediate thing my wife gets upstairs and goes to the back window to look at the back part of the neighborhood which would be down here...
- Q. Yes sir down (inaudible) toward um I guess that would be sorta southeasterly...
- A. Right.
- Q. (Inaudible)...
- A. And ah when she looked out the window she screamed because there was nothin' nothin' left down...
- Q. (Inaudible)...
- A. In there.
- Q. Really?
- A. She said everything is gone I mean she she screamed.
- Q. I see and as you were were were were makin' your way back um, how was the wind if you could tell? (Inaudible)...

Claim Number: 24-Z456-611

Claim Office: Biloxi

- A. Well it was blowin' enough that you the salt it was blowin' the salt out of the water 'cause it was you know it'd sting you.
- Q. Stingin' stingin' your face?
- A. Um hum.
- Q. I see (inaudible) um...
- A. And we were not in the water long because it from where we flooded out to that two story house was two houses away from us.
- Q. Two houses away I see and so if I if you had if you had to um, ah, estimate how many houses ah there are between your house and say where you f- ah, wh- where you got stopped by that tree how many houses would be between you and and and that point?
- A. Okay let's see, the two story- from when we flooded out the yard I was flooded out in the third house south of that yard is the two story.
- Q. Is the two story, I see so that would be,
- A. two I had to cross two yards to get into the two story.
- Q. I understand
- A. (Inaudible)...
- Q. Okay all right, and how 'bout what kind of damage did your house sustain when this was all said and done?
- A. When it was all said and done?
- Q. Yes sir?
- A. I had ah, of course the roof deck and the roof shingles...
- Q. (Inaudible)...
- A. And roof deck...
- Q. Yes sir.
- A. Um no front wall it was completely gone (inaudible)...
- Q. (Inaudible)...
- A. And then ah my back I guess the the northwest corner my west wall, northwest corner was blowed(sic) out.
- Q. (Inaudible).
- A. And ah, windows all the windows.
- Q. All the windows?
- A. And ah...
- Q. Was that from the wind or was that from just the pressure and the weight of the water (inaudible)...
- A. Ah it...
- Q. (Inaudible)...

Claim Number: 24-Z456-611

Claim Office: Biloxi

- A. Was probably when that when that water came through...
- Q. Um hum?
- A. You know it just of course the front walls already gone or damage so (inaudible) and it just washed everything in and everything out.
- Q. I see so that's right because you (inaudible) before you left the house that roof section from that outbuilding or wherever it came from had already caused had did it had had it breached your front wall at that point in time?
- A. Ah that I couldn't answer because I did not go back...
- Q. I see
- A. To check.
- Q. Right.
- A. We were getting out.
- Q. I see.
- A. So you know (inaudible) if it if it ah, if it damaged or busted the brick or cracked the brick enough to where water...
- Q. Yes sir
- A. Weight of the water...
- Q. Yes sir I see so y- so you ended up with ah how many feet of water inside of your house?
- A. Like five and a half feet of standin' water.
- Q. Five and a half feet, would your hou- is your house and I think I kn- I know about where your house is would would you say the elevation of your house is a little bit higher than the elevation of Mr. Bossier's house?
- A. Ah, maybe a couple feet.
- Q. Okay.
- A. It just it just lookin' at just glancin'.
- Q. so I guess if you are a couple of feet taller and you ah higher and and you took on say five or five five and a half feet...
- A. Um hum.
- Q. So it's possible then that, if he's at a lower elevation of of two feet he may have may have had seven or eight feet in his house or thereabouts?
- A. Possible yeah.
- Q. I see.
- A. Yeah.
- Q. I see okay um...
- A. Yeah it just it just (inaudible) with the naked eye just lookin' if you were drivin' down the street...

Claim Number: 24-Z456-611

Claim Office: Biloxi

- Q. Um hum.
A. You know, you probably I don't know that you could you know there might be a slight difference...
- Q. Yeah.
A. You know...
A. They look about the same but...
- Q. I see, well well now...
A. 'Cause I know on the other on the the the south side of of ah, Bayside...
- Q. Yes sir?
A. It does start to roll...
- Q. Right yeah right yeah it sorta rolls off...
A. Right.
- Q. And and um, it's gonna be my assumption that that (inaudible) the property behind those houses that (inaudible) um Bayside apparently that's wetlands back in there...
A. That's that's...
- Q. (Inaudible)...
A. The bay (inaudible).
- Q. That's the bay you can't you can't put anything back but a pier...
A. That's it.
- Q. I see um, let's see, do you know when I I went on Google to sort of pull up the location of of where these houses were and I know this blue on this Map One is actually water but we're not really gonna even I didn't print the entire thing but all down the bottom of this is water does um does does that ah a- area have like a little, ...
A. All right let's see...
- Q. (Inaudible) okay...
A. May be we can find you a better map
- Q. Yeah.
A. 'Cause there is a canal that runs up let me see North Haven where's North Haven at..
- Q. (Inaudible)...
A. Okay here's North Haven...
- Q. Yes sir.
A. Ah since you have a pencil...
- Q. Okay.
A. Can I borrow it you know there are houses on the west side of North Haven...

Claim Number: 24-Z456-611

Claim Office: Biloxi

Q. I see.

A. Well right behind those houses is a canal...

Q. A canal that's right.

A. And it runs right out into the bay.

Q. Um hum and and I guess what I was getting at did that canal actually get out of its ah banks also?

A. Oh yes because we have we have neighbors and friends that...

Q. Um hum.

A. That ah, you know have houses at the front of the neighborhood...

Q. (Inaudible)...

A. And stayed and said that that water most of it that water came out of that canal.

Q. Out of the canal I see I see ah but as far as you could tell though when when you and your family was you were actually strugglin' for your for your life that water water that you all were dealin' with was water that was actually traveling out of the bay ah, south to north?

A. Right because when I when we came out of ah see it's not on here Hillside...

Q. (Inaudible) this may be a better (inaudible) here's Hillside right here...

A. Okay.

Q. On that one.

A. We're comin' out Hillside and where Hillside and North Haven intersect you know right there I'm lookin' I'm facin' the direction of that little canal.

Q. I see.

A. But there was nothing in front everything was comin' up from behind us out of the bay.

Q. I understand okay, ah okay and did ah did, Mr. B- Bossier did he have a fence or anything on his property?

A. He had a ah...

Q. Like a privacy fence?

A. It's like a wooden privacy fence...

Q. Yes.

A. Only a little more...

Q. Um hum.

A. Um I guess a little more stout it was kind of a fancy...

Q. Yeah ah...

A. Ah...

Q. Did did he ah, did he lose that fence?

Claim Number: 24-Z456-611

Claim Office: Biloxi

- A. He lost the fence.
- Q. Okay and and was that after on- once hat fence was gone was that was that the reason that you were able to to look south straight to the bay?
- A. Um hum.
- Q. I see.
- A. 'Cause his that privacy fence I want to say was a six foot...
- Q. I see...
- A. Privacy fence but it was it was gone.
- Q. It was gone I see. And ah, so you know ah when you got up at 6:30 that...(end of side one)
- Q. Okay ah okay ah Mr. Ziz this is a is a continuation of my interview concerning ah ah a claim that occurred on about ah August 29th, 2009 would you just acknowledge that there was no discussion of this matter during the changin' of the tape?
- A. Nothing discussed.
- Q. Okay and the time now is approximately 5:05 p.m. and I was about I asked you, when you got up at 6:00a.m., but I understand you got up about...
- A. 5:00.
- Q. 5:00 A.M. and ah, and activities, basically I recall is you know you got up of course weather doing (inaudible)...
- A. The win-...
- Q. (Inaudible)...
- A. The the wind was blowin' it was startin' to rain a little bit.
- Q. Yeah (inaudible).
- A. And I cooked breakfast.
- Q. Watching on wlox
- A. Um hum.
- Q. wlox it started getting an update on what was going on?
- A. That's right.
- Q. Um um, so you cooked breakfast and then then you lost power about...
- A. 6:00.
- Q. About 6:00...
- A. About 6:00 A.M.?
- Q. Yeah and so wh- what did you and your family do at that point?
- A. Ah...
- Q. You know did you all...

Claim Number: 24-Z456-611

Claim Office: Biloxi

- A. We just ah, you know I kept my daughter in the hallway.
- Q. Yes sir.
- A. You know just sat her down right there we didn't have a radio or anything...
- Q. (Inaudible)...
- A. (Inaudible).
- Q. How olds your daughter at the time ?
- A. Ah let's see well she's 15 now so she would've been...
- Q. well around...
- A. About 12 13.
- Q. Yeah yeah...
- A. (Inaudible).
- Q. (Inaudible) storm was, (Speaking to a third party: Okay thank you) all right okay um well the storm was was almost the August 29th will be five years?
- A. Yes.
- Q. No I'm sorry it'll be ah four years August 29th.
- A. Okay so, she was 12...
- Q. Okay.
- A. um at that point it was just starin' out of the front of the house to just starin' out the front door lookin' and watchin'.
- Q. Yes sir.
- A. You know.
- Q. And and then the other events started takin' place the door sucked off...
- A. As it as it progressively got worse then I started becomin' more concerned you know why did we stay.
- A. So.
- Q. were there other neighbors property ah next door to you did you have another neighbor (inaudible)?
- A. I had there wa- there was a house right to the east of me that was my neighbor to the to the east of us...
- Q. Yes sir.
- A. Ah of course I had no view of them because...
- Q. (Inaudible)...
- A. I have no windows on that side of my house.
- Q. Yeah.
- A. Um...

Claim Number: 24-Z456-611

Claim Office: Biloxi

Q. what was the extent of the damage to that home if you know?

A. No I don't know.

Q. Okay.

A. Never paid any attention.

Q. ok).

A. Um...

Q. (Inaudible)...

A. After the storm after we came back...

Q. (Inaudible)...

A. Roof damage.

Q. Roof damage?

A. Roof damage.

Q. Okay.

A. Um...

Q. Did they take on water also?

A. Um hum well my mother lived up on Braiser Road.

Q. (Inaudible).

A. She had four foot of water in her house.

Q. I see.

A. So.

Q. I see.

A. It if you can go engulf the entire neighborhood

Q. Yeah okay, wh- wh- um do you know whether or not there was a neighbor to the east or to the west of of Mr. Braiser's(sic) house?

A. Yes now there's ah there's Mr. Fountain that lives to the...

Q. Um hum.

A. Right to the west.

Q. Yes (inaudible).

A. That joins him on the west side. And there's a house, on the east side...

Q. Okay.

A. Of him.

Q. Yes sir.

A. That joins his property ah, I only know him by Jimmy(sp?). They're a new couple that hadn't been in the neighborhood long.

Statement of: Joseph F Ziz Senior

Claim #: 24-Z456-611

Page #: 20

Claim Number: 24-Z456-611

Claim Office: Biloxi

Q. I see do you know the extent of the damage at Mr. Fountain's house it sustained after the storm?

A. After the storm ah, virtually gutted nothin'...

Q. Um hum.

A. Nothin' remained I mean other than structure.

Q. that's right , now so when you say structure was the roof still on it...

A. Ah...

Q. Was the roof structure still on it ?

A. Part of it.

Q. Okay and but...

A. He was a brick home and there wa- there was not a brick left on that house.

Q. I see and water just ran straight through it?

A. Just straight through it.

Q. I see. was that same result same the new couple that lived there, the extent of their damage?

A. there's I'm not really su- I I'm there's was ah was ah I guess the synthetic stucco the...

Q. Yeah.

A. Fake Styrofoam...

Q. Yes sir.

A. Stucco.

Q. Yes sir.

A. So you know after the fact ah, you have the bottom floor, was all open I mean you could right through it...

Q. (Inaudible)...

A. (Inaudible) the house ah and of course roof damage.

Q. Yes sir, I see.

A. Ah and what leads me to the you know to believe there was a tornado close or right on top...

Q. Yes sir

A. well my roof deck of course I have a right to the north I guess the northwest corner of my house was a huge ah (inaudible) tree.

Q. Yes sir.

A. Well 20 feet of it is gone out of the top of it it's twisted out it's poking thru my roof. But my neighbor directly behind me, lost two or three, roof decking.

Q. Two – three sheet roof decking?

A. Of roof decking and shingles just right off the top of their house.

Statement of: Joseph F Ziz Senior

Claim #: 24-Z456-611

Page #: 21

Claim Number: 24-Z456-611
Claim Office: Biloxi

- Q. Um hum.
- A. That was the only you know structural damage other than what the water (inaudible).
- Q. I see (inaudible) ah and and and and ah, have you ever ah, prior to Hurricane Katrina now I'm talkin' about have you ever been ah in or near ah ah (inaudible) you know a tornado or (inaudible) tornado (inaudible)?
- A. I I have ah, I believe it was, Hurricane Frederick.
- Q. Frederick yes sir.
- A. So I'm kno- I know what I know what they sound like.
- Q. Um hum.
- A. And I you know it just.
- Q. Was was that we- were you hearing that sound as you and your family were making your way back to Mr. Illig's ah two story house?
- A. That sound started, you know um, it was really bad, when we were makin' our way back to the Illig's house.
- Q. Yes sir.
- A. But even before then when we were getting in our vehi- vehicle at my home...
- Q. Um hum.
- A. You know you could hear the roar.
- Q. Yes sir but but for sure I kno- I know you told me that you were unable to see, ah any damage to Mr. ah Bossier's home primarily?
- A. Right.
- Q. But ah but you are sure that as you all were leavin' you your wife ah Mr. Paul (inaudible) and your children as you all were leavin' that the out building the storage building was was gone?
- A. Oh yeah (inaudible) it it was gone before we exited.
- Q. Okay (inaudible) about what time?
- A. Oh it it probably you know, 10 minutes before we exited. I mean it was it wasn't long before we exited because that's what we were you know opened up and I mean I we're lookin' at the bay...
- Q. (Inaudible)...
- A. (Inaudible) there's nothin' to obstruct.
- Q. And and and about what time was it before you all (inaudible)?
- A. It was, I want to say ma- ah around 7:30.
- Q. Okay I see but it was, the the building was gone?
- A. It was gone.
- Q. I see and as you're sorta lookin' south at the y- you know at that blank lot and lookin' back at that bay how high was the water then how how bad was it?

Statement of: Joseph F Ziz Senior
Claim #: 24-Z456-611
Page #: 22

Claim Number: 24-Z456-611
Claim Office: Biloxi

- A. It was it it looked as if had just started comin' up into the yards.
- Q. Yes sir.
- A. You know it wasn't ah, wasn't bad.
- Q. Um hum.
- A. Wasn't bad.
- Q. (Inaudible).
- A. And then when when it hit you know it hit it hit with a vengeance...
- Q. (Inaudible)...
- A. I mean it just came it seemed like it came out of nowhere.
- Q. (Inaudible).
- A. You know and that's what, you know I couldn't believe I said God you know where is this comin' from.
- Q. Yes sir.
- A. But it it did it it looked like it had just started you know high tide and it was it was comin' up in the backyards I could see it.
- Q. Yes sir.
- A. 'Cause that's when I was watchin' most of the time to see what (inaudible) where the water was.
- Q. Yes sir (inaudible) (pause) (inaudible) at the time you left there was ah you left (inaudible) you left (inaudible) you and your son (inaudible) able to pull out of your driveway and get onto ah ah, Hillside?
- A. Hillside.
- Q. Get onto Hillside and travel north?
- A. Travel north nothing other than you know the normal tree limbs little small debris.
- Q. (Inaudible)?
- A. But that that pine tree that laid across the road was probably four foot by (inaudible) so there...
- Q. (Inaudible)...
- A. Was no way of gettin' around it.
- Q. I see I understand okay sir, um, alrighty well you know can you think of anything else ah Mr. Mr. Ziz that'll help us ah, try to figure out what happened out there that day and and ah what happened to Mr. ah Bossier's home ah (inaudible) this Hurricane Katrina?
- A. No and like I say you know I wish I could...
- Q. Yes sir.

Claim Number: 24-Z456-611
Claim Office: Biloxi

- A. If I had seen it you know it was out of my view and then when it was time to exit the house I wasn't worried about what this looked like I was worried about gettin' out.
- Q. Oh I understand yeah, (inaudible) ah (inaudible) um...
- A. You know so I I I I wish I wish had an answer either way...
- Q. Yes sir.
- A. (Inaudible) you know on his home structure.
- Q. But after it was all said and done hi- his structure I'm assuming was still standing was still there (inaudible)...
- A. Most of it.
- Q. Most of it? Was the little structure still there?
- A. (Inaudible)...
- Q. Part of it?
- A. Part of it.
- Q. Part of it?
- A. I think the front part of it which faces...
- Q. (Inaudible)...
- A. North.
- Q. (Inaudible) ah what about the north side and the south side of the walls were they were they still intact or could you tell?
- A. No (inaudible).
- Q. That this was after the storm?
- A. (Inaudible).
- Q. When you got back to check on your property...
- A. I know it was open.
- Q. It was open?
- A. (Inaudible) open you could see I could see through the house.
- Q. (Inaudible).
- A. (Inaudible) you know (inaudible) you know when I walked around my house looked like it was intact.
- Q. Um hum.
- A. (Inaudible) you know (inaudible).
- Q. (Inaudible).
- A. But then you know (inaudible) other than the roof and the flood water...
- Q. (Inaudible)...

Claim Number: 24-Z456-611
Claim Office: Biloxi

- A. (Inaudible) my son and I walked around the front and were lookin' straight out the back of (inaudible).
- Q. (Inaudible) ah Mr. Bossier's house after (inaudible) had a chance to to get your, back in the neighborhood assess your damage and all of that, and and ah (inaudible) and had a closer look (inaudible) had an opportunity to take a closer look at Mr. ah Bossier's property ah...
- A. I I never actually ah you know walked his property...
- Q. Yes sir.
- A. Just want I could see from the road or from you know (inaudible) you know like I say lookin' through the house and (inaudible) his roof is kind of an odd roof it's not a regular (inaudible) roof the front is angled up...
- Q. Yes sir.
- A. And I don't know if the back dropped off this way or but I know the back half (inaudible) was on the back (inaudible) was gone the front part you know on the front of the house was still there.
- Q. Okay so so if you could if I could walk there and I know the house is gone now (inaudible) but if I could walk to the front of the house and look at it, wou- would it appear (inaudible) if I walked to the front of and looked at that house would I I be able to ah, (inaudible) to turn (inaudible)?
- A. (Inaudible).
- Q. It appeared intact meaning that the front wall was still there the roof structure was still there (inaudible)?
- A. Ah, no because you would be able to look you know nothing no walls obstructing your view...
- Q. Yes sir.
- A. You could look up and look out.
- Q. That's right.
- A. Off the back...
- Q. (Inaudible)...
- A. Of the house...
- Q. (Inaudible)...
- A. Just standin' at the front you know lookin' up you could see out.
- Q. You could see...
- A. Through that back part...
- Q. (Inaudible)...
- A. Of that...
- Q. So so...
- A. You know the back part of the roof.

Claim Number: 24-Z456-611

Claim Office: Biloxi

- Q. So it sounds like what you're describin' sounds like some of the roof structure was gone (inaudible) rafters?
- A. That I can't say.
- Q. Okay but some (inaudible)?
- A. (Inaudible).
- Q. I see and then if I went to the, I guess to the west side looking east would I be able to see, any wall siding still standing (inaudible) any of the walls still standing?
- A. Um, that I don't know.
- Q. Okay.
- A. That I don't know.
- Q. (Inaudible).
- A. Ah his house sat close to the property line (inaudible) adjoining neighbor.
- Q. Oh I see.
- A. So and it and it was there was so much debris piles (inaudible)...
- Q. I see.
- A. You know right afterwards...
- Q. (Inaudible)...
- A. Ah...
- Q. And and was there something would there still be the same (inaudible) east side of the house (inaudible) someone was tryin' to look at the east side just to see what was (inaudible) damage would those walls still be ah?
- A. (Inaudible) lookin' lookin' at it from the east side which (inaudible) step out my front door...
- Q. Front door (inaudible)...
- A. And and look...
- Q. Yeah.
- A. You know (inaudible) there again if you look through the house I could see that, there was nothing on the back part of the as far as roof goes.
- Q. I see.
- A. The front was still there.
- Q. (Inaudible).
- A. The front was still there.
- Q. Okay okay.
- A. But (inaudible) you know I didn't really pay much attention to his house...
- Q. (Inaudible)...
- A. Or any of the neighbor's houses...

Claim Number: 24-Z456-611

Claim Office: Biloxi

- Q. (Inaudible)...
- A. Other than mine.
- Q. Okay (inaudible) well, can you think of anything else ah ah Mr. Ziz that will help us in figuring out what (inaudible) ah August 29th of 2005?
- A. No nothing nothing else that I can think of other than the heavy winds and you know I guess tornadic(sic) activity.
- Q. Yes sir.
- A. And then the water.
- Q. Okay all right sir well again ah, has this interview been taken with ah your full knowledge and your permission?
- A. Yes it has.
- Q. Okay and is there anything you'd like to add or change to this statement?
- A. Nothing that I can think of.
- Q. (Inaudible) if I could get you on- once again to ah ah state your full name and your address and I don't think I got your phone number but if you could do that (inaudible)?
- A. Okay Joseph F. Ziz Sr. and Ziz is spelled Z-I-Z I reside at 1982 Bayside Drive, Biloxi, Mississippi.
- Q. And your phone number is?
- A. Phone number is Area Code 228-669-5526.
- Q. (Inaudible) okay sir oh one other quick question if by chance (inaudible) one of these (inaudible) wanted to speak with you for ah, further for an (inaudible) or ah deposition or anything like that would you be ah willing to do that also?
- A. Sure.
- Q. Okay well again sir I I I thank you that ends this recorded portion oh one other little thing before I (inaudible), I I don't know if they'll need this need this map that we were sorta writing on but if I I'm gonna if you'll just I'll put a date ah of ah of, 5-11 of '09 and if I could get you to sign at the top of it and I'll just I'll (inaudible)...
- A. (Inaudible)...
- Q. With an ink pen rather than a pencil and I'll just give that to him just in the event that he needs it ah to (inaudible).
- A. That's fine.
- Q. All right okay sir I thank you that ends this recorded portion of this interview.

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