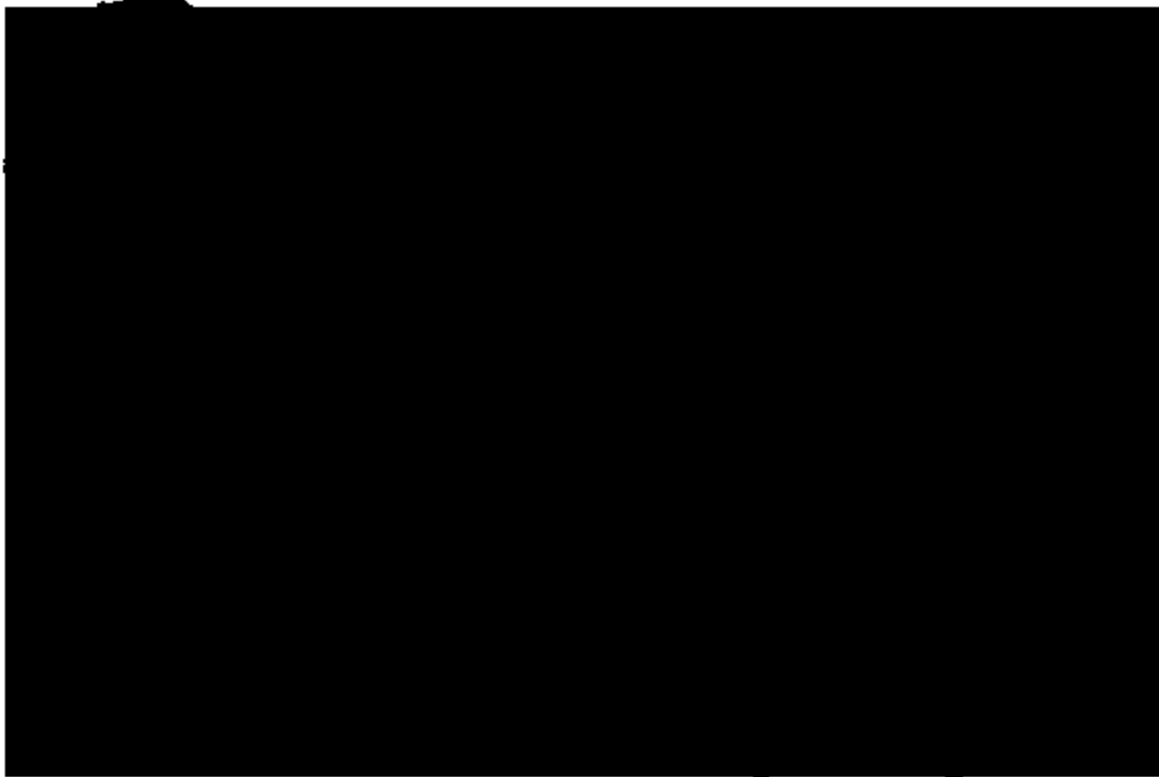


PE04-078
FORD
1/28/2005
BOOK 3 OF 12
ATTACHMENT F
PART 6 OF 6



PE84-878 C 8575

UDINE & UDINE, P.A.

ATTORNEYS AT LAW

6209 WEST COMMERCIAL BOULEVARD
FORT LAUDERDALE, FLORIDA 33319
TEL (954) 724-8999 • FAX (954) 724-9321
e-mail: udinelaw@aol.com

MOREY UDINE*
MICHAEL I. UDINE

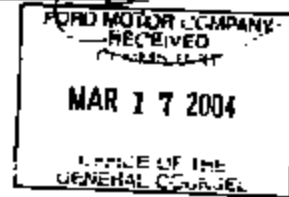
*ADMITTED TO N.J. BAR

March 10, 2004

Ford Motor Company
Attn: Claims
Parklane Towers West
Suite 300
Dearborn, Michigan 48126-2568

RECEIVED MAR 19 2004

RE: Our client: [REDACTED]
Loss Date: 1-22-2003
Defendant: Ford Motor Company
Amount due: \$22,253.70
Your claim no.: unknown



Dear Mr. Patterson:

Please be advised that we have been retained by [REDACTED] with regard to the above-captioned automobile accident.

Our investigation into this accident reveals that your insured was the owner and driver of the vehicle that caused said accident and therefore was at fault in accordance with Florida law. Accordingly, we are looking to you for reimbursement of our client's damages. Please forward your check in the amount of \$22,253.70 made payable to [REDACTED] AND [REDACTED] THEIR ATTORNEY to the undersigned immediately.

If this matter is not resolved within the next twenty days, we will have no alternative but to file suit in Circuit Court for the amount due as well as court costs and interest, all of which will greatly increase the amount due.

PLEASE GOVERN YOURSELF ACCORDINGLY.

Michael Udine, Esq.
MUJ/kjs

PEB4-878 C 8676

Ford Motor Company

Office of the General Counsel

Some information

Ford Motor Company
Parklane Tower West
Suite 300
Three Parklane Boulevard
Dearborn, Michigan 48126-3568

March 20, 2003

FAXSTER MAR 27 2003

N.Y. MAR 26 2003

Liberty Mutual Insurance
6575 Snowdrift Rd., Ste. 101
Allentown, PA 18106
ATTENTION: JILL LICHTENWALNER

→ 500-531-0786
X442

Re: Claimant: [Redacted]
Your File #: PD [Redacted]
D/E: 01-22-2003

290-2672
4-11-04

Dear Ms. Lichtenwalner:

Thank you for your recently submitted letter dated March 12, 2003. In order to assist us in evaluating your claim, we request that you provide us with the following information: (Please note that the information requested is in regard to the alleged defective Ford manufactured vehicle.)

- 1. The date of incident and the city and state in which it occurred
- 2. A complete description of the incident, including events which occurred prior to and subsequent to the loss.
- 3. A copy of the police and/or fire report.
- 4. For each person alleged injured: full name, date of birth, home address, marital status and name of spouse, social security number, occupation, a complete description of the injuries, the names and addresses of all treating physicians, and copies of all medical bills and reports.
- 5. The vehicle year, model, and serial number.
- 6. The mileage on the vehicle at the time of the incident.
- 7. Experts original color photographs of the vehicle's collision/fire damage & the alleged defective part(s), from several different angles.
- 8. Original color photographs of the inside of the vehicle showing the steering wheel, dash and roof areas.
- 9. Original color photographs of the accident scene showing the grade of the road
- 10. What is the alleged defect?
- 11. Documentation to substantiate your defect allegation, including a copy of your expert's report and the expert's original color photographs.
- 12. Has the alleged defective part been repaired or replaced?
- 13. The present location of the alleged defective part and the vehicle.
- 14. The repair estimate, repair order, or your total loss worksheet for the vehicle's damage and any losses associated with this incident, and copies of draft payments.
- 15. A complete service history for the subject vehicle, including any tune-ups or oil changes. *This document (etc) was in the glove box*
- 16. List any after market additions or modifications that were made to the vehicle *the car*

100 F 150
VIN
299
Laker

- 17. We will be pleased to conduct non-destructive testing on your alleged defective part should you choose to remove the part and assembly and ship it at your own expense. Please follow the directions listed in the attached shipping instructions.
- 18. Lost wage verification (if applicable).
- 19. Was the parking brake fully engaged?
- 20. What gear was the vehicle in at the time of the incident?
- 21. Was the engine running? *N/C*
- 22. Were the keys in the ignition? *N/C*
- 23. Has any insurance company been advised of this incident? if so, please state the name, address, and telephone number of those insurance companies; their claim number; and the agent's name.
- 24. If an attorney has been retained by you to settle this claim, please include his/her name, telephone number, and address.
- 25. If this vehicle was purchased as used by the Insured please provide: the date of purchase, mileage at the time of purchase, and from whom the vehicle was purchased.

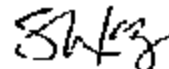
→ *Noted*

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 file. Please note that your vehicle will not be inspected until all the above information has been submitted and a determination has been made as to whether 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 litigation ensue 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 part you claim to be defective 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 claimed to be defective are maintained and preserved for trial.

Sincerely,



Shawn Norton
Claims Analyst

**SUPERIOR INVESTIGATIONS
OF FLORIDA, INC.**

ENCLOSURES:

1. Draft Request Payable To:
SUPERIOR INVESTIGATIONS OF FLORIDA, INC.
P.O. Box 384, New Port Richey, FL 34656
IRS# 59-3261206
2. 22 Colored photographs of risk, damage and investigative findings.
3. Automobile Inspection Report
4. Evidence Disposition Form.
5. 1 Drawing of Risk.

CONSENT TO INVESTIGATION:

The consent to search was signed by the owner [REDACTED] and is enclosed

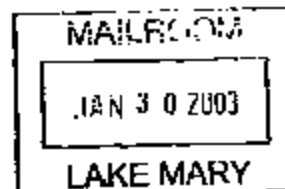
INTERVIEW STATEMENT:

[REDACTED] states he was awoken by a neighbors call at approximately 4:40 a.m. to his truck being on fire. He ran out to see fire coming from the engine compartment driver's side only. By the time he got a garden hose and the fire department arrived it had spread to the passenger compartment. [REDACTED] has the keys to the truck and states it was parked where shown in his photo two approximately 2:30 hours on January 21, 2003. He states he does most of the regular maintenance and had approximately 99,000 miles on the truck. He had replaced the battery about a year ago. No one in the family smokes and no smokers are allowed the truck. Mike states he had an appointment to take the truck in that day because it pulled to the right and the sensor on the master brake cylinder was leaking fluid.

Mrs. Mary Caputo at 13900 Mears, neighbor, phone 727/596/4092 states she was awoke about 4:15 a.m. to a loud noise, a possible explosion. She checked her own house and then looked out of the bedroom window to see [REDACTED] truck on fire and called 911 about 4:25 a.m. From her angle she first thought [REDACTED] house was on fire and as she backed her car out of the garage then noticed the fire only in the engine compartment of [REDACTED] truck.

OFFICIAL REPORTS:

Largo Fire Department report to follow.



**SUPERIOR INVESTIGATIONS
OF FLORIDA, INC.**

RISK:

This is a 2000 F-150, four door extended cab with a six foot bed, running boards and cap and trailer package. By the owners admission this risk had approximately 99,000 miles at the time of the loss. It was in excellent mechanical condition and appears to have new tires installed recently. This risk has a V-8 gasoline style engine with an automatic transmission and rear wheel drive.

There was exposure damage to the risk dwelling as shown in photo 20 along with exposure damage to the 1998 Pontiac Transport as shown in photo 21.

This risk is worth approximately \$12,500.00 according to NADA official used car guidebook and in good condition with the cap and running boards.

ENGINEERING REPORTS

MECHANICAL:

This was inspected by John A. Reutter, Florida Certified Investigator. This risk as previously stated has a V-8 Triton eight cylinder gasoline fuel injected engine with a three speed automatic transmission, over drive for the use with the included trailer package for towing a 7000 pound travel trailer.

Inspection of the motor oil and transmission fluid appeared to have been recently maintained and well within the proper operating limits. We were not able to ascertain a brake fluid level, power steering level or coolant level as those reservoirs were destroyed during the ensuing fire.

As this loss is more electrical in nature and had been setting for 14 hours it will be covered more under the investigation section and a mechanical failure has been ruled out.

ELECTRICAL:

This was inspected by John A. Reutter, Associate Electrical Engineer. This risk contained a 12-volt direct current battery that was destroyed to a point where no voltage was measurable during our inspection.

The risk has a primary fuse panel located behind the drivers side fender well, the battery on the passenger side fender well and a secondary fuse panel under the instrumental panel by the steering column. Since this loss electrically related to the master brake sensor (brake sensor known as the cruise control deactivation switch. This loss occurred as a direct result of a failure of this particular component connected to the master brake pressure reservoir.

FLORIDA
JAN 30 2003
LAKE MARY

SUPERIOR INVESTIGATIONS OF FLORIDA, INC.

Even as badly burned as this storage battery was it is unusual not to get some voltage reading other than short circuit conditions.

This loss being more electrical in nature than mechanical will be discussed further under the investigation section of this report.

INVESTIGATION:

This was accomplished on January 22, 2003 at the owners home 1 [REDACTED] in Largo, Florida by John A. Reutter, Certified Fire Investigator. This risk is the area of origin with extension to the dwelling shown in photos two and three and also spread to another vehicle shown in photos 21 and 22 as this vehicle was parked adjacent to the passenger side of the Ford F-150 pick up truck in our fire origin.

We started our inspection after the owner signed our consent form. Photos one through four reveal 360 degree around the risk with photos five and six revealing the front passenger compartment doors and lock handles not being violated prior to this loss occurring. The photo supplied by the owner reveals no wind and this loss was not affected by its effects

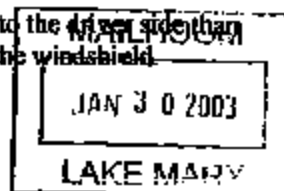
Personal contents found in the passenger compartment was combination wrenches, an oxygen cylinder with gauges, papers, an umbrella, gloves, owner manuals, registration to name some. There were no signs of forced entry.

Photo seven reveals the vin sticker on the inside of the front to rear passenger compartment drivers side door revealing manufactured 11/99 along with the vehicle identification number to this particular risk. Photos 8 through 11 reveal the risk interior passenger compartment and the amount of extension damage into this area from the area of origin being the engine compartment. Photos 18 and 19 reveal the enclosed bed to this risk and its contents containing a bed-liner, a Craftsman tool box, full of tools and a 12-volt marine style battery and content stabilization bar.

Photos 12 through 16 reveal our area of origin being the engine compartment in the area of the brake sensor switch or cruise control deactivation switch along with the ABS brake system and master brake cylinder. Photo 15 reveals the fiberglass style valve cover to the timing and cam shaft area is completely burned away as is the master cylinder completely melted away on the drivers side of this risk.

This loss did originate from within this area and close inspection to the primary fuse panel does not relate to any short circuit wiring or a failure from within this panel. Photos 16 and 17 reveal the drop down debris evidence that we felt significantly important to secure until this could be closely inspected when more officials are present from Ford, Liberty Mutual, NHTSA and our staff.

The amount of burn with component melt down reveals more damage to the driver side than to the passenger side of the engine compartment including melting of the windshield.



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**SUPERIOR INVESTIGATIONS
OF FLORIDA, INC.**

We did not attempt to remove distort or destroy any evidence still connected within the risk vehicle so this risk could be moved to a more secured location and more in-depth inspection done at that point in time. We did find the two wires connected to the cruise control deactivation switch that appeared to be severely damaged by internal heat and have secured that as shown in photo 17 for again inspection at a later date.

There were remnant pieces of the cylindrical style deactivation switch found and also were kept for further inspections. We have seen this style loss in other vehicles and contribute this loss to be a direct result of a failure of this particular cruise control deactivation switch leaking fluid between the contacts either internal or external.

It is from this physical evidence seeing other photos during the fire, along with interviews of the owner and neighbors to determine this loss to have originated from within the engine compartment. The area of the master brake and cruise control deactivation switch after sitting for a period of 14 hours is quite similar to other like fires investigated. Since this circuit is energized even though the unit had been parked and no key in the ignition for approximately 14 hours it is consistent with an overheating and shorting of electrical wiring to a circuit that has voltage to it at all times.

EVIDENCE:

Debris from under side of drives wheel well.

PHOTOGRAPHS:

22 Photographs document our findings. These photographs are placed in sequence and will assist your review, not necessarily in the order taken.

OTHER:

We did locate two other vehicles that burned under similar circumstances which are noted as addition to this report.

NBSTA:

Searched: Yes No N/A
Enclosed: Yes No N/A

MAILROOM

JAN 30 2003

LAKE MARY

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PE04-078 C 0002

**SUPERIOR INVESTIGATIONS
OF FLORIDA, INC.**

REMARKS:

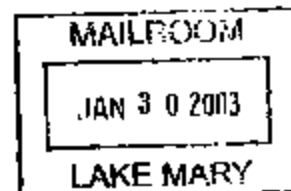
Our file activity is complete. We are now retiring our file and submitting our invoice for services rendered. Should further information become available after the completion of this file that may become pertinent to this case, please forward it to our office for consideration.

Thank you for allowing us to serve you in this matter. I trust we may assist you in the future. Please contact our office should you have further questions regarding this file.

Very truly yours,



John A. Reutter
Certified Fire Investigator



**SUPERIOR INVESTIGATIONS
OF FLORIDA, INC.**

AUTOMOBILE INSPECTION FORM

LOCATION OF FIRE: 13918 Mears Drive, Largo Florida
LOCATION OF RISK: 13918 Mears Drive, Largo Florida
DATE OF LOSS: 1/22/03 TIME: 4:44 a.m.
INSURANCE CO.: Liberty Mutual AGENT: Kevin Zardanchik
CLAIM NO.: 3242711-01 SUPERIOR NO.: A301221
PHOTOGRAPHS TAKEN: Yes SKETCH MADE: Yes
MAKE OF VEHICLE: Ford YEAR: 2000 MODEL: F-150
LICENSE NUMBER: A77 SPB STATE: Florida
COLOR: Silver ODOMETER: 99,000 (est)
VEHICLE IDENTIFICATION NUMBER: 1FTRX17L2YN
SPECIAL EQUIPMENT: Running boards, detailed, heavy duty hitch
OPERATOR'S NAME: NA PHONE: _____
ADDRESS: _____
OPERATOR'S D/L NO.: _____ D.O.B.: _____
LEGAL OWNER: _____
ADDRESS: _____ Largo Florida _____
OWNER'S D/L NO.: _____ D.O.B.: 10/15/57
DATE OF TITLE ACTIVITY: 01/00 ORIGINAL MILEAGE: 28
LIEN HOLDER: Ford Motor Credit



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FE04-078 C 0004

**SUPERIOR INVESTIGATIONS
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SEARCH MADE FOR CANS, BOTTLES, MATCHES, ETC: Empty oxygen bottle
behind front seat

FOOTPRINTS, TIRE MARKS, OTHER EVIDENCE: NA

WITNESSES: Mary Caputo, neighbor next door, 727/596/4092

WHERE WAS HEAT CONCENTRATED: Engine compartment to cab

NOTES:

PE04-076 C 0085

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**SUPERIOR INVESTIGATIONS
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L EXTERIOR:

TOP PANELS SAGGING OR LOSS OF TEMPER: Yes

DOOR PANELS SAGGED OR BUCKLED BY HEAT: No

DOORS: DRIVERS FRONT PASS FRONT DRIVERS REAR PASS REAR

OPEN: _____ _____ _____ _____

CLOSED: X X X X

CUT: _____ _____ _____ _____

GLASS: WINDSHIELD FRONT SIDE REAR SIDE REAR WIN
 DRIVER PASS DRIVER PASS DRIVER PASS DRIVER PASS

BURNED: X X X X X X X X

BROKEN: _____ _____ X X X X X X

OPEN: _____ _____ _____ _____

CLOSED: X X X X X X X X

MELTED: X X _____ _____ _____ _____

WINDOW CRANKS: ELECTRIC X MANUAL _____

EVIDENCE OF PRIOR DAMAGE: No

ENGINE WALL BREACHED: YES X NO _____ UNKNOWN _____

BUMPERS SCRATCHED: Rear no BUMPERS BURNED: Front

FENDERS BURNED: R/F Yes L/F Yes R/R No L/R No

FIRE EVIDENCE UNDER FENDERS: R/F Yes L/F Yes R/R No L/R No

EVIDENCE OF FIRE UNDERNEATH FLOOR BOARD: YES _____ NO X

PATTERN OF PAINT DAMAGE: 55 PERCENT

EVIDENCE OF REPAINTING: YES _____ NO X

PASSENGER COMPARTMENT DOORS: 2 _____ 3 _____ 4 X 5 _____

DOORS OPEN DURING FIRE: No HOOD BURNED: Yes RAISED: AKE MARY

JUNK MAIL ROOM
JAN 30 2003

**SUPERIOR INVESTIGATIONS
OF FLORIDA, INC.**

DOOR LOCK TYPE: ELECTRIC MANUAL

WHEELS, TIRES, HUBCAPS, SHOW SIGNS OF RECENT REMOVAL: No

WHEEL COLOR MATCH REST OF VEHICLE: YES NO

CHECK TIRES BURNED: R/F Yes L/F Yes R/R No L/R No SPARE No

TREAD DEPTH LEFT: R/F 13/64 L/F 3/8 R/R 3/8 L/R 3/8 SPARE 1/8

LICENSE PLATES: ON OFF ANTENNA: ON OFF

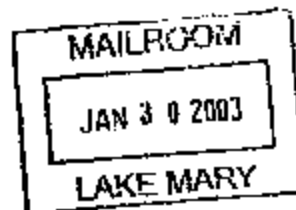
EXTERIOR REAR VIEW MIRROR MISSING: No BURNED Yes

DIRT OR SAND THROWN ON CAR: DURING FIRE: No AFTER No

DRIVER DOOR LOCK PRESENT: YES NO BURNED No

PASSENGER DOOR LOCK PRESENT: YES NO BURNED No

DOOR LOCK VIOLATED: YES NO UNKNOWN



**SUPERIOR INVESTIGATIONS
OF FLORIDA, INC.**

II: INTERIOR:

FLOOR BOARD BURNED: No FLOOR MAT BURNED: Partial

SEATS BURNED: FRONT Yes REAR Yes

HEADLINER BURNED: YES X NO

INSTRUMENT PANEL CONDITION: BURNED Yes WARPED No

TRUNK COMPARTMENT BURNED: INSIDE NA OUTSIDE

WAS FORCED ENTRY MADE TO TRUNK: YES NO

BY US: YES NO BY OTHERS: YES NO

TOOLS PRESENT: YES X NO UNKNOWN

OTHER OBJECTS PRESENT: YES X NO LOCATION Interior

EVIDENCE OF ACCELERANTS UNDER DEBRIS: No

UNUSUAL OBJECTS IN VEHICLE: No

GAS CAN OR GLASS JUG OR PANCAKE FOUND: YES NO X

MELTED WHITE METALS: YES X NO

TEMPER REMOVED FROM SEAT SPRINGS: Yes SAGGED DASH PANEL: Melted

EVIDENCE OF PERSONAL BELONGINGS: YES X NO UNKNOWN

ANY KEYS FOUND: YES NO X QUANTITY FOUND

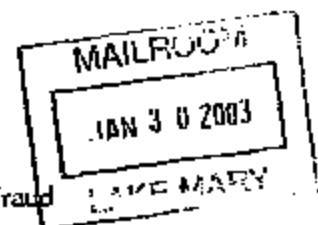
IGNITION KEY CYLINDER VIOLATED: YES NO X UNKNOWN

ACCESSORIES: RADIO IN CAR Yes BURNED Yes REMOVED

OTHER ELECTRONICS Unk BURNED REMOVED

SPEAKERS Yes BURNED Yes REMOVED

FE04-016 C 0888



**SUPERIOR INVESTIGATIONS
OF FLORIDA, INC.**

III. MECHANICAL CONDITION OF VEHICLE:

RADIATOR:

CORE MELTED: YES NO WATER IN CORE: YES NO

ANTI FREEZE LEVEL: NORMAL LOW UNKNOWN CONDITION

UPPER HOSE BURNED: Yes LOWER HOSE BURNED: Yes

BELTS BURNED: Yes RADIATOR CAP IN PLACE: No*

SPARK PLUG WIRES: CONNECTED Yes BURNED Yes

DISTRIBUTOR DAMAGED: YES NO

AIR DUCTS BURNED: Yes SOOT PRESENT UNDER HOOD: No

BRAKE FLUID: NORMAL LOW UNKNOWN CONDITION Burned away

OIL LEVEL: NORMAL LOW BURNED No

CONDITION OF OIL: GOOD FAIR POOR BAD

POWER STEERING FLUID: NORMAL LOW UNKNOWN CONDITION Burn

BROKEN BLOCK: No HEAD BOLTS LOOSE: No HEAD CRACKED: No

PAN CRACKED OR BROKEN: No WILL ENGINE RUN: No

MANIFOLD LOOSE: No

CONDITION OF BEARINGS AND RODS: Unk

CONDITION OF CYLINDERS, PISTONS, ETC.: Good

ENGINE TYPE: 4 6 8 12 CYLINDERS

GASKETS SHOW SIGNS OF RECENT REMOVAL:

HEAD: No OIL PAN: No VALVE COVER: No

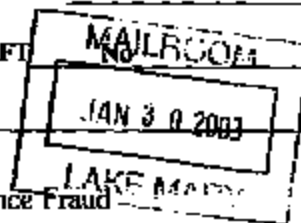
TRANSMISSION OIL LEVEL: NORMAL X LOW

TRANSMISSION TYPE: AUTOMATIC X MANUAL

TRANSMISSION GEARS BROKEN: No SHAFT

CONDITION OF CLUTCH IF ANY: NA

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PERA-0718 C 0888

**SUPERIOR INVESTIGATIONS
OF FLORIDA, INC.**

DIFFERENTIAL OIL LEVEL: NORMAL _____ LOW _____ UNKNOWN X

CONDITION OF STEERING GEAR AND LINKAGE: Burned see photo 15

CONDITION OF REAR SPRINGS: Good

CONDITION OF DIFFERENTIAL: Good

IV. ELECTRICAL:

BATTERY LOCATION: Passenger side front behind headlight

STORAGE BATTERY VOLTAGE MEASURED 0 VOLTS DIRECT CURRENT

TERMINALS CONNECTED PRIOR TO LOSS: YES X NO _____ UNKNOWN _____

PRIMARY FUSE PANEL LOCATION: Drivers side behind wheel well

SECONDARY FUSE PANEL LOCATION: Under instrument panel

STARTER CONDITION: Burned

ALTERNATOR CONDITION: Melted, frozen shaft

V. AIR CONDITIONER:

COMPRESSOR BELTS INTACT: YES _____ NO X

HOSES INTACT: YES _____ NO X

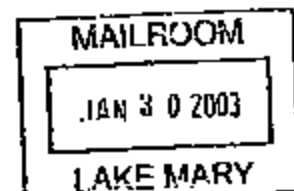
DOES IT TURN FREEHAND: YES X NO _____

COMPRESSOR CLUTCH CONDITION: GOOD _____ BURNED X

COOLING COIL CONDITION: GOOD _____ BURNED X

DUCT WORK CONDITION: GOOD _____ BURNED X

DASH CONTROL CONDITION: GOOD _____ BURNED X



**SUPERIOR INVESTIGATIONS
OF FLORIDA, INC.**

VI. FUEL SYSTEM EXAMINATION:

FUEL FILL DOOR LOCK: YES ___ NO X TAMPERING: YES ___ NO X

FUEL FILL CAP ON: Yes BURNED ___ No ___ BLOWN OFF ___

IF NOT, WHERE FOUND: _____

FUEL LINE CONDITION:

GOOD ___ CRACKED ___ BRITTLE ___ ROTTED ___ BURNED X UNK

LOOSE CONNECTIONS: TRACE FUEL LINES FROM TANK TO ENGINE

COMPARTMENT, ANY SIGNS OF TAMPERING:

AT FUEL PUMP: YES ___ NO X

AT CARBURETOR OR THROTTLE BODY: YES ___ NO X

AIR CLEANER IN PLACE: YES X NO ___ UNKNOWN ___

AIR CLEANER CONDITION: CLEAN ___ DIRTY ___ BURNED X

EVIDENCE OF SIPHONING FROM GAS TANK: YES ___ NO X

EVIDENCE TAKEN: Yes

DATE: 1/22/03 MILITARY TIME: 16:30 HOURS

PERSON PREPARING THIS REPORT: John A. Rantler

N/A *****NOT AVAILABLE

NA *****NOT APPLICABLE

UNK *****UNKNOWN

AUTO.WM(01/22/03)

PE04-078 C 0091

MAILED
JAN 30 2003
LAKE MARY

Fire Origin • Accident Reconstruction • Insurance Fraud

**SUPERIOR INVESTIGATIONS
OF FLORIDA, INC.**

Box 384, New Port Richey, FL 34656
Florida License # [REDACTED]
National (800) 779-2858
Local (727) 848-3923
Fax (727) 847-4079



COMPLETE & RETURN NOW!

EVIDENCE DISPOSITION FORM

Date: January 22, 2003

Your File No.: 3242711-01

SIFI #: A301221

The following is reference to the evidence held for your agency and still in the custody of the Superior Investigations of Florida, Inc.

1. Debris
- 2.
- 3.
- 4.

**PLEASE SIGN
& DATE**

Destroy all items.

Will pick up within 10 days.

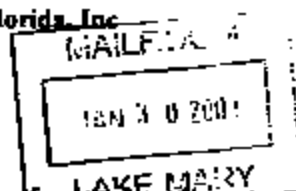
Store all items.

Send all items by UPS.

Authorized by: _____ Date: _____

RETURN PROMPTLY TO:

Superior Investigations of Florida, Inc.
P.O. Box 384
New Port Richey, FL 34656



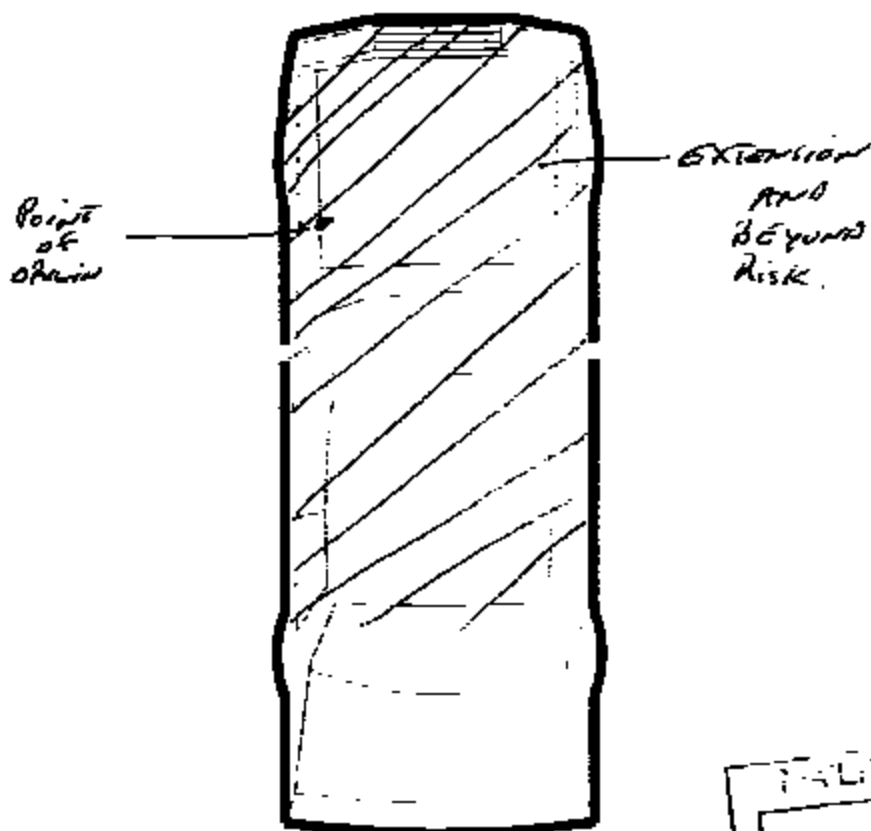
Fee for storage is \$5.00 per day not to exceed \$15.00 per month payable in advance from the date of report.
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PE04-07B C 0392

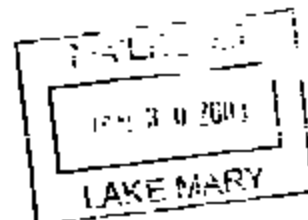
**SUPERIOR INVESTIGATIONS
OF FLORIDA, INC.**

Box 384, New Port Richey, FL 34656
Florida License # A9000111
National (800) 779-2858
Local (727) 848-3923
Fax (727) 847-4079

Claim Number: [REDACTED] Sketch By: John Date: 1/22/03
Vehicle Year/Make: 2000 Ford Model: F-150 Style: 4 door
Tag Number: [REDACTED] State: Fla. Expiration Date: 10/15/03
Vin Number: 1FTRX17L2YN [REDACTED]



PE04-070 C 0893



Fire Origin • Accident Reconstruction • Insurance Fraud

**SUPERIOR INVESTIGATIONS
OF FLORIDA, INC.**

Box 384, New Port Richey, FL 34656
Florida License [REDACTED]
National (800) 779-2858
Local (727) 848-3923
Fax (727) 847-4079

**CONSENT TO INVESTIGATE
RELEASE OF INFORMATION AGREEMENT**

SUPERIOR INVESTIGATIONS OF FLORIDA, INC. (hereinafter called the "Company")
agrees with [REDACTED] (hereinafter called the
Client") as follows.

1. The Client has retained ^{insurance} ~~our~~ company for investigative services.
2. ~~That any action taken by the Company during our investigation shall not waive or~~
invalidate any rights of either of the parties to this Agreement.
3. Pursuant to this document (or a photocopy or fax copy), I hereby authorize any State
Department, Governmental Agency (including law enforcement agencies),
Department of Corrections, Military records, etc., to furnish to Superior Investigations
of Florida, Inc., its affiliates, and their employees any and all information pertaining,
but not limited to, personal or public records. *AS PERTAINS TO THIS LOSS ONLY. MJK*
4. The intent of this Agreement is to preserve the rights of all parties hereto and to
permit an investigation of the Client's *Loss*
5. Execution of this Agreement shall not be taken as a waiver or surrender by our
Client of any rights under said investigation, ^{as} representations have been made by the
Company to induce the Client to execute this Agreement, except as herein
contained.

Executed this JANUARY 22ND day of JANUARY, 2008 3

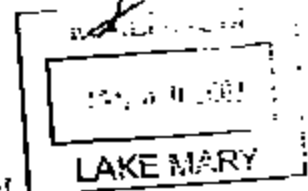
Witness

John A. Smith

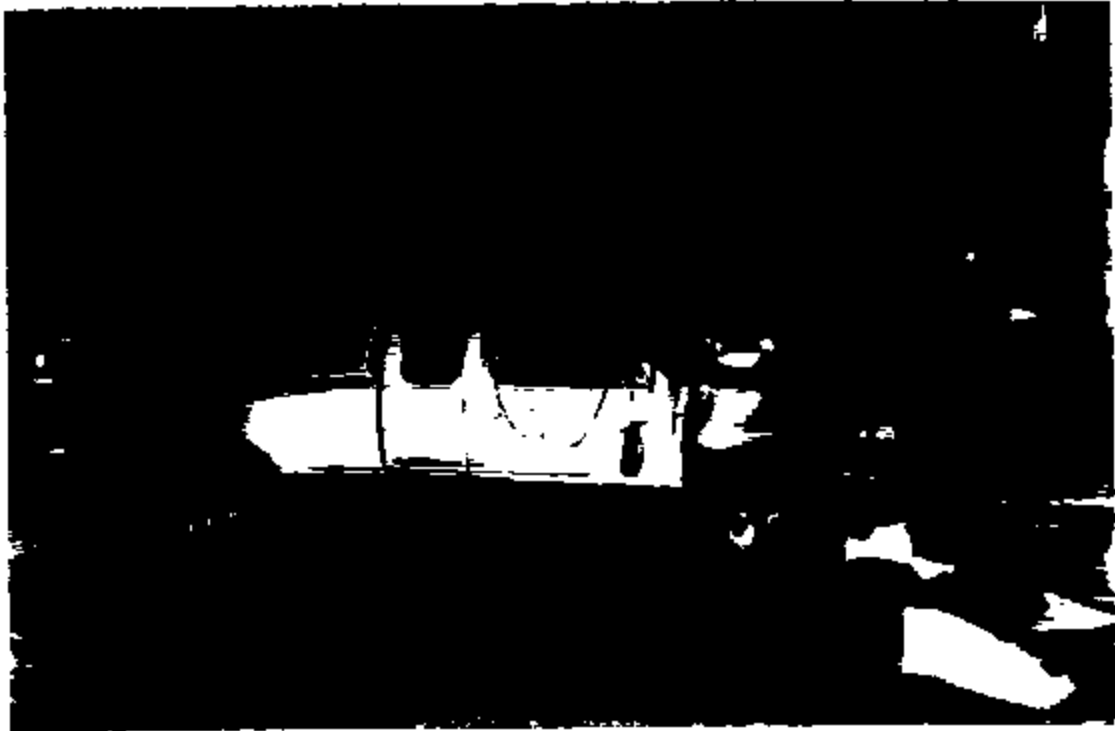
Client

Michael J. Hey

Fire Origin • Accident Reconstruction • Insurance Fraud



PE04-078 C 0094





21. Damaged by heat exposure only. Facing northwest



22. Same risk from another view. Facing west



1. Front and driver's side of risk. Facing northwest



2. Driver's side and rear of risk. Facing southwest

FEMA-078 C BRUT

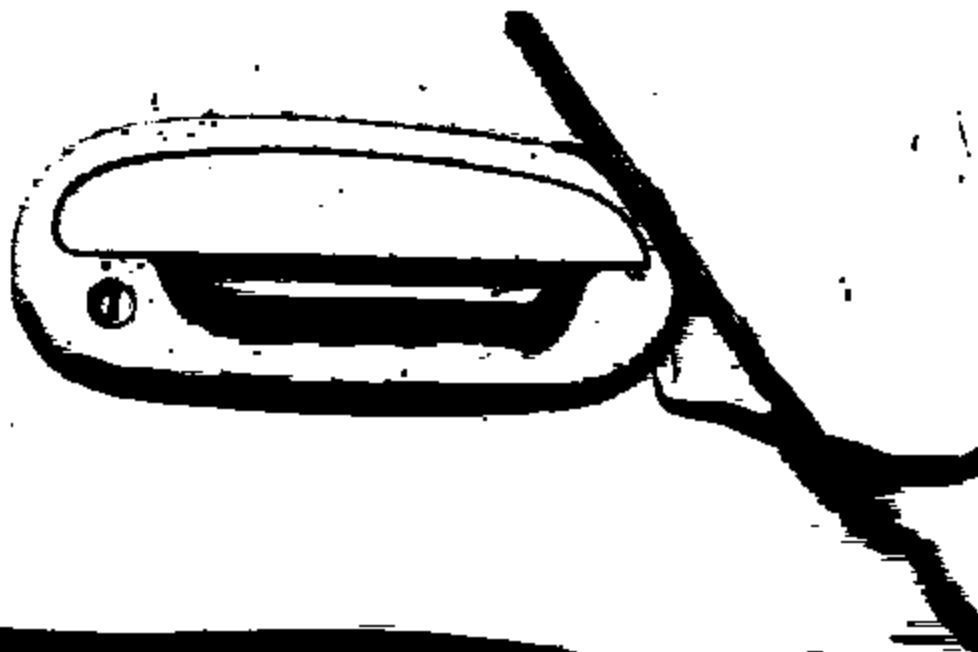


3. Rear of risk and damage to structure. Facing south



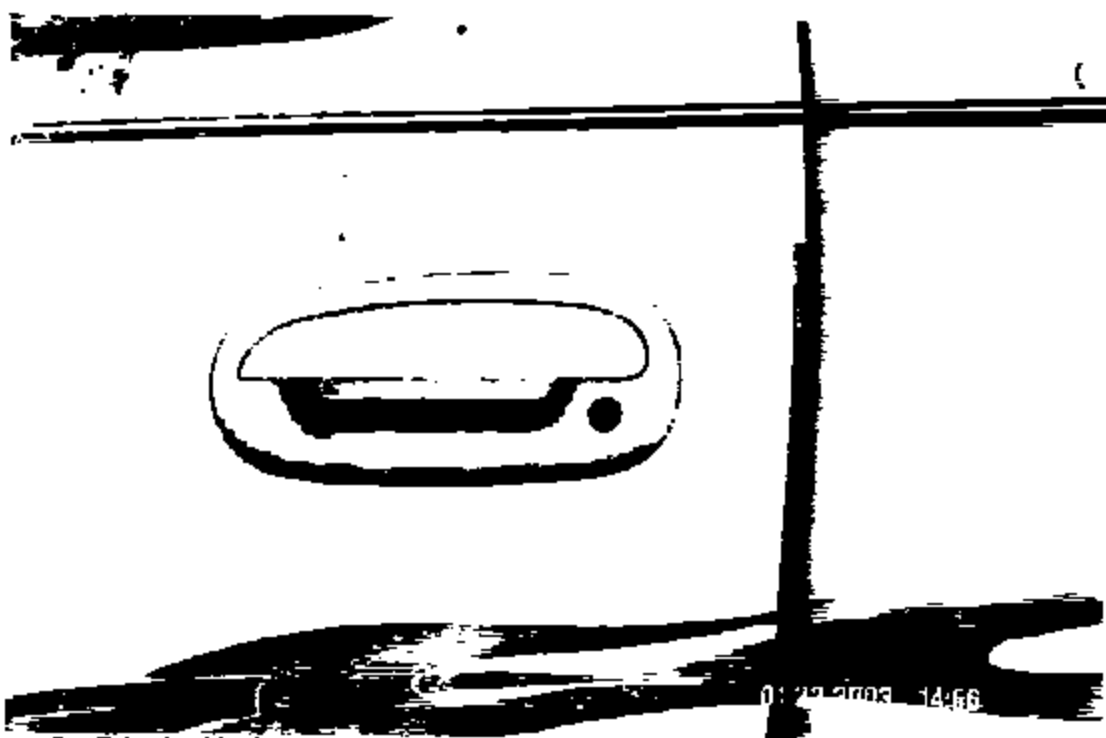
4. Front and passenger side of risk to complete 360 degrees. Facing northeast

PERA-070 C 0000



0122

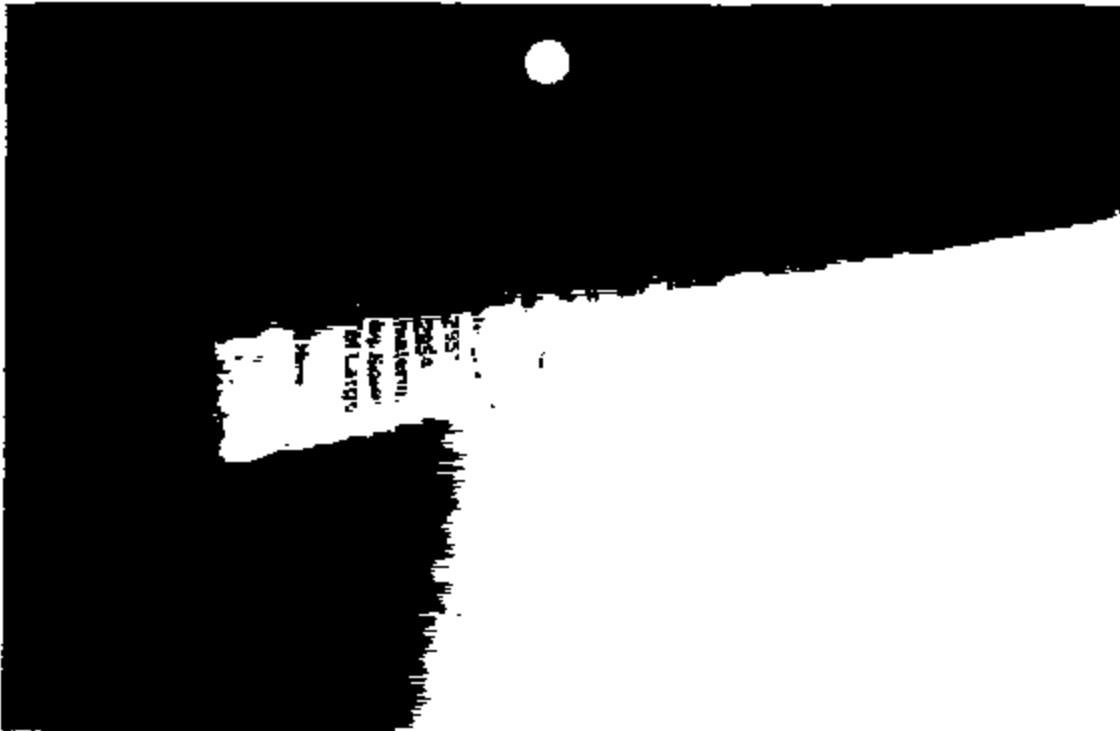
5. Passenger side door lock not violated. Facing east



0122 14:56

6. Driver's side door lock not violated. Facing west

PERA-076 C 0893



7. VIN sticker from inside drivers side door.



8. Interior view from driver's side of truck. Facing southwest

PE04-07B C 0000



9. Same area from passenger side. Facing southeast



10. Driver's side damage with door open. Facing west

PEB4-079 C 0981



11. More contents in back seat area. Facing east



12. Engine compartment from driver's side. Facing west



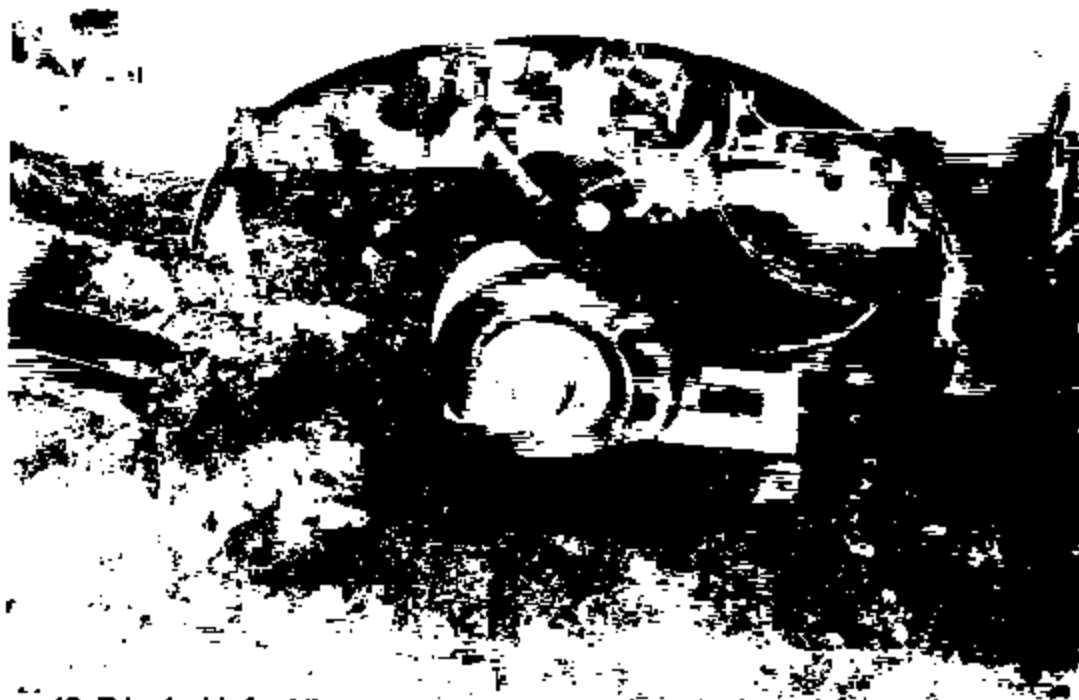
13. Engine compartment from front of risk. Note damage to driver's side. Facing north



14. Same area from passenger side of risk. Facing east

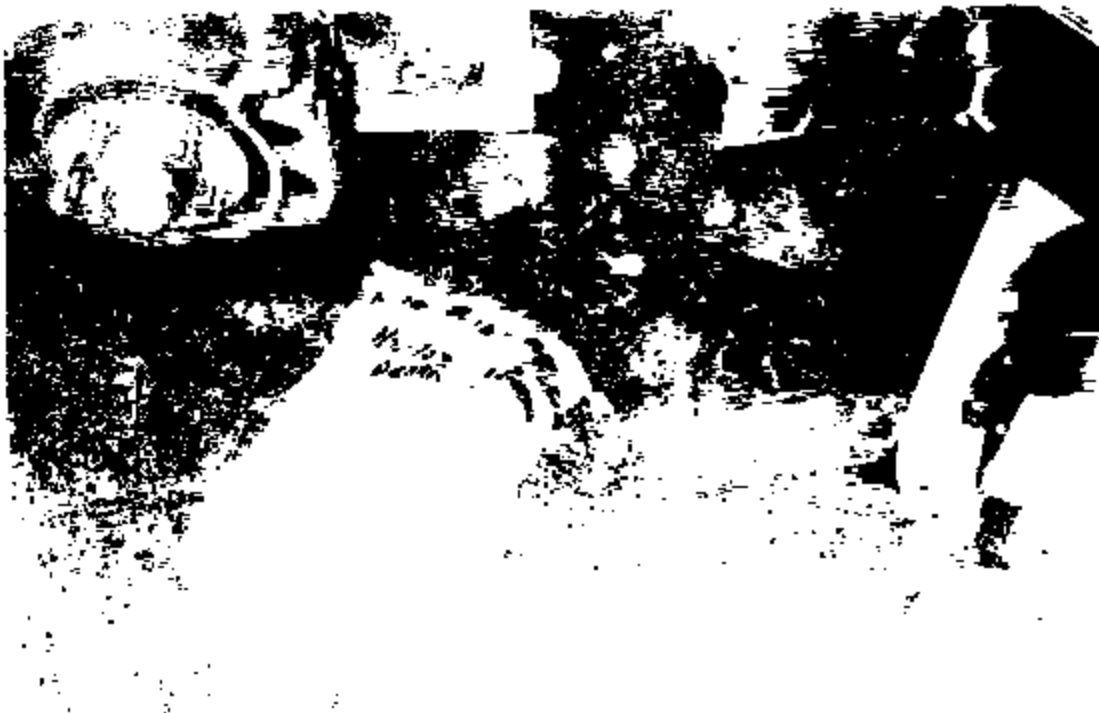


15. Our area of origin encompassing the brains system. Facing northwest

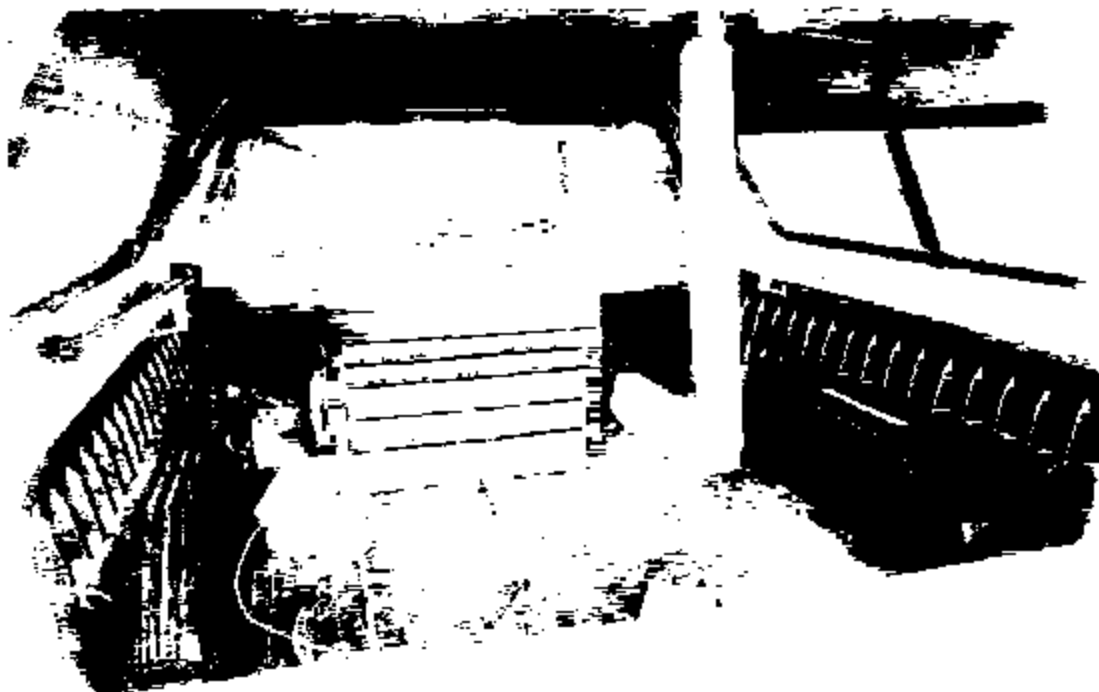


16. Driver's side front tire removed and drop down debris searched. Facing west

10000 C 010-010
10000 C 0004



17. Drop down evidence secured. Facing west



18. Tool box and other components visible in bed. Facing south



19. Marine style battery in rear bed area. Facing south



20. Damage to single family residence. Facing southeast

PEBA-878 C 8906

Rep: K. Iley

727-55 3287

p.1

[Redacted]
Large, El
Home
Fac

Fax

To:	Todd Alderman	From:	[Redacted]
Fax:	727-736-4814	Pages:	3
Phone:	727-736-9483	Date:	April 4, 2003
Re:	Quake 10-0653 Contents of F150 Date of Loss: 1/22/03	CC:	

Todd,

As per my conversation with Mike Shaw, earlier this week, I was instructed to provide supporting documentation for items in the F150. I explained that it would not be possible to provide receipts for everything in the truck at the time of the fire, such as the maps, umbrellas, CDs, etc. He has in his possession, or should have for the subrogation claim against Ford, a detailed pictorial report by the independent investigator from Liberty Mutual. If any of the items could be identified, he has the proof.

He also stated that he would be able to forward reimbursement within 48 hours of receiving these from you. Please forward this as soon as possible.

Sincerely,

[Redacted Signature]

CONFIDENTIALITY NOTE: The following information is intended solely for the use of the individual or entity to which it is addressed and may contain information that is privileged, confidential, or otherwise exempt from disclosure under applicable law. If the sender of this message is not the intended recipient or the recipient or agent responsible for obtaining the message is the intended recipient, you are hereby notified that any dissemination, distribution, or copying of this communication is strictly prohibited. If you have received this communication in error, please immediately notify me by telephone and return the original message to me at the above address via the U.S. Postal Service. Thank you.



PO BOX 10000
1001 LAMB ST (77000)
COLUMBIA, SC 29301

803-708-2000
TOLL FREE 877-468-6129
FAX 877-468-6151

May 5, 2003

Ford Motor Company Attn: Shawn Norton
Suite 300
3 Parklane Blvd.
Dearborn MI 48126

RE: Insured [REDACTED]
Policy No. [REDACTED]
Claim No. : 0653
Date of Loss : 1-22-03

Dear Mr. Norton:

Please be advised that I am handling the above referenced claim on behalf of Qualsure. A brief review of the facts are as follows:

On January 22, 2003, our insured, [REDACTED] was notified by one of his neighbors that his 2000 Ford F150 truck was on fire. [REDACTED] then contacted 911 and the fire department came out and extinguished the fire but not before the flames had damaged [REDACTED] house and damaged the contents of the truck.

As a result of the fire, [REDACTED] presented a claim under his homeowners policy. The damage was appraised and determined to be in the amount of \$4,777.33. A check was issued to our insured in the amount of \$3,777.33. The Insured has a \$1,000.00 deductible. A supplemental claim was presented for the insured's contents in the pickup truck that were destroyed by the fire. The supplemental claim was determined to \$918.30.

I have been informed by Liberty Mutual Insurance Company that they insured the F150 pickup truck. The subrogation adjuster

PER4-878 C 0908

from Liberty Mutual indicated that she had sent her documentation to your attention and had received a response.

Please be advised that Qualsure Insurance Company is seeking reimbursement of their damages in the amount of \$5,695.63.. Please make your check payable to I.N.S. and mail to P.O. Box 100111 Columbia SC 29201.

If you need to contact me, I can be reached at 1-800-525-8835 extension 2557.

Sincerely,

Joe P. Barnett, Jr.
Subrogation Claims Representative

CC:

[REDACTED]
Largo Fl. [REDACTED]

Photo Sheet

Coverage BLDG

ISAC # 7-13369

Policy #

Ins Claim #

Insured



Photo -1

Risk

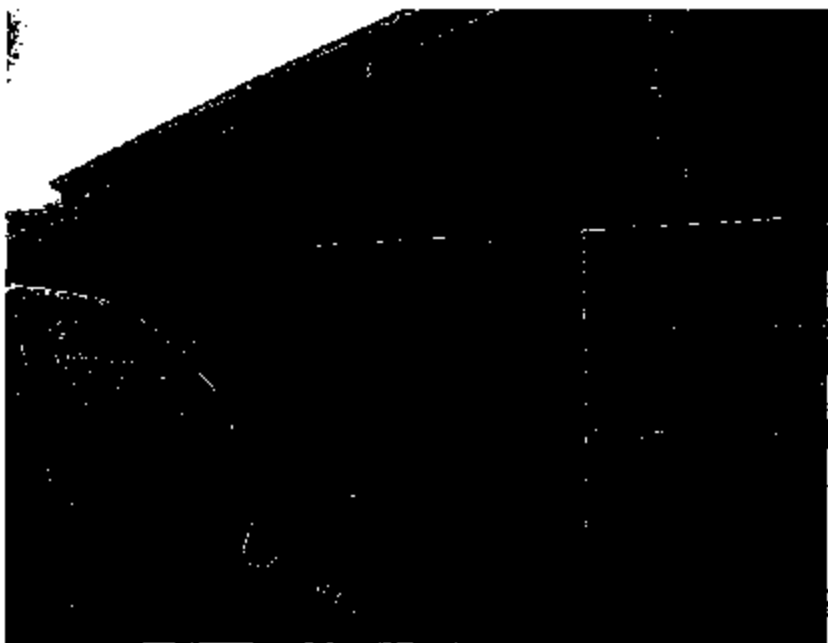


Photo -2

Overview front of garage

Photo Sheet

Insured [REDACTED]

Coverage BLDG

ISAC # 7-13360

Policy # [REDACTED]

Ins Claim # [REDACTED]



Photo -3

Fire damaged pickup truck

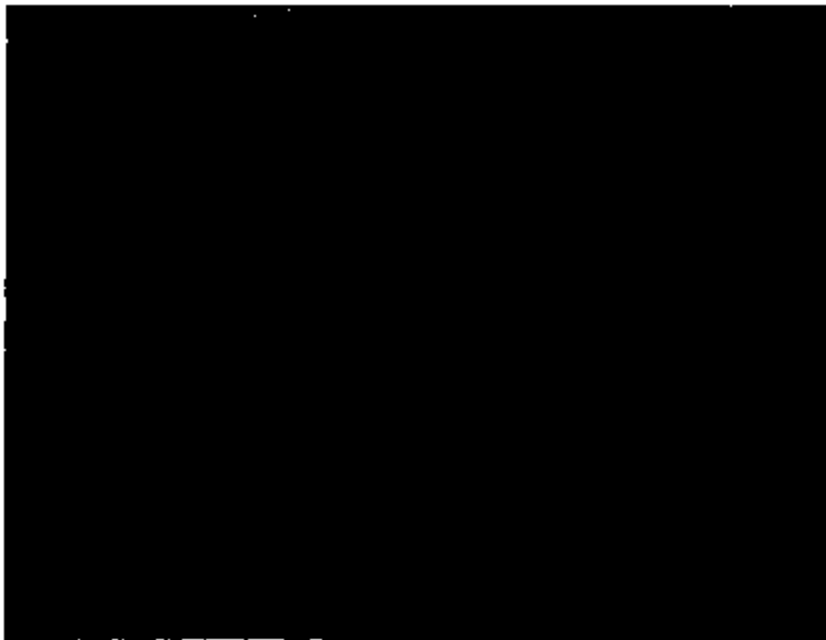


Photo -4

Fire damage to garage door

Photo Sheet

Insured [REDACTED]

Coverage BLDG

ISAC# 7-13360

Policy # [REDACTED]

Est Claim # [REDACTED]



Photo -5

Fire damaged portion of vinyl soffit

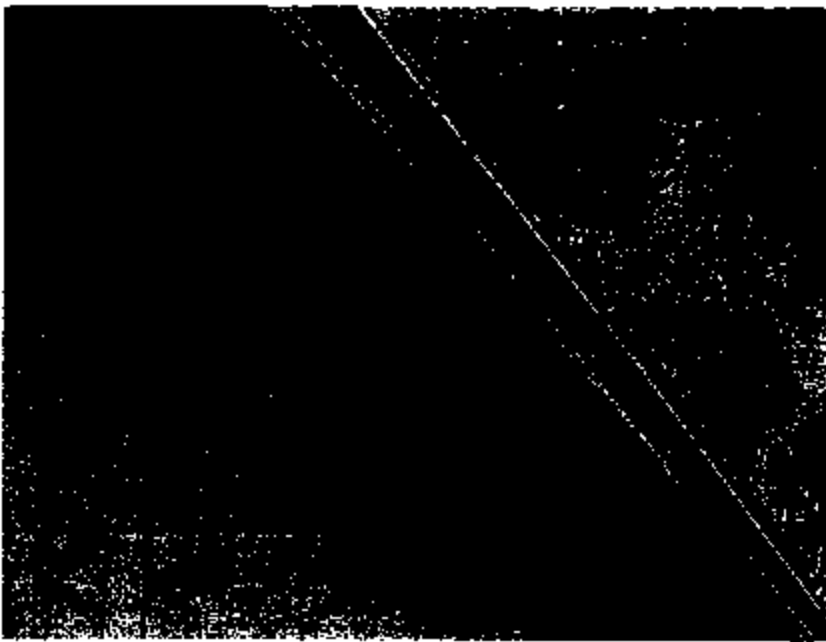


Photo -6

Fire damaged portion of vinyl soffit

Photo Sheet

Coverage BLDG

ISAC #

7-13360

Policy #

Ins Claim #

Insured



Photo -7

Damaged section of vinyl soffit

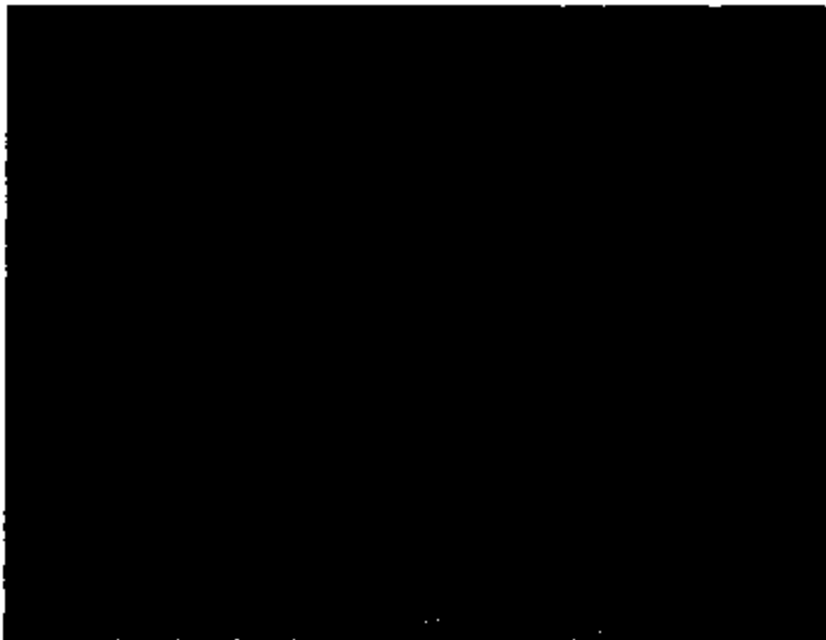


Photo -8

Fire damage to stucco above garage door

Insurance Servicing & Adjusting Company

PO Box 13324

Tallahassee, FL 32317-3324

Phone #(850) 893-1785 Fax # (850) 668-2979

First Report

February 5, 2003

Insurance Network Services

Attn: Raymond Brown

PO Box 100111

Columbia, SC 29202

Re: Insured: [REDACTED]
Claim Number: [REDACTED]
Policy Number: [REDACTED]
ISAC File #: 7-13360
Date of Loss: 1/22/2003

Enclosures:

First Report

8 Color Photographs

Assignment: This loss was assigned to Insurance Servicing & Adjusting Company on 1/22/2003. This writer contacted the insured on 1/22/2003 to discuss the scope of damages and schedule an inspection. Arrangements were made to meet at the loss site on 01/24/2003 at 12:00 PM and review the damages.

Risk: The risk is located at [REDACTED] Largo, FL [REDACTED]. The risk is a single family dwelling in good overall condition. This structure was built in 1975 and is a principal residence. It has 1 floor(s), 8 room(s), and 2 bathroom(s).

The structure has stucco siding with a shingle roof. The roof is in very good condition. It was last replaced in 1995.

The main structure has 1,600 square feet valued at \$85.00 per square foot. The replacement cost value (RCV) is \$136,000.00 and this complies with the co-insurance clause.

Cause & Origin: The insured showed me damages to the home as the result of a recent fire. The insured explained that while sleeping, a neighbor called at 4:30 AM to tell the insured that their Ford F-150 truck was on fire and another neighbor called the fire department. The fire department extinguished the fire but the fire had damaged the front of the garage door, the elevation stucco, the vinyl soffit above the garage door, and the intense heat had caused the concrete driveway slab to crack and pit. The insured reported the fire to their auto policy, who sent out an investigator. The investigator found the cause of the fire to be a defective part on the truck's cruise control. He states that the break switch that disengages the cruise control did not cut off which, in turn, caused a short and started the brake fluid on fire. He also stated that this

Page 2

Insured: [REDACTED]

has been a common problem with this part. I am currently completing my damage estimate and the insured is considering contractors.

Subrogation: The auto policy is through Liberty Mutual. The adjuster's name is Kevin Danchik, telephone number 800-637-0757, ext. 360. The auto claim number is [REDACTED]. Mr. Danchik has the report from the investigator and will be able to help with possible subrogation against the manufacturer of the cruise control part.

Sincerely,

INSURANCE SERVICING & ADJUSTING CO.

Todd Alderman
Adjuster

Photo Sheet

Insured

Coverage BLDG:

ISAC #

7-13360

Policy #

Ins Claim #



Photo -1

Risk

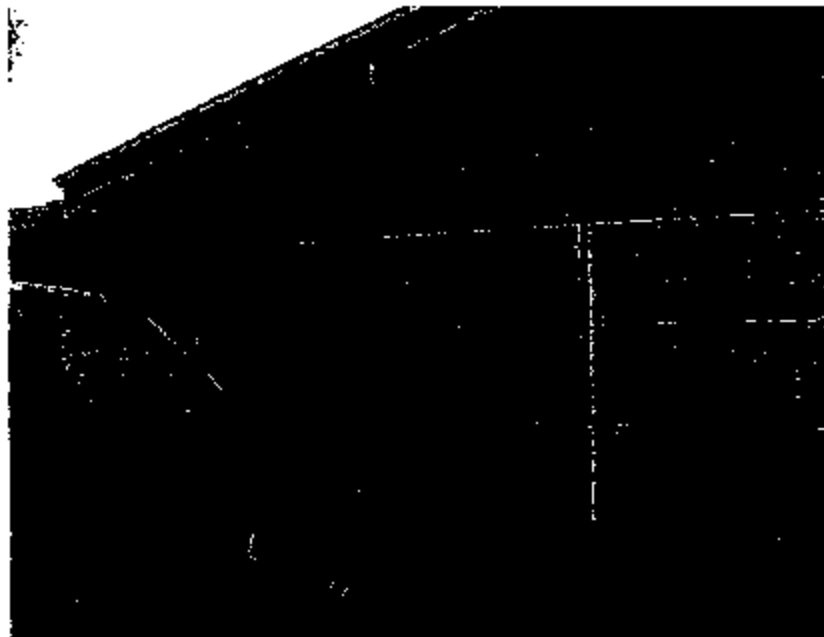


Photo -2

Overview front of garage

Photo Sheet

Coverage BLDG

ISAC # 7-13360

Policy #

Ins Claim #

Insured



Photo -3

Fire damaged pickup truck



Photo -4

Fire damage to garage door

Photo Sheet

Insured [REDACTED]

Coverage BLDG:

ISAC # 7-13360

Policy # [REDACTED]

Ins Claim # [REDACTED]



Photo -5

Fire damaged portion of vinyl soffit

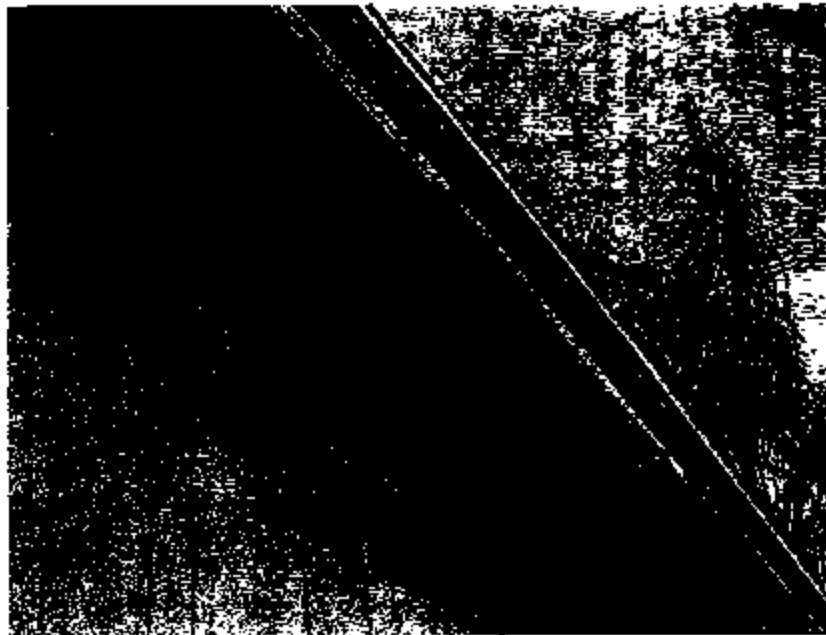


Photo -6

Fire damaged portion of vinyl soffit

Photo Sheet

Coverage BLIN:

ISAC # 7-13368
Policy # QSB 4024088
Ins Claim # RI 0953

Insured [REDACTED]



Photo -7

Damaged section of vinyl soffit

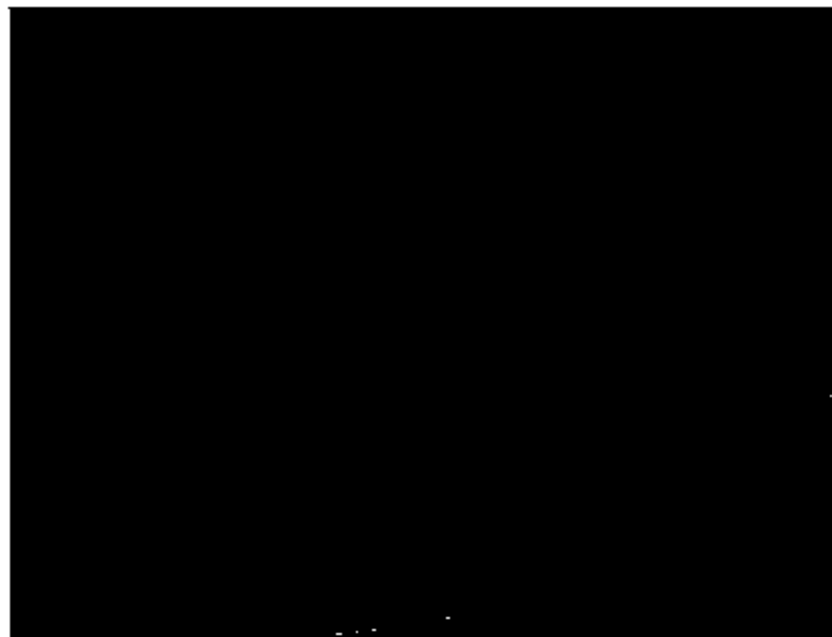
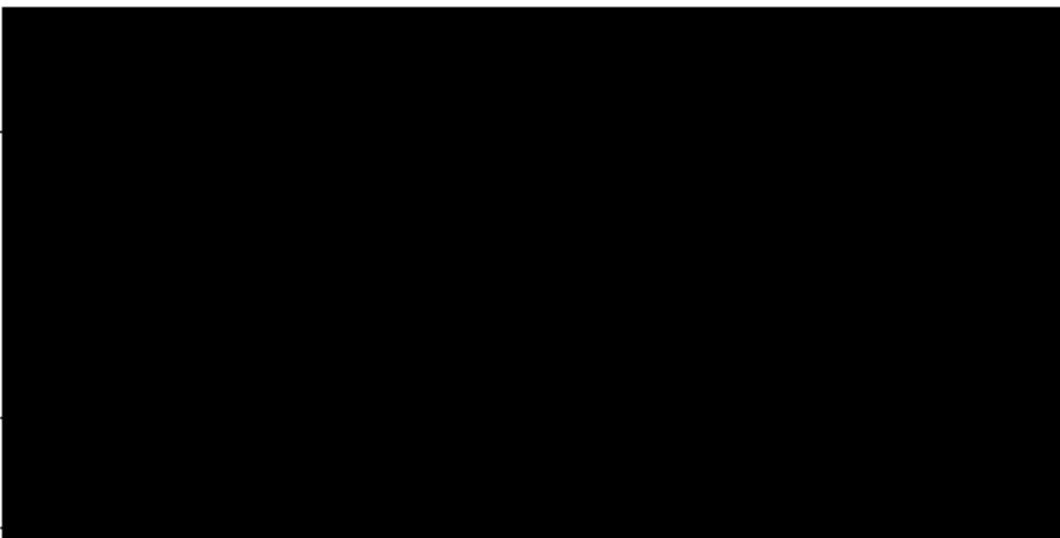


Photo -8

Fire damage to soffit above garage door



RECEIVED SEP 14 2004



FARMERS

FILE

National Document Center
P.O. Box 268992
Oklahoma City, OK 73126-8992
claimdocument@farmersinsurance.com
Fax : 877-217-1389

09/03/2004

PRD
493408

OK 9/04

Ford Motor Company Via Fax No. 313-845-4089
Attn: Shwan Norton
Parklane Towers West, Ste 300
Three Parklane Blvd
Dearborn, MI 48126-2568

Re: Our Insured: [REDACTED]
Loss Date: 11/14/2003
Claim Number: [REDACTED]
Total Amount Owed: \$6,000.00

Dear Ms. Norton:

Enclosed herewith is the executed Property Damage Release. I have mailed the original to your attention.

Please reference our claim number on the settlement check and mail to the address referenced above.

Sincerely,
Mid-Century Insurance Company of Texas

Scott Sheffield

Scott Sheffield
Subrogation Representative
512-238-5739

cc: Bill Snapp - Via Fax No. 281-493-0324

DOWNS & ASSOCIATES

WILLIAM J. DOWNS*
WILLIAM A. SHAPP

*Employers of Choice Legal Services Department
Farmers Insurance Group of Companies
Not a Partnership
ASHFORD CROSSING BUILDING I
1880 S. DAIRY ASHFORD, SUITE 107
HOUSTON, TEXAS 77077
Telephone: 281.493.5200
Facsimile: 281.493.0324

KATHLEEN M. STEVENSON
OFFICE ADMINISTRATOR

SANAY EDISON
PARALEGAL

*BOARD CERTIFIED
PERSONAL INJURY TRIAL LAW
TOWN BOARD OF LEGAL SPECIALIZATION

August 4, 2004

Shawn L. Norton
Ford Motor Company
3 Parklane Blvd.
Parklane Towers West, Suite 300
Dearborn, Michigan 48126-2568

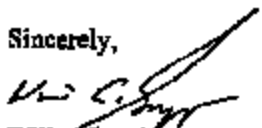
Re: Mid Century Insurance Insured: Patty Perry
Claim Number: [REDACTED]
Date of Loss: 11/14/03
Damages: \$16,391.50 (salvage pending)

Dear Ms. Norton:

Please be advised that this office has been retained to represent Mid Century Insurance Company of Texas to pursue its subrogation claim for property damage in the amount of \$16,391.50 (salvage pending). As you recall, the Perry F-150 caught fire after being driven while parked in the driveway. The fire originated in the driver side of the engine compartment was caused by a defective brake deactivation pressure switch. The Cause and Origin report concludes that the brake deactivation pressure switch shorted out and cause the fire that consumed the vehicle. My review of the file revealed that your last offer to settle this claim was \$4,500.00, and that Mid Century representative Scott Sheffield had agreed to settle for 75% (\$12,300.00), which accords a generous 25% reduction for salvage. I see nothing in the file to justify your low \$4,500.00 offer. I will stand by the settlement demand of \$12,300.00 made by Mr. Sheffield as he agreed to settle for this amount. At trial, I will seek full damages which will amount to more than \$12,300.00 as the salvage on burned vehicles is quite low. Accordingly, please make your check payable to "Mid Century Insurance Company of Texas" in the amount of \$12,300.00 and forward it to the undersigned at the address in the letterhead above.

Please forward the settlement check and/or contact the undersigned within ten (10) days of your receipt of this letter to discuss this matter. A non-judicial resolution is more economical for all parties concerned.

Sincerely,


William A. Shapp
Attorney at Law

PE84-078 C 0822

RECEIVED MAR 29 2004



Office of the General Counsel

PRIVILEGED & CONFIDENTIAL

Ford Motor Company
Ford Plaza Tower West
Suite 300
Three Parklane Boulevard
Dearborn, Michigan 48125-2588

February 26, 2004

Farmers Insurance
PO BOX 258992
Oklahoma City, OK 73126-8992
ATTENTION: JENNY NELSON

RE: Claimant: [REDACTED]
Your Claim #: [REDACTED]
DOL: [REDACTED]

Dear Ms. Nelson:

We acknowledge your recently submitted subrogation claim. In order to assist us in evaluating your claim, we request that you provide us with the following information: (Please note that the information requested is in regard to the Ford manufactured vehicle.)

- 1. Attach your insured's statement with a complete description of the incident, including events that occurred prior to and subsequent to the loss.
- 2. A copy of the police and/or fire report.
- 3. Original color photographs of the vehicle's collision/ fire damage & the alleged defective parts, from several different angles.
- 4. Original color photographs of the inside of the vehicle showing the steering wheel, dash and roof areas.
- 5. Original color photographs of the accident / fire scene from several different angles.
- 6. Attach a copy of your expert's report and the expert's original photographs.
- 7. Attach the repair estimate, repair order, or your total loss worksheet for the vehicle's damage and any losses associated with this incident, and copies of draft payments.
- 8. Attach the complete service history for the subject vehicle, including any tune-ups or oil changes.

Please answer the following in the space provided. If you need additional space, please use the back of the form.

- 9. What was the city and state of occurrence:
Irving TX
- 10. The 17 digit vehicle identification number:
1FTRX07W9YK [REDACTED]
- 11. What was the mileage at time of occurrence: 44,999 45,000

PE04-078 C 0923

Insurance Auto Actions - Dallas / Ft. Worth

4226 E. Main St.

Grand Prairie, TX 75050

972-642-4445

Stk# 344804

-2-

12. What is the alleged defect: electrical short in wiring of the brake deactivator
13. Has the alleged defective part been repaired or replaced? NA No pressure switch, in
14. What is the current location of the vehicle? the cruise control wiring
15. List all after market additions or modifications that were made to the vehicle:

None

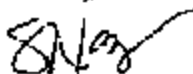
16. Was the engine running? (circle one) Yes or No
17. Were the keys in the ignition? (circle one) Yes or No
18. Was this vehicle purchased new or used: Slightly used (Test Drive)
If purchased used, provide the date of purchase, mileage at the time of purchase, and from whom the vehicle was purchased: Purchased @ Westway Ford
Irving, TX

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 file. Please note that your vehicle will not be inspected until all the above information has been submitted and a determination has been made as to whether 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 litigation ensue 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 part you claim to be defective 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 claimed to be defective are maintained and preserved for trial.

Sincerely,



Shawn L. Norton
Claims Analyst /
Litigation Assistant

















FARMERS

National Document Center
P.O. Box 268922
Oklahoma City, OK 73121-8922
claims.document@farmersinsurance.com
Fax: 877-217-1184

02/07/2004

Ford Motor Company
Attn: Md-3ne-B/ Customer Affairs
P.O. Box 6248 Md-3ne-B
Dearborn, MI 48126

Re: Our Insured: [Redacted]
Our Claim #: [Redacted]
Date of Loss: 11/14/2003
Your Insured: Ford Motor Company
Your Claim #: NEW CLAIM
Total Amount Owed: \$16,391.50(Salvage Pending)

FORD MOTOR COMPANY
RECEIVED
CLAIMS UNIT
FEB 19 2004
OFFICE OF THE
GENERAL COUNSEL

Dear Md-3ne-B/ Customer Affairs:

Our investigation has established that the above loss was caused by the negligence of your insured. Our insured's vehicle was rendered a total loss. When sold, we will forward support for disposition of salvage.

Be aware that no partial payment to Farmers Insurance that is less than the full amount claimed herein will be considered in any way an acceptance of benefits, a novation or an accord and satisfaction of this claim without the express written release of our claim executed by an individual who identifies himself/herself as a member of our subrogation department. Therefore, our legal rights to enforce collection on the remaining amount of the claim shall not be waived or estopped due to a partial payment by you or someone acting on your behalf.

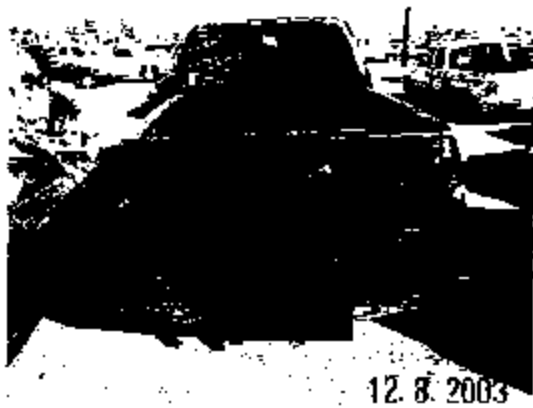
Sincerely,
Mid-Century Insurance Company of Texas

Jenny Nelson
Subrogation Representative
512-238-5752
jeanifer.nelson@farmersinsurance.com

FLOS
- 11/14/03
- \$16,391.50
- CC F-150
- VIN
- TRUNK LID
- 28,000 (10)

PEBA-07B C 0032





PE04-078 C 0934

AIC-Fire

Advanced Investigative Concepts Fire and Explosion Scene Analysis

Fire Investigation Report

Vehicle Fire

File Number: AIC-1681203-FAR

Prepared For:

Farmers Insurance Company
Claim Number [REDACTED]

Insured:

[REDACTED]

Loss Description:

2000 Ford F150 Pickup
VIN: 1FTRX07W9YK [REDACTED]

Attention:

Mr. Stephen Pitney
APD Claims Representative
Farmers Insurance Company
2505 N. Hwy 360, suite 500
Grand Prairie, Texas 75050

December 14, 2003

David Mark Howell, C.F.I.C.F.E.I.
AIC Director / Senior Fire Consultant

Advanced Investigative Concepts
One Fox Hollow Run
Dallas, Texas 75208

Telephone/Fax: (940) 331-1701
(940) 215-1955 PIN 505
E-mail: DMarkHowell@mscscope.net

PE84-878 C 8935

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I. Introduction pg 3

II. Origin and Cause pg 4

III. Fire Analysis..... pg 5

 A. Vehicle Analysis

 B. Conclusion

IV. Overview pg 8

V. Attachments pg 9

 A. Photographs

 1. Photography Log

 2. Photograph

 B. Fire Consultants' Curricula Vitae

 C. Fire Analysis & Photographs on CD (inside back cover)

Section I
Introduction

Mr. Stephen Pitney, Claims Representative, representing Farmers Insurance Company, retained Advanced Investigative Concepts (AIC-Fire) on December 4, 2003 to determine the origin and cause of a vehicle fire loss that occurred on November 14, 2003.

The location of the 2000 Ford F150 truck, when examined, was the Insurance Auto Auction facility in Grand Prairie, Texas.

AIC-Fire Senior Fire Consultants David Mark Howell, C.F.I./C.F.E.I. and William R. Young, C.F.I., conducted the vehicle examination on December 4, 2003.

Opinions and conclusions contained in this report are based on information available at the time of the investigation. In the future, if any other information, which could in any way impact or affect the conclusion contained herein becomes available; we will revise and amend our determination as deemed appropriate.

This report was prepared for the exclusive use of Farmers Insurance Company and is not intended for any other purpose.

Section II
Origin and Cause

The fire originated under the hood, near the master brake cylinder located near the firewall on the driver's side, in the engine compartment. The fire was the result of an electrical short in and around the wiring, of the brake deactivation pressure switch, in the cruise control wiring.

Section III

Fire Analysis

On December 4, 2003, this investigator examined the fire-damaged vehicle of Mr. [REDACTED] the Insured. The 2000 Ford F150 truck was located at the Insurance Auto Auction facility in Grand Prairie, Texas when inspected. The vehicle was damaged by fire on Friday, November 14, 2003.

Vehicle Analysis:

Examination, of the vehicle, was begun on the exterior (front) and continued clockwise systematically. The vehicle was examined, on the interior, from the least burned areas to the point of origin. 35mm photography was used to document the damaged vehicle.

The headlight assembly and other plastic components that were located on the front, of the F150 Ford Pickup, sustained heavy damage. The plastic components of the grill were completely consumed and the headlights were partially consumed. The bumper, of the vehicle, suffered heat damage in the middle, from the top downward, as heat radiated from the engine compartment.

There was no license plate attached to the front of the vehicle. The aluminum hood was consumed on the driver's side of the vehicle. The burn pattern, on the hood, was consistent with the fire having originated inside the engine compartment. Oxidation was noted to the remaining portion of the hood. The windshield was breached on the driver's side, also as a result of heat and flame radiating from the engine compartment. The top of the vehicle sustained minor smoke and soot damage (Photograph 1).

The passenger's side, of the vehicle, was not damaged in the fire and the windows were not breached. The tires and wheels, on the passenger's side, were on the vehicle and were identical. However, the rear tire was flat (Photograph 2).

The rear, of the vehicle, was not damaged in the fire. Texas license plate [REDACTED] was attached to the rear bumper. The rear window had an accumulation of smoke and soot, adhered to its interior surface, but it was not breached by the fire (Photograph 3). The bed of the vehicle was not damaged by the fire (Photograph 4).

The driver's side, of the vehicle, did sustain heavy oxidation on the front fender, as a result of the extreme heat that radiated from the engine compartment. The front driver's side door had an accumulation of soot, but the metal surfaces were not oxidized. The rear fender and extended cab area were not damaged by the fire.

The window glass, on the driver's side, had a light accumulation of soot, but had not been breached. Both the tires and wheels, on the driver's side, were in place and matched those found on the passenger's side. The front driver's side tire was flat, most likely the result of the extreme heat that radiated from the engine compartment (Photograph 5).

The interior, of the vehicle, was examined next. The dash area, adjacent to the driver's side windshield, was the only area to suffer heat damage. The remainder, of the interior, was covered by a layer of smoke and soot, but did not sustain damage from direct fire impingement. Heat and smoke damage, noted inside the passenger compartment, was the result of the heat that had vented from the engine compartment. There was no damage to any of the electrical components located inside the interior passenger compartment of the vehicle (Photographs 6 and 7).

The engine compartment was the last area to be examined and was determined to be the area of origin (Photograph 8). The battery was examined and ruled out as being an ignition source of the fire. The most intense burning, inside the engine compartment, occurred around the firewall on the driver's side of the vehicle (Photograph 9).

A close inspection, of the driver's side firewall, indicated the point of origin, of the fire, was around the master brake cylinder. The power distribution panel located on the fender well, on the driver's side, was also heavily damaged by the fire. However, the damage, to the power distribution center, was noted to be the most intense near the master brake cylinder side (Photograph 10). If the fire had originated in the power distribution center, the burned remains would be flat and not, as found, slopping upward and away from the master brake cylinder.

The combustible brake pedal deactivation switch, on top of the master cylinder, was completely consumed. The brake fluid reservoir and vacuum hoses, attached to the master brake cylinder, were also consumed. Burn patterns, in the engine compartment, indicated the fire originated at the master brake cylinder and then burned outward to the engine (Photograph 11). The metal cap of the cruise control deactivation switch was still attached to the top of the master cylinder (Photograph 12).

There are currently several documented cases of fires occurring in and around the deactivation switch of the cruise control in the 2000 Ford 150 Pickup. Ford Motor Company is aware of this situation and, if notified, will send a representative to investigate this fire. There is not a recall on the cruise control switches, at this time, however, it is my understanding that any incidents, involving the cruise control switch, should be documented by Ford for possible future recall.

Conclusion:

In conclusion, based on the vehicle fire examination, this investigator has determined the fire originated around the brake master cylinder. The cause of the fire was a fault in the wiring of the cruise control brake deactivation switch.

Section IV

Overview

1. The fire-damaged vehicle was analyzed and photographed.
2. Tony Perryman, an engineer with Mark Goodson Engineering, Inc. was consulted.
3. The pertinent data was compiled and evaluated. This fire report was written after all available information was received and a determination of the origin and cause of the fire was made.

Section V
Attachments

Section V
Attachment A
Photographs

Photography Log

Photograph 1: Front of the F150 Ford Pickup

Photograph 2: Passenger's side of the vehicle

Photograph 3: Rear of the vehicle

Photograph 4: Bed of the vehicle

Photograph 5: Driver's side of the vehicle

Photograph 6: Interior of the vehicle

Photograph 7: Close up of the interior (dash)

Photograph 8: Fire originated in the engine compartment

Photograph 9: Close up of the engine compartment

Photograph 10: Close up of the brake cylinder and electrical distribution panel

Photograph 11: Close up of the brake cylinder and left bank of the engine

Photograph 12: Close up of the brake cylinder and cruise control switch

Section V

Attachment B

Fire Consultants' Curricula Vitae

**WILLIAM R. YOUNG
AIC-Fire Senior Fire Consultant
Curriculum Vitae & Training**

PROFESSIONAL EXPERIENCE:

Senior Fire Consultant/Investigator Advanced Investigative Concepts	2002-Present
Fire Investigator Clarence M. Kelley and Associates, Inc.	2000-2002
Fire Investigator Fire Inspector Dallas Fire Department	1985-2000 1969-1985

ADDITIONAL TRAINING, CERTIFICATIONS, AND MEMBERSHIPS.

1985, North Central Texas Council of Governments Regional Police Academy;
Basic Course in Applied Police Science, Police Academy

1985, Texas Commission on Law Enforcement Officer Standards and Education
Peace Officer

1986, Texas Fire and Arson Seminar, Austin

1986, Basic Fire and Arson, Dallas County Fire Academy

1986, Advanced Investigations, Dallas Police Academy

1987, Certified Fire and Arson Investigator, Texas Commission on Fire
Protection

1989, Kinesic Interview Technique, Level I and II, Criminal Justice Center, Sam
Houston University

1990, Arson Crime Scene Investigation, Dallas Police Academy

1990, Investigative Photography Course, Dallas Police Academy

1992, Criminal Profiling, Dallas Police Academy

1992, Scientific Fire Scene Examination, Irving

1992, Fire and Explosion Investigation, Irving

1992, Police Training, ASP Baton, Dallas Police Academy
1993, Child Laws, Abuse, Dallas Police Academy
1994, Texas Commission on Law Enforcement Officer Standards and Education,
Advanced Peace Officer
1994, Investigations, North Central Police Academy, Arlington
1996, Investigative Hypnotist
1997, Advanced Concepts in Fire Investigation, Richardson
1998, Family Code, Cedar Valley College, Lancaster
1999, Bombs & Explosives Recognition Regional Police Academy
1999, Texas State Training Institute, Automobile Electric System, Waco
2000, Hands on Electrical, San Antonio
2000, Upgrading and Repairing Computers, Texas State Training Institute, Waco
2002 to present, International Association of Arson Investigators, Member
2002 to present, International Association of Arson Investigators, **Certified Fire Investigator**
2002, Automobile Engines, Texas State Training Institute, Waco
2002, Heating and Air-conditioning, Texas State Training Institute, Waco
2002, Automobile Electronics, Texas State Training Institute, Waco

Note: Bold denotes major schools, certifications, licenses, or appointments

**Mark Howell, Senior Fire Consultant
Curriculum Vitae and Training**

David "Mark" Howell is Director and Senior Fire Consultant of Advanced Investigative Concepts, Inc.; a Texas licensed private investigation company specializing in fire origin and cause investigations. Mark has over twenty-eight years experience in the fire service and has served as a Firefighter/Paramedic and the Fire/Arson Investigator for the Carrollton, Texas Fire Department. In 2000, after serving eight-years as the Fire & Arson Investigator for the City of Carrollton, Texas, he was appointed Special Deputy United States Marshal and assigned to the United States Treasury, Bureau of Alcohol, Tobacco and Firearms, Dallas Group II Bomb and Arson Task Force. Mark retired in 2002 from the municipal fire service and the ATF task force.

Mark holds both the Certified Fire Investigator (CFI) certificate from the International Association of Arson Investigators and the Certified Fire and Explosives Investigator (CFEI) certificate from the National Association of Fire Investigators. With Carrollton, he was a State of Texas certified Advanced Firefighter, Advanced Arson Investigator, Intermediate Instructor, Peace Officer and Fire Inspector. He is Owner/Director of Advanced Concepts in Training, a seminar production company specializing in fire related topics and has coordinated numerous workshops and seminars in North Texas. Mark has investigated over 1000 fires and has testified as an expert witness in state and federal criminal arson related trials. Also, he has given several civil depositions referencing fire investigations and has testified as an expert witness in civil court.

Mark is past-president of the North Texas Fire Investigators' Association (NTFIA) and has served several years as NTFIA Secretary/Treasurer. He is a current Director of A Texas Advisory Council on Arson (ATAC). Besides his affiliation with NTFIA and ATAC, Mark holds memberships in the International Association of Arson Investigators (IAAI) and the Texas Chapter of IAAI, the National Association of Fire Investigators, and until retirement, the North Texas Chapter of International Association of Special Investigative Units, the Texas Police Association and the International Association of Firefighters.

Mark's accolades include being nominated in 1996 by A T F, Dallas Group II supervisors as the National Association of Police Organization's national award of "Top Cop" and he has twice been presented the *Excellence in Service* award and once the *Carrollton Ambassador* award by the City of Carrollton along with numerous commendations.



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