PE04-078
FORD
1/28/2005
BOOK 3 OF 12
ATTACHMENT F
PART 5 OF 6

### PORTEOUS, HAINKEL & JOHNSON, L.L.P.

704 CARONEVELET STREET NEW ORLEANS, LOUISIANA 70130-3774 www.shilaw.com

Nancy Cromertie

.,**1** 

CONSUMER AFFAIRS Section.

February 16, 2004

CERTIFIED, RETURN RECEIPT REQUESTED FEB 24 A0:16 NO.: 7001 2510 0001 3017 9175

Ford Motor Company Customer Relations Center P. O. Box 6248 Dearborn, MI 40126

FORD MOTOR COMPUNY CHAINE BECEIVED FEB 2 6 2004

RE:	Michael Games, course
D/L:	09/24/03
1	.
OUR FILE:	325-4181
1	

Gentlemen:

We the undersigned represent Louisiana Company as subrogee to the rights of result of a fire that occurred on September 24, 2003 at the home of Des Allemands, Louisiana involving his 2000 Ford F150 pickup truck.

pickup was parked at his residence at approximately 5:00 P.M. on September 24, 2003 when a neighbor discovered a fire in the vehicle's engine compartment. The vehicle had been parked approximately fifteen minutes.

The vehicle was destroyed.

As a consequence of the policy issued by payment was made in and to the amount of \$10,290.15. had a \$100.00 deductible on the policy at issue.

It is our contention, supported by the onsite investigations of M.A. Stringer & Associates, that this fire and resulting damage was caused by a product defect in the Ford pickup truck, more specifically originating at the speed control deactivation switch.

Flos also se the above and in the contraction of the second of the contraction of the con Therefore we are making demand for the payment of the above noted amounts.

Enclosed in support of our demand is a copy of the M.A. Stringer & Associates December 3, 2003 report, the notice of payment, and a copy of the insurance policy issued to

We also note that the vehicle is being maintained at the yard of insurance Highway 59, Abita Springs, Louisiana and is available for inspection.

We would appreciate it if you would contact the undersigned so that we may discuss this claim.

Since 1y

ANCE CROMARTIE

NC/gs Enclosures



### M. A. STRINGER & ASSOCIATES, INC.

(504) 454-0466

2805 Division Street, State 101 Metabria, Louisbane 70002 504-454-0592 504-454-0438 (Pax)

1210 Park Drive, Suits 100 Mandeville, Louisissa 7047 I 985-674-7677 (Fax) 985-674-7673

December 3, 2003

Mr. Richard Hagey, Special Investigator Farm Bureau Instatance Company P.O. Box 1609 Morgan City, Louislana 70381

RE: Pire Analysis Report

Instired:

Address of Loss:

Des Allemands, Louisiana

Date of Loss: 09-24-03

Claim Number:

MASA Contract Number:

Dear Mr. Hagey:

In response to the October 8, 2003 request of Mr. Martin Crawford, Claim Representative, Farm Bureau Insurance Company, Laplace, Louisiana, M. A. Stringer and Associates, Inc. (MASA) has examined and analyzed the above captioned vehicle fire loss. The vehicle was carefully examined on October 10, 2003 by Christian K. Mulkey, MASA Fire Specialist and again on November 4, 2003 by Mervin A. Stringer, MASA Chief Fire Specialist. During these examinations photographs were taken, some of which are included at the end of this report with the remainder being retained in the MASA file.

It was reported to MASA that the fire in the whicle was parked at his residence. It was also reported that a neighbor discovered the fire in the vehicle's engine compertment. It was lastly reported that the vehicle was equipped with cruise control. During the Italial visit to the insured's residence, to examine the vehicle, Mr. Mulkey was advised by the insured.

vehicle had approximately 160,000 miles on the odometer, at the time of the fire. The vehicle was last driven for approximately fifteen (15) migrates, was parked and the fire was discovered approximately one and one half (1.5) hours later. had experienced no problems with the vehicle and there had been no recept repairs. It was subsequently learned from he <u>purchased this vehicle</u> new, from Regency Ford in Metairie, Louisiana, in April of 2000. The vehicle had all factory installed equipment and no after market equipment had been added. At the time of the vehicle purchase, he also purchased an extended 125,000 mile warranty. All of the service and regular maintenance was performed by professional businesses. reported that when he had approximately 90,000 miles on the vehicle, the engine had to be replaced, under the extended warranty. He reported that the engine replacement was accomplished by the Ford, Lincoln and Mercury dealer in Slidell, Louisiana. that when he was elected to the fire, by his neighbor, he observed that the fire was in the engine compartment and had burned a hole through the hond, on the drivers side, by the fire wall. He also reported that he and his uncle, who lives across the street from his residence, extinguished the fire using the garden hose. The fire department was notified, however, when they arrived he and his uncle had already extinguished the fire.

Prior to our initial site visit a search of the National Highway Transportation Safety Administration (NHTSA), Office of Defects Investigation (ODI), Recall Database was conducted, using their interact web site. This search revealed that there were no fire related recalls for this make and model vehicle. The recalls that were found are included at the end of this report.

Figures 1 through 4 are exterior views of the vehicle. As can be seen, the fire damage appears to be confined to the driver's side rear area of the engine compartment. Figure 5 is a view showing the Vehicle Identification Number (VIN) of 2FTRX17L6YC which matched the reported VIN for this vehicle. Figure 6 is a passenger side view of the vehicle's interior and Figure 7 is a driver's side view. As can be seen, there is no fire damage in the vehicle's interior. The instrument panel is shown in Figure 8. As can be seen, the odometer is electronic, therefore, the vehicle's mileage could not be verified. Figures 9 and 10 are views showing the right front of the vehicle, which clearly show that this fire was primarily confined to the driver's side rear area of the engine compartment, as shown in Figures 11, 12 and 13. Figures 14, 15 and 16 are views showing the engine compartment. As can be seen in these figures, the primary fire damage is in the rear area of the engine compartment, on the driver's side. The transmission fluid level was checked, as shown in Figures 17 and 18, and found to be adequate for the portral operation of the vehicle.

Figures 19 through 22 are views showing the driver's side of the engine compartment, with the arrows pointing to the speed control deactivation switch, mounted at the front of the brake

system's master cylinder. Note that the plastic brake fluid reservoir, mounted on top of this master cylinder, has been consumed, along with its combustible brake fluid contents. As can be seen, there are two (2) wires leading to this switch, as shown in Figure 23, which is a hydraulic/electrical switch. Some of these switches, in earlier model vehicles, were recalled for fire related failures. Although this particular switch is not the subject of any known recall, our research of Ford Manuals has determined that this switch is supplied twelve (12) volts at all times that there is a battery installed in the vehicle. Figure 24 is an inboard view showing this switch and Figures 25 through 30 are additional views of this switch. Note that the wire insulation has been consumed and that the plastic, which encases the electrical contacts within this switch, has been consumed. Any closer examination of this switch would require destructive disassembly, which was not conducted. Figure 31 shows the location of the fuse panel. Figure 32 shows the fuse panel with its cover in place and Figure 33 shows the fuse panel cover, after its removal. The fuses in the panel, as shown in Figures 34 and 35, were examined and fuse numbers 3, 14 and 13 were found to be blown, as shown in Figures 36, 37 and 38. Subsequent research determined that fuse 13, a 20 ampere fuse, is for the speed control deactivation switch. This switch is referred to as the "brake preasure switch" in the Ford Manuals. The 20 suspece fuse, that was in place at the time of the fire, is the proper size fuse for this circuit, according to the Ford Manual. Figure 39 shows the engine compartment electrical distribution panel, located outboard from the speed control deactivation switch. As can be seen, the damage gradients and burn patterns on this plastic panel exterior, are consistent with a fire originating at the speed control descrivation switch. Examination of the wiring immess, at the fire wall, indicated that it was damaged by an external fire, as shown in Figures 40 and 4!. Figures 42 and 43 are views of the engine compartment from the driver's side wheel well. As can be seen, the fire did not originate in this lower area of the engine compartment. Figures 44 through 48 are additional views of the engine compertment. As our be seen, the damage gradients and burn patterns indicate that this fire originated at the speed control deactivation switch.

During the November 4, 2003 examination of the vehicle by Mr. Stringer, at insurance Liquidator's in Abita Springa, Louisiana, photographs were also taken. Figures 49 through 51 are exterior views of the vehicle. Figures 52, 53 and 54 show the fire damaged bood, with the hole barned through the aluminum hood above the area where the speed control deactivation switch is located, as shown in Figures 55 and 56. Figures 57 shows the engine compartment and Figure 58 shows the speed control deactivation switch, which is also shown in close up views in Figures 59 through 63. The driver's side interior is shown in Figure 64, the VIN number in Figure 65 and the examination of the 20 ampere speed control deactivation switch fuse 13 shown in Figures 66 through 70. Figures 71 and 72 show that the vehicle's gas cap was in place. Figures 73 and 74 show the engine oil dipatick, examination of which showed the level was adequate for the normal operation of the vehicle, as shown in Figure 75. Figures 76 and 77 show the transmission fluid dipatick, examination of which showed that its level was adequate for the normal operation of the

vehicle, as shown in Figure 78. Figures 79 and 80 again show that the damage gradients and burn patterns indicate that this fire originated at the speed control deactivation switch, which is again shown in Figure 81. As can be seen, the plastic portion of the switch, that covers the electrical connection and contacts, was consumed. No further examination of this switch could be performed without destructively disassembling the switch. Therefore, this switch was left in place.

As can be seen in a study of the figures, the damage gradients and burn patterns indicate that this fire originated at the speed control deactivation switch, located in the rear area of the engine compartment, on the driver's side. The 20 ampere fuse for this switch was blown and examination of the vehicle found an other reasonable source of ignition for the fire in this area. This switch, on prior model vehicles, was recalled and it has subsequently been learned that NHTSA is looking into extending the recall to include these switches through the 1997 model year. Our research of Ford Manuals has determined that this switch is energized at all times that there is a battery in the vehicle. Leakage of brake fluid from the hydraulic side of this switch assemble into the electrical side is known to have caused ignition of the switch in earlier model switches, which are of the same general design. The facts, circumstances and physical evidence indicate that this fire originated at the speed control deactivation switch, in the driver's side rear area of the engine compartment, and was caused by a failure in this defective switch.

Bared on the results of the investigation conducted by MASA, as set forth in this report, it is the opinion of M. A. Stringer and Associates, Inc. that the September 24, 2003 fire in the Michael Dunn 2000 Ford F-150 pick up truck, originated at the speed control deactivation switch, in the driver's side rear area of the engine compartment, and was caused by a failure in this defective switch.

MASA appreciates the opportunity to be of service to you and in this matter. If we can be of additional assistance in this or other matters, please do not desitted to contact us.

Sincerely,

M. A. Stringer and Associates, Inc.

Mervin A. Stringer

Chief Fire Specialist

MAS/ts

Christian K. Molker Fire Specialist



# WILLIAMS & MAHONEY, LLC

### Attorneys at Law

900 Cummings Center, Suite 306-T Beverly, Massachusetts 01915-6181 Telephone: (978) 232-9500 Facsimile: (978) 232-9222 B-mail: williams mahoney@williamsmahoney.com

David M. Williams David P. Mabenes

Steven R. Krisceynski Lugi Jimes Blangger Kristen M. Neioli Lutus: A Steinborn

i Ni i esmed Huy Nark Dary: "

<u>Quincy Office</u> 15 hour Street Quincy, MA 42169

December 8, 2004

Shawn Norton
Ford Motor Company
Office of the General Counsel
Parklane Towers West - Suite 300

Three Parklane Boulevard
Dearborn, Michigan 48126-2568

RE:

State Farm Insurance Subrogation Claim

State Farm Insured: State Farm Claim #:

Date of Loss:

Type of Loss: Amount of Loss: 02/29/2004

Defective Product

\$21,009.51

Dear Mr. Norton:

This firm has been retained by State Farm Insurance Company ("State Farm") to represent them in regards to the above-referenced matter. We are now in a position to demand a settlement on behalf of our client/subrogee, State Farm, who insured the home of State Farm seeks reimbursement of \$21,009,51 for damages to the insured's home caused by your automobile that was defective that caused the damages.

The loss occurred at our insured and her hasband were asleep and heard the smoke detector go off. They went downstairs to the garage and discovered that their 2000 Ford expedition was on fire. They left the house and called the local fire department that responded and were able to put out the fire. The fire damaged the Ford Explorer and to their home.

State Farm contacted Consulting Service Transportation Technology to investigate the cause and origin of the fire. Consulting Service Transportation Technology's report indicated that a melted opening was visible on the driver's side of the bood and the burn patterns on the booster showed that the fire was on a plane equal to the master brake cylinder reservoir and cruise deactivation switch. The report further

Page 2
April 1, 2004
Linda Rozier
Claim Representative
(770) 418-3227

State Farm Fire and Casualty Company

State Farm Insurance Companies



July 28, 2004

Subrogation Department 11350 Johns Creek Pkwy Dufuel, Georgia 30098-0001

Ford Motor Company, Attn: Shawn L. Norton-Parklane Towers West, Ste 300 Three Parklane Blvd Dearborn, MI 48126-2568

Claim Number:

Date of Loss:

Our Insured:

February 29. 2004

Dear Ms. Norton:

In response to your letter dated April 22, 2004, I have enclosed the requested information. Please contact me as soon as possible with your position on this matter.

Sincerely,

Linda Rozier Claim Representative

(770) 418-3227

State Farm Fire and Casualty Company

- Provided States



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02-29-2004

What was the mileage at time of occurrence: \_\_\_\_

Office of the General Counsel

### PRIVILEGED & CONFIDENTIAL

Ford Motor Conjuny Parking Towars West Suffe 300 Three Parking Boulevard Overborn, Michigan 48126-2568

April 22, 2004

State Ferm Insurance PO BOX 180081 Duluth, GA 30096-8361 ATTENTION: LINDA ROZZER

> Claimant Your Claim #: DOL:

11.

12

13.

AE:

Dear M	ls. Aozi	ar.				
	uest thei	cknowledge your recently submitted subrogation claim. In order to assist us in evaluating your claim, you provide us with the following information: (Please note that the information requested is in regard to actured vahicle.)				
Ø٠	1.	Attach your insured's statement with a complete description of the incident, including events that occurred prior to and subsequent to the loss.				
Ø√	2	A copy of the police end/or tire report.				
	3.	Original color photographs of the vehicle's collision/line damage & the atleged defective parts, from several different angles.				
	4.	Original color photographs of the inside of the vehicle showing the steering wheel, dash and roof				
$\Pi \nu$	5.	Original color photographs of the eccident / fire scene from several different angles.				
	6.	Attach a copy of your experts report and the experts original photographs.				
関ノ	7.	Attach the repair estimate, repair order, or your total loss worksheel for the				
	••	vehicle's damage and any losses associated with this traident, and copies of draft payments.				
X٧	a.	Attach the complete service history for the subject validie, including any tune-ups or oil changes.				
form;	Please	enswer the following in the space provided. If you need additional space, please use the back of the				
		(A)				
	9.	What was the city and state of occurrence: Marietta, Georgia.				
	10.	The 17 digit vehicle identification number: FMRU1561YI				

Could not be determined

What is the alleged defect An electrical fault wi the cruise control describetion

Has the alleged defective part been repaired or replaced? (circle one) Yes or (No.)

14.	Verantary North نعاف Blackacour Doil What is the current location of the vehicle? <u>Accorded</u> , <u>AA 30101 (170) 97</u> 5-1167				
15.	List ell after market additions or modifications that were made to the vehicle:				
	None				
16.	Was the engine running? (circle one) Yes or (No				
17.	Were the keys in the ignition? (dirate one) Yes or (No.)				
18.	Was this vehicle purchased new or used: (15ed)				
	If purchased used, provide the date of purchase, mileage at the time of purchase, and from whom				
	the vehicle was purchased. Junchased 3-43-02, milege at time of				
	purchase was 57,637, Vehicle was querosed from Allen Vigil Food				

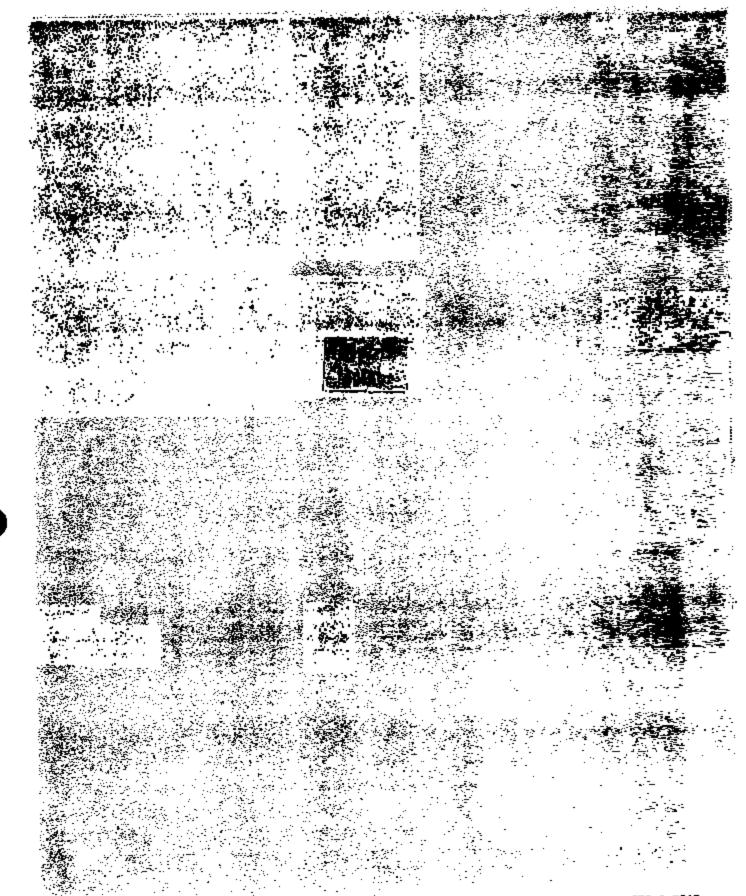
Once we are in receipt of the requested information, it will be reviewed and you will be notified of our decision concerning your claim. Should you not send all of the requested information and materials, we will assume that you are not interested in pursuing a claim and we will close our life. Please note that your vehicle will not be inspected until all the above information has been submitted and a determination has been submitted and a determination, has been made as to whather an inspection is warranted.

Please be advised that all necessary steps should be taken to ensure that the subject vehicle and all of its component parts are maintained and preserved for trial. Ford Motor Company has the right to inspect the vehicle and remove and test any component part that you claim to be defective, and to be presented with the vehicle and the subject component part(s) at the time of trial, should disgation ensure from this informal claim.

If you propose to repair the vehicle for continued usage, such repairs may not be performed until after Ford Motor Company has inspected the vehicle and removed and tested any component pert you claim to be detective or advised you in writing that it does not intend to perform such inspection and/or testing at this time. But even in that event, Ford Motor Company will insist that all components chained to be defective are maintained and preserved for trial.

Sincerely,

Shawn L. Norion Claims Analyst / Litigation Assistant



PER4-078 C 9810

### Transportation Technology

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Marietta, Ga. 30064
Telephone / Fax (770) 426-6173
or Toll Free (877) 328-3385
www.vehicleinvestigator.com

1.0 ASSIGNMENT

Both the second of the second

1.1 Client:

1.2 Subject

2000 Ford Expedition

Ser# 1FMRU1561YL

Mileage # Could not be determined

1.3 Location:

Marietta, G/

1.4 Purpose:

Determine the cause of the fire

1.5 Date of Inspection:

March 8, 2004

2.0 Participating Personnel

2.1 Investigator:

Michael E. Bresnock-Consultant

Transportation Technology

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### 3.0 EXAMINATION OF VEHICLE

3.1 The residence at the same and the Marietta, GA was damaged by fire on February 29, 2004. During an interview with the homeowner, the same allowed indicated that the family was alerted to the fire by a smoke detector. Upon further investigation it was determined that the Ford Expedition, which had been parked inside of the garage, was on fire. The Cobb County Fire Department responded and was able to bring the fire under control. A second vehicle, a Ford Explorer, also parked in the garage sustained only smoke damage. At the time of our investigation, both vehicles had been moved outside of the garage and were situated on the driveway (Photo #1).

3.2 There were accumulations of soot at the parting seam between the garage doors and the framing (Photo #2, #3). A single burn pattern was noted on the garage ceiling (Photo #4). The burn pattern corresponded with the location where the Ford Expedition would have been parked.

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3.3 The exterior surfaces of the vehicle were photographed to document its condition at the time of the investigation (Photo #6, #8, #7, #8). The vehicle identification number was recorded from a label on the driver's side front door opening (Photo #9). The interior of the vehicle sustained some damage when the plastic components melted and dropped down onto the seat coverings and console area (Photo #10). A view from the passenger's side front door opening showed a similar drop down condition along with some melting of the upper dash pad (Photo #11). The midahlp and rear cargo sections of the interior were not affected by the fire (Photo #12, #13). There were no indications of after market accessory installations on the dash (Photo #14).

3.4 A melted opening was visible on the driver's side of the hood (Photo #15). Burn patterns on the brake booster showed that the fire was on a plane equal to the master brake cylinder reservoir and cruise control deactivation switch (Photo #16). Additional damage inside of the engine compartment indicated the fire apread from

EXPERT RPT

### Transportation Technology

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a location near the brake master cylinder and expanded outward from that location melting some of the rubber hoses and oxidizing some of the brackets in the surrounding area (Photo #17). During an examination of the engine compartment, one section of the cruise control desotivation switch was found near the steering shaft (Photo #18). There was some melted copper inside of the cruise control deactivation switch contact remains (Photo #19). After photographing the deactivation switch remains they were placed in an evidence bag, which was labeled with the vehicle identification number and date of the inspection (Photo #20, #21, #22). The evidence was transferred by

### 4.0 CONCLUSIONS

4.1 This preliminary non destructive inspection of the insured's vehicle indicated that the fire originated on the driver's side of the engine compartment. Additional testimony of the origin location was provided by the side of the observed the

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location of the fire while the vehicle was parked inside of the garage and actively burning. The location of the burn pattern on the ceiting of the garage also lends credence to the location of the fire to be on the left side of the engine compartment. Burn patterns found inside of the engine compartment indicated that the fire was upper level and centered around the cruise control deactivation switch. The body of the switch was mounted to the front portion of the brake master cylinder. The contact portion of the switch had dropped into the engine compartment and was retrieved during our investigation. The security and safe keeping of the switch remains will be assumed by Transportation Technology.

4.2 A review of the cruise control wiring schematic indicates the brake pressure switch (cruise control deactivation switch) is constantly supplied with an electrical potential, which passes through the switch and into the speed control servo (Photocopy #2). The melted copper fragments inside of the deactivation switch remains indicated an electrical fault occurred, which elevated the temperature of the

PE84-078 C 8816

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copper to its melting point. The visual inspections performed during this fire investigation were non destructive in nature. An additional inspection and possibly more tests will be needed to provide a comprehensive conclusion, which will eliminate all other causes of this fire. The remains of the cruise control deactivation switch were retained as evidence due to the possibility of them being lost or damaged during transportation or towing to a salvage facility.

# Photocopy #1

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### Consulting Sorvice

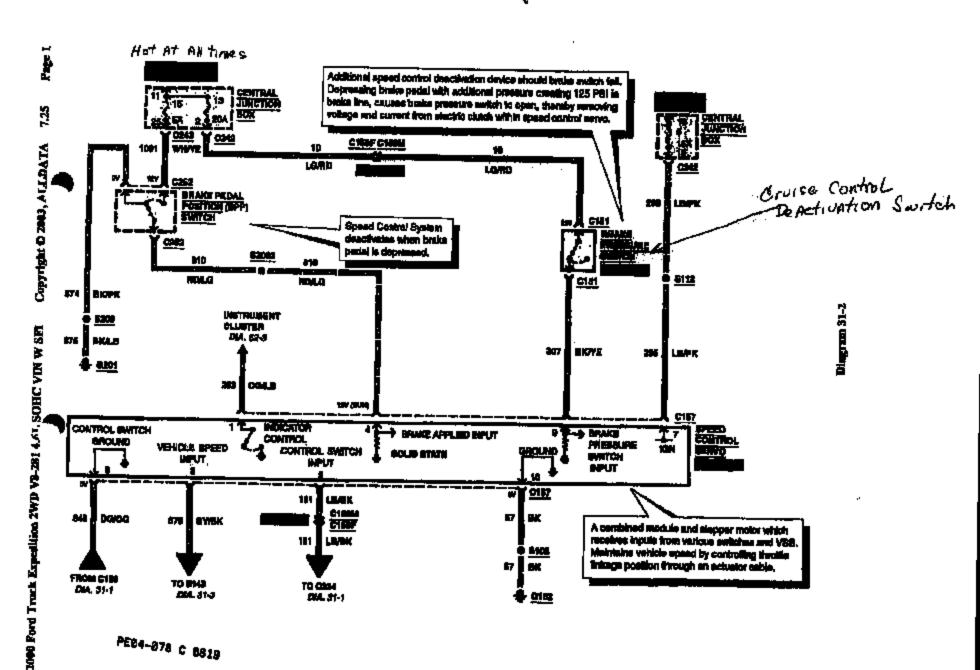
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Transportation Technology
1184 Wind Hill Lane
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Telephone 1770 425-6173
Fau 1770 425-6173
PAGER 1404 342-7518

Investigation Data Sheet						
DATE:	MONTH: 3 DAY: 8 YEAR: OL					
VEHICLE OWNER						
VEHICLE MAKE	FORD Expedition					
VEHICLE MANUFACTURER	FORD MOTOR COMPANY					
vehicle service #	(FARUIS6IVL					
FILE REFERENCE NUMBER	114-109-894					
r .	PLEOWING HEM/S WAS BEEN TRANSFERRED TO * NNPORTATION TECHNOLOGY;					
TEM LIST: Cruise Cont	rol De-Activation Swith					
(upper Section	W/ Elec Contacts					
DESCRIPTION: Fire DAMM	Je D					
-						
TRANSFEUREI	me: Vehide Quiner					
	WENDETTE: CONSULTANT					
TYPE MS PONTATION TOC UND LOGY Note: Loted or seg times						

NOTES:	·		
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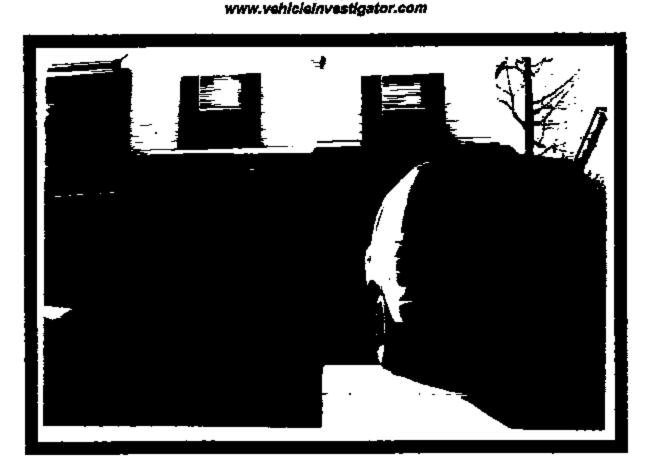
### thotoopy #2



Photos

# Transportation Technology

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Photograph: #1

Transportation Technology: 24045

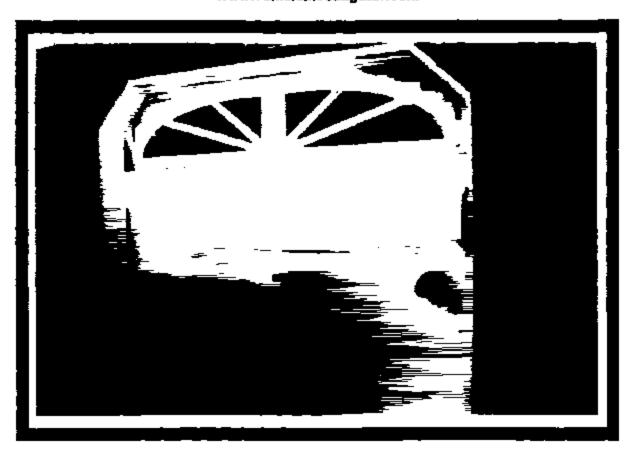
Date Taken: March 8, 2004

Description of Subject:

Note: Ford vehicles found on the driveway outside of the garage.

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Photograph: #2 Transportation Technology : 24045

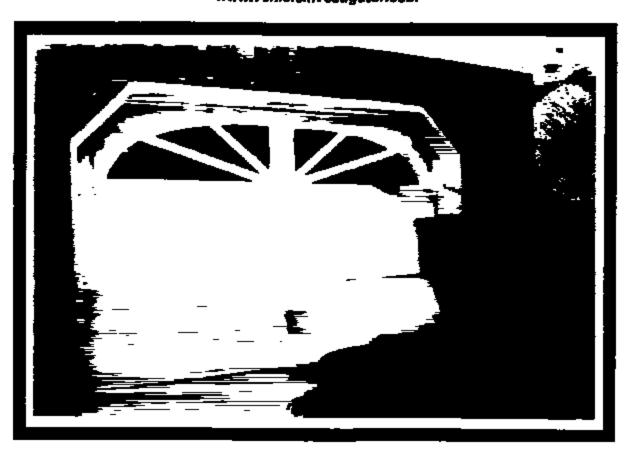
Date Taken: March 8, 2004

Description of Subject: Garage Door (left side)

Note: Accumulation of soot at the parting seam between the door and framework.

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Photograph: #3

Transportation Technology: 24045

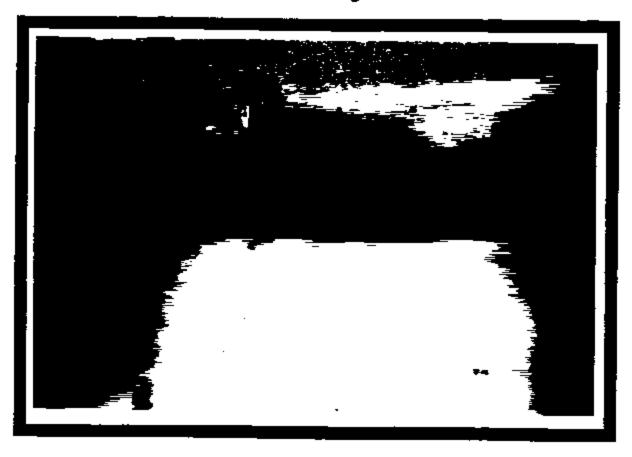
Date Taken: March 8, 2004

Description of Subject: Garage Door (right side)

Note: Accumulation of soot at the parting seam between the door and framework.

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Photograph: #4

Transportation Technology: 24045

Date Taken: March 8, 2004

Description of Subject: Garage (right side stall)

Note: Burn pattern on celling.

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Photograph: 超

Transportation Technology: 24045

Date Taken: March 8, 2004

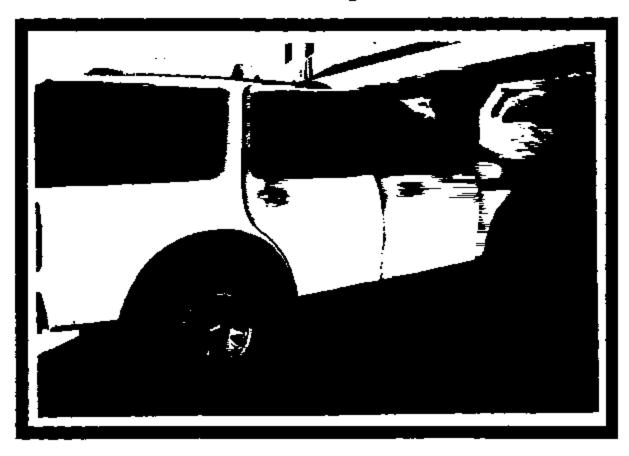
Description of Subject: 2000 Ford Expedition

Note: Front view showing fire damaged area of hood and windshield.

# Transportation Technology

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Telephone / Fax (770) 428-6173 or Toll Free (877) 328-3385 www.vehicleinvestigator.com



Photograph: #6

Transportation Technology: 24045

Date Taken: March 8, 2004

Description of Subject 2000 Ford Expedition

<u>View of passenger's side.</u>

# Transportation Technology

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Photograph: #7

Transportation Technology: 24045

Date Taken: March 8, 2004

Description of Subject: 2000 Ford Expedition

Rear view.

### Transportation Technology

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Photograph: #8

Transportation Technology: 24045

Date Taken: March 8, 2004

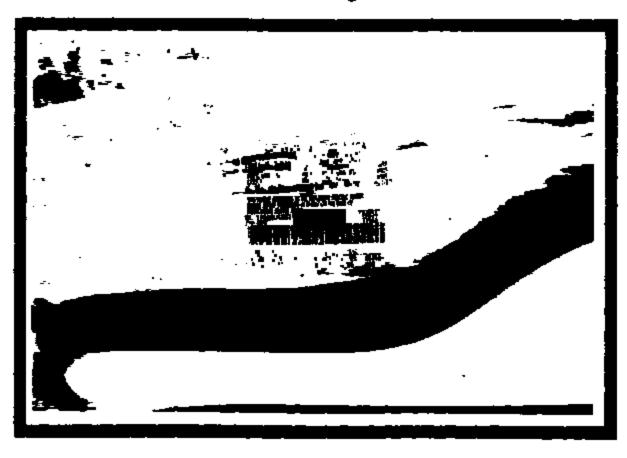
Description of Subject: 2000 Ford Expedition

View of driver's side.

# Transportation Technology

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Photograph: #9 Transportation Technology: 24045

Date Taken: March 8, 2004

Description of Subject: Driver's Side Front Door Opening

Note: Location from which VIN and build date were recorded.

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Photograph: #10

Transportation Technology: 24045

Date Taken: March 8, 2004

Description of Subject: Interior (front)

Note: Melted plastic hanging from the Interior front overhead.

# Transportation Technology

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Marietta, Ga. 30064
Telephone / Fax (770) 426-6173
or Toll Free (877) 328-3385
www.yehicleinyestigator.com



Photograph: #11 Transportation Technology: 24045

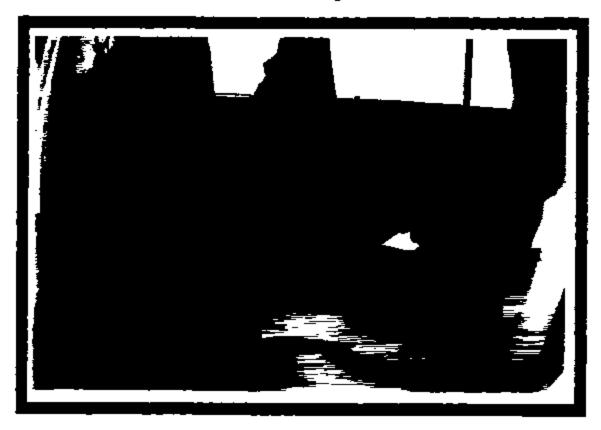
Date Taken: March 6, 2004

Description of Subject: Interior (from passenger's side front)

Note: Melted section of the dash pad cover.

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Photograph: #12 Transportation Technology: 24045

Date Taken: March 8, 2004

Description of Subject Mid-Ship Seating (from left side)

Note: No fire damage.

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Photograph: #13 Transportation Technology : 24045

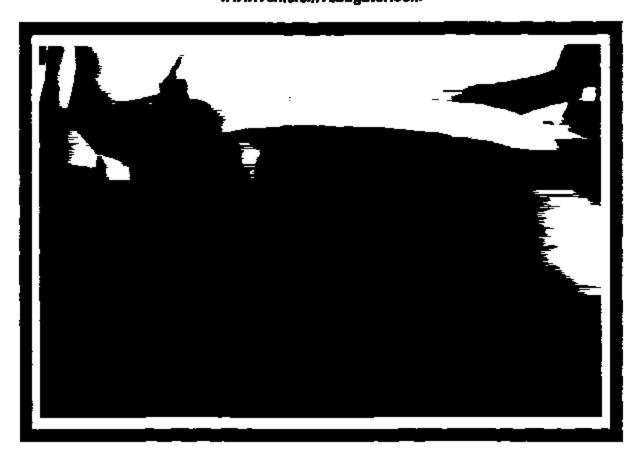
Date Taken: March 8, 2004

Description of Subject: Mid-Ship Seating (from right side)

Note: No fire damage.

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Photograph: #14

Date Taken: March 8, 2004

Description of Subject: Desh

Note: Original radio and no indications of after market accessory installations.

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Photograph: #15 Transportation Technology: 24045

Date Taken: March 8, 2004

Description of Subject: Hood Panel

Note: Melted opening in hood panel.

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Photograph: #16 Transportation Technology: 24045

Date Taken: March 8, 2004

Description of Subject Engine Compartment (through burn opening on hood

panel)

Note: Location of brake master cylinder and brake booster. Also note; burn pattern on brake booster shell.

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Photograph: #17 Tran Date Taken: March 8, 2004

Transportation Technology: 24945

Description of Subject: Engine Compartment (through opening in hood panel)

Note: Melted upper level area of radiator hose and oxidized brackets.

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Photograph: #18 Transportation Technology: 24045

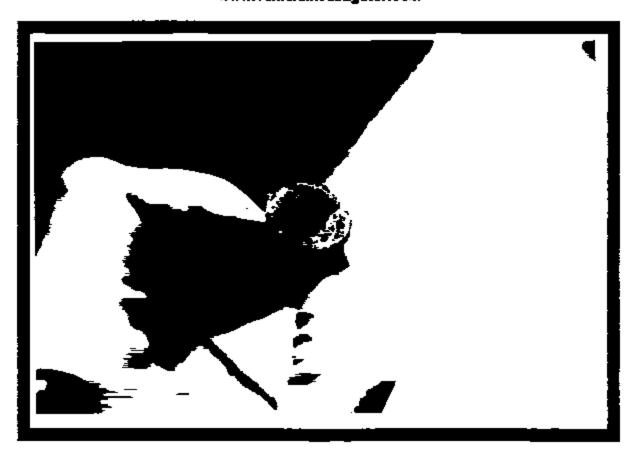
Date Taken: March 8, 2004

Description of Subject: Engine Compartment

Note: Location where deactivation switch remains were found.

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Photograph: #19

Transportation Technology: 24045

Date Taken: March 8, 2004

Description of Subject: Cruise Control Desctivation Switch

Note: Remains which were found in the engine compartment.

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Photograph: #20 Transportation Technology: 24045

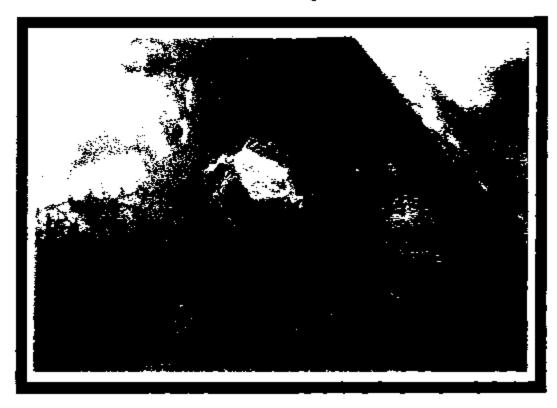
Date Taken: March 8, 2004

Description of Subject Cruise Control Deactivation Switch (contact portion)

Note: Beaded copper inside the contact portion of the switch.

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Photograph: #21 Transportation Technology : 24045

Date Taken: March 8, 2004

Description of Subject: Cruise Control Deactivation Switch (alternate view)

Note: Remains which were found in the engine compartment.

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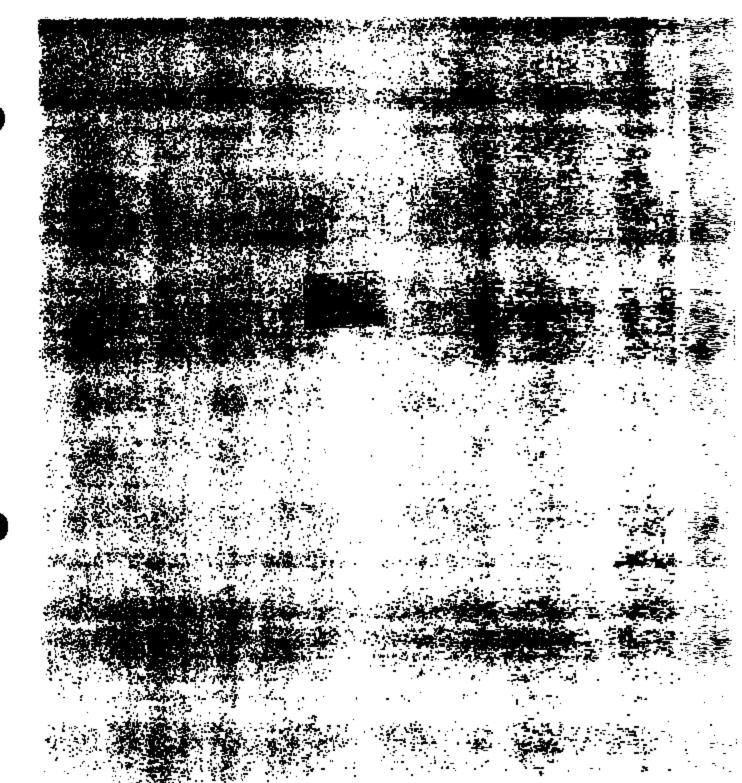
Photograph: #22 Transportation Technology: 24045

Date Taken: March 8, 2004

Description of Subject: Cruise Control Deactivation Switch

Note: Placed in an evidence bag which was labeled with the VIN number and the

date of the inspection.



Helic operator, this is Jennifer Dowhower, in the North Marietta State Farm® Claims Office. Taking a recorded statement from State Farm® Claims Office.

Q.	And control can you please confirm that I do have your permission to record this statement.
A.	Yes.
Q.	And, in addition, can you please state your entire name, your address, and your social security number, for
A.	Sho
Q.	Oh, go ahead.
A.	that's Marietta, that's Georgia. Um,
Q.	Okay, and I'm just govers ask you a few questions regarding the, the vehicle fire that occurred on February 29th, 2004. Can you give me a, a description, a, a complete description of the incident, and include any events that occurred before or after the fire itself?
<b>A</b> .	Okay.
_	
Q. A.	If you can just start at the beginning of the day, possibly.  Okay, uh, the beginning of the day, I guess we drove the vehicle earlier that evening. Parked the vehicle at about maybe 9:00 that evening, in the garage. The key, no keys were in it, the engine wasn't running. Um, went to sleep, about 10:30, 11:00. The fire, amoke alarm woke us up, close to 2:00 that morning. And my husband went downstairs in the garage, to see that the fire, the truck was on fire. Um, after that we left the house and called the fire department.
Q.	Okay, can you tell me, you, you don't have to tell me where you necessarily went that everying, but do you know about how many miles you might have driven?
<b>A</b> .	Not very far. How far did you go that evening Val? Weren't you like, you went around by Torny's(sp?) house maybe, you didn't go far. Home Depot, okay, Home Depot, which is in Austell
Q.	Okay.
A.	Which is adjacent to Marietta
Q.	Yeah.
A.	Which is not even what
`	

Statement Of: Cla

Page 1

Q. 10

A. Five miles?

Q. Five to 10 miles max.

A. Yeah, um hum.

- Q. Okay, and did you take a, a normal route on the roads? Or, was there any off-roading or...
- A. No.
- Q. Anything unusual?
- Normal roads.
- Q. Okay, and how about after the loss, once you'd called the fire department, was there, what, what did you all do, right afterwards?
- A. After we called the fire department?
- Q. Um hum.
- A. We, just, waited across the street at our neighbor's house, until they did, what ever they had to do in the house, and with the vehicle.
- Q. Okay.
- A. So it was after they, urn, sear- you know, searched the vehicle and the house, and everything, and make sure everything was olday, then we came back home and they pulled the vehicle out of the garage, into the driveway.
- Q. Okay, and did you know, when the when the fire started, did you know what the cause was?
- A. No, we didn't know. Huh uh.
- Q. Okay, does the fire report state what the cause was?
- A. Um, let me look at it. I don't think the fire report, 'cause they, you know, it was 2:00 in the morning...
- Q. Um hum.
- A. It was dark, they couldn't really see. Let me see if I can find it. I don't think it stated the exact cause...
- Q. Okav.
- A. They just verbally said what they thought it might be, but they didn't right it on the report of course.

Statement Of: Claim:

- Q. What did they think it might be?
- A. Um, electrical.
- Q. Okay.
- A. Um, the fire report lets see, no it's not on here, no.
- Q. That's okay, I'il, I'll have you, can you send me a copy of that?
- A. Um hum, um hum.
- Q. Okay, and also, just if you can, if you can verify that you'll be able to do the, these following items. Can you send a complete service history for the vehicle?
- A. Wh-...
- Q. Regarding any tune-ups or oil changes?
- A. The paper work that we had was in the vehicle, in the glove compartment.
- Q. Okay.
- Um, generally we got it serviced, at either the Ford in um, Jonesboro, or the Ford in Marietta.
- Q. Jonesboro...
- A. But, like I said, every time they gave us record of what was done we kept it in the car.
- Q. Okay, but we could possibly go back to the Ford dealership...
- A. Um hum.
- Q. And, and get that information?
- A. One of those two, right.
- Q. Okay, you, you don't have to do that right now, we, but, I'm just so we know where we...
- A. Okay.
- Can get that information.
- A. Okay.
- Q. And do you know of any after market additions or modifications that were made to the vehicle?
- A. There were none.
- Q. Okey, it was the same stereo?

Statement Of: Claim: Page 3

A.	om num.
Q. A.	The, all the wheels were the same? Um hum.
Q. A.	Okay, there was nothing done to it at all? No, no, huh uh.
Q. A.	Okay, okay, and was the engine running at the time of the loss? No.
Q. A	And you, you mentioned that the keys were out of the ignition? Right
Q. A.	Okay, did you purchase that vehicle new or used? It was used.
q. A.	Okay, can, will you be able to find the date of the purchase, and possibly the mileage, and the information. Just, any information surrounding who you purchased it from? Yes.
a. A	Okay, I'ti, I'll have you send that to me as well. Is there anything else you'd like to address to this statement? No.
Q.	Okay, I'm gonna go ahead and turn off the recorder now at this time. Again, operator, this is concerning, file the state of the statement?
A.	Yes.
Q.	Okay, I'm gonna turn off the recorder.
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