

SCRUGGS KATRINA GROUP (SKG)

- 5/20/06 MEETING AT IVEY BROOK
DICKIE SCRUGGS, DEREK WYATT, ZAC BUTTERWORTH
DARREN VERSAGA
- 5/22/06 DARREN CALLED WITH OFFER 8-10^K/MO. RETAINER
- 5/22/06 JBF PROPOSAL TO SKG (e-mail to Charlotte, receipt verified)
- 6/7/06 DEREK PHONE REQUEST FOR NAME, #, ADDRESS FOR
CASE OF FLOATING DEBRIS IMPACT - I REQUESTED
RESPONSE TO MY PROPOSAL
- 6/ /06 BRIAN OBTAINED CONTACT INFO - HOLD PENDING CONSULTING
AGREEMENT
- 7/28/06 ZAC SCRUGGS CALLED REQUESTING PERMISSION TO GIVE
MY NAME TO FBI FOR ANY CRIMINAL INVESTIGATION
- # JBF GRANTED PERMISSION (US ARMY OFFICE - DUNN LAMPINE^{TON})
- 8/8/06 DEREK E-MAILED REQUEST FOR CONSULTING SERVICES
ON MULLINS CASE. I REQUESTED CONSULTING AGREEMENT
- 8/9/06 DEREK E-MAIL CASE MATERIALS - MULLINS
I REQUESTED CONSULTING AGREEMENT.
- 8/9/06 JOE RHEE - ABC NEWS CALLED MY CELL PHONE
REQUESTING AN INTERVIEW ON INSURANCE CLAIMS
SAW MY NAME ON A REPORT. PRODUCER
joseph.e.rhee@abc.com
800-221-7386 X 5942
OR 7777 and ask for Joe
- 8/10/06 Re: M^CINTOSH CASE - HE HAS REPORT
- 8/17/06 DEREK CALLED TO SAY SKG WANTS ME AS CONSULTANT & ABC NEWS
CALLED DEREK TO TELL HIM I HAVE BEEN OFFERED P.C. ROLE ON
LARGO PROTECT - BEFORE I ACCEPT, WHAT IS MY STATUS WITH SKG
• JUDGE DECLINED DENIED CLASS SUIT, LEONARD CASE SETTLED, JUDGE
SCHEDULED 6 SLAB CASES BY 3/07 W/ JURY - LIMIT 10 WITNESSES
AND NO FRAUD, & 8 CASES (INCLUDING TRENT & GENE) BY JURY (CON

DEREK WILL WANT MY HELP ON THE MULLINS CASE &
THEN THE SMILEY CASE.

I TOLD HIM I WOULD PROCEED WITH MY OTHER JOB OPPORTUNITIES
AND IF AVAILABLE WHEN THEY CALLED - WE WOULD WORK OUT
A CONSULTING AGREEMENT.

MULLINS V. SF

1ST REPORT ISSUE 10/23/05 - MANON PREPARED REVIEWER
2ND " " 1/3/06 KEUL FOLDES

2ND REPORT DID NOT REFER TO 1ST, DID NOT EXPLAIN REASON FOR CHANGE.

WHY DIDN'T SF ACT ON 1ST REPORT IN > 9 WEEK PERIOD BETWEEN REPORTS

FEAC COVER LETTER INTO DENIES RIGHT TO REVISE BASED UPON NEW INFO. - NO NEW INFO IN 2ND REPORT TO SUPPORT CORRECT.

• JOURDAN RIVER OAKS SUBDIVISION, HANCOCK COUNTY (KILN)

20' X 36' - 1440 SF TUFF SHED, 2 STORY CABIN w/ HURRICANE CLIPS

STRUCTURE NOT ANCHORED TO CMU PIERS

CMU PIERS DRY STACKED (NO MORTAR)

FOOTING?

FOUNDATION ONLY ADEQUATE FOR GRAVITY LOADINGS

" NOT " " (H) FORCE WINDS

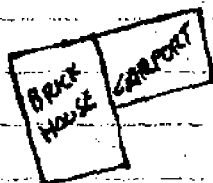
" " " " FLOOD BUOYANCY FORCE

PHOTO'S IN E-MAIL ARE ALL BLACK, MUST SEND USABLE COPY

INTERIOR PHOTO ≈ 12" WATER LINE



PINE TREE RD.



9/1/06 Charlene Bosarge of SKG CALLED.
DICKIE NEEDS ME. WILL CALL TUESDAY.

9/6/06 DICKIE CALLED 662-281-1915
Ingall's - weather station

(reelly Trish did)

Trant found a piece of his siding 35' up in a tree

Dickie sold his lot to ^{Orthopedic} ~~Arthur~~ Surgen - build his home ^(not-cash)
move his trailer to Lott's property
restore Dr. Thompson's home for Scrugg's Pasco home.

Judge Lou Garolo - 5 lab (Burb appointee)
will be one of the cases

9/6/06 3:30 PM DICKIE CALLED
SKG WANTS ME ON TEAM

- ① FACT WITNESS
- ② CONSULTANT (OR TO BE PAID FOR SERVICES)

6 SLAB CASES (2 ST PAUL, 2 ALLSTATE, 2 NW)

- NO RIGGED ENGR REPORTS (ENGINEER OVERSTREET 20/20)
- NO AGENT BINDING (LIKE LEONARD CASE - JAY FLETCHER)
- BEGIN 1/29/07
- DR. M^{LOW} FARLAND - MAY ST LOUIS 84 YEARS OLD (83 YEARS OLD WIFE DIED 2 MONTHS AGO)
- TRIAL BY JURY
- TIME LIMIT - 1 WEEK
- NO LIMIT ON WITNESSES - JUST TIME
- JUDGE ^{LOW}GAROLA (BUSH APPOINTEE) WILL ^{BE} 1 CASE OF 6.

8 OTHER CASE

- JUNE → AUG '07
- GENE TAYLOR
- TRENT LOTT

WEATHER RESOURCES:

- BAY ST LOUIS - USE NEXRAD SLIDELL/MOBILE
- NHC/NWS CYCLONE DATA BASED ON NEXRAD
- SATELLITE IMAGERY - VISUAL & INFRARED
- UNIV OF WI - MEASURES MICROWAVE INTERRUPTIONS
MIMIC, SEARCH ENGINES "MIMIC" AND "MICROWAVE"

WILL REVIEW JBE EMAIL DATED 5/22/06 AND GAWMS
TOMORROW.

9/7/06 Dickie CALLED 4:30 PM

YES, WE WANT TO GO AHEAD

I THINK WE CAN MEET YOUR WISHES AND EXPECTATIONS

I WANT TO DISCUSS IN TOMORROW'S WEEKLY WARR MTG.

I WILL RECOMMEND TO MY COMMISSION, AND CONVINCE ANY DOUBTERS.

Will call you 9/8 MID DAY.

TELECON AGENDA

9/8/06 DICKIE

? CONFIDENTIALITY AGREEMENTS W/ SF (ALL STATE)?

? PREFER E MAIL OR HAND COPY (FEDEX OR UPS)?

? MULLINS CASE INPUT TO DEREK?

? MY CONTACT

? HOW CAN I HELP YOU?

* TIGHT LOU → SEE NEXT PAGE

11.50

- 9/25/06 - TRENT LOTT CALLED
- CALLED TO THANK ME FOR MY HELP
 - TRENT WANTED TO PUT A TEMPORARY PERSONAL TRAILER ON HIS LOT. CITY SAID - "RAISE 9' PUT UP A RETAINING WALL, GET INSPECTIONS. VERY FRUSTRATING & RUNNING PEOPLE OFF. LOCALS BLAME FEMA, FEMA SAYS LOCALS HOLDING THINGS UP. SO THEY WILL JUST STAY IN DR. THOMPSON PLACE AFTER IT IS FIX UP. ONLY PROBLEM IS, DEGREE SERVICES STAYS THERE TOO.
 - TRENT HAD JUST TALKED TO CARY RILEY - STATE FARM WHISTLE BLOWER
 - " " " " " MIKE MANGUM - THINKS ARG OK.
 - " " " " " A.J. HOLLOWAY - " " " "
 - FEDERAL LAW EXEMPTS INS. CARRIERS FROM ANTI TRUST LAWS (THEY CAN COLLUDE). THEY GET TAX BREAKS. AS CHAIR OF THE SENATE INSURANCE COMMITTEE, I AM GOING TO CHANGE THAT.
 - '05 INSURANCE INDUSTRY PROFITS 44 B
 - I AM ASHAMED OF S.F. AND MY RELATIONSHIP WITH THEM (MY AGENT WILL WRIGHT IS INCOMPETENT.) I REQUESTED AND GOT A REFUND OF PREMIUMS BACK TO 8/29/06. I CANCELED AFTER 50 YEARS OF COVERAGE - HOME, CAR, LIFE.
 - TRENT GOT 250^k - HOUSE + 100^k - CONTENTS FROM FLOOD INS. - \$0 FOR WIND (HAD RECEIVED \$ FOR WIND DAMAGE IN 2 PREVIOUS (H).
 - WE WERE PLANNING TO RETIRE TO THE FARM IN HINDS COUNTY NEAR JACKSON, BUT I AM STAYING TO WORK ON FIXING THIS.
 - I CALLED S.F. CEO - MR. RUST - SUGGESTED ① INS CO'S SET UP A POOL
 - ① AS CHAIR OF SENATE INS. COMMITTEE AND TAXES - I COULD HELP.
 - ② ZONE THE COAST BY WIND SPEED / DAMAGE AND PAY POLICY HOLDERS ACCORDINGLY.
 - 67,500 LOST THEIR HOMES ON THE COAST
 - TRENT WOULD FORGO HIS \$ TO GET S.F.

• BRIAN

① CIVIL ROLE - WITNESS ~~AS~~ PERSONAL KNOWLEDGE

- " " ~~PERSON~~ " PERSON

- REMAIN AT ARMS LENGTH REGARDING MULLINS (SKG)
NO SCHEDULE AT THIS TIME (BRIAN'S ROLE IN MULLINS WOULD BE NON DISCOVERABLE)

CALL SKRUGS OFFICE AS FAVOR TO DEREK AND INFORM THEM WE DISCUSSED

① MULLINS CASE ONLY (BRIAN & DEREK)

THE CHARACTERIZATION OF MY (BRIAN) ROLE IS AFFECTING
LAWYER'S COMMUNICATION WITH BRIAN.

OXFORD : 662-281-1212 SID BACKSTROM

ett message
Meredith

M DENISE LYATT CALSO
 OBTAIN RESIDENCE ADDRESS? NO
 LE INITIAL? YES K
 T HAN BOB'S NAME, SUFFIX, TITLE, ~~PROPERTY~~
 " ADAM'S " " "
 " NELLIE'S " " "

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12/17/06

Derek Wyatt - CALLED
① 3 DEPOSITIONS FROM FAEC
BOB KOSHAN, NEVILLE WILLIAMS, WENDY NICHOLS
Admin

\$1.25

MARK WILCOX CALLED KOSHAN AND RECRUITED FAEC (500 CASES)
BOB → 150K RV, MEETS WILCOX, GETS SMALLS ON SITE. @25000/SA
1ST FAEC REPORTS TO LECHE WEEB WIND, LECHE CALLS NEVILLE
TO TELL HER NO MORE REPORTS. *

2ND REPORTS DONE

- SOLD RV, GRAND JURY INVESTIGATIONS MOUNTING
- SHOWED DRAFT REPORTS TO STATE FARM BEFORE ISSUING AFTER *
- NEVILLE DEPOSITION IN RENO, IN ON VIDEO
- NEVILLE FLEW TO NALCIGOT TO HELP PREPARE CRIMINAL SUBPOENA
POL. RESPONSE.
- NEVILLE DOWNLOADED ADAM'S PC TO HER'S.
- NEVILLE BROKE DOWN IN DEPOSITION - TURN WHITE WHEN QUESTIONED.
- ADAM TO KENSACOLA IN DEC. - LEFT FAEC

• GOING TO TAKE LECHE'S DEP. IN MULLIN'S CASE

BOB'S UNCLE - ~~CONSOLIDATED~~ ~~GOOD~~ CAPITAL CORP
ATTORNS W/ FL TAX, MOVE TO RAGGIM (AFTER BOB BOUGHT)
FL CORP CONVERTED TO SUB S

RANDY DOWN & NELLIE ARE GOING INTO BUSINESS - THEY
LEFT FAEC.

NELLIE IS UNDER GRAND JURY INVESTIGATION.

BOB KOCHAN IS NOT A P.E.

" INSTRUCTED EMP. TO LIE TO POLICY HOLDERS ABOUT REPORTS.

DEWEY WILL TAKE REGULATORY ACTION ON BOB IN N.C. & FL. THIS WILL
CRATER FAEC.

MULLINS CASE - WENDY NIKOLIS (GONE FROM FAEC) CALLED
BY SF AGENT, WENDY SENDS REPORT TO AGENT'S OFFICE. *

MULLINS COURT DATE - SUMMER '07

" IT'S ALL ABOUT GREGO "

- BACK TO N.C. FOR KOCHAN / NIKOLSON FOR REMAINING DOCS & DEPOSITION
- FORBES STILL WITH HIM.

* MULLINS ASKED SF AGENT ABOUT STATUS OF FAEC ENGRG REPORT

" " ASKED FAEC (WENDY) ABOUT REPORT STATUS

& SHE FAXED A COPY W/O S.F. OR FAEC KNOWLEDGE.

A SECOND REPORT IS DONE W/ DIFFERENT CONCLUSION.

? WAS FIRST REPORT SIGNED? IF NOT, FAEC HAS A POSITION - REPORT HAD
NOT BEEN REVIEWED & APPROVED, WAS SENT UNAUTHORIZED.

? FAEC WRITTEN PROCEDURE / PROCESS FOR CONTENT AND APPROVALS

2500
500
230000

1/30/07 MICHAEL BEERS 334-834-5311

ATTORNEY IN MONTGOMERY, CALLED TO ASK FOR MY FRSIS

PARTICIPATION IN A.S.F. INTERNAL REVIEW FOR IMPROVEMENT.

3/1/07 DEREK DEREK WYATT CALLED TO CHECK ON BRIAN'S HEALTH
SEE-E-MAIL NOTES

4/17/07 Derek Wyatt called - phone tag

4/18/07 " " " " " " 2 PM, Too Late to
get into lengthy discussion, He will
call Saturday.

ITEMS FOR DISCUSSION WITH DEREK WYATT (NUT # ~~4~~ 4181818)
RIDGELAND, MS

• SKG OFFER / PROPOSAL

• INDEMNITY FAMILY, LEGAL REP, REIMBURSE FINANCIAL COSTS
CONFIDENTIALITY AGREEMENTS W/ FAEC-S.F. & NACFB-AUSTIN

• REIMBURSE EXPENSES

• RETAINER 10^k 12 MO.

• %

• YOUR 8/8/06 E-MAIL - MULLINS CASE ON BASIS OF DEREK DISCUSSED
WITH ME IN GA.

• 8/10/06 - TELECON - DEREK WANTS ME TO CONSULT & ABC NEWS

• WATER BORNE DEBRIS ISSUE

• 10/21/06 E-MAIL - WE NEED TO RETAIN YOU - MULLINS CASE

• BRIAN PROMISED DEREK W/ FAEC VEX PERSONNEL NUMBERS

10/25/06 DEWEK CALLED - WANTS JOB AS WITNESS - KNOWLEDGE PERSON
ROLE WOULD BE NON-DESCRIPTIBLE. EXPLAIN ROLE _____

" THE CHARACTERIZATION OF BRIAN'S ROLE IS AFFECTING LAWYER'S
COMMUNICATION WITH HIM. " DEWEK: 10/25/06

DEWEK REQUESTED BRIAN CALL SERVICES OFFICE AND INFORM THEM OF OUR

CONVERSATION - MULLINS CASE ONLY. I DID - WITH SIBACKSTROM/MAKISH

12/17/06 DEWEK CALLED, 3 DEPOSITIONS FROM FAEC, BOB, NEVILLE, WENDY

THIS IS THE 13TH TELECONFERENCE I HAVE HAD WITH SKG REGARDING MY
CONSULTING SERVICES. WHERE IS THIS GOING?

6 SLAB CASES BY 3/1/07 STATUS?

8 CASES BY JULY (INCLUDING THENT & GENE) STATUS?

WHY DID THE FULL COURT PRESS FOR MY SERVICES SUDDENLY STOP?

WHAT IS YOUR ROLE IN SKG CASES?

5/18/07 WELBERG IN BOSTON, ^{DERRICK} ~~ERIC~~ CALLED TO REQUEST MY TITLE FOR A CASE HE IS FILING.

6/20/07 DERRICK WYATT CALLED TO INFORM THE SCUGGS (KATRINA GROUP FILE A CIVIL SUIT IN FSO COURT TODAY - 21 PLAINTIFFS RICO - BRIAN (SACRIFICIAL LAMB FOR BEING HONEST), GOT 5 DISCS FROM NEWS),
MY ROLE: WITNESS, SOMEWHAT OF A VICTIM, WILL NOT BE DEPOSED.

6/21/07 REPORT / SUIT PRINTED FROM SUN HERALD WEBSITE.

6/25/07 OK TO PRINT

CBS WANTS TO INTERVIEW BRIAN
KEITH SUMA - NEWS JOURNALIST
RAY

THEY KNOW SCUGGS (KATRINA GROUP)
DONE SOME STORIES WITH SKG

THIS IS AS GOOD AS DECISIONS FOR WITNESS INTERVIEW.

DERRICK WYATT - ^{FACT}
BRIAN IS A ^① WITNESS - CAN'T BE PAID
CONSULTANT - CAN BE PAID
EVENT WITNESS -

CIVIL DUTY

PROBABILITY - HIGH PROBABILITY OF SETTLING BEFORE TRIAL.

TRAVEL EXPENSES WILL BE COVERED.

WITNESS
Tell the truth, in a way you never have to
back track.

- CAN'T ERASE WHAT HAPPENED
- VICTIMS, JUDGE SENTER, EVERYONE NEEDS TO KNOW WHAT S.F. DID.
- DEBRICK WILL POINT OUT KEY ISSUES
STRIKE THROUGH'S
- INTERVIEW ~~IS~~ IS NOT A DEPOSITION.
- DO WE NEED TO MOVE ASSETS?
"I AM NOT YOUR LEGAL ADVISOR, BUT I WOULD NOT
RECOMMEND YOUR ASSETS BE MOVED OUT OF YOUR NAME."
- DEBRICK WILL TRY TO SCHEDULE INTERVIEW
- END OF CONVERSATION:

COMPLAINT - NOTES

- ① - INDEPENDANT WEATHER REPORT DOCUMENTING TORNADO ACTIVITY IN PASS C.
- ② - HURRICANE FORCE WINDS/TORNADO ACTIVITY OCCURRED UP TO 4 HOURS PRIOR TO SURGE (SEE ①)
- ③ TP 525 3 SOURCES COVERED BY POLICY COULD HAVE DAMAGED THE PROPERTY.
- ④ ISSUE OF CONCURRENT CAUSATION (4 HOURS) MUST BE RESOLVED UP FRONT.
- ⑤ RULES CHANGES:
 - (A) CAUSE OF DAMAGE - WIND/WATER
 - (B) % OF DAMAGE CAUSED BY WIND/WATER
 - (C) AITA BY FROM S.F. TO BRIAN FORD
 - (D) PREDOMINATE CAUSE
- ⑥ "HURRICANE DEDUCTABLE" - MISLEADING

525
(e)

⑦ PROMPT INVESTIGATION P 589

⑧ 599 (C) LACK OF WEATHER DATA, CHANGING
THE REPORTING RULES (LIKE THIS WAS THEIR
FIRST (H).

⑨ P 125, NOT 35 YRS WITH MPC

⑩ "LECKY KAGE STATEMENT TO FORD"
HELL THESE PEOPLE ARE DESPERATE, THEY
WILL SAY ANYTHING.

9/7/07 RICK LOY OFFERATION COMPANY (BACH & BINGHAM)
WANT JBF POSITION ON LUFFY CASE
STEPHAN, FASC CASE
JOHN SCIALONE
RYAN HAHN

LUFFY SPENCE DR PASS CAROLAN (NOW TRAIL)

JOHN KEUET

① WHAT HAPPENED

② BEST WAY TO WORK WITH BRIAN

1ST HOME STANDING ON SPENCE

3-4' OF SURGE

DESTROYED BY COMB OF ENR'S

TRAVEL

LOST WAGES

EXPENSES

① Come visit and talk PLANNED FOR 9/29/07
JOHN SCIALONE OF BACH/BINGHAM

• 3'-4' OF STORM SURGE DOES NOT DESTROY A HOUSE. IN THIS
CASE THE HOUSE WAS MOST PROBABLY DESTROYED BY ^{A COMBINATION OF} STORM SURGE,
DRIVEN DEBRIS, STORM SURGE AND WIND.

9/29/07

Met with JOHN SCIALOONE OF BALCH BINGHAM
ON THE LUFFY CASE PASI CHRISTIAN, SPENCE DR.
EYE WITNESS MARK ASHLEY, NEXT DOOR NEIGHBOR STAYS
AND OBSERVED WIND BLOWING RAISED / DEBRIS INTO LUFFY HOUSE.
IT WAS A SCENE AFTER KATRINA.

10/5/07

TELECONFERENCE : M^CINTOSH CASE
LARRY CANADA - FAEC LAWYER PHONE - 504-525-6802
CONF CALL # 1-866-228-5702 PASSCODE: 581514

THE DEPOSITION WILL COVER ANY CASES RESIRED BY S.F., FAEC, RENEFROE,
OR SCRUGGS GROUP

VIDEO DEPOSITION WILL BE ATTENDED BY

- KATHRYN BREARD PLATT - FAEC LAWYER
- STATE FARM LAWYER
- RENEFROE LAWYER
- PLAINTIFF LAWYERS
- VIDEOCAMER
- COURT REPORTER TYPE

QUESTIONING WILL FOCUS ON LATE SEPT '05 TO MID OCT '05

MULLINS CASE SETTLED OUT COURT (2/07)

M^CINTOSH " FILED 11/06

LEEKY KING CALL

MY REPORTS (LARRY CANADA WILL E-MAIL MY M^CINTOSH REPORT TO ME)

MY UNDERSTANDING OF KOCHAN/KING CONVERSATIONS

MY E-MAILS

IN MY REPORT, HIGH WATER MARK NOTED, BUT NO WATER
DAMAGE STATED IN CONCLUSIONS.

IF BROWN FORD WERE TO BE SUED BASED ON ANY FAEC EMPLOYMENT
ACTIVITY, FAEC INS. WOULD PROVIDE REPRESENTATION.

REIMBURSEMENT:

DEPOSITION: \$45 (FED RULES OF CIVIL PROCEDURE)
PLUS MILEAGE

TRIAL TESTIMONY & TIME & EXPENSES

PROBABILITY OF GOING TO TRIAL: HIGH PROBABILITY OF GOING TO TRIAL
WITH SETTLEMENT POSSIBLE DURING TRIAL.

10/10/07

VIDEO DEPOSITION - FAEC

LINDA - RECORDER

MIKE BROWN

Hilton Oak Point Room
706-353-6200

ATTENDEES:

FAEC

STATE FARM

RENFROE

SKG

KATHLEEN BRADY (NOTE)

DAN WEST (TUPALO)

DAVID NORRIS (JALLEN)

DICKIE SCRUGGS

JAN RENFROE (PHONE)

DEBBIE WYATT

MEG McAllister