

EXHIBIT 2

FIRE INVESTIGATION Report One

INSURED: Stutte, Laura & Carol
LOSS LOCATION: 2715 Highway 360
Vonore, Tennessee 37885
DATE OF LOSS: September 4, 2010
Claim/File NO: 41-H-25N023
Policy NO: 41-H-V669657
EFI File NO: 94216-08643

Report Date: December 10, 2010
Prepared For: The American National Property & Casualty
Insurance Company
1949 East Sunshine
Springfield, MO 65899
Attention: Stacey Jennings

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RELEASE TO ANY OTHER COMPANY, CONCERN, OR INDIVIDUAL IS SOLELY THE
RESPONSIBILITY OF ADDRESSEE*

ASSIGNMENT

The assignment was received by the Nashville Service Center on September 8, 2010, with specific instructions to conduct a cause and origin investigation. Initial instructions were to work at the direction of, and report both verbally and in writing to, Scott Fuson. Instructions were later received from Scott Fuson to report both verbally, and in writing, to SIU Specialist Stacey Jennings.

By agreement, my investigation began on September 10, 2010.

ENCLOSURES

- 1) Property Description Sheet.
- 2) Eighty-three color photographs with explanation sheet.
- 3) Fire Scene Diagrams with color overlays.
- 4) Additional Materials Packet containing the photograph CDs

FIRE SCENE EXAMINATION

My fire scene examination was conducted on September 10, 2010. Various individuals were present for portions of the fire scene examination. Present, throughout the entire fire scene examination, was the named insured, Carol Stutte. Laura Stutte, who is also a named insured, was present for a very small portion of the fire scene examination as well.

Perhaps a brief backdrop, or synopsis of events, leading up to the occurrence of this fire loss, might be helpful, in this particular instance.

A detailed interview conducted with Carol Stutte, at the loss location, revealed the following information.

Carol Stutte revealed that she and Laura Stutte had purchased the residence, which is the subject of this fire loss, approximately five years ago. She revealed that they had actually purchased the property, approximately sixty days prior to actually taking possession of the property, in that they were trying to sell their home in Oklahoma, where they resided, prior to moving to Tennessee.

Carol Stutte revealed that almost from the very beginning, that they began experiencing one problem after another, from a lady who lives just down the driveway from their residence, named Janice Milsaps. They explained that during the five year period, at which time they have resided at the loss location, they have experienced a plethora of different problems with Janice Milsaps on a very regular basis.

At that point during the interview, I questioned Carol Stutte at length, as to why Miss Milsaps appeared to be upset with them, and what her motive might be, for carrying on an approximate five year feud or personal vendetta with them, leading up to just prior to the occurrence of this fire loss. Carol Stutte revealed that their initial problems with Janice Milsaps began, when she became aware that she (Carol Stutte) and Laura Stutte, were gay lovers, shortly after Carol and Laura Stutte moved into the structure, which is the subject of this investigation.

Carol Stutte also revealed, that approximately two years ago, Janice Milsaps had accused an individual who resides just down at the end of the driveway from the loss location, of raping her (Janice Milsaps). She revealed that in fact, during the five year period that she and Carol Stutte have resided at the loss location, that they have experienced a plethora of different problems as a result of their ongoing feud with Janice Milsaps.

Carol Stutte revealed that approximately two years ago, they believe that Janice Milsaps poisoned one of their dogs and killed it. She also revealed that Janice Milsaps had on numerous occasions, been caught prowling around their residence, and even sitting on the front and rear porches of the residence, when she and Laura would arrive home at their residence. She revealed that in fact, Janice Milsaps had gone into the interior of their residence, on several occasions as well.

Carol Stutte also revealed that on several occasions, Janice Milsaps had made comments about them being gay, and that Miss Milsaps had harassed them (Carol and Laura Stutte) in numerous different ways, during the time they have resided at the loss location. She revealed that in fact, approximately three weeks to one month prior to the occurrence of this fire loss, that Janice Milsaps had threatened to kill her and Laura Stutte, and also threatened to burn down their house. She revealed that over the five year period, she and Laura Stutte had gone down to the Monroe County Sheriff's Office, and filed complaints with the Monroe County authorities, which in their estimation, fell on deaf ears.

She noted that approximately three weeks prior to the occurrence of this fire loss, a diabetes pump for her daughter, had been stolen off of the front porch, during one of the times that they were gone from their residence. While she admitted that they didn't have any actual proof that Janice Milsaps was the one who stole the pump, they believe that she is responsible for the theft.

Then on Saturday, September 3, 2010, Carol and Laura Stutte, their daughter Kimberly Holloway, and a friend named Laura Black, who is also a nearby neighbor, left at approximately 3:00 PM to go to Nashville to celebrate having resided for five years at the loss location. (With all due respect, I was never able to gain a full or complete understanding from Carol Stutte, as to why they had actually decided to go celebrate in Nashville, simply because they had resided at the loss location for a period of five years.)

According to Carol Stutte, the four left their residence at approximately 3:00 PM on Saturday, September 3, with all four of the individuals traveling in a green Plymouth Scion. She revealed that to the best of her recollection, they arrived in Nashville at approximately 6:00 to 6:30 PM on September 3. At the time of my actual interview with Carol Stutte, at the loss location, she was in fact unable to tell me which motel they stayed at, or what restaurant they were having dinner at, or when they received a telephone call from Laura Black's daughter, Jade Black, telling them of the fire in progress.

Carol Stutte revealed that after learning of the fire from the phone call from Jade Black, she left in the green Plymouth Scion, and returned to onore, Tennessee to her residence, which she found to be essentially destroyed by fire upon her arrival. I questioned Carol Stutte at great length, as to how the other three individuals, who had gone to Nashville with her, got home, in that she had taken the only vehicle they had for the trip, and returned to Vonore, Tennessee by herself. She was unable, to tell me, during the interview, as to exactly how the other three individuals had gotten back home to Vonore, Tennessee.

As noted above, Carol Stutte revealed that she arrived back in Vonore, Tennessee between 3:00 AM and 3:30 AM on September 4, 2010, at which time she found that her residence had been completely destroyed by fire.

She also noted, that while the house had essentially burned to the ground, by the time she arrived home, a detached garage was still standing, and that the word "queers" was inscribed on the left end exterior wall of the detached garage in question.

With that general backdrop, or synopsis of events, I shall now proceed with an in-depth synopsis of the fire scene examination, which was conducted on September 10, 2010.

As noted earlier in this report, upon my arrival to conduct the fire scene examination, I found that for all intents and purposes, the entire residence was completely destroyed by fire, with the exception of the four masonry walls, which comprised the basement level of the overall structure. For clarity, it should be noted that the structure, which is the subject of this investigation, was a two-story rancher, with the main living quarters level positioned directly above a partially finished basement.

Even from the exterior of the residence, there was a vast disparity between the amount of fire damage exhibited by the left third of the residence, if viewing the residence from its front, and the right two thirds of the residence. The damage to the left third of the residence was extremely severe.

I also observed, that there was clear evidence of an explosion having occurred at the residence, at the point of ignition. A debris field, which spanned as far as

seventy feet out from the left end of the residence, was observed strewn across the exterior grounds between the left end of the residence, and some nearby woods.

It's highly significant to note, that the explosion had clearly occurred first, because the large debris field, just outside the left end basement level exterior door, exhibited debris which was in many cases blown into many small or minute pieces, and the items in the debris field had not sustained any fire damage or thermal extension whatsoever. It was readily apparent, that the explosion occurred first, and that an ensuing fire, occurred secondary to the explosion, which appeared to be seeded on the extreme left end of the structure, if viewing the structure from its front.

I also noted, as I was circling the entire residence, during my initial walk around, that while large sections of the exterior walls had fallen out to ground level, at various intervals surrounding the residence, the upper level left end exterior walls were completely consumed and no longer present for inspection, along the entire left end of the structure.

There was no question, even from the exterior of the structure, that the explosion had been seeded near the extreme left end of the residence, and that the ensuing fire had clearly burned from left to right, rather than vice versa.

As noted above, a detached garage, which was positioned approximately twenty to twenty five yards back behind the main residence, had not sustained any fire damage or thermal extension damage, as a result of the explosion and ensuing fire loss, which occurred to the main residence.

I carefully documented both interior and exterior views of the undamaged detached garage, and of course documented the graffiti which was written on the left end exterior wall of the detached garage, as well.

After carefully examining the exterior grounds, and the exterior of the main residence, and of course documenting both of the above by numerous and assorted color photographs, I next began an in-depth inspection of the interior of the main residence, where this explosion and ensuing fire loss, had clearly originated.

As noted above, absolutely nothing remained of the upper level main living quarters for inspection. All of the heavily consumed and fire damaged debris, as well as all contents items, from the upper level of the structure, had collapsed down into the interior of the residence, at basement level.

I immediately noticed, upon entering into the interior of the basement level of the structure, that fire damage was indeed more pronounced in the left third of the residence, than in the right two thirds of the residence, respectively.

In addition, although the debris throughout the interior of the residence was heavily consumed during the combustion process, the debris, which was positioned back at the general left rear quadrant of the structure, was much more highly consumed, and white and powdery in consistency, than debris which was positioned throughout other areas of the interior. Sizable quantities of wood fur strippings, two by fours, and various and assorted wood and wood byproducts, remained throughout the right two thirds of the residence, while any and all wood and wood byproducts, were consumed in the left third of the residence itself.

The debris was by far the most consumed, and white and powdery in consistency, back in the left rear quadrant of the residence, at basement level. It was readily apparent, that whatever the cause for this fire loss, the fire had burned much longer and hotter back in the left rear quadrant of the structure at basement level, than in any other portion of the interior. It's significant to note, that the area where the debris was so highly consumed, and white and powdery in consistency, was just inside the left end basement level exterior door, where the explosion had occurred.

As noted above, all of the debris had fallen down into the basement level of the residence, from the upper level living quarters and attic space, as well as the exterior roof, during the combustion process. It was readily apparent, upon a careful inspection of the interior of the structure at basement level, that the fire had originated in the general left rear quadrant of the basement, where it was learned a basement level kitchen was positioned. For clarity, it should be noted that the residence, which is the subject of this investigation, actually had two kitchens, one of which was positioned at basement level, and one of which was positioned at the upper main living quarters level.

It was readily apparent, based upon my interior inspection, that this fire had originated, and burned by far the longest and hottest, back in the left rear quadrant of the structure, at basement level. I began the extensive debris removal and examination process back at the left rear quadrant of the structure, at basement level.

During the extensive debris examination and removal process, I from time to time smelled the extremely faint odor of what appeared to be, and what was later determined by laboratory analysis to be, gasoline in the debris, which was positioned throughout the left rear quadrant of the residence at basement level.

One area where the debris smelled the strongest of gasoline, appeared to be in some debris that was positioned adjacent to the left side exterior basement level exterior door threshold. I also observed that one of the metal support poles positioned at various intervals throughout the basement level of the structure, which of course provided support for the upper level floors in the main living quarters area, had sustained unusually excessive heat treatment, and extremely

severe annealment and disfigurement, due to having sustained unusually excessive heat treatment and temperatures, during the combustion process.

I also noted, that a set of double doors, which were positioned on the left end of the overall structure at basement level, adjacent to the kitchen, revealed a melted area where accelerant had been trailed across the aluminum door threshold, causing the threshold to melt, due to the accelerant being introduced and trailed across the threshold to the exterior of the structure, for ignition.

It should also be noted, as with most double doors, one of the doors is stationary, while the other door opens and closes. It's significant to note, that the portion of the aluminum threshold which was positioned beneath the door that opened and closed, was the portion of the aluminum threshold that had sustained the most severe melting and thermal extension, due to accelerant having been trailed across the aluminum threshold to the exterior of the structure, for ignition.

A close inspection of the kitchen floor, after complete and extensive debris removal, revealed numerous areas where bits and pieces of linoleum were positioned, at various intervals along the surface of the kitchen floor, leading up to the left end basement door threshold. While examining and removing some of the remnants of the linoleum, which were still stuck to the floor, just inside the kitchen area at basement level, I observed the extremely faint odor of what appeared to be gasoline as well. It was determined, that due to the condition of the highly consumed white and powdery debris, that to secure samples of the linoleum flooring, that was still present, and affixed to portions of the kitchen floor, would be the most promising for sample analysis, if indeed accelerant had been introduced to the kitchen linoleum floor.

It should be noted, that while I was conducting the extensive inspection of the left rear quadrant of the residence at basement level, I made a very careful inspection of all electrical components in the area, as well as any and all appliances and heat producing devices not only in the area of origin, but throughout the entire interior of the structure. While all of the above items had sustained moderate to severe external and secondary fire damage, I found no evidence to suggest or support that any of the above noted appliances or heat producing devices, had played any part in causing this fire loss to occur.

I would also respectfully submit, that a careful assessment of electrical components and electrical branch circuits, throughout the area of origin, and entire interior of the structure, revealed no defined or isolated area of electrical shorting or trauma. In other words, electrical trauma was as severe in other areas of the residence, as it was in the kitchen area, where the fire had clearly originated. All of the evidence, available to me at the time of my fire scene examination, was simply consistent with a hot external heat source or fire, burning into energized electrical components, throughout the interior of the

structure. I found no evidence, to suggest that any particular electrical component, or appliance, had provided the initial ignition factor for this fire loss.

In fact, it was readily apparent, that sizable quantities of accelerant, later determined to be evaporated gasoline, had been introduced at floor level throughout the kitchen, and then been trailed out across the left end basement level exterior door to the exterior of the structure, where it was then ignited, with a manually and intentionally introduced ignition source.

As noted above, at the conclusion of the fire scene examination, I secured numerous debris samples from throughout the kitchen area, and from the left end basement level door threshold, and forwarded those samples to A.K. Analytical Services Incorporated of Hendersonville, Tennessee, for analysis. A written report was received from Chemist Dennis Akin, of A.K. Analytical Services Incorporated, regarding the sample analysis and testing. Two of the six samples which were retrieved from the kitchen area, and left end basement level exterior door threshold, contained the ignitable liquid residue, evaporated gasoline.

INVESTIGATION

Further investigation revealed that this fire was apparently initially discovered, by a nearby neighbor named Jade Black, who is the daughter of Laura Black, who as you may recall, was in Nashville with the named insureds, at the time this fire loss occurred. I contacted and interviewed at great length, Jade Black, regarding her knowledge of this fire loss.

Jade Black revealed that she lives just over the hill from the left end of the Stutte residence. She revealed that she and her fiancé were at home at her residence when at approximately 8:45 PM she suddenly heard a huge boom occur in the area. She revealed she wasn't real sure as to what she had heard, and that initially she did not take any action after hearing the large boom occur. She went into her bedroom to put her shoes on and got ready to leave her residence with her fiancé. While she was in her bedroom putting her shoes on, she revealed that she heard a second large boom, which was not quite as loud as the first.

As she and her fiancé went outside their residence to leave, they observed a vehicle coming at a very fast rate of speed down their driveway. As the vehicle got closer, she revealed that she recognized the couple in the vehicle as Jack and Chris Welch, neighbors who lived up on top of the hill above her residence, and the loss location. When the Welches got down to the end of the driveway, where Miss Black and her fiancé were standing, they informed her that there was a fire in progress at the Stutte residence. They had not yet taken time to call the fire department, to inform them of the fire in progress. Miss Black utilized her cellular telephone to call the fire department, to respond to the fire in progress.

When she looked over in the direction of the Stutte residence, she revealed that fire appeared to be burning by far the worst, on the left end of the residence, which is the portion of the residence in closest proximity to her residence. She revealed that rather than going over to the residence itself, where the fire was occurring, she stayed down at the end of the long gravel driveway, to help flag down fire personnel, and show them where they needed to go.

She revealed that she has no idea what might have caused the fire, but that she definitely heard a large and loud explosion.

After learning of the fire, she called her mother, Laura Black, who was at the Wildhorse Saloon with the Stuttes and Carol's Stutte's daughter, Kimberly Holloway. It was at that time that she informed her mother that a fire was in progress at the Stutte residence.

I also contacted and interviewed at length Laura Black, who as you know, was present in Nashville with the Stuttes, at the time this fire loss occurred.

Laura Black confirmed that she and Carol and Laura Stutte, as well as Kimberly Holloway, the daughter of Carol Stutte, left Vonore at approximately 3:00 PM, to travel to Nashville, Tennessee, for the weekend. She revealed that when they initially arrived in Nashville, at approximately 6:00 to 6:30 PM, they checked into a Holiday Inn Express Motel. She revealed that after getting freshened up, they proceeded to the Wildhorse Saloon, where they had just been seated, in preparation for having dinner. Shortly after they had been seated for dinner, she received a telephone call from her daughter Jade Black, telling her that the Stutte residence was on fire.

Miss Black then in turn notified Carol and Laura Stutte, that their residence was on fire.

I carefully questioned Laura Black as to what happened next, after they received information that a fire was in progress at the Stutte residence. She revealed that they all left the restaurant immediately, and proceeded back to the motel. Carol Stutte, took the vehicle that they had traveled to Nashville in, and proceeded back to Vonore by herself.

Miss Black revealed that the following afternoon, they received transportation to the rental car place at the airport, and secured a rental car to drive back to Vonore, Tennessee.

I also met briefly at the fire scene with Laura Stutte, who appeared to be emotionally upset. Laura Stutte confirmed most of the information provided by Carol Stutte and the other witnesses.

She revealed that she is employed by the Covenant Health Nursing System, and that she goes to work as an RN to which ever hospital she is sent or where she is needed that day. She also revealed that she had been doing some contract nursing work, wherein she would go out of town to various other states, and work as a nurse, for extended periods of time. Laura Stutte, just as Carol Stutte had done earlier, revealed that she and Carol strongly suspect Janice Milsaps, as being the individual who set their residence on fire.

As you know, I have spoken with on numerous occasions, Tennessee State Bomb and Arson Investigator Gary Elliot, regarding his opinions relative to this fire loss. Gary Elliot revealed that he is currently in the process of conducting an in-depth investigation into this fire loss. He also revealed, that he is now working in conjunction with the Federal Bureau of Investigation agents, in that the Stuttes are alleging that this crime is a hate crime.

Mr. Elliot revealed, that he has had tremendous difficulty getting to speak with and meet with the Stuttes, regarding this fire loss. He noted in fact, that after several appointments were broken, that he still had been unable to gain access to the Stuttes for an in-depth interview, and that he received a telephone call from a lawyer, from Knoxville, Tennessee, whose last name he only remembers as Held, wanting to make the Stuttes available for an interview. He also revealed, he and other public investigators had conducted an extensive interview with Janice Milsaps, regarding the alleged ongoing feud between the Stuttes and Miss Milsaps. He revealed that although they interrogated Janice Milsaps for in excess of four hours, that Miss Milsaps vehemently denies having played any part whatsoever in causing this fire loss to occur.

Miss Milsaps also offered to submit to a polygraph examination, to prove her innocence in this matter. Without going into great detail, and as I have discussed at great length with Scott Fuson, Miss Milsaps also provided two public investigators sizable quantities of information, which would appear to indicate a much different relationship between Miss Milsaps and the Stuttes, than that which was related to me, during the interview.

Mr. Elliot also revealed that he and additional public investigators are making great strides in their investigation. He revealed that they currently have a polygraph examination setup for Janice Milsaps, within a week to ten days. They also have an interview scheduled for Thursday, October 14, 2010, at the local FBI office, with the Stuttes and their attorney. Mr. Elliot has promised to keep me apprised of any developments in the case, if they should occur.

Tennessee State Bomb and Arson Investigator Gary Elliot revealed that he currently has this fire classified as an intentionally set fire.

Due to the sensitivity of this matter, and the fact that the public authorities' investigation is ongoing at the time of this written report, I shall not allude in this

written report at this time, considerable additional ongoing investigation, which is being conducted by Mr. Elliot and various and assorted other public authorities, at the time of this report. I will, however, be following up this written report with a phone call, to discuss some of the ongoing investigation, which is being conducted at this time.

Further investigation revealed that this fire was responded to by the Citico Volunteer Fire Department. I contacted and interviewed at great length, Fire Chief Jeff Haynes, regarding his knowledge and opinions relative to this fire loss.

Chief Haynes revealed that the alarm was received by the Citico Volunteer Fire Department on September 4, 2010 at 8:27 PM. Chief Haynes was the first fireman to arrive at the loss location. Upon his arrival, he found the entire dwelling to be completely engulfed in flames, at both the basement level of the structure, and the upper level of the structure. He noted, however, that although the entire residence was on fire all over, that it was readily apparent, that the fire had actually originated, and was burning by far the worst, in the left end of the residence. He revealed that debris had been blown a great distance away from the left end of the structure.

Chief Haynes revealed that even after he arrived on the scene, two additional explosions occurred. He revealed that due to the obvious suspicious nature of the fire, he had contacted the State Fire Marshal's Office, and requested an investigation at the loss location. He revealed that since he does not have a fire investigator on staff, that he initially classified this fire as undetermined in nature.

I questioned Chief Haynes at great length, as to whether or not he has an opinion as to where the fire initially started. He revealed that in his estimation, the fire originated down at basement level, on the extreme left end of the overall structure. He explained that while the entire residence was fully engulfed in flames upon his arrival, it was readily apparent that the fire had originated, in the extreme left end of the residence.

He also noted that his fire fighters initially tried to shoot water through the left end exterior doorway opening, but that due to the tremendous amount of heat and thermal dynamics from the fire, that his men were even forced to back away from the exterior of the residence.

DETERMINATION OF ORIGIN AND CAUSE

At the conclusion of my investigation it is my professional opinion that this fire is an intentionally set and accelerated fire. This fire was intentionally precipitated by introducing large amounts of the accelerant gasoline, throughout the interior of the structure at basement level, and then intentionally igniting the gasoline with a manually and intentionally introduced ignition source.

COMMENTS

As we discussed during our recent phone conference, and based upon my recent phone conference with State Fire Marshall Gary Elliot, there have been no recent developments in this case according to Mr. Elliot, although the case is still being actively pursued and investigated by Mr. Elliot. In order not to further delay the issuance of this report, and per your instructions, I am forwarding this report at this time to your attention, and it is my understanding, that an examination under oath will be occurring on or about December 21, 2010.

If after your review of this initial report, I can be of any additional service, please let me know. I am also, as we discussed, re-diarying this file for a period of sixty days, in the event that any new information becomes available, or in the event that there are developments in the criminal investigation.

I want you to know that your business and kindness are very much appreciated by this investigator. Thank you very much for allowing me to be of service.

EFI Global, Inc.

Gary M. Young
Executive Fire Investigator

File Inactive

Reviewed by:


E. Metts Hardy, CFEI
Regional Vice President

PHOTOGRAPH EXPLANATION SHEET

- 1) Front view
- 2) Right end view
- 3) Additional right end view
- 4) Rear view
- 5) Left end view
- 6-11) The explosion debris field to the left end of the residence
- 12) A view of where the wall has fallen essentially intact along the entire front of the structure
- 13-15) Various and assorted interior views of the residence at basement level
- 16) A view of the detached garage and notes the word queers which has been spray painted on the left end of the detached garage
- 18) A rear view of the detached garage
- 19) A right end view of the detached garage
- 20-32) Various and assorted views of the exterior doors and their components
- 33) An interior view of the right end of the residence at basement level where a lot of the wood and two by fours still remain
- 34) An additional view of the right half of the structure if viewing the structure from the front
- 35-41) Various and assorted views of the area of fire origin prior to debris removal
- 42-44) Views of the area of origin after extensive debris removal
- 45) A view as seen from the exterior of the structure through the left rear corner exterior doorway opening
- 46-47) Additional views of the general area of origin after complete and extensive debris removal
- 48) A view of the support post adjacent to the kitchen area at basement level which has sustained extremely severe heat treatment and annealment
- 49-50) Views of the kitchen area after debris
- 52) Views of the left end of the residence where the fire originated
- 53) Shows some of the concrete spalling trails spanning across the kitchen portion of the basement floor up to the left end door threshold
- 54-55) Additional views of the severely annealed support pole in the area where the fire and explosion originated
- 56) A close up view of where accelerant has been trailed up to and across the left end exterior door aluminum threshold and shows the melting to the threshold due to accelerant introduction
- 57-59) Additional views of the left end left rear corner exterior door which exhibits severe melting due to accelerant introduction
- 60) A view of the aluminum threshold for the left front corner basement level exterior door which exhibits no melting whatsoever
- 61-78) Various and assorted views of the sample locations and each sample as it is being taken during the fire scene examination
- 79-83) Various and assorted views of the main electrical distribution panel

Property Description

Insured Carol & Laura Stutte EFI No. 94216-08643
 Street 715 Hwy 360 City Donore State IN
 Occupancy Dwelling Business Unoccupied Other _____
 Owner occupied Tenant occupied Approximate age _____ years
 Building construction Wood Masonry _____ Other _____
 Roofing material Composition material Metal Tile Wood
 Tar and gravel Other _____
 Number of stories 2 Number of rooms _____ Number of baths _____
 Foundation Basement Concrete slab Pier and beam Crawl space
 Heating Natural gas Propane Gas Electric
 Air conditioning Natural gas Propane Gas Electric Other _____
 Electrical service connected during fire Yes No Unknown
 Alarm system Yes No Type Smoke Det Local Monitored
 Garage None Attached Detached Approximate Size _____
 Outbuildings on premises Yes No Damaged Undamaged
 Outside conditions Normal Unkempt Well groomed
 General conditions Excellent Average Poor Other _____
 Fire Protection Unknown Volunteer Paid Paid & Volunteer
 Department Donore Distance to Station Unknown
 Completed during examination Diagram Video Photographs Measurements
 Date examination began 9-10-10 Date examination completed 9-10-10



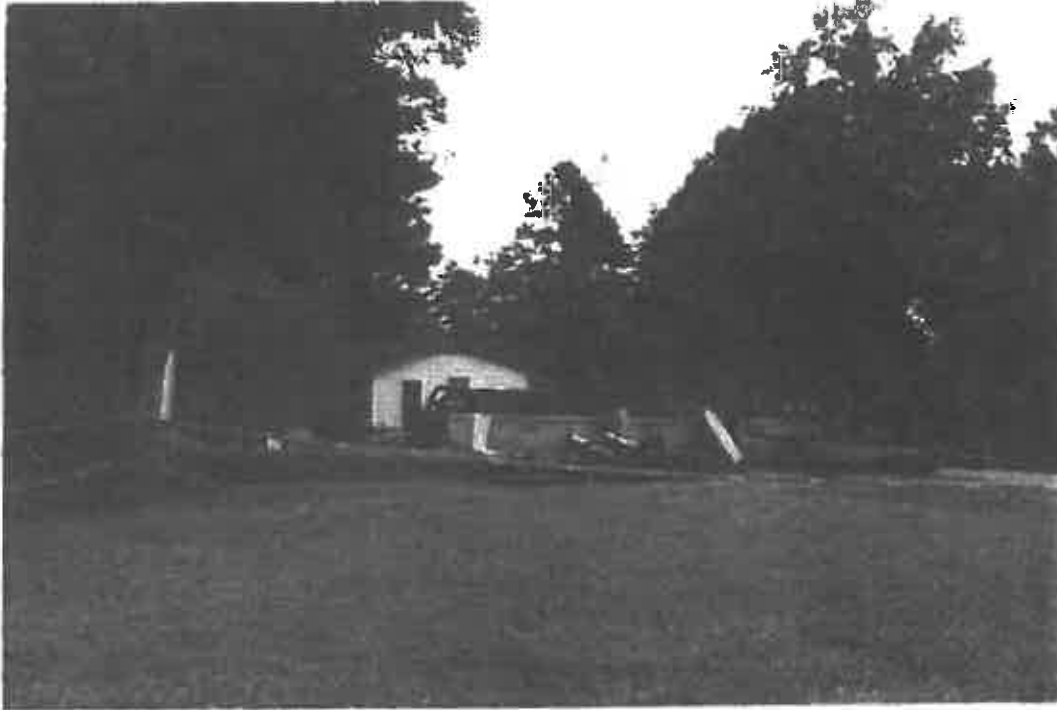


Photo No. 1:

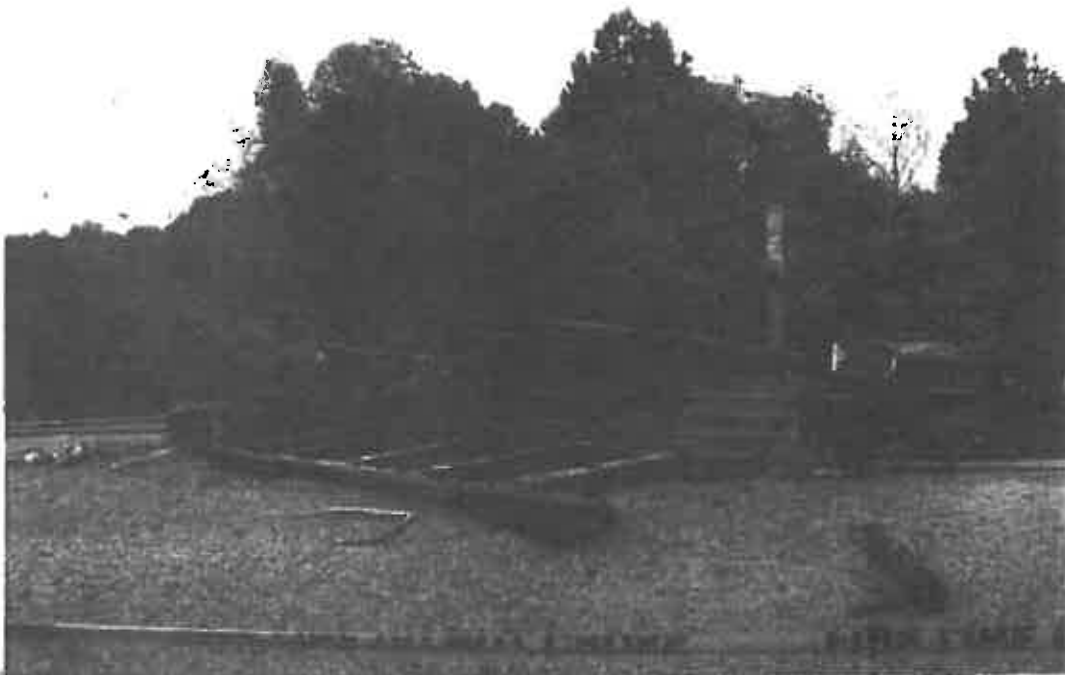


Photo No. 2:

File No.: 94216-08643
Insured: CAROL AND LAURA
STUTTE

EFI 
Global
For more information, call 800-551-5555

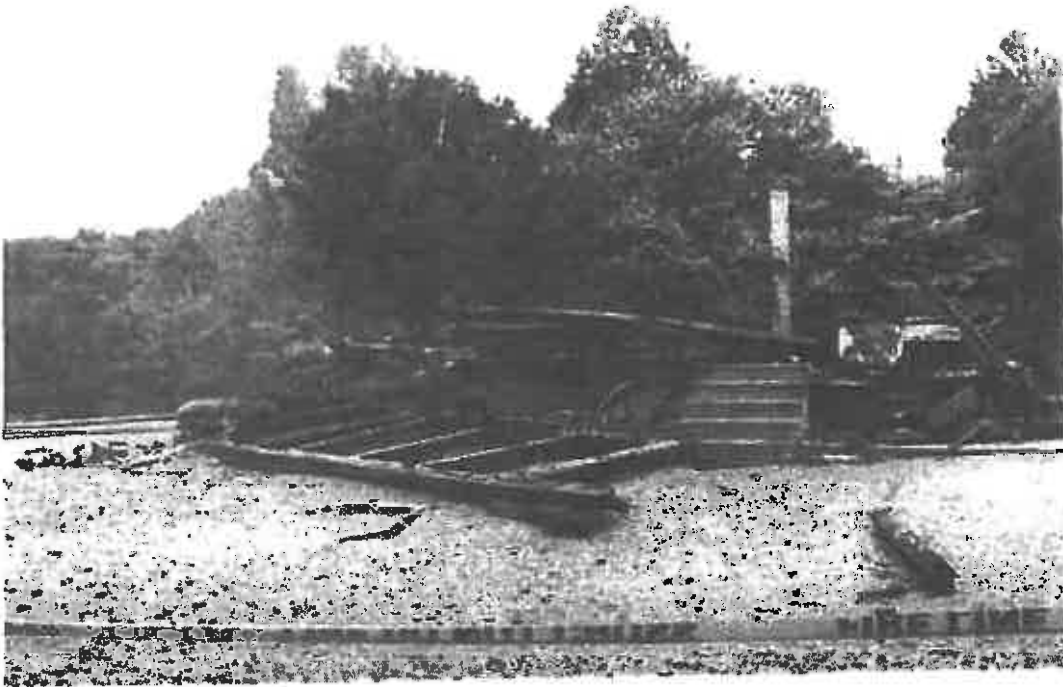


Photo No. 3:



Photo No. 4:

File No.: 94216-08643
CAROL AND LAURA
Insured: STUTTE

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Photo No. 5:



File No.: 94216-08643
CAROL AND LAURA
Insured: STUTTE

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Commercial Insurance



Photo No. 7:

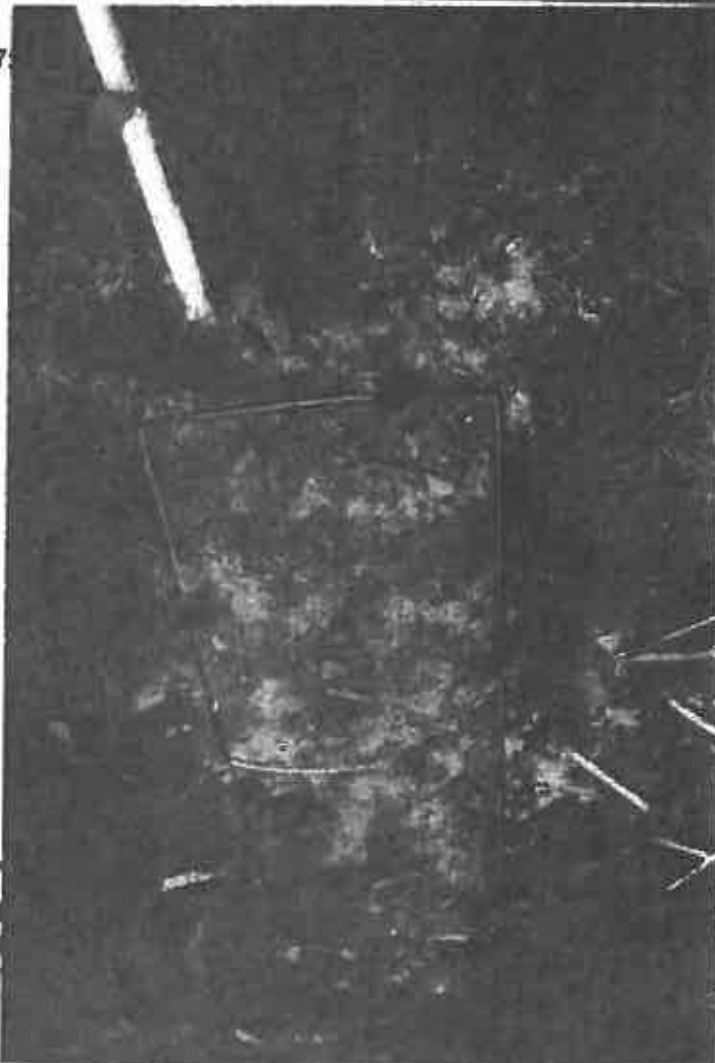


Photo No. 8:

File No.: 9421
CAP
Insured: STU

EFI 
Global
PROPERTY DAMAGE - BODILY INJURY

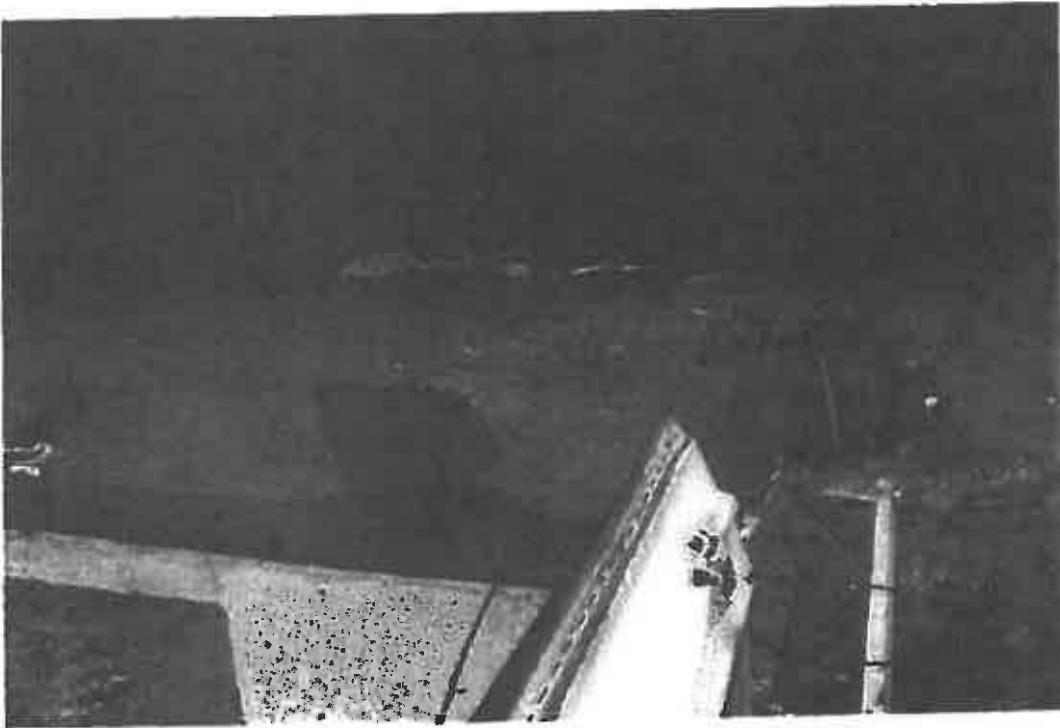


Photo No. 9:

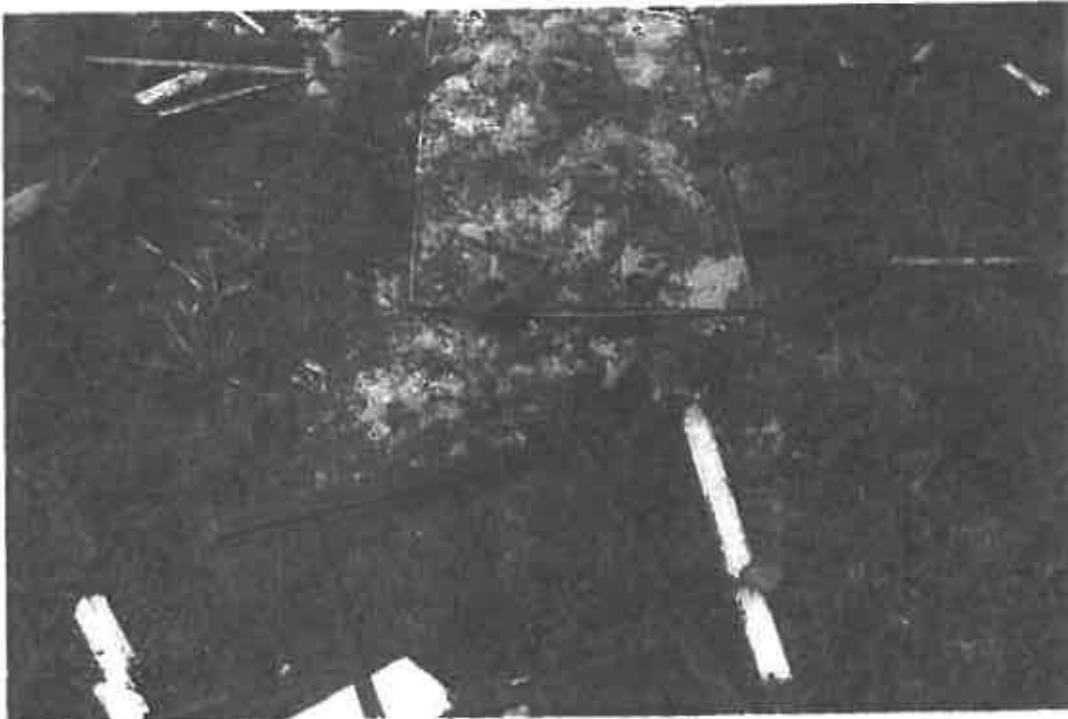


Photo No. 10:

File No.: 94216-08643
CAROL AND LAURA
Insured: STUTTE

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Empowering Your Business



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In



Photo No. 13:



Photo No. 14:

File No.: 94216-08643
CAROL AND LAURA
Insured: STUTTE

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Construction & Real Estate



Photo No. 16:



Photo No. 16:

File No.: 94216-08643
Insured: CAROL AND LAURA
STUTTE



Photo No. 17:



Photo No. 18:

File No.: 94216-08643
Insured: CAROL AND LAURA
Insured: STUTTE

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Photo No. 19:



Photo No. 20:

File No.: 94216-08643
Insured: CAROL AND LAURA
STUTTE

EFI 
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Commercial Insurance Services



Photo No. 22:

File No.: 94216-08643
CAROL AND LAURA
Insured: STUTTE

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Global
Construction & Building Solutions

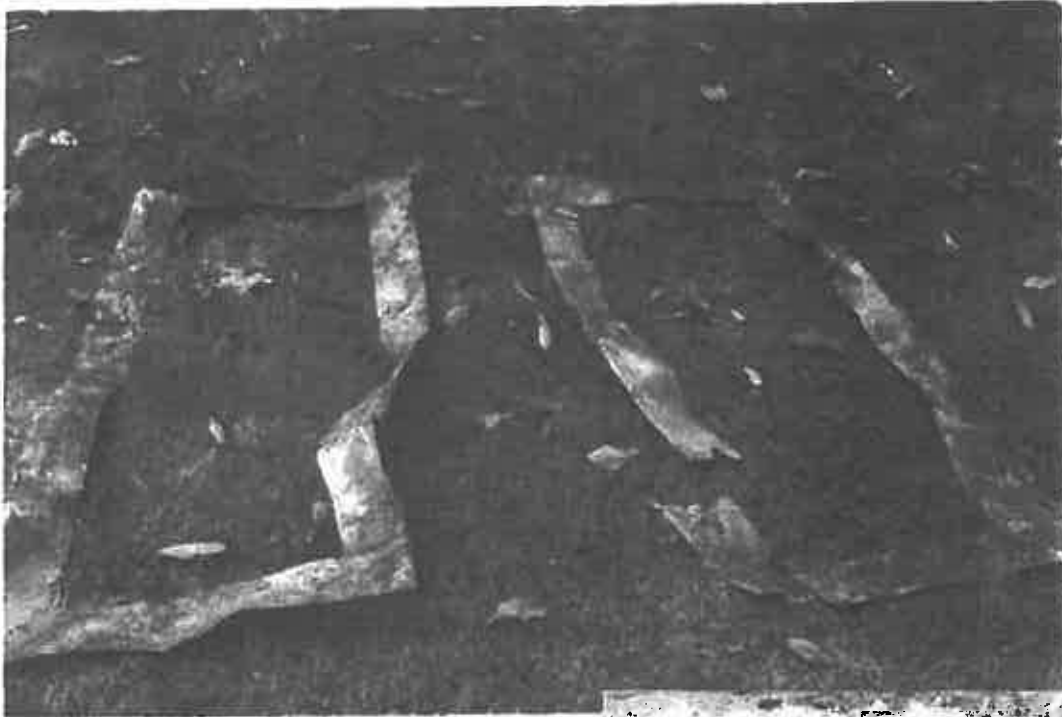


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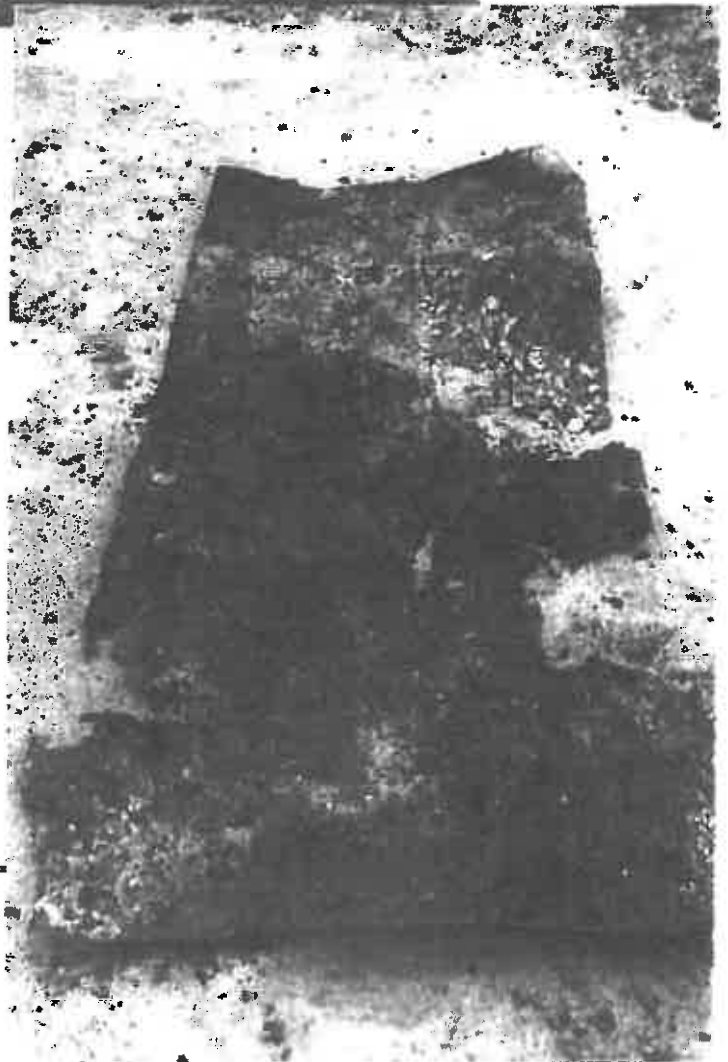


Photo No. 24:

File No.: 94216-08643
CAROL AND LAURA
Insured: STUTTE



Insured: STUTTE
CAROL AND LAURA

Global
Fidelity Investments



Photo No. 27:

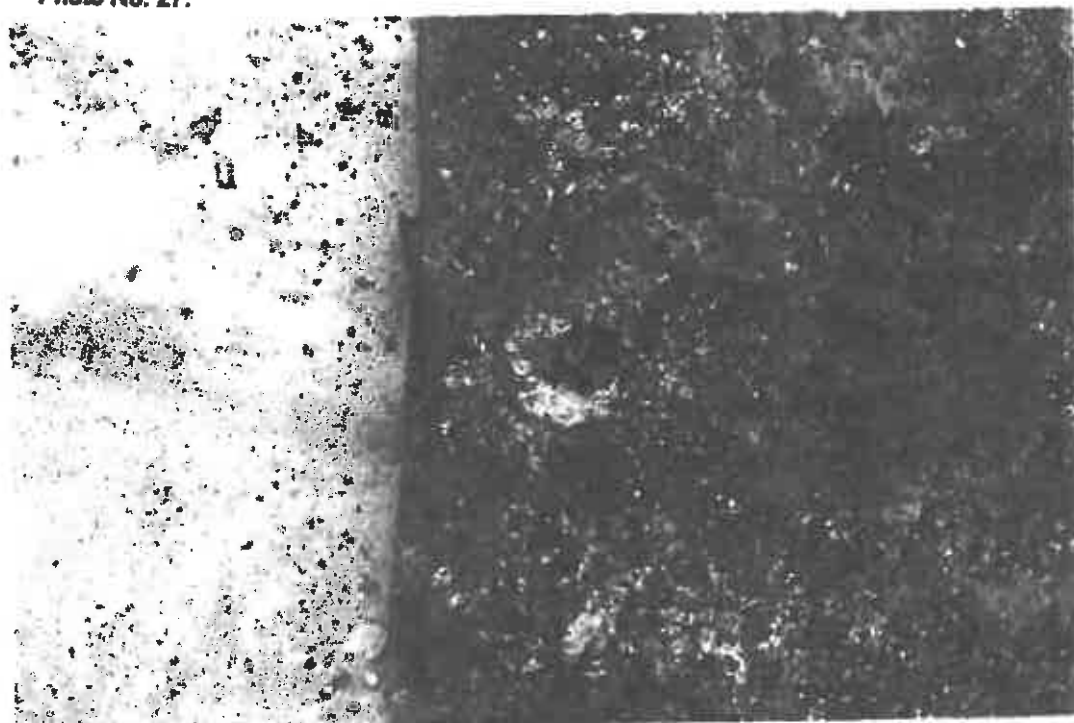


Photo No. 28:

File No.: 94216-08643
CAROL AND LAURA
Insured: STUTTE

EFI 
Global
Construction Risk Solutions



Photo No. 29:



File

Insured: STUTTE

CIOSCA
Corporate Insurance • Surety Bond • Life



Photo No. 31:



File No.: 94216-08643
CAROL AND LAURA
Insured: STUTTE

EFI 
Global
CONTRACTORS' EXCESS INSURANCE



Photo No. 33:



Photo No. 34:

File No.: 94216-08643
CAROL AND LAURA
Insured: STUTTE

EFI 
Global
Commercial Insurance Services



Photo No. 35:



Photo No. 36:

File No.: 94216-08643
CAROL AND LAURA
Insured: STUTTE

EFI 
Global
Commercial Insurance • Global Services



Photo No. 37:



Photo No. 38:

File No.: 94216-08643
CAROL AND LAURA
Insured: STUTTE

EFI 
Global
Complete Air and Gas Solutions



Photo No. 39:



Photo No. 40:

File No.: 94216-08643
CAROL AND LAURA
Insured: STUTTE

EFI 
Global
Complete Global Insurance Solutions



Photo No. 41:



Photo No. 42:

File No.: 94216-08643
CAROL AND LAURA
Insured: STUTTE

EFI 
Global
Engineering, Insurance & Construction



Photo No. 43:



Photo No. 44:

File No.: 94216-08643
CAROL AND LAURA
Insured: STUTTE

EFI 
Global
Est. 1984



Photo No. 45:



Photo No. 46:

File No.: 94216-08643
CAROL AND LAURA
Insured: STUTTE

EFI 
Global
Commercial Insurance • Property • Casualty



Photo No. 47:



Photo No. 48:

File No.: 94216-08643
CAROL AND LAURA
Insured: STUTTE

EFI 
Global
Commercial Insurance Agency



Photo No. 49:



File No.: 94216-08643
CAROL AND LAURA
Insured: STUTTE

EFI 
Global
FOR THE WORLD'S BEST



Photo No. 51:



Photo No. 52:

File No.: 94216-08643
CAROL AND LAURA
Insured: STUTTE

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Global
Construction Insurance



Photo No. 53:



Photo No. 54:

File No.: 94216-08643
CAROL AND LAURA
Insured: STUTTE

EFI 
Global
Fire • Auto • Life • Surety • Specialty



Photo No. 55:



Photo No. 56:

File No.: 94216-08643
CAROL AND LAURA
Insured: STUTTE

EFI 
Global
Complete Water & Sewer Solutions



Photo No. 57:

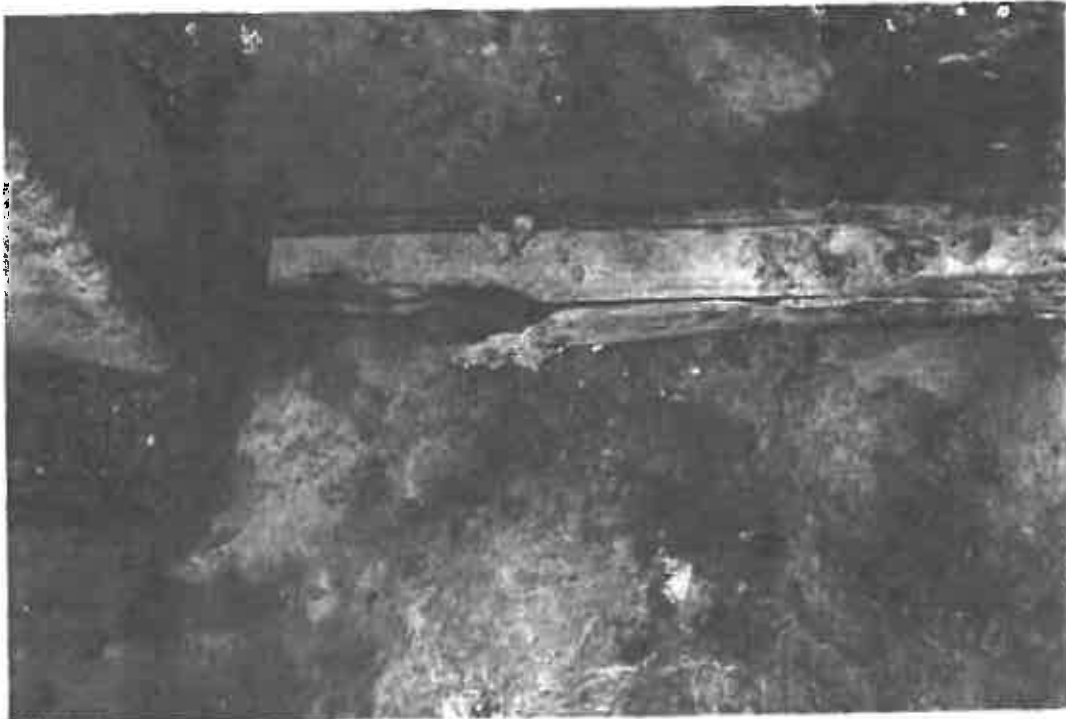


Photo No. 58:

File No.: 94216-08643
CAROL AND LAURA
Insured: STUTTE

EFI 
Global
Original & Best Quality Solutions

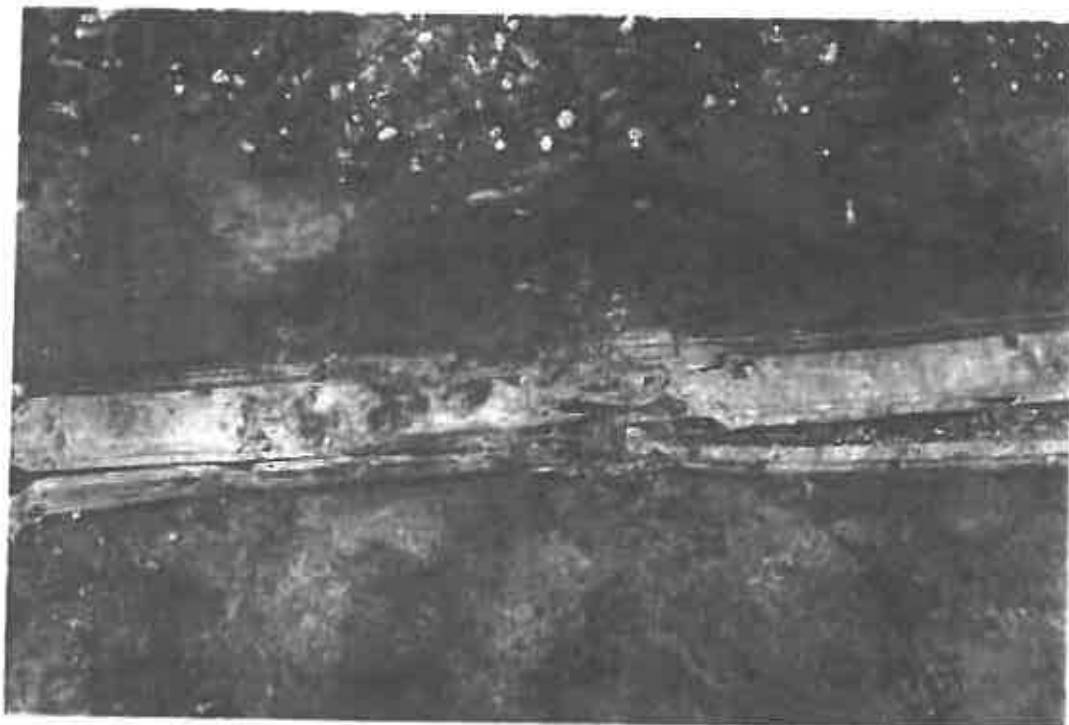


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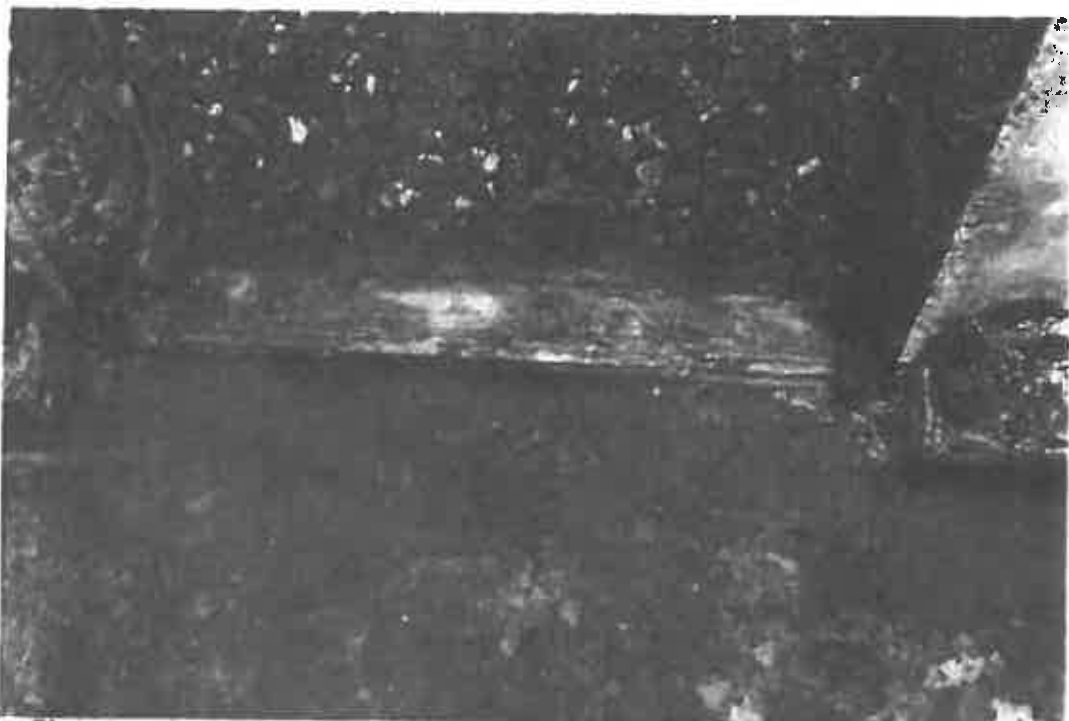


Photo No. 60:

File No.: 94216-08643
CAROL AND LAURA
Insured: STUTTE

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Global
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Photo No. 61:



Photo No. 62:

File No.: 94216-08643
CAROL AND LAURA
Insured: STUTTE

EFI 
Global
CORPORATION'S SOLUTION



Photo No. 63:



Photo No. 64:

File No.: 94216-08643
CAROL AND LAURA
Insured: STUTTE

EFI 
Global
Comercial Insurers S de RL de CV



Photo No. 65:



Photo No. 66:

File No.: 94216-08643
CAROL AND LAURA
Insured: STUTTE

EFI 
Global
Construction & Real Estate



Photo No. 67:



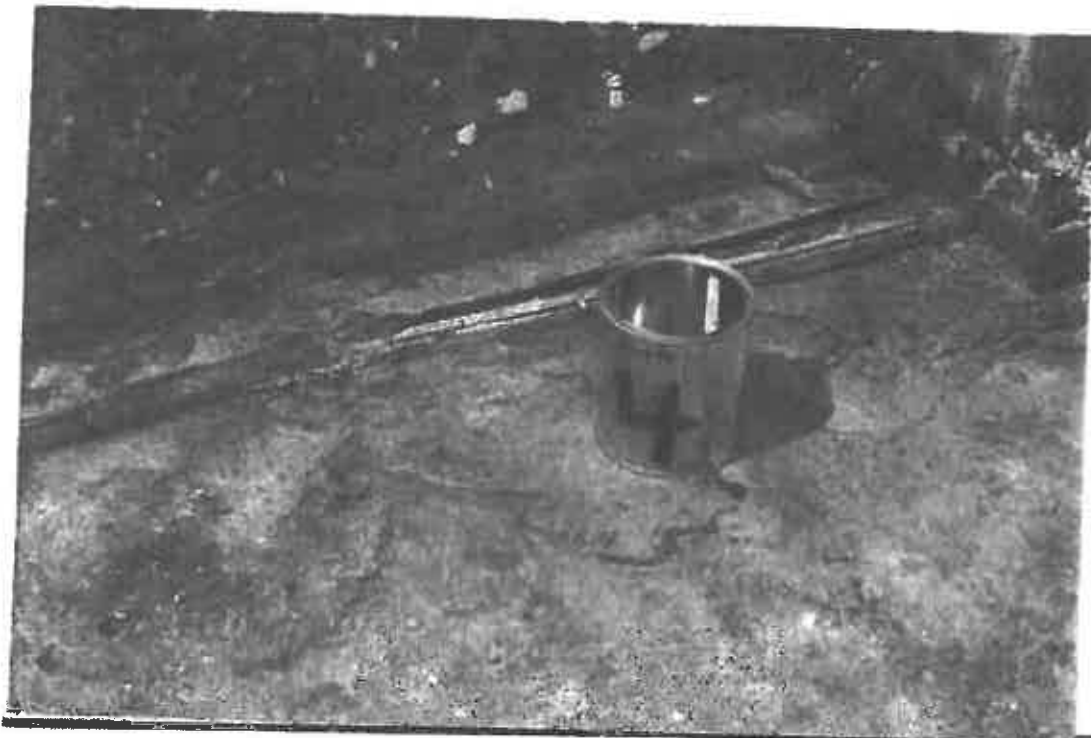
Photo No. 68:

File No.: 94216-08643
CAROL AND LAURA
Insured: STUTTE

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Global
Complete Title & Bond Service



Photo No. 69:



File No.: 94216-08643
CAROL AND LAURA
Insured: STUTTE

EFI 
Global
Corporate Insurance & Risk Solutions



Photo No. 71:



Photo No. 72:

File No.: 94216-08643
CAROL AND LAURA
Insured: STUTTE

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Center of Excellence for Solutions



Photo No. 73:



Photo No. 74:

File No.: 94216-08643
CAROL AND LAURA
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Photo No. 75:



Photo No. 76:

File No.: 94216-08643
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Photo No. 77:



Photo No. 78:

File No.: 94216-08643
CAROL AND LAURA
Insured: STUTTE

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Liquid Water Flood Systems



Photo No. 79:

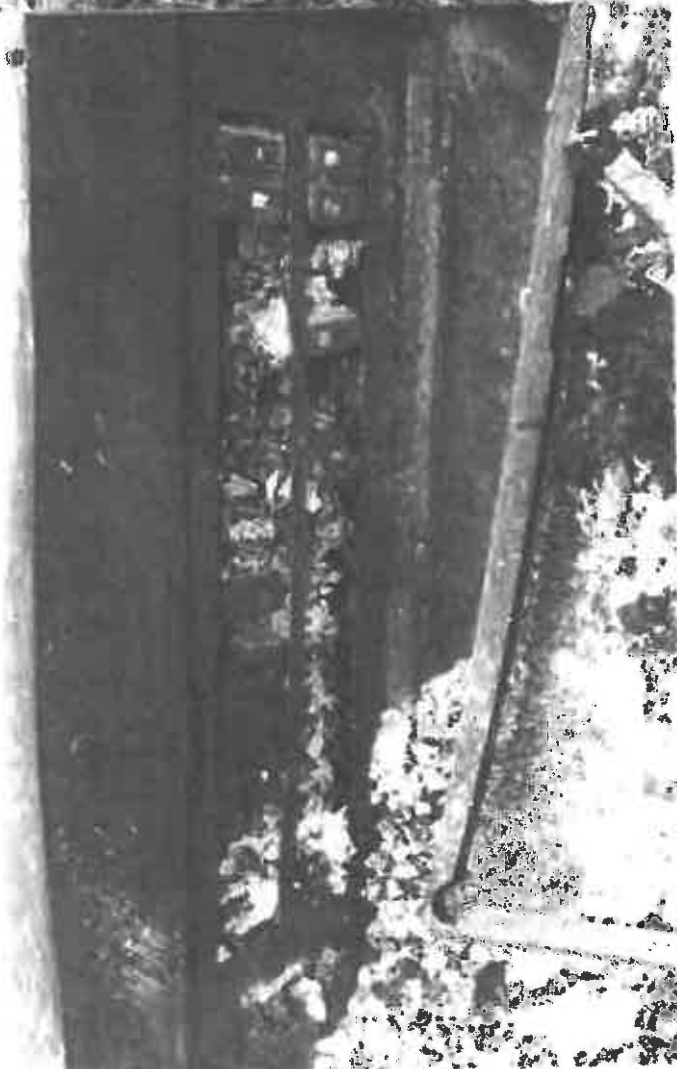


Photo No. 80:

File No.: 94216-08643
CAROL AND LAURA
Insured: STUTTE



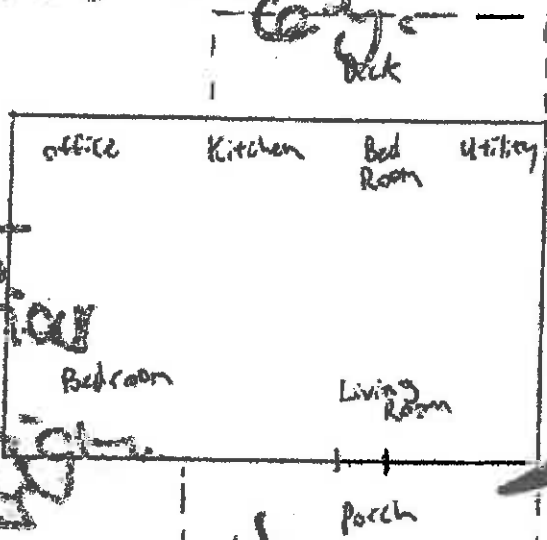
Photo No. 81:



Photo No. 82:

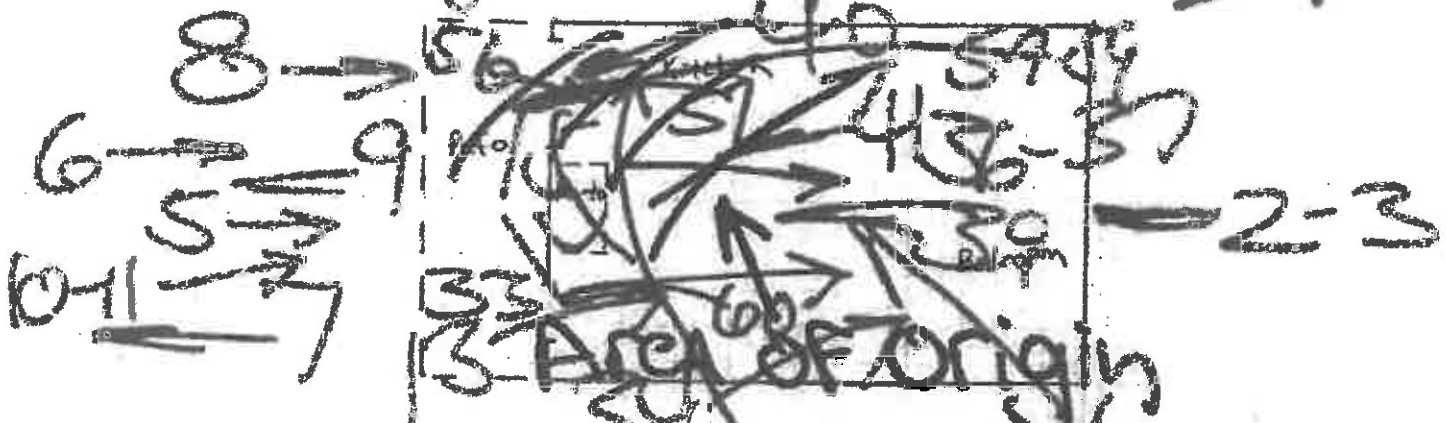
File No.: 94216-08643
CAROL AND LAURA
Insured: STUTTE

Photos 61-78
 Depict Staircase
 Locations etc.



Photos 12-55
 Depict various
 Views of
 Area of Origin
 After Depict

Remains Depict Upper
 Level 16-19
 Garage



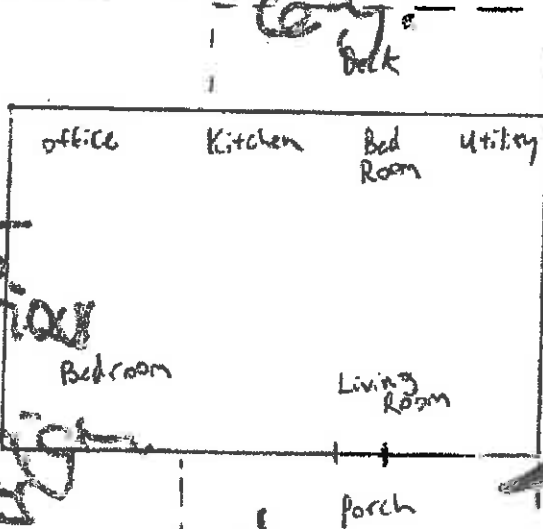
Photos 20-32 Depict Basement
 Depict ext Level
 Doors & Components
 Photos 79-88
 Depict etc.
 Sit. Panel



Prepared By: Doug Young	Location: Vonnore, TN	Scale: NONE
File Name: Stu file	File No.: 94216-0243	Date: 9/2/10

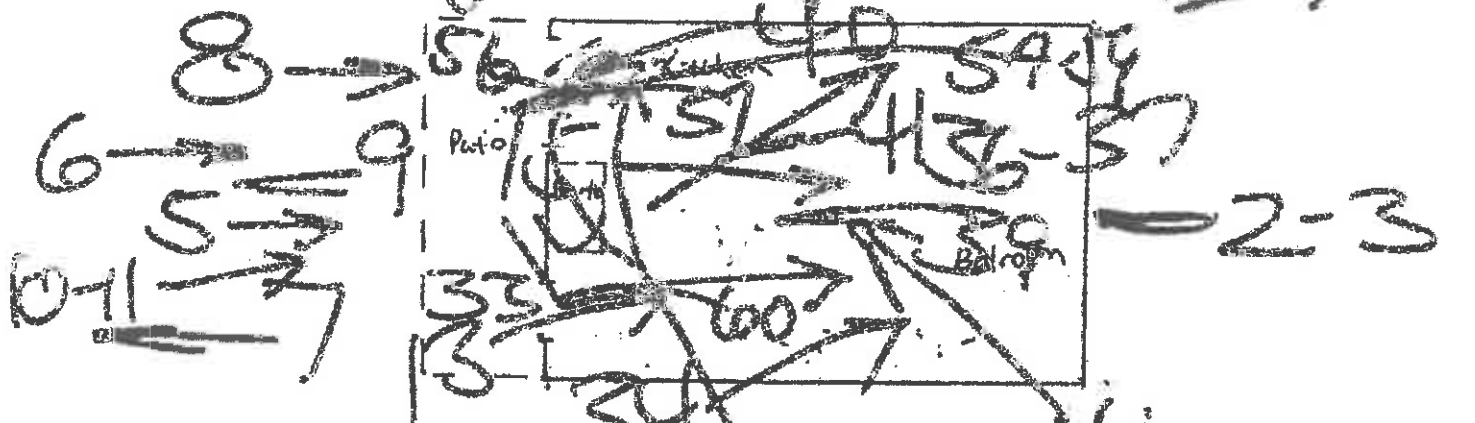
For illustrative purposes only. May not accurately represent scenes full layout or dimensions.

Photos 61-78
 Depict Sample
 Locations etc.



Photos 42-55
 Depict various
 views of
 area of origin
 after debris
 removal.

Depicts Upper Level
 6-9. Depicts 4
 Levell 16-19

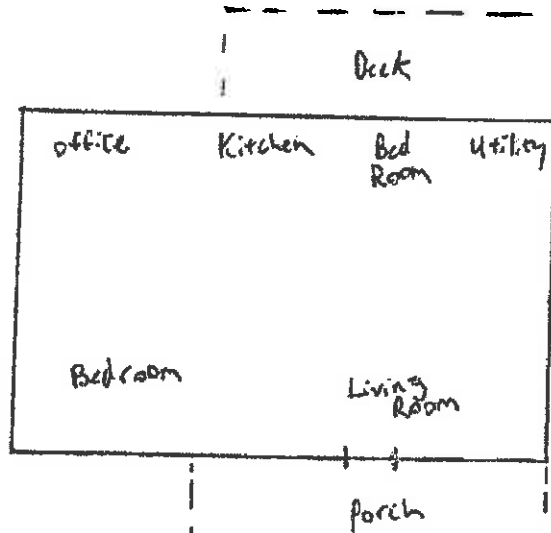


Photos 20-32 Depict Basement
 Doors & ext Level
 Components. Photos 79-88
 Depict elec. SW Panel

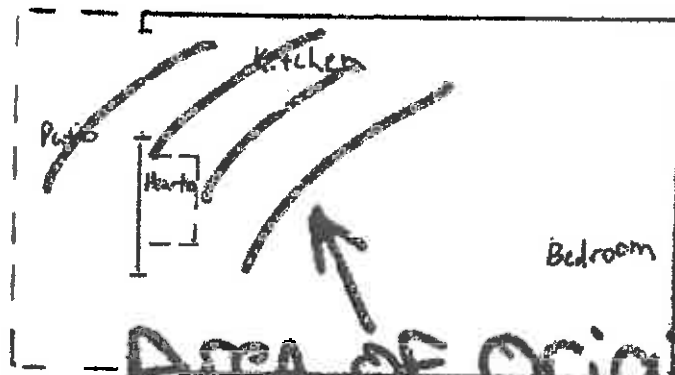


Prepared By: D. J. Jones	Location: Vandore, TN	Scale: NONE
File Name: Stair	File No.: 9426-0104.3	Date: 2-4-10

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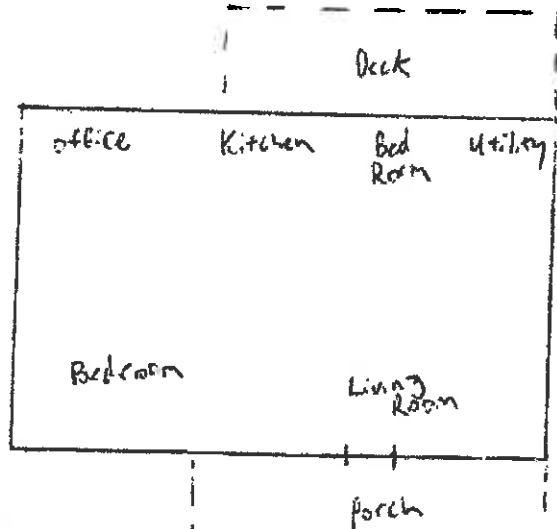
Depicts Upper Level



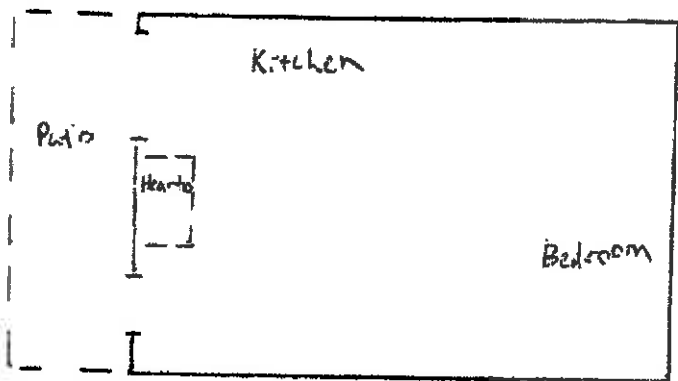
Area of Origin
Depicts Basement Level

Prepared By: <i>Dany Louis</i>	Location: <i>Vonore, TN</i>	Scale: <i>NONE</i>
File Name: <i>State</i>	File No.: <i>9426-DE043</i>	Date: <i>of LOS 2-1-10</i>

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Depicts Upper Level



Depicts Basement Level



Prepared By: <i>Doug Jones</i>	Location: <i>Vonore, TN</i>	Scale: <i>NONE</i>
File Name: <i>Stu</i>	File No.:	Date: <i>04-26-04</i>

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Photographs ()

Negatives

Video Tape ()

File No: 9421608643

Audio Tapes ()

Other photographs C.D.

File Card & Laura
Stutte



Additional Materials

Photographs ()

Negatives

Video Tape ()

File No: 9421608643

Audio Tapes ()

Other photograph CD.

File Card & Laura
Stuttie



Additional Materials