

EA02-025

FORD 10/27/03

APPENDIX N

BOOK 39

PART 3 OF 8

JOLLY1 RC08

RE:



V

FORD

JOLLY

3:08:39 PM

VINassist(R) Version 1.15

08-15-2002

(c) by NICE 1991

Law Enforcement Edition

VIN:1LNLM82W3NY709382

DIGIT	DESCRIPTION	MEANING
1	Country of Origin	UNITED STATES
L	Manufacturer	LINC LINCOLN
N	Vehicle Type	LINCOLN PASSENGER CAR
L	Restraint System	ACT.BELTS(ALL) W/AIR BAGS(FRONT)
M	Line	PASSENGER CAR
82	Body Style	TOWN CAR SIGNATURE 4 DR SEDAN
W	Engine	4.6L EFI V8
3	Check Digit	CHECK DIGIT VALID
W	Year	1992
Y	Assembly Plant	WIXOM, MI
	Sequence Number	IN RANGE

***** VIN Passed Test *****

VIN indicates a 1992 LINCOLN TOWN CAR SIGNATURE 4 DR SEDAN

(c) by NICE, 1991



ROLL # 8086
NEG # 2



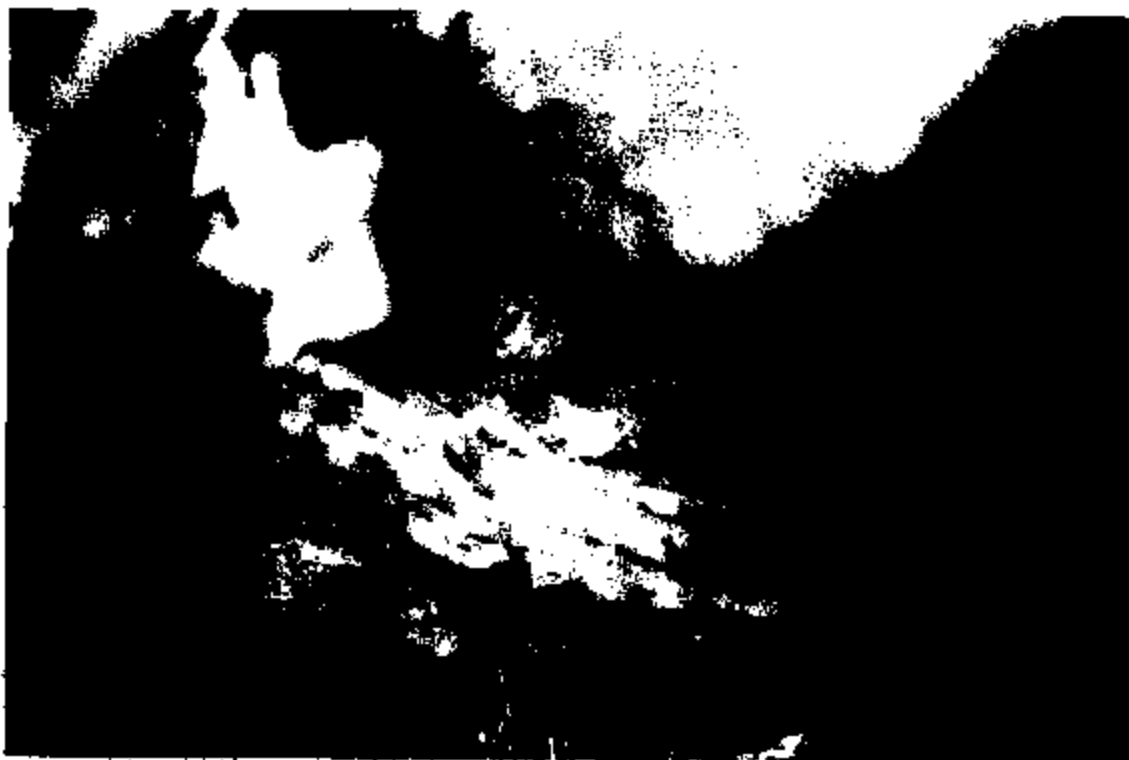
ROLL # 8086
NEG # 3



ROLL # 8086
NEG # 7



ROLL # 8086
NEG # 14



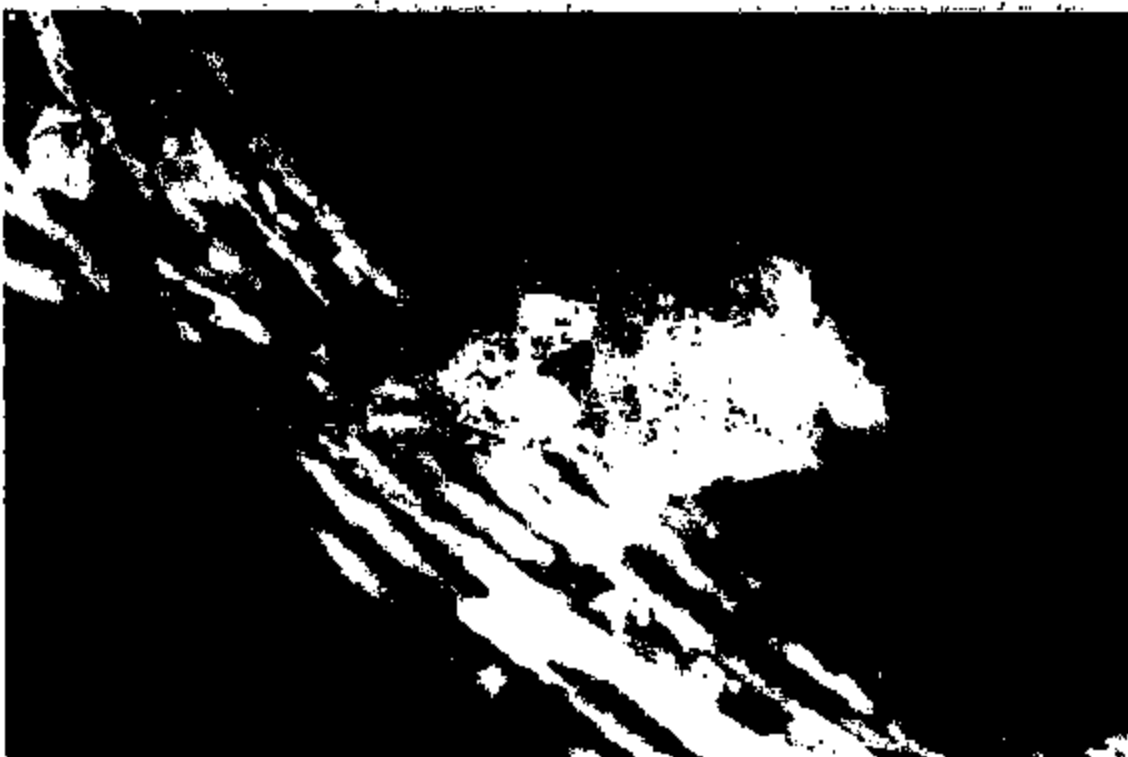
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NEG # 21



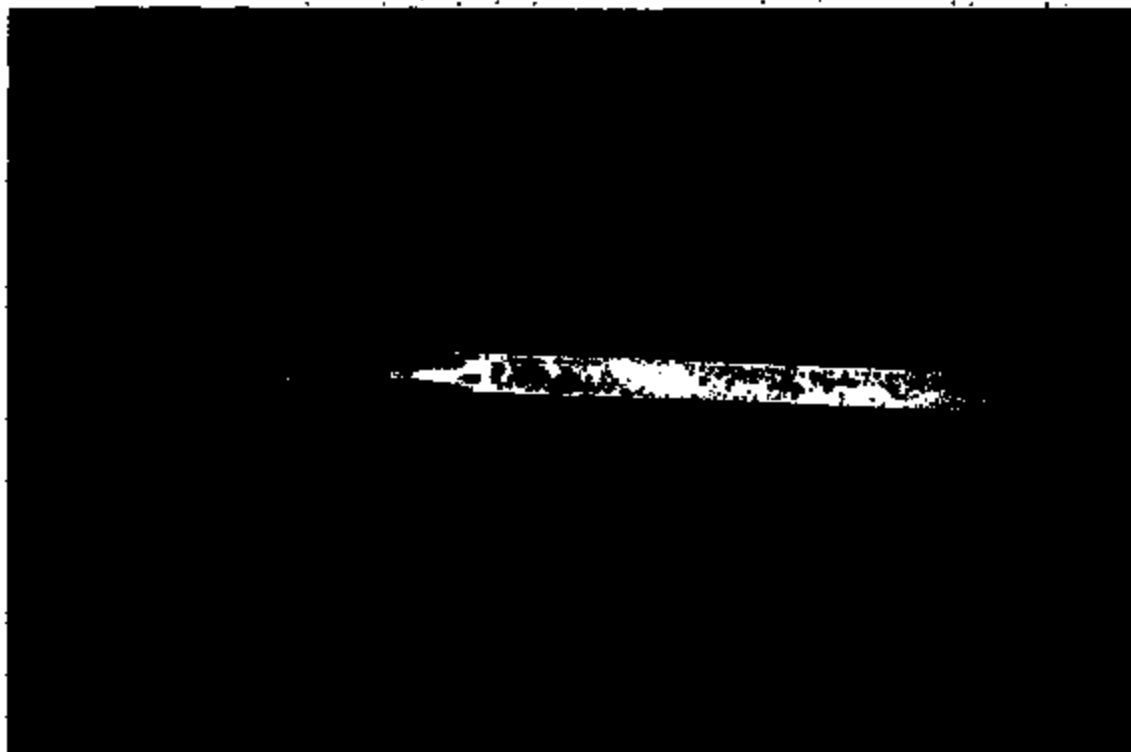
ROLL # 8086
NEG # 24



ROLL # 8086
NEG # 9



ROLL # 8086
NEG # 14



ROLL # 8086
NEG # 22



ROLL # 8086
NEG # 24

ER92-025-A 8535



ROLL # 8084
NEG # 24



ROLL # 8084
NEG # 25

R-121

RE:



V

FORD

KHOSHBIN

3:35:51 PM

VINassist(R) Version 1.15

08-15-2002

(c) by NICE 1991

Law Enforcement Edition

VIN:1LNLM81W3NY

DIGIT	DESCRIPTION	MEANING
1	Country of Origin	UNITED STATES
L	Manufacturer	LINC LINCOLN
N	Vehicle Type	LINCOLN PASSENGER CAR
L	Restraint System	ACT.BELTS(ALL) W/AIR BAGS(FRONT)
M	Line	PASSENGER CAR
81	Body Style	TOWN CAR BASE/EXECUTIVE 4 DR SEDAN
W	Engine	4.6L EFI V8
3	Check Digit	CHECK DIGIT VALID
--	Year	1992
Y	Assembly Plant	WIXOM, MI
	Sequence Number	IN RANGE

***** VIN Passed Test *****

VIN indicates a 1992 LINCOLN TOWN CAR BASE/EXECUTIVE 4 DR SEDAN

(c) by NICE, 1991



ROLL # 1677
NEG # 5



ROLL # 1677
NEG # 6



ROLL # 1677
NEG # 18



ROLL # 1677
NEG # 30



ROLL # 1682
NEG # 15



ROLL # 1682
NEG # 21



ROLL # 1682
NEG # 26

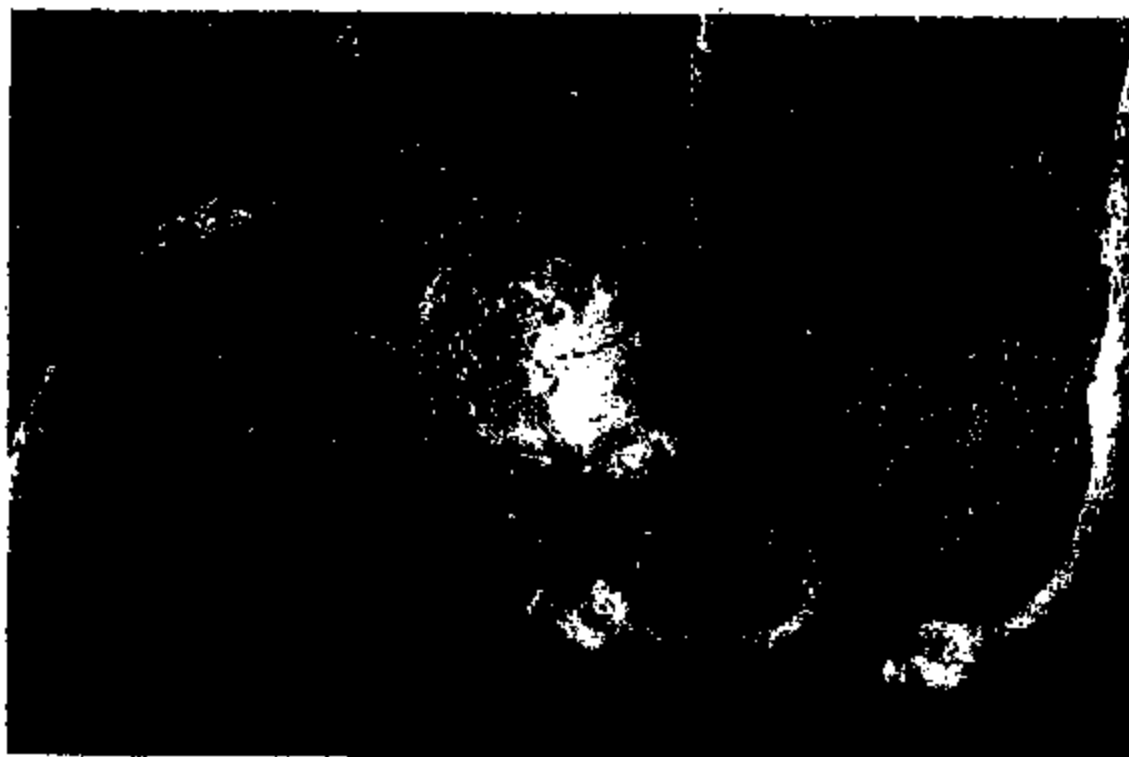


ROLL # 1682
NEG # 29

EA62-825-A 8543



ROLL # 1682
NEG # 33



ROLL # 1682
NEG # 34



ROLL # 1682
NEG # 36



ROLL # 3084
NEG # 6

ER02-825-A 8545



ROLL # 3084
NEG # 10



ROLL # 3084
NEG # 12



**FIRE CAUSE
INVESTIGATIONS**

A Division of SEAL Corp.



Corporate Office
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Tyler, TX 75707
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(903)366-4535
(903)566-4504 Fax
email seal@tyler.net
www.sealcorp.com

RANCH LOCATIONS



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Baton Rouge, LA 70809



P.O. Box 750358
Memphis, TN 38175

24 Hour Service
1-800-4 FCI NOW*

**CAUSE AND ORIGIN INVESTIGATION
OF A VEHICLE FIRE TO A 1992 LINCOLN TOWN CAR
OWNED BY [REDACTED]
GRAND SALINE, TEXAS**

PREPARED BY:
GLENN BOLTON, CFEI
REPORT NO: FSF-095-91
APRIL 14, 1999

PREPARED FOR:
STATE FARM INSURANCE COMPANY
TYLER, TEXAS

REPORT SUMMARY

On April 5, 1999, Mr. Jeremy Bryan contacted Fire Cause Investigations requesting a cause and origin investigation of a fire occurring to a 1992 Lincoln Towncar owned by [REDACTED] and [REDACTED]. According to information received, the vehicle had recently been worked on at Clark's Auto in Grand Saline because the car would not shift out of the park position. On March 25, 1999, [REDACTED] drove the 1992 Lincoln Towncar to her residence where she went into the interior of the home to change clothes. While inside the home, she looked out into the garage and saw a portion of the engine compartment hood blown off and fire erupting from the driver's side of the engine compartment close to the fire wall. On April 5, 1999, I traveled to Longview Copart. During the examination, photographs were taken for documentation purposes. The fire patterns in the engine compartment were consistent with the fire originating on the driver's side close to the firewall. Heavy fire damage was found on components closest to the driver's side. Fire patterns in the area of origin were consistent with the fire originating at the brake pressure switch, moving upward and outward impinging on the brake fluid reservoir and the fuel lines. Based on the evidence, I conclude the area of origin was in the engine compartment in the immediate area of the brake pressure switch. The cause of the fire was resistive heating within the switch, causing ignition of nearby combustibles in the immediate area including the plastic housing of the switch.

INVESTIGATORS: Glenn Bolton, CFEI

FCI FILE NO: FSF-095-91

CLAIM NO: [REDACTED]

TYPE, DATE, LOCATION OF LOSS: House/Vehicle fire; 3/25/99; Grand Saline, Texas

COPIES: (2) Mr. Jeremy Bryan
State Farm Insurance Company
P.O. Box 7060
Tyler, TX 75711-7060

(1) FCI File

**CAUSE AND ORIGIN INVESTIGATION
OF A VEHICLE FIRE TO A 1992 LINCOLN TOWNCAR,
OWNED BY [REDACTED]
GRAND SALINE, TEXAS**

I. INTRODUCTION

On April 5, 1999, Mr. Jeremy Bryan of State Farm Insurance Company of Tyler, Texas, contacted Fire Cause Investigations requesting a cause and origin investigation of a fire occurring to a 1992 Lincoln Towncar owned by [REDACTED] and [REDACTED]. Authorization was given for Fire Cause Investigations to travel to Longview, Texas, to Copart, where the car had been taken after the fire loss. Opinions stated herein are based on work and evidence reviewed to date. Should further evidence or information develop indicating the need for continued analysis, I reserve the right to expand or modify my opinion as indicated by such developments.

II. BACKGROUND

According to information received, the vehicle had recently been worked on at Clark's Auto in Grand Saline, Texas, because the car would not shift out of the park position with the engine running. On March 25, 1999, [REDACTED] drove the 1992 Lincoln Towncar, Vehicle Identification Number 1NLM81W3NY [REDACTED] to her residence where she went into the interior of the home to change clothes. While inside the home, she heard an explosion, looked out into the garage area, saw a portion of the engine compartment hood blown off and fire erupting from the driver's

side of the engine compartment close to the firewall. The Grand Saline Fire Department was summoned, but the fire eventually entered into the structure causing severe damage to both the automobile and the residence.

III. EXAMINATION

On April 6, 1988, I traveled to Longview Copart for an examination of the vehicle. During the examination, photographs were taken for documentation purposes. The vehicle labeled as Copart Lot number [REDACTED] had suffered a complete burn with all available combustibles being burned from bumper to bumper. The sheet-metal on the roof deck had collapsed into the passenger compartment. The composite engine hood had been burned away. Fire patterns in the engine compartment were consistent with the fire originating on the driver's side close to the firewall. Heavy fire damage was found on components closest to the driver's side. The components included the driver's side valve cover, the driver's side of the alternator, and the timing chain cover. Fire patterns in the area of origin were consistent with the fire originating at the brake pressure switch, moving upward and outward, and impinging on the brake fluid reservoir and fuel lines. The fuel lines and the master cylinder are in the immediate area of the brake pressure switch. During examination of the interior passenger compartment, the fuse panel was examined with no signs of electrical activity found on the terminal end. The fuse panel was heavily damaged from the fire and the fuses could not be examined for continuity. The electrical problems with the number twelve fuse and electrical components within the circuitry have been

documented on several other fires, which originated at the brake pressure switch on other 1992 Lincoln Towncars.

VI. PRINCIPLES AND METHODS

Principles and methods employed during the investigation, examination, evaluation, and analysis of the Pugh property included, but was not limited to the following. These methods and principles conform to established technical principles applied during my formal education, training, and experience.

- A. A methodology utilized in my activities in this particular case was the application of a systematic approach involving the collection of data, analyzing the data and deductive reasoning, along with previous experience and knowledge concerning fires and fire spread.
- B. The method of visual analysis of the fire scene evidence and post-fire photographs.
- C. The principle utilizing the fire tetrahedron proving the components needed, fuel, oxidizing agent, heat and an uninhibited chain reaction to create and sustain a fire.

- D. The principle that fire normally moves upward and outward from a point of origin, unless ventilation, firefighting techniques, or fuel promotes unusual circumstances.
- E. Principles of wood pyrolyzation, decomposition, and combustibility.
- F. Comparative study to reach my conclusion based on the facts and my previous experience.
- G. The principles of the conservation of energy, Joule's Law of electric heating, high resistance heating, and electrical arcing/heat production.

VII. CONCLUSION

Based on the evidence observed during my examination of the vehicle and witness statements, I conclude the area of origin was in the engine compartment in the immediate area of the brake pressure switch. The cause of the fire was resistive heating within the switch, causing ignition of nearby combustibles in the immediate area including the plastic housing of the switch. As the fire originated and moved upward and outward, flames impinged directly on the fuel lines and the brake fluid reservoir, causing a very intense, rapidly spreading fire.



Glenn Bolton, CFEI
Managing Investigator
Fire Cause Investigations

**R
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M
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Resume'

W. G. (Glenn) Bolton, CFEI

Managing Investigator, Fire Cause Investigations (FCI) Division
Technical Specialist, System Engineering And Laboratories Corporation, Tyler

EDUCATION

Associate of Applied Science, Electronic Technology, Tyler Junior College, 1981
TDI, Heat Pump School, Dallas 1983
Johnson Control, Electronic Controls, Dallas 1983
OSHA, Safety & Health Seminar, University of Texas at Tyler, 1981
NFPA, National Electric Code Workshop, Houston, 1982
NAFI, Determining the Cause and Origin of Fires and Explosions, Eastern Kentucky University, 1982
ACCA, Refrigerant Recovery, Texas State University, Tyler Junior College RTDC, 1982
HFPSC, Fire Protection and Safety in High Rise Structures, Houston, 1982
U.S. Coast Guard Auxiliary, Boating Safety, 1982
Texas A&M University, TIEEX, Fire Fighter II, College Station, Texas 1983
Texas A&M University, TIEEX, Henderson Co. Fire School, Athens, TX, 1982, 1983
Texas A&M University, TIEEX, NITX Fire Protection School, Longview, 1982, 1983
Texas A&M University, TIEEX, 8th Annual CETA Arson Investigation Conf., Longview, 1982
Texas A&M University, TIEEX, 8th Annual Tular Arson Fire Protection Conference, Tular, 1983
Texas A&M University, TIEEX, Fire Cause Detection and Arson Investigation, El Paso, Texas, 1983
Texas A&M University, TIEEX, 16th Annual Tular/Smith County Arson Fire Protection Conference, Tyler, 1983
IAAI, Fire Investigations Theory Applied to Live Burn Situations, Galveston, Texas, 1984
International Association of Special Investigation Units (IASIU), Annual Seminar, Tucson, Arizona, September, 1984
Texas Chapter of the IASIU, 4th Annual Training Seminar, Dallas, Texas, April, 1987
New Orleans Chapter of the IASIU, 3rd Annual Training Seminar, Metairie, Louisiana, April, 1987
International Association of Special Investigation Units (IASIU), Annual Seminar, Charlotte, NC, September, 1987
Small Power/Watercraft Damage and Claim Evaluation, First Marine Insurance Co., Houston, TX, October, 1987
Investigation of Gas and Electric Appliance Fires, Fire Findings, Benton Harbor, MI, November, 1987
International Association of Special Investigation Units (IASIU), Annual Seminar, Houston, TX, April, 1988



CERTIFICATIONS

RCG, Radio Technicians License, NRDA
NAFI, Certified Fire and Explosion Investigator, Registration No. 3748-887, 1982
ACCA, Refrigerant Transition and Recovery, (Universal)
Texas Board of Private Investigators and Private Security Agencies, Manager, State License No. A00940
State of Louisiana Private Investigator, State License No. 1160-071384-LA
USFA, Fire Cause Detection and Arson Investigation
Compliance Solutions, 40 Hour Hazardous Course, Certificate No. 40-1211
Compliance Solutions, 8-Hour Site Supervisor Course, Certificate No. SUP-118

PROFESSIONAL SOCIETIES

NAFI, National Association of Fire Investigators
ASCE, American Society of Certified Engineering Technicians
ETAIA, East Texas Arson Investigators Association
NFPA, National Fire Protection Association
SPFMA, State Firemen's and Fire Marshal's Association of Texas
SETAIA, South East Texas Arson Investigators Association
IAAI International Association of Arson Investigators

QUALIFICATIONS

Eleven years experience, HVAC systems, design and trouble shooting, ventilation, boilers, chilled water systems, electrical and pneumatic controls, fire dampers and refrigerant recovery.
Fire fighting procedures, rescue helicopter landing zone coordination.
Forensic experience, product testing, field testing, and laboratory experiments; inboard, outboard & personal watercraft motors.
Test driver for personal watercraft, ATV, and motorcycles.
Fire & explosion causation, arson investigation, and lightning damage determination.
Origin & cause investigations experience; automobiles, diesel trucks, farm equipment, heavy machinery, excavators, log skidders, loaders, shears, cutters, delimbers, debarkers, boats, ships, motorcycles, residential homes, commercial buildings, restaurants, warehouses, industrial plants, hotels, motels, airport terminals, service stations, retail stores, apartment complexes, livestock facilities, automobile dealerships.
Extensive laboratory testing of household appliances and electronics for fire causation.

EXPERIENCE

1982 - Present	Firefighter, Member, Chapel Hill Volunteer Fire Department
1988 - Present	Manager, Fire Cause Investigations (FCI), a division of S.E.A.L. Corporation
1985 - 1988	Technical Specialist, System Engineering and Laboratories Corporation
1983 - 1985	Air Conditioning Systems Sub-Contractor, Comfort Temperature Air Conditioning
1979 - 1983	Commercial Leadman, Vanco Air Conditioning
	Service Technician, Air Conditioning

JOLLY1 RC10

RE:

[REDACTED]

V

FORD

JOLLY

3:37:53 PM

08-15-2002

VINassist(R) Version 1.15

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Law Enforcement Edition

VIN:1LNLM82WKNY

DIGIT	DESCRIPTION	MEANING
1	Country of Origin	UNITED STATES
L	Manufacturer	LINC LINCOLN
N	Vehicle Type	LINCOLN PASSENGER CAR
L	Restraint System	ACT.BELTS(ALL) W/AIR BAGS(FRONT)
M	Line	PASSENGER CAR
B2	Body Style	TOWN CAR SIGNATURE 4 DR SEDAN
W	Engine	4.6L EFI V8
X	Check Digit	CHECK DIGIT VALID
.	Year	1992
Y	Assembly Plant	WIXOM, MI
	Sequence Number	IN RANGE

***** VIN Passed Test *****

VIN indicates a 1992 LINCOLN TOWN CAR SIGNATURE 4 DR SEDAN

(c) by NICE, 1991



ROLL # 5463
NEG # 2

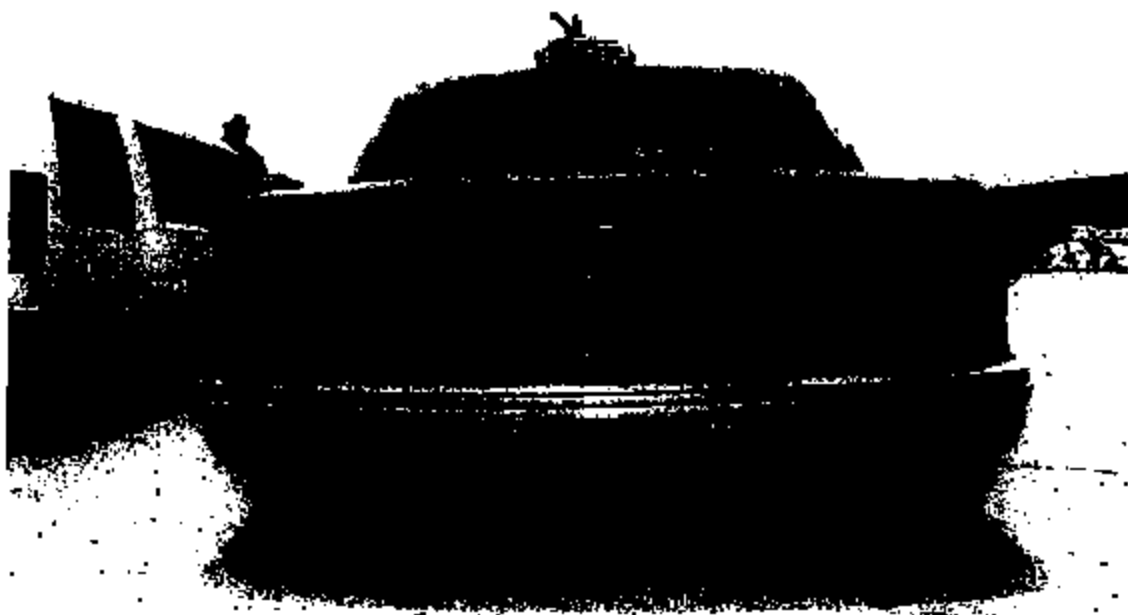


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NEG # 3

ER02-025-A 0558



ROLL # 5463
NEG # 5



ROLL # 5463
NEG # 7



ROLL # 5463
NEG # 8



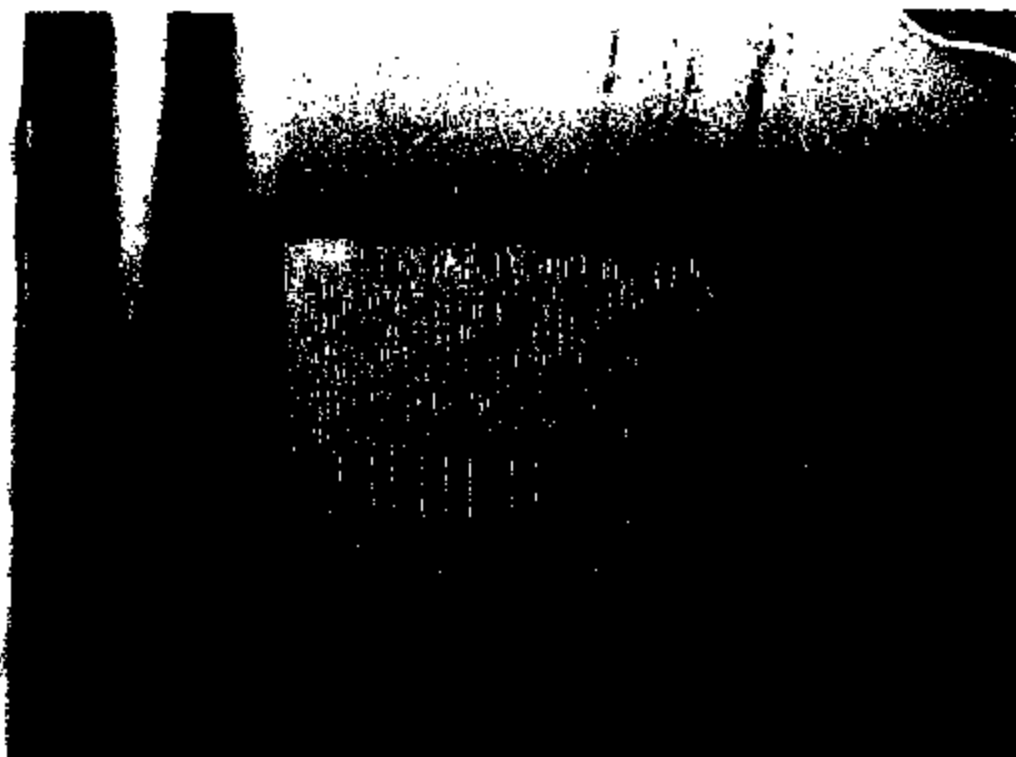
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NEG # 21



ROLL # 5463
NEG # 10



ROLL # 5463
NEG # 29



ROLL # 5460
NEG # 29



ROLL # 5464
NEG # 31

JOLLY1 RC03

RE:



V

FORD

JOLLY

11:41:20 PM

04-13-2000

VINassist(R) Version 1.15

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Law Enforcement Edition

VIN: 1LNLM81W1NY [REDACTED]

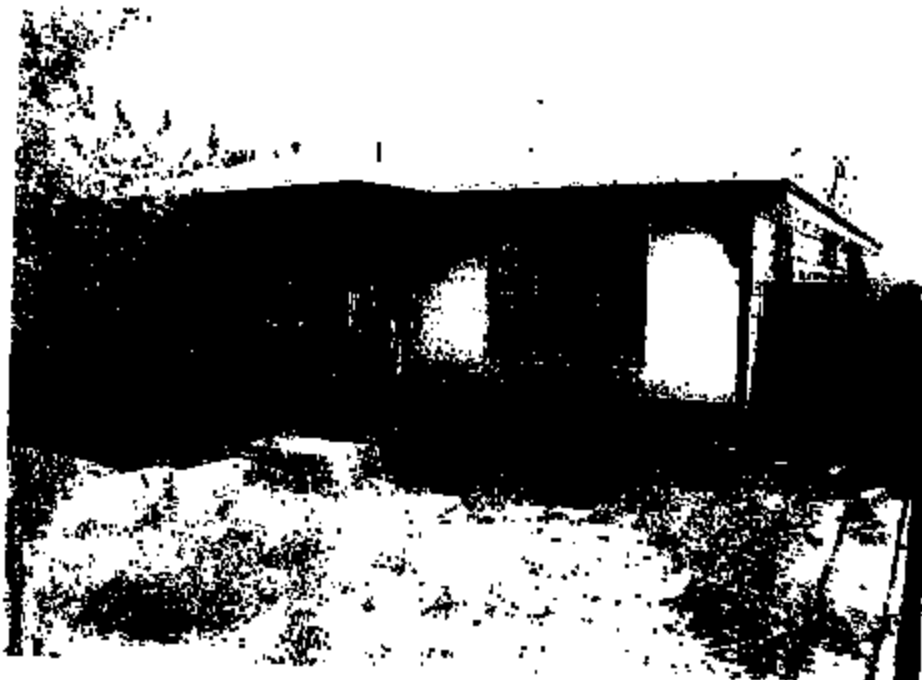
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1	Country of Origin	UNITED STATES
L	Manufacturer	LINC LINCOLN
N	Vehicle Type	LINCOLN PASSENGER CAR
L	Restraint System	ACT.BELTS(ALL) W/AIR BAGS(FRONT)
M	Line	PASSENGER CAR
81	Body Style	TOWN CAR BASE/EXECUTIVE 4 DR SEDAN
W	Engine	4.6L EFI V8
1	Check Digit	CHECK DIGIT VALID
	Year	1992
Y	Assembly Plant	WIXOM, MI
[REDACTED]	Sequence Number	IN RANGE

***** VIN Passed Test *****

VIN indicates a 1992 LINCOLN TOWN CAR BASE/EXECUTIVE 4 DR SEDAN

(c) by NICE, 1991





TEXAS FIRE INCIDENT REPORTING SYSTEM

INCIDENT REPORT

Fill in this report in Year One Words

FD ID		Incident No.	Month	Day	Year	Day of the Week	Alarm Time	Time to Arrive
VUG01		0001259	7	01	30	Friday	1600	110130
COLLECTOR LOCATION								Alarm Time
C								Alarm Time
D								Alarm Time
E								Alarm Time
F								Alarm Time
G								Alarm Time

No. Inhabitant-related injuries		No. Inhabitant-related fatalities		Complete	
Fire Service		Fire Service		House	
Residential Property		None Mobile		018	

Area of Fire Origin		Level of Fire Origin		Extinguisher	
Garage		10 to 19 feet		Smoking	
Equipment Specified in Incident (If any)		Type of Incident		010	
Undetermined		Undetermined		010	

Structure Type		Construction Type		Construction Method	
Fire Property Use		Brick Building		Site Built	
Extent of Fire Damage		Extent of Fire Damage		Extent of Fire Damage	
Part of Room/House		Part of Room/House		Part of Room/House	
Part of Room/House		No Detectors		No sprinklers	
IF FLAME SPREAD BEYOND ROOM OF ORIGIN		Type Material Containing Most Flame		Area of Flame Spread	
Multiple Types		1917		Corridor Penetration	
IF SMOKE SPREAD BEYOND ROOM OF ORIGIN		Type Material Containing Most Smoke		Area of Smoke Spread	
Multiple types		1917		Through doorways & corridors	

Method of Extinguishment		Estimated Total Damage Loss		Property Damage Classification		Time from Arrival to Report Application	
Incidental business 1 1/2 water carried in apparatus tanks		15		50,000 to 90,000		16	
Estimated Total Damage Loss		15		50,000 to 90,000		16	
A. List Name, age, sex, last description of injury for each individual on form 1000		B. List Name, age, sex, last description of injury for each individual on form 1000		C. List Name, age, sex, last description of injury for each individual on form 1000		D. List Name, age, sex, last description of injury for each individual on form 1000	
E. List Name, age, sex, last description of injury for each individual on form 1000		F. List Name, age, sex, last description of injury for each individual on form 1000		G. List Name, age, sex, last description of injury for each individual on form 1000		H. List Name, age, sex, last description of injury for each individual on form 1000	

A. A Complete Section		B. Check box if property not made on previous file	
If Mobile Property		If Equipment Involved in Incident	
Year		Year	
Make		Make	
Model		Model	
Serial No.		Serial No.	
Voltage (If any)		Voltage (If any)	

R-141

RE:



V

FORD

CASON

4:20:05 PM

VINassist(R) Version 1.15

08-15-2002

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Law Enforcement Edition

VIN:1LNLM81W0NY

DIGIT	DESCRIPTION	MEANING
1	Country of Origin	UNITED STATES
L	Manufacturer	LINC LINCOLN
N	Vehicle Type	LINCOLN PASSENGER CAR
L	Restraint System	ACT.BELTS(ALL) W/AIR BAGS(FRONT)
M	Line	PASSENGER CAR
81	Body Style	TOWN CAR BASE/EXECUTIVE 4 DR SEDAN
W	Engine	4.6L EFI V8
0	Check Digit	CHECK DIGIT VALID
-	Year	1992
Y	Assembly Plant	WIXOM, MI
730532	Sequence Number	IN RANGE

***** VIN Passed Test *****

VIN indicates a 1992 LINCOLN TOWN CAR BASE/EXECUTIVE 4 DR SEDAN

(c) by NICB, 1991







ROLL # 5960
NEG # 2



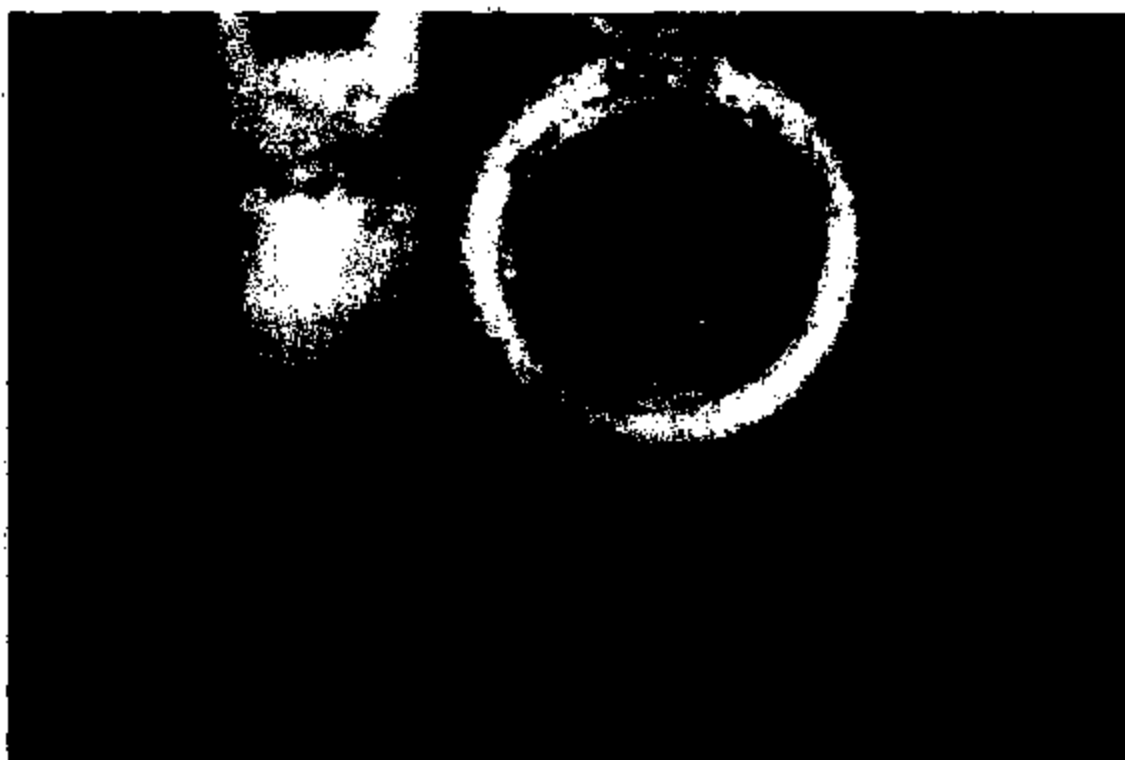
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NEG # 4



ROLL # 5960
NEG # 8



ROLL # 5960
NEG # 9

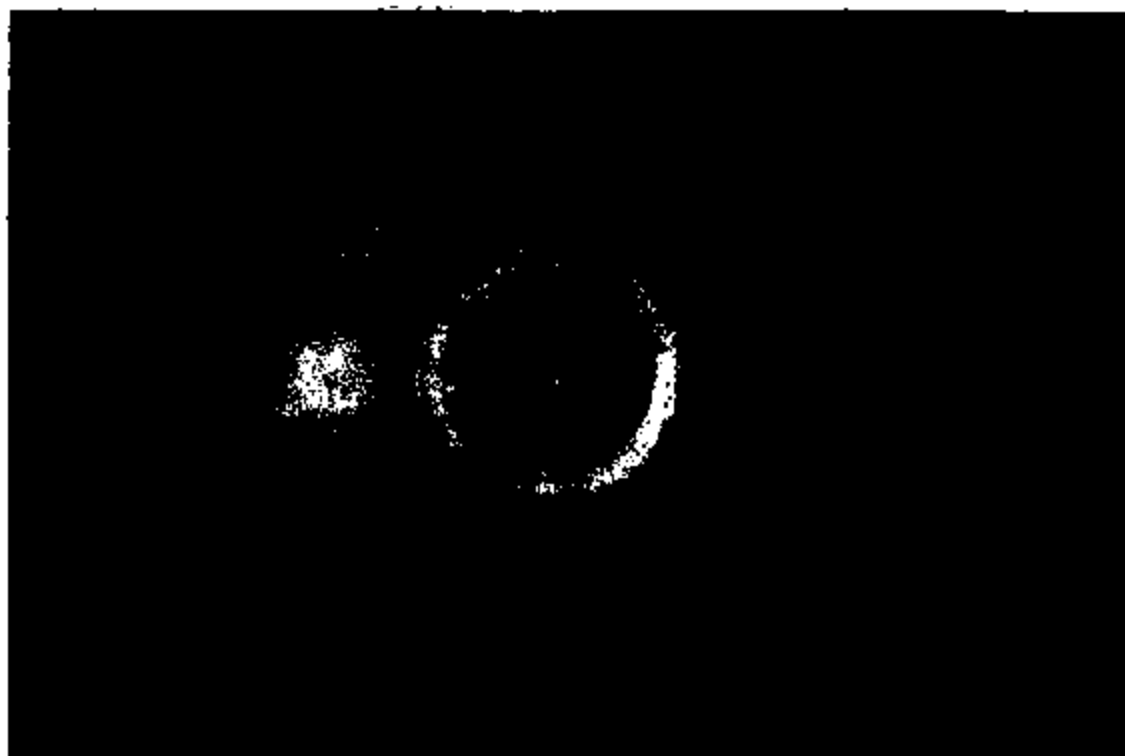


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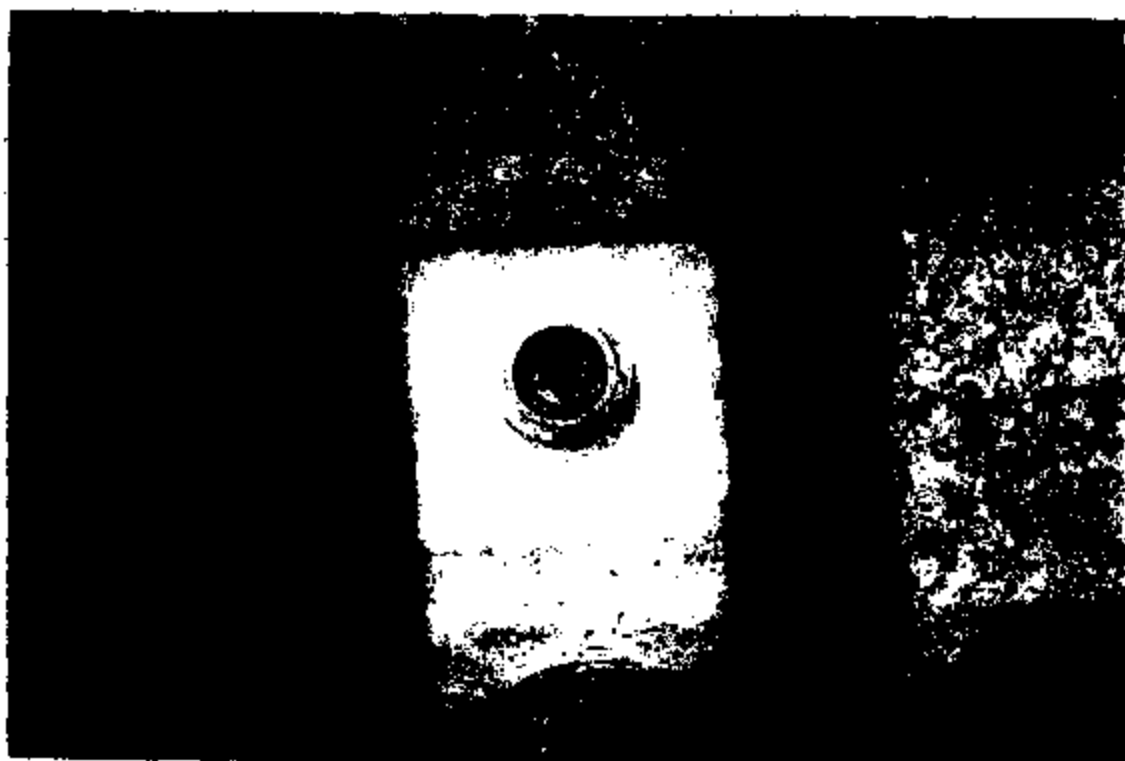


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NEG # 7

2002-025-A 0576



ROLL # 5960
NEG # 5



ROLL # 5960
NEG # 13

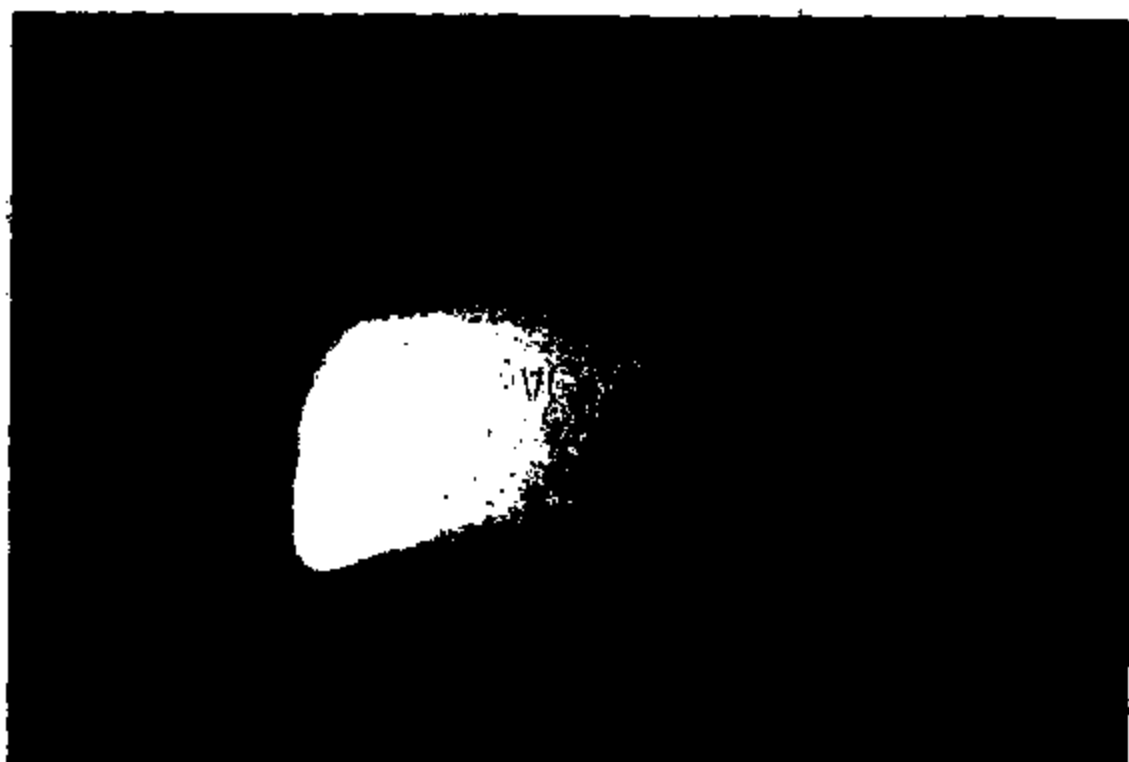
ER02-025-A 8577



ROLL # 5960
NEG # 14



ROLL # 5960
NEG # 15

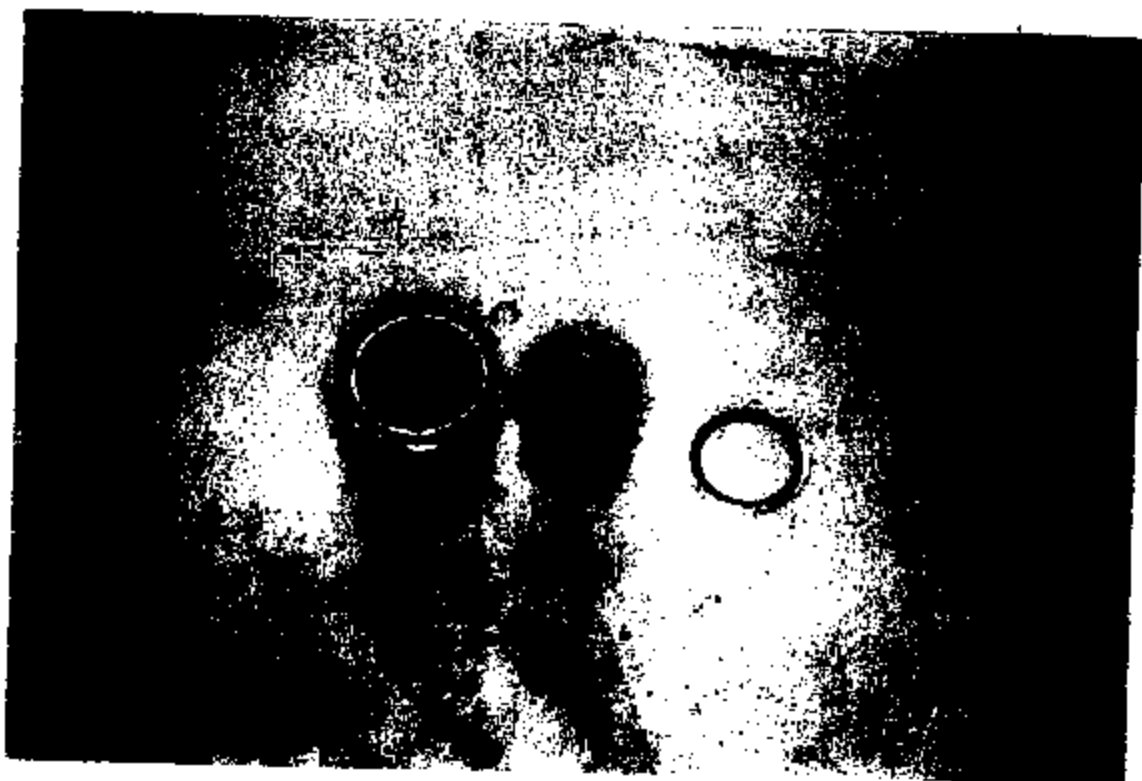


ROLL # 5960
NEG # 17



ROLL # 5960
NEG # 20

E982-025-A 8579



ROLL # 5960
NEG # 24



ROLL # 5960
NEG # 26

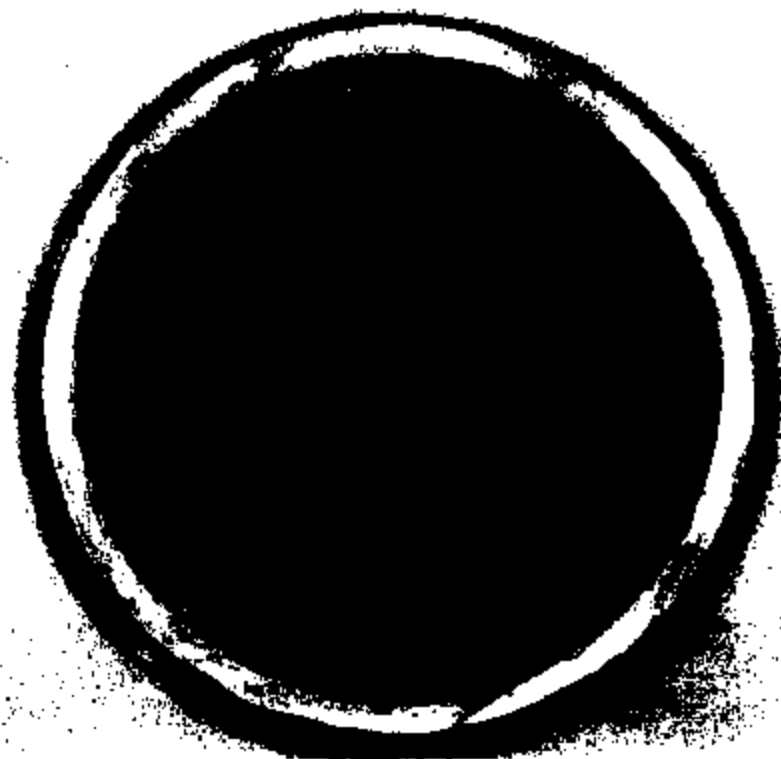
EA62-825-A 8588



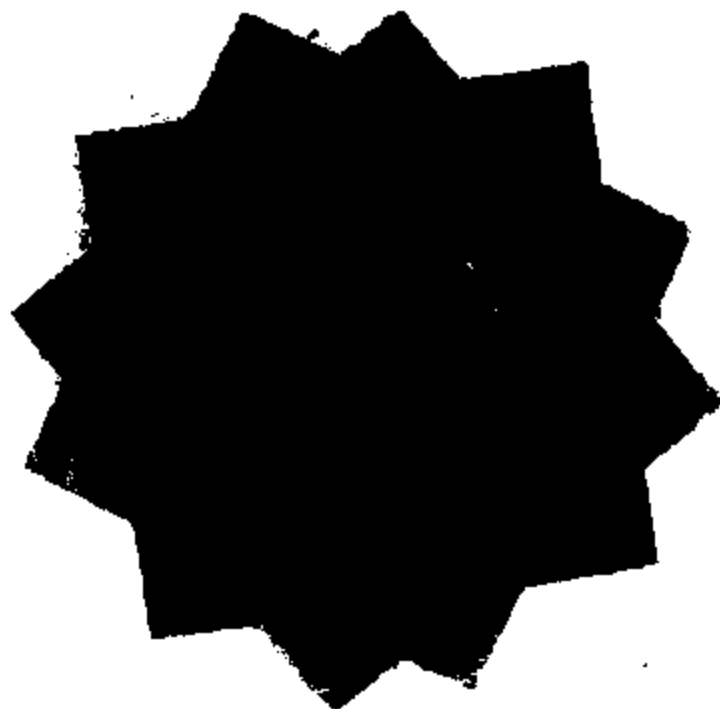
ROLL # 5960
NEG # 29



ROLL # 5960
NEG # 30



ROLL # 5960
NEG # 32



ROLL # 5960
NEG # 34



ROLL # 5960
NEG # 35

COPY



AUGUST 25, 1997

FLA #A08-197-3551

FIRST REPORT

CLIENT: FARMERS INSURANCE GROUP
3801 S.P.I.D., SUITE #B
CORPUS CHRISTI, TEXAS 78415

ATTN: MR. KEVIN MILLER

POLICYHOLDER: [REDACTED]
LOSS LOCATION: [REDACTED]
CORPUS CHRISTI, TEXAS
DATE OF LOSS: AUGUST 5, 1997
CLAIM NUMBER: [REDACTED]
POLICY NUMBER: UNKNOWN

Reports are furnished only to client. All information is ~~confidential~~
[REDACTED] Release of reports or information is the sole
responsibility of the client.

Fire Loss Analysis, Inc.
P.O. Box 100317
San Antonio, TX 78201
(210) 738-0888
Fax (210) 344-1705

August 25, 1997

AUTHORIZATION AND INSTRUCTIONS

This assignment was received from Mr. Kevin Miller of the Farmers Insurance Group in Corpus Christi, Texas requesting a cause and origin determination of this fire loss. The investigation was conducted on August 8, 1997 and no additional instructions have been received since the initial assignment.

2 days after fire

ENCLOSURES

1. One (1) fire scene photographs with explanations.
2. One hundred five (105) fire scene photographs with explanations.
3. One (1) copy of original fire scene videotape secured before, during, and after this inspection.

INSURED PROPERTY

Insured by this policy was an approximately thirty (30) year old, single story, wood frame with a combination exterior brick veneer and siding, single family dwelling. It was constructed on a concrete type foundation and was covered with a cedar shake roof.

Climate control to the structure was provided by a central heating and air conditioning system. Electrical utilities were provided by CP & L and entered the dwelling through the east exterior wall. The gas meter was situated along the east side of the dwelling and all utilities were reportedly in service at the time of the fire.

The risk was located in the southeast residential sector of Corpus Christi, Texas just south of the Williams and Airline Drive intersection. It was bordered by comparable single family dwellings on all sides, none of which sustained any damage as the result of this fire.

There were no "For Sale" signs on the risk or its surrounding property to indicate that it was for sale at the time of the fire.

There were no intrusion or fire alarm systems in operation within the structure at

August 25, 1997

the time of the fire. Fire protection was provided by the Corpus Christi Fire Department with the closest responding fire units located several miles from the loss location.

FIRE SCENE EXAMINATION

The on-scene fire examination was conducted on August 8, 1997 with photographs, a sketch of the risk, and measurements taken at this time.

No other insurance company or law enforcement representatives were present during this preliminary inspection. [REDACTED] and [REDACTED] their daughters, and other unidentified family members were present at various stages of this examination. Their presence created no adverse affect or conditions on my ability to formulate a factual determination of the cause or the origin of this fire.

An exterior inspection of the dwelling was then performed in an effort to identify all independent areas of fire involvement within the risk, points of forced entry to the structure, as well as all abnormal fire ventilation patterns through the exterior walls and/or roof. The inspection immediately confirmed what appeared to be a single area of fire involvement in the attached two car garage at the extreme northwest corner of the building.

It was also very apparent that some fire scene alterations had occurred by the removal of fire debris in this area by the local fire department and the investigation of Arson Investigator Richard Mungaray of the Corpus Christi Fire Department. The overhead garage doors, as well as the roof over the attached garage had been covered with plywood in order to prevent any additional damage from the elements, as well as any unlawful entry to the dwelling. These alterations were minimal and did not create any adverse affect or conditions on my ability to formulate a factual determination of the cause or the origin of this fire.

A brief meeting was then held with [REDACTED] and [REDACTED] concerning their knowledge of the fire and they stated that the family had been asleep at the time the fire was discovered. Reportedly, the insured's daughter had been the last one up when she let the family pet out shortly after midnight. She had smelled something very unusual and immediately began to investigate finding fire in the garage. [REDACTED] then alerted the family and [REDACTED] opened the garage door identifying the fire venting through the left side of the engine hood burning

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vertically toward the ceiling. The family was immediately evacuated and the fire department was notified via "911".

██████████ stated that the fire department had taken a considerable length of time and after they arrived they did not apply any water, but instead drove to the fire plug while the fire continued to burn out of control.

According to the ██████████ family, the fire department had taken entirely too much time in extinguishing the blaze which allowed the fire to burn out of control and spread into the primary section of the dwelling.

I then asked ██████████ if any of the vehicles in the garage had been driven and he stated that the Volkswagen was not operational and had been used as storage while he restored it. Additionally, no work had been done on the vehicle for quite sometime. The only other vehicle was a 1992 Lincoln Continental which had been parked in the garage at approximately 9:30 that evening just prior to them retiring for the night. According to ██████████, he had not had any problems with the vehicle and it was also fully insured by the Farmers Insurance Group. The third vehicle, a Toyota sedan had been parked on the south side of the driveway behind the Volkswagen and had also been destroyed by the fire. This vehicle was only covered with liability insurance through the Farmers Insurance Group.

I thanked ██████████ and ██████████ for their cooperation and continued with the inspection of the front, south and east side of the building noting secondary smoke ventilation through several of the normal openings, as well as along the roof overhang as seen in the enclosed photographs. The north end of the garage was then inspected, again confirming the single area of fire involvement within the garage and a massive roof level fire violation over the garage which as mentioned previously had already been covered with plywood and plastic. No other fire violation through any of the exterior walls were noted.

The structure was then photographed and videotaped prior to removing the plywood boards from the garage and the examination continued to the interior of the building with the insured's permission.

The inspection then commenced at the rear southeast corner of the house where the least amount of damage had occurred. This consisted of secondary heat, smoke and water damage. The damage increased in severity as I walked west down the bedroom hallway noting that most all of the ceiling sheetrock had

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collapsed due to the weight of the water or had been pulled down by the responding firefighters in an effort to ensure total fire extinguishment in the attic.

Most all of the damage to the bedrooms and hall bathroom throughout the south end of the house was secondary in nature and thus, the inspection continued into the main entry hall and kitchen noting an increase of damage which was primarily at attic level. Secondary smoke, heat, and water damage was also very obvious throughout this area and in the adjoining den near the north center section of the house.

I then entered the master bedroom at the northeast corner of the dwelling continuing to confirm secondary damage as noted in the enclosed photographs. However, the damage intensified in the vaulted ceiling area of the den and a fourth bedroom which had been added at attic level and extending north across the upper elevation of the den. Access to this bedroom was through an interior stairwell situated along the east wall of the den which served as a chimney for all super heated gases and smoke that had filtered in through the den from the garage.

Confirming the fire concentration in the garage and surrounding attic, I entered the garage and immediately confirmed varying levels of fire damage throughout the two car garage. An extensive evaluation of all intensity and directional burn patterns within this enclosure immediately confirmed the most intense area of fire involvement within the left side of the 1992 Lincoln Continental engine compartment as seen in the enclosed photographs. The fire had melted the aluminum hood surface venting into the garage igniting other combustible materials in the area.

It should be noted that a large quantity of combustible materials had been stored along the east wall of the garage on several shelves which extended from approximately three (3') feet above floor level to the ceiling. Additionally, the garage ceiling had not been covered with any type of material and thus immediate access to the attic occurred as soon as the fire vented from the engine compartment in the Lincoln Towncar.

I continued examining the water heater which was enclosed in a closet at the southeast corner of the garage finding the closet walls intact and the water heater undamaged, other than by smoke.

The Volkswagen sedan was then examined confirming varying levels of fire damage with the heaviest along the left side and front left fender of the unit. A

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closer evaluation of these burn patterns confirmed that all of the flames and super heated gases had communicated laterally from the engine compartment of the Lincoln Towncar, as well as the combustible materials which had been ignited along the east wall of the garage. As seen in the enclosed photographs, many of the items stored within the Volkswagen were still in excellent condition, although slightly damaged by combustion by-products.

The Toyota sedan which had been parked in the driveway was then inspected confirming secondary damage to the front portion of the vehicle exterior due to its close proximity to the garage doors. As mentioned previously, there was no comprehensive insurance coverage on this vehicle.

I then retained the services of a local wrecker company and the Lincoln Towncar was pulled out of the garage onto the driveway. All fire debris around the vehicles was then removed to the exterior of the building. As this was done, some secondary damage to the concrete slab was identified. This was caused through the transfer of heat from the fire within the car engine compartment, as well as the falling fire debris after surrounding combustible materials were ignited.

The inspection then concentrated on the family vehicle (Lincoln Towncar) on the driveway clearly identifying the area of origin for this fire in the left half of the engine compartment with the highest levels of intensity over the left front wheel well and along the left rear corner of the compartment where numerous electrical conductors had sustained extensive direct fire damage.

Further examination of the area in question found no evidence of any installation of after market equipment such as an alarm system. It was clear that the fire had originated at this area of the engine compartment and again I questioned [REDACTED] if he had experienced any difficulties with the vehicle. [REDACTED] again confirmed that neither he or his wife had experienced any problems with the vehicle and that it had been parked since 9:30 p.m. prior to them retiring for the evening. He also added that the vehicle had a full tank of gas and that they had not smelled any odor of gasoline within the garage at the time the vehicle was parked.

I thanked [REDACTED] for this information and returned to complete my examination of the fire origin. Since the vehicle had been parked for approximately three (3) hours, had there been a fuel leak, the insureds would have certainly smelled the gasoline and this did not occur. Therefore, this possibility was effectively eliminated as the cause for this fire.

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All other electrical and heat producing devices in and around the area of origin were then examined and eliminated as potential causes for this fire.

DETERMINATION OF CAUSE AND ORIGIN

In final analysis, due to the single well defined area of fire origin in the left side of the engine compartment of the Lincoln Towncar, the eyewitness information from the insured who clearly identified the fire venting through the hood after it had melted, the excellent burn patterns uniformly emanating from this location, as well as the elimination of all other possible accidental sources, it is my opinion this fire was accidental in nature. The most probable cause for this fire was the failure of electrical components or conductors routed through this area which caused ignition of other combustible materials resulting in the fire and damage to the vehicle, the garage, and other personal affects.

INVESTIGATIONS

The fire was reportedly discovered by the insured's daughter after finding something burning in the house and she alerted the family. [REDACTED] then investigated finding fire venting through the left side of the engine compartment hood in the Lincoln Towncar and immediately evacuated his family from the dwelling.

The fire department was then summoned and the fire was eventually extinguished, but not before extensive damage had occurred to the structure and its contents.

It should be noted that there have been numerous fires originating in the left side of the engine compartments of Lincoln Towncar which have been documented by the Department of Transportation Consumer Affairs. I have also examined several of these vehicles finding the damage identical in all cases. Therefore, I recommend that an electrical engineer of your choice be retained as soon as possible in an effort to identify the specific failure which occurred within the vehicle resulting in this fire.

Thank you for allowing us this opportunity to assist you on this matter. Please call me should you have any questions concerning any portion of this

#A08-197-3551

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Investigation, or should you require any additional assistance on this matter.

Again, thank you for your support.

Respectfully submitted,

Edward S. Sanchez, CFEI
For the Firm

ESS:rgm

Enclosures



CORPUS CHRISTI FIRE DEPARTMENT
FIRE PREVENTION BUREAU
FIRE INVESTIGATION REPORTRUN: 573
TRACT: 2

DATE: 08/05/97 TIME: 00:23

LOCATION: 1618 Pinewood

OWNER: [REDACTED]

OCCUPANT 1: [REDACTED]

OCCUPANT 2: [REDACTED]

OCCUPANCY: Dwelling CONSTRUCTION TYPE: Protected wood frame

CAUSE: Undetermined

FIRE ORIGINATED: Garage

AIDED IN SPREAD: Class A

TYPE OF MATERIAL IGNITED: Class A & B

DAMAGE:

Heavy fire, heat, smoke and fire control damage to garage, two vehicles inside garage, loft areas, attic, roof and contents. Heavy smoke, heat and fire control damage throughout.



THIS IS TO CERTIFY THAT THE
INFORMATION CONTAINED
HEREIN IS AN OFFICIAL RECORD
OF THE CORPUS CHRISTI
FIRE DEPARTMENT.

RELEASED BY: [Signature]

DATE: 8/2/97

INSURANCE

BUILDING:

AGENT:

ADJUSTER:

COMPANY:

COVERAGE:

0

CONTENTS:

AGENT:

HOMEOWNERS?: .F.

COMPANY:

COVERAGE:

0

DEATH OR INJURY

NAME:

AGE:

INJURY TYPE:

ADDRESS:

FATALITY?: .F.

EXTENT:

INVESTIGATION REPORT RUN: 6708 ,CONTINUED

INVESTIGATION

DATE OF INVESTIGATION: 08/05/97 TIME OF INVESTIGATION: 03:23

DETAILS:

Unable to determine exact cause of fire. Fire and burn patterns in involved vehicle (Lincoln) and in garage area indicate fire may have originated in the Lincoln's engine compartment. Due to extensive fire and fire control damage a follow-up investigation will be conducted by reporting officer at a later date.


Richard Mungaray, Fire Investigator



THIS IS TO CERTIFY THAT THE
INFORMATION CONTAINED
HEREIN IS AN OFFICIAL RECORD
OF THE CORPUS CHRISTI
FIRE DEPARTMENT.

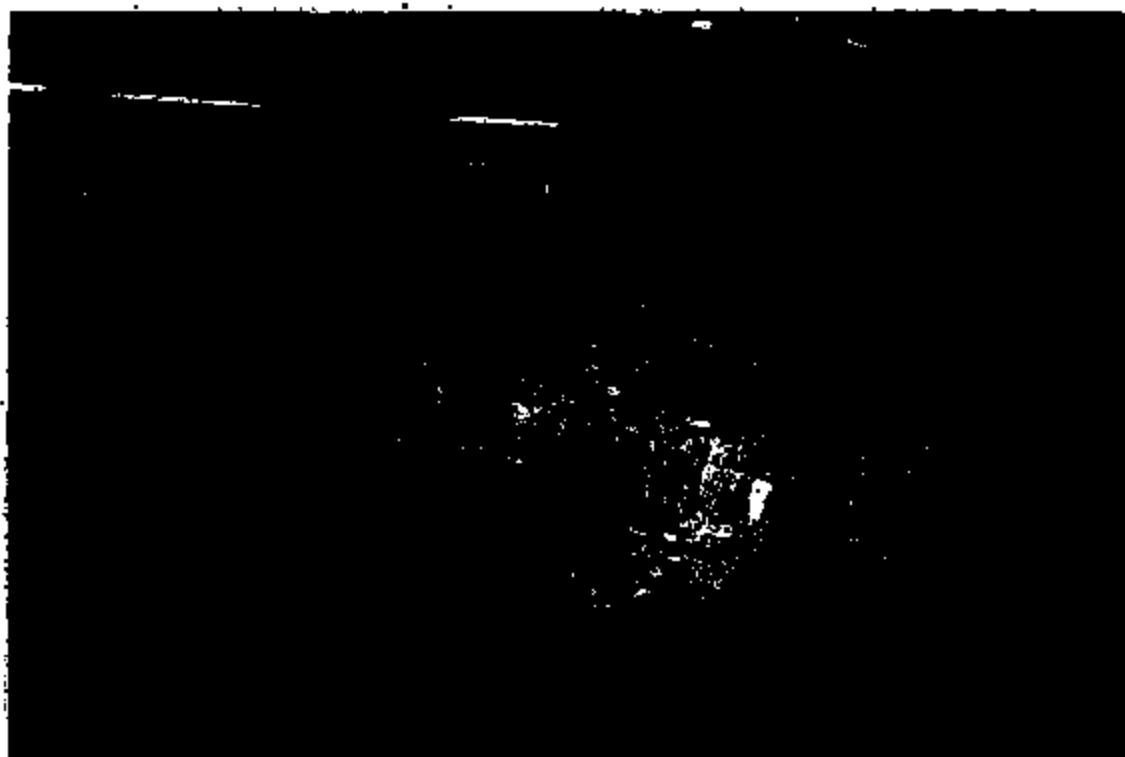
RELEASED BY: DATE: 8-22-97



ROLL # 1078
NEG # 2



ROLL # 1078
NEG # 12



ROLL # 1078
NEG # 13



ROLL # 1078
NEG # 14



ROLL # 1078
NEG # 26



ROLL # 1078
NEG # 37

EA82-025-A 8608

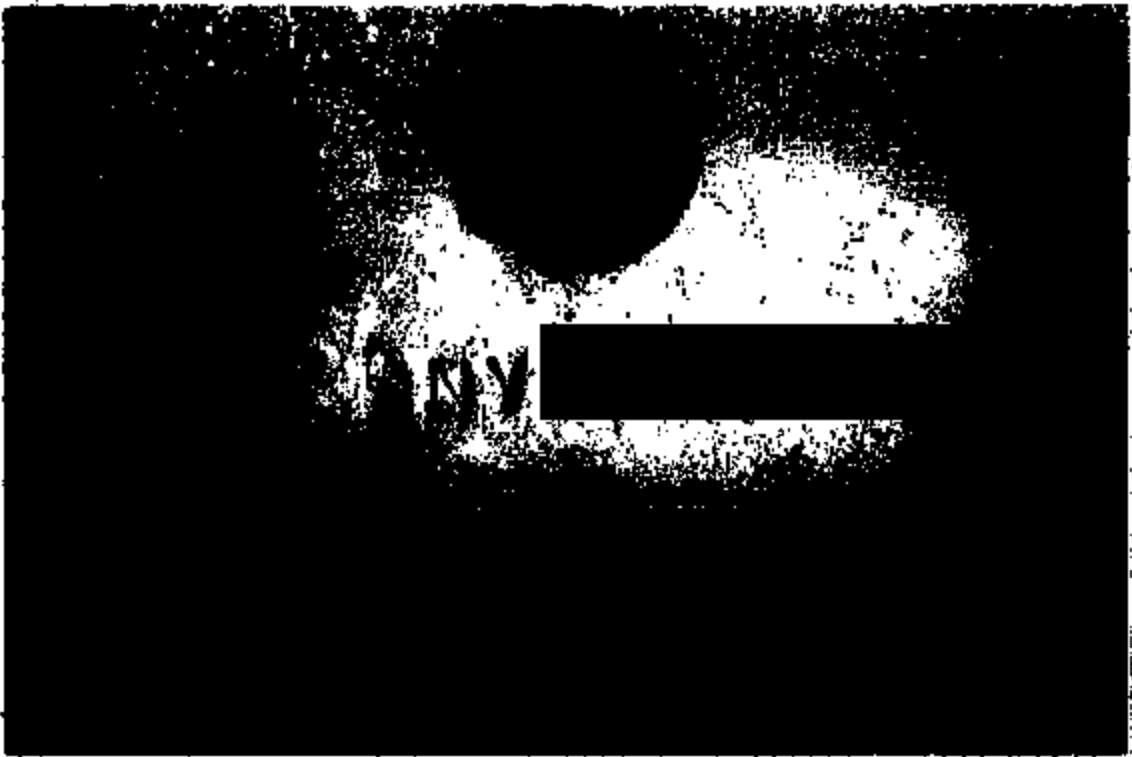


ROLL # 1079
NEG # 15



ROLL # 1079
NEG # 16

ERM2-025-A 8801



ROLL # 1079
NEG # 23

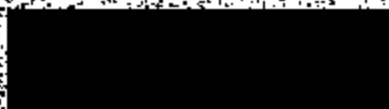


ROLL # 1079
NEG # 24

EA82-025-A 6882

REIS1RC06

RE:



V

FORD

REIS

8:55:39 AM

VINassist(R) Version 1.15

08-16-2002

(c) by NICE 1991

Law Enforcement Edition

VIN:1LXLM81WSNY663247

DIGIT	DESCRIPTION	MEANING
1	Country of Origin	UNITED STATES
L	Manufacturer	LINC LINCOLN
N	Vehicle Type	LINCOLN PASSENGER CAR
L	Restraint System	ACT.BELTS(ALL) W/AIR BAGS(FRONT)
M	Line	PASSENGER CAR
81	Body Style	TOWN CAR BASE/EXECUTIVE 4 DR SEDAN
N	Engine	4.6L EFI V8
5	Check Digit	CHECK DIGIT VALID
W	Year	1992
Y	Assembly Plant	WIXOM, MI
663247	Sequence Number	IN RANGE

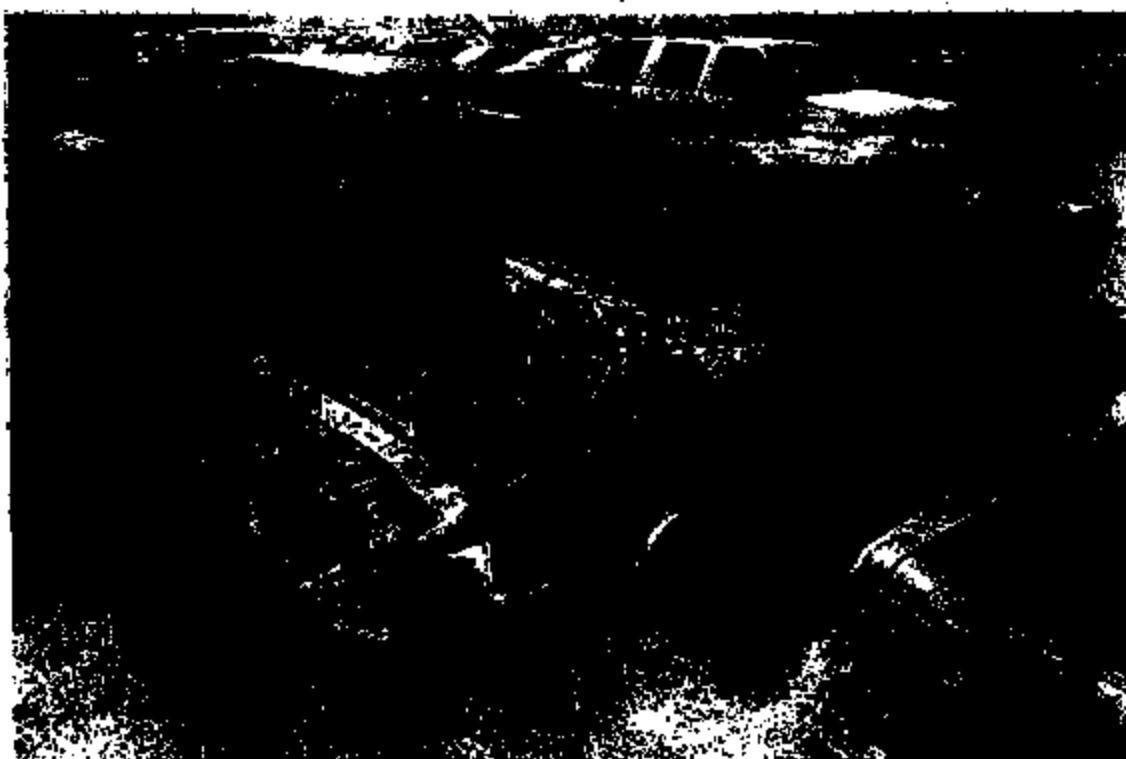
***** VIN Passed Test *****

VIN indicates a 1992 LINCOLN TOWN CAR BASE/EXECUTIVE 4 DR SEDAN

(c) by NICE, 1991



ROLL # 5612
NEG # 2



ROLL # 5612
NEG # 3



ROLL # 5812
NEG # 7



ROLL # 5812
NEG # 18



ROLL # 5612
NEG # 25



ROLL # 3104
NEG # 18

EA02-025-A 8808



ROLL # 3104
NEG # 22



ROLL # 3104
NEG # 27



ROLL # 3104
NEG # 37



ROLL # 6182
NEG # 12

ER02-025-A 0010



ROLL # 9182
NEG # 16



ROLL # 9182
NEG # 21



ROLL # 9182
NEG # 26



ROLL # 9182
NEG # 28

ENG2-825-A 8812



ROLL # 9182
NEG # 30

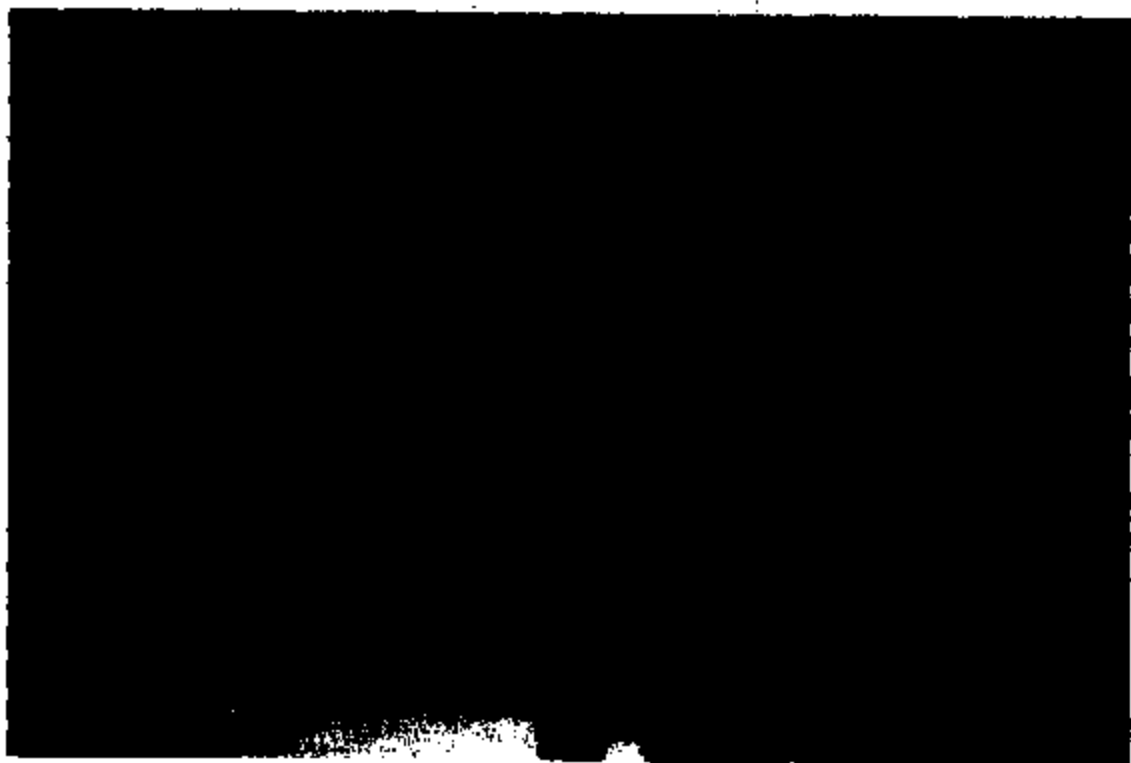


ROLL # 9182
NEG # 32

ER62-625-A 8813

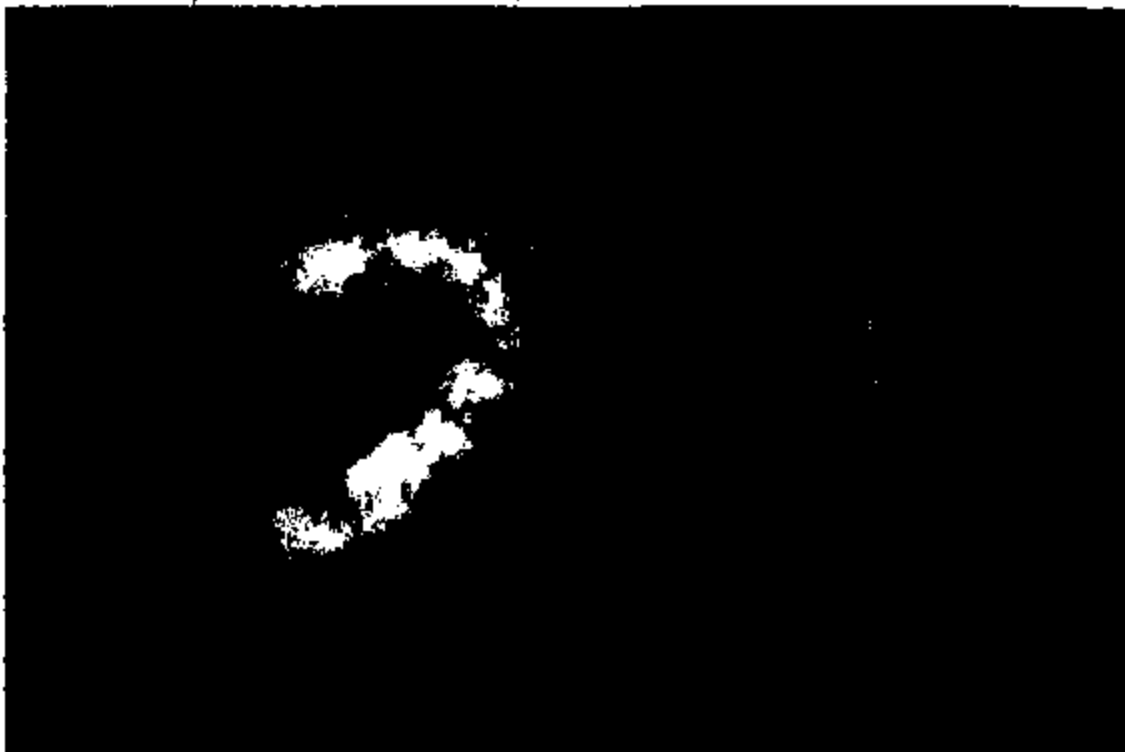


ROLL # 9182
NEG # 34



ROLL # 9184
NEG # 4

EA22-025-A 8814



ROLL # 9184
NEG # 6



ROLL # 9184
NEG # 12

BA02-025-A 5515



ROLL # 9184
NEG # 16



ROLL # 9184
NEG # 23

2A02-025-A 0016



ROLL # 9184
NEG # 29



ROLL # 9184
NEG # 30

ERG2-025-A 0517



ROLL # 9183
NEG # 2



ROLL # 9183
NEG # 6

ER82-025-R 8818



ROLL # 91B3
NEG # 7



ROLL # 91B3
NEG # 10

2052-025-A 0519



ROLL # 9183
NEG # 11



ROLL # 9183
NEG # 12



ROLL # 9183
NEG # 13



ROLL # 9183
NEG # 17



ROLL # 9183
NEG # 28



ROLL # 9183
NEG # 30



ROLL # 9183
NEG # 36