

PE04-078

FORD

1/28/2005

BOOK 4 OF 12

ATTACHMENT F

PART 1 OF 6

2004-08-13 10:00 AM
SEP 1 2004

[Redacted]

Houston, Texas

[Redacted]
cell [Redacted]

Attention: Ford Company

My ford F-150 caught on fire the morning of August 13, 2004. I got home around 6:00 pm August 12, 2004. My kids and I sat in the front yard for around two hours. We went to bed around 10:00 pm. At 1:00 am I heard a hissing sound. I looked out my window on the second floor of my home and I saw flames out side. I immediately called 911 and got my family out of the house. My truck was on fire. It burned to the ground and also the front of my house by the garage was also burned.

I am writing for a demand for compensation on the loss of my truck, time off work, price of rental car and coverage to my home that the insurance company did not pay for and also mental anguish. My home was insured by Farmers and my truck had liability through Insurance Depot.

Thank you

[Redacted]

FORD MOTOR COMPANY
RECEIVED
SEP 14 2004
OFFICE OF THE
GENERAL COUNSEL



FARMERS

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

New
(for [redacted])

Called
8/20/04

08/19/2004

Ford Motor Company
Attn: Shaun Norton, General Counsel
3 Parklane Blvd.
Parklane Towers West,
Suite 300
Dearborn, MI 48126

Re: Our Insured: [redacted]
Loss Date: 08/13/2004
Claim Number: [redacted]
Total Amount Owed: \$14,166.03 +

Home owners
claim

8/13/04

Dear Mr. Norton:

A review of the facts of the loss indicated that our insured is entitled to recover damages from Ford. Therefore, we have the right to make claim for these damages on our insured's behalf. The loss occurred when the 2000 Ford F-150 caught on fire due to malfunction of the cruise control deactivator and the fire spread to our insured's home damaging the home and personal property as well as the truck.

- Houston, TX

This letter is to notify you of our subrogation rights and to advise you that no one has the authority to give you a release for our interest except a representative of this company. If you carried liability insurance to protect you for such losses, we shall present our claim to your company.

If you desire to inspect the loss, please contact Johnny Thornton at Magnifacts as soon as possible to coordinate an inspection. Mr. Thornton can be contacted by phone at (713) 686-3228. The truck has not been moved since the loss and has been protected with plastic, however, it is imperative that you contact Mr. Thornton immediately to schedule an inspection as soon as possible to prevent spoliation of the evidence.

Thank you for your cooperation and do not hesitate to call with any questions.

Sincerely,
Fire Insurance Exchange

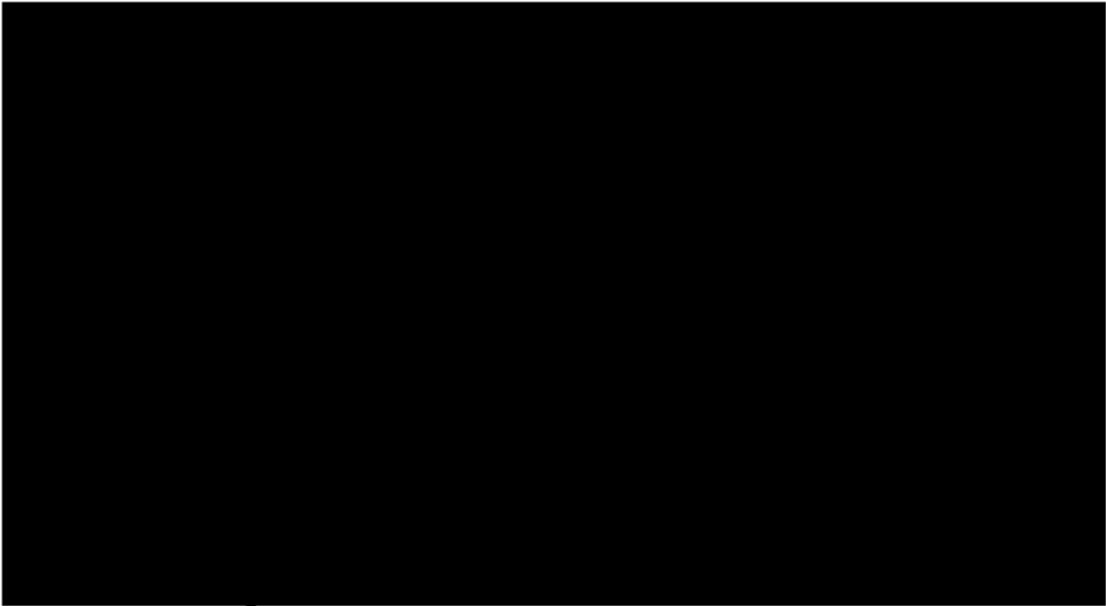
Michael Ray

Michael Ray
Property Subrogation Representative
512-238-5758

Scan
Sheet
available

Vehicle
Ins. Co.

IFTRX17 W2 YK [redacted]



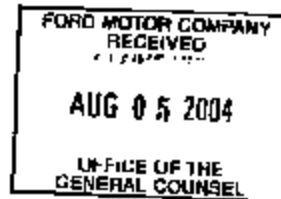


FARMERS

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

07/28/2004

Ford Motor Company
Attn: Shawn Nordin
P O Box 6248 Mtl-3nc-B
Dearborn, MI 48126



Re: Our Insured: [REDACTED]
Our Claim #: 099 SUB 1005105245-1
Date of Loss: 06/29/2004
Your Claim #:
Amount Owed: \$20,435.13

Dear Ms. Nordin:

We have made payment to our insured for damages resulting from this accident. Our investigation has established that the above loss was caused by the negligence of your driver. By virtue of our subrogation rights this letter is to advise you that we expect payment from you for the amount of damages within 14 days of the receipt of this letter.

The vehicle will be available for review for 45 days from receipt of this letter.

Be advised that no partial payment, which 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 stopped due to a partial payment by you.

If you need additional support for our claim or require further information, please call me at 512-238-5742 with your FAX number so that the requested information can be sent to you.

Sincerely,
Farmers Texas County Mutual Insurance Company

Roberta DeVore
Subrogation Representative
roberta.devore@farmersinsurance.com
ATTACHMENT(S)

PER4-078 C 0961



The ProNet Group, Inc.

REPORT OF FINDINGS

Claim No: [REDACTED]

Date of Loss: 06/29/04

VEHICLE FIRE EVALUATION

INSURED: [REDACTED]

2001 FORD F150 TRUCK

Prepared for:

**FARMERS INSURANCE GROUP
480 NORTH SAM HOUSTON PARKWAY
SUITE 320
HOUSTON, TEXAS 77060**

Ron C. Boutwell, ASE
Consultant

Randy Callison, ASE, CFEI, LVFI
Project Manager

August 24, 2004

ProNet File No. 7465

PE04-078 C 0852

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PERA-078 C 0963

4. Information and observations as noted in this report.

This report is based upon information available to us at this time, and is not necessarily final. Should additional information be presented or discovered, we reserve the right to review and, if necessary, revise this report and our conclusions in light of that information.

III. CONCLUSION

Based on our findings and observations as noted in this report, it is our opinion the 2001 Ford F150 truck fire originated in the engine compartment, was accidental in nature, and caused by electrical overheating at the cruise control deactivation switch.

V. DISCUSSION

INTERVIEW

On August 10, 2004, an interview was conducted with [REDACTED] and the following information was obtained:

1. The vehicle had been running perfectly. He had no recent repairs done and no warning lights had been appearing.
2. He had arrived home from Kernah and parked the vehicle between 5:00-6:00 p.m. The following morning between 2:30 - 2:45 a.m., he awoke and was getting dressed for work when he noticed a smell coming from the front of the house.

3. There had been a house in his neighborhood intentionally set on fire the week before, so he woke his family and they went out the back door to the neighbor's. By the time he got the family out the back door, a neighbor was knocking on the front door to tell him that his truck was on fire.

4. When he saw the truck, the front of the vehicle was engulfed in flame.

5. Two neighbors extinguished the fire with a water hose.

VEHICLE DESCRIPTION

The vehicle was identified as a white 2001 Ford F150 quad-cab truck bearing Vehicle Identification No. 1FTRW07W31K [REDACTED] Texas license plate No. [REDACTED] and IAA stock No. 782444.

EXTERIOR INSPECTION

Our inspection of the truck exterior revealed:

1. The left front fender was void of paint with the exception of the rear vertical edge.
2. The left half of the hood was partially consumed.
3. All that remained of the combustible materials on the front face of the truck were the right corner of the front air dam and the partially melted right headlamp assembly.
4. The front face of the left outside mirror was heat damaged.

Therefore, it can be concluded that wires A and B were once connected together and powered an aftermarket stereo component located in the passenger compartment. Neither wire A or B exhibited any evidence of electrical short-circuiting or electrical overheating that would have caused this fire.

3. The fuel supply and return hoses were connected to the lines and fuel rails.
4. The evaporator core and the right half of the radiator core were consumed.
5. The fan shroud and the plastic fan blade were consumed.
6. The power steering fluid reservoir was consumed.
7. The front third section of the fiberglass right valve cover had evidence of surface burn, while the majority of the left valve cover exhibited a more intense burn.
8. The air filter and housing located in the left front third section of the compartment was consumed.
9. The brake master reservoir was consumed and the master cylinder showed slight signs of melting.
10. The B+ power supply wire for the power distribution center had parted right of the vacuum brake booster. Closer inspection of the immediate area did not reveal any evidence of electrical arcing; therefore it is highly likely that the wire parted as a result of an alloying effect.

11. The right face front third section of the power distribution center evidenced intense burn adjacent to the brake master cylinder. There was no visible evidence of electrical short-circuiting within the power distribution center.
12. The rear upper edge of the brake EHCU (electro hydraulic control unit) located directly below the front edge of the master cylinder had evidence of intense burn. There was no evidence of electrical short-circuiting or electrical overheating of the EHCU or its electrical wiring.
13. The cruise control servo located directly forward of the power distribution center exhibited intense burn to the electrical connector and the wiring was void of its insulation.
14. The cruise control deactivation switch located on the top face front third section of the brake master cylinder had evidence of intense burn. The electrical wiring to the switch had separated. The cruise control deactivation switch was taken into evidence.

PASSENGER COMPARTMENT

Our inspection of the passenger compartment revealed:

1. A mild burn consistent with a fire that propagated from the engine compartment into the passenger compartment after consuming the firewall (bulkhead) access hole seals adjacent to the vacuum brake booster.

2. The left two-thirds section of the dash pad adjacent to the firewall (bulkhead) was consumed.
3. Aftermarket electrical wiring was observed underneath the dash and appeared to be for an aftermarket stereo component. There was no evidence of electrical short circuiting or electrical over heating of this wiring that would have caused this fire. The aftermarket stereo component appeared to have been located under the center console box, but had been removed prior to our inspection.

RECALLS

We searched the National Highway Traffic Safety Administration (NHTSA) database to identify any preliminary evaluations, engineering analyses, or recalls on 2001 Ford F150 vehicles relating to electrical fires involving cruise control deactivation switches.

A search of their records, as well as technical service bulletins, did not indicate any problems relating to cruise control deactivation switch failures resulting in engine compartment fires within 2001 Ford F150 vehicles at this time.

However, a search of their records did reveal ODI Action No. EA02-025. This ODI is an engineering analysis investigation involving the cruise control deactivation switch failures that result in fires. While the 2001 Ford F150 was not a listed vehicle in this investigation, it should be noted that the switch is virtually identical to the ones used in the vehicle in question.

FIRE REPORT

The fire report obtained from Harris County Fire Marshal's Office on August 23, 2004 stated the following:

August 24, 2004

Page 4

Printed on 08/24/04

On Tuesday, June 29, 2004 at 02:55 hours, investigator K.O. Callaway responded to a Harris County Sheriff Department radio broadcast of two vehicles burning at [REDACTED]. Reportedly, Northwest Fire Dept was en route. Investigator Callaway, assisted by Investigator T.C. Petty, arrived at 03:09 hours and observed a partly burned 2001 Ford Supercrew pick-up truck in the driveway of a residence at [REDACTED]. A 2001 Honda Accord automobile next to the pick-up had radiant heat damage. This fire was most probably caused by an electrical malfunction in the engine area of the pick-up truck.

SUMMARY

In summary, this Ford vehicle fire originated in the left rear quadrant of the engine compartment, specifically in the area of the brake master cylinder, as evidenced by the burn patterns. The only significant electrical component in the area of most intense burn was the cruise control deactivation switch located on the top face of the master cylinder. There was no other evidence that suggests a failure occurred with any other component, OEM or aftermarket, which would have caused this fire.

In regards to cruise control deactivation switch failures, it is known and documented that these switches have failed and subsequently caused fires.

RECOMMENDATIONS

We recommend that the 2001 Ford F150 vehicle be retained, secured and protected regarding any further testing or inspection by other interested parties. We also reserve the right to be present and observe any and all inspections or testing of the Ford vehicle by any other concerned parties.

PUBLIC RELEASE REPORT FOR HARRIS COUNTY
LAW ENFORCEMENT

CASE NO: 0406290234
FIRE MARSHAL
NORTHWEST FD

Type of Offense: FIRE MOBILE ACCIDENTAL

Location: 9818 GOLDEN PRAIRIE LN GRID: 411B

At/Between Date/time Date/time
AT 06/29/04 02:50

Premises Involved: DRIVEWAY Weather Condition: CLOUDY
Cause of Fire : ELECTRICAL DIST Method of Entry:

Complainant Information:

NAME AGE RACE SEX HISP
C01 [REDACTED] [REDACTED] [REDACTED] [REDACTED] [REDACTED]

NAME OF INVESTIGATING OFFICER: KAI LAY, RFP

PROPERTY INVOLVED: NCIC MODEL VALUE/
BRAND TYPE/DESCRIPTION CODE TYPE LOSS

VEHICLE INVOLVED:		STYLE	VCO	LIC	BIS	LET	VALUE/ LOSS
MAKE	MODEL YR						
HOND	ACC 01	2D	BLK/	[REDACTED]	TX	FC	500
(D) DAMAGED							
FORD	150 01	PK	WHT/	[REDACTED]	TX	TK	16000
(D) DAMAGED							

Synopsis of Offense:

ON TUESDAY, JUNE 29, 2004 AT 02:55 HRS, INVESTIGATOR K.O. CALLAWAY RESPONDED TO A HARRIS COUNTY SHERIFF DEPT RADIO BROADCAST OF TWO VEHICLES BURNING AT [REDACTED] LN. REPORTEDLY, NORTHWEST FIRE DEPT WAS ENROUTE. INV CALLAWAY, ASSISTED BY INVESTIGATOR T.C. PETTY, ARRIVED AT 03:09 HRS AND OBSERVED A PARTLY BURNED 2001 FORD SUPERCREW PICKUP TRUCK IN THE DRIVEWAY OF A RESIDENCE AT [REDACTED]. A 2001 HONDA ACCORD AUTOMOBILE NEXT TO THE PICKUP HAD RADIANT HEAT DAMAGE. THIS FIRE WAS MOST PROBABLY CAUSED BY AN ELECTRICAL MALFUNCTION IN THE ENGINE AREA OF THE PICKUP TRUCK.

DETAIL REPORT FOR HARRIS COUNTY
LAW ENFORCEMENT

CASE NO: 0406290234
Date: 07/13/04 Time: 07:10
Page: 1

Type of offense: FIRE MOBILE ACCIDENTAL

Dispatch Location [REDACTED] Ali Grid Beat District Comm
411B NSU 24 AL

Reported Location [REDACTED] Ali Grid Beat District Comm
411B FNW AL AL

At/Between Date/Time Date/Time
AT 06/29/04 02:50

Premises Involved: DRIVEWAY Method of Entry:
Point of Entry Point of Exit:
Inst/Tool Used Weather Condition: CLOUDY
Cause of Fire ELECTRICAL DISR Latent Prints: N Scene Photos: Y

Persons Involved Information

Ty/No Name/Address Rel to Offender AGE RACE SEX HIG
C01 [REDACTED] HOUSTON TX [REDACTED]

Date of Birth: [REDACTED] Social Security No: [REDACTED]
Drivers License: [REDACTED] State: TX
Condition: Taken To: Transported by:
Employment:

Phone: - - ext:

R01 [REDACTED] HOUSTON TX [REDACTED]

Date of Birth: / / Social Security No:
Drivers License: State:
Condition: Taken To: Transported by:
Employment:

Phone: - - ext:

W01 COLE W NORTHWEST VFD
OFFICER IN CHARGE

W M N

Date of Birth: / / Social Security No:
Drivers License: State:
Condition: Taken To: Transported by:
Employment:

Phone: 281-583 8014 ext:

Officers Involved:

P	Name	TDISP	TENRT	TARRO	TCLRD	DIS	CBY
P	CALLAWAY, KEN	02:57	02:57	03:09	03:57	REP	950
B	PETTY, THOMAS	02:57	02:57	03:24	03:57	CBU	950

Status / Disposition	Name	Report Status: APP	Date	UCR Clearance: EXC
	CALLAWAY, KEN		06/29/04	Initial Entry
	CALLAWAY, KEN		07/13/04	Report Approval
	CALLAWAY, KEN		07/13/04	Case Approval

related cases



Property Involved:

Per/No	Item	St	Brand	Type	NIC Number	Serial Number	Value/Loss
--------	------	----	-------	------	------------	---------------	------------

Vehicle Involved:

Per/No	Status	Make	Model	Lit	VCO	LIC	LTS	Value/Loss
--------	--------	------	-------	-----	-----	-----	-----	------------

C01	D	HOND	ACC	2D	BLK/	[REDACTED]	TX	500
((NO TRAFFIC HAZARD/ LEFT AT SCENE))								
VIN/SERIAL NUMBER : 1HGCG32531 [REDACTED]								
ARSON PROPERTY CLASS: N								

C01	D	FORD	150	PICK	WHY	[REDACTED]	TX	15000
((NO TRAFFIC HAZARD/ LEFT AT SCENE))								
VIN/SERIAL NUMBER : 1FTRW07K31 [REDACTED]								
ARSON PROPERTY CLASS: N								

Synopsis of Offense:

ON TUESDAY, JUNE 29, 2004 AT 02:55 HRS, INVESTIGATOR R.O. CALLAWAY RESPONDED TO A HARRIS COUNTY SHERIFF 4-1-1 RADIO BROADCAST OF TWO VEHICLES BURNING AT 9814 GOLDEN PRAIRIE LN. REPORTEDLY, NORTHWEST FIRE DEPT WAS ENROUTE. INV CALLAWAY, ASSISTED BY INVESTIGATOR T.C. PETTY, ARRIVED AT 03:09 HRS AND OBSERVED A PARTLY BURNED 2001 FORD SUPERCREW PICKUP TRUCK IN THE DRIVEWAY OF [REDACTED] GOLDEN PRAIRIE LN. A 2001 HONDA ACCORD AUTOMOBILE NEXT TO THE PICKUP HAD RADIANT HEAT DAMAGE. THIS FIRE WAS MOST PROBABLY CAUSED BY AN ELECTRICAL MALFUNCTION IN THE ENGINE AREA OF THE PICKUP TRUCK.

Suspects Involved:

Narrative:

ENTERED BY:

Date: 07/04/04 Time: 15:25

***** ASSIGNMENT *****

ON TUESDAY, JUNE 29, 2004 AT 02:55 HOURS, I, INVESTIGATOR K.U. CALLAWAY HEARD AND RESPONDED TO A HARRIS COUNTY SHERIFF DEPARTMENT RADIO BROADCAST OF TWO VEHICLES BURNING AT [REDACTED] IN NORTHERN UNINCORPORATED HARRIS COUNTY, TEXAS. AN ARSON FIRE OCCURRED SEVERAL HOUSES AWAY ON THE PREVIOUS DAY. INVESTIGATOR CALLAWAY, ASSISTED BY INVESTIGATOR T.C. PETTY, ARRIVED AT THE LOCATION AT 03:09 HOURS AND MET WITH NORTHWEST FIRE OFFICER WES COLE, HARRIS COUNTY SHERIFF DEPUTY G.L. WILSON, UNIT #190, AND VEHICLE OWNER [REDACTED]. THE CORRECT ADDRESS IS [REDACTED].

***** SCENE *****

[REDACTED] IS A 2-LANE CURBED CONCRETE PUBLIC ROADWAY EXTENDING NORTH/SOUTH.

[REDACTED] IS ON THE EASTERN SIDE OF THE STREET AND CONTAINS A 2-STORY TRADITIONAL STYLE RESIDENCE ON A CONCRETE SLAB FOUNDATION, FACING WEST. THE FRONT YARD IS NOT FENCED. VISIBILITY IS FAIR DUE TO NIGHTTIME DARKNESS ILLUMINATED BY STREETLIGHTS.

A CONCRETE DRIVEWAY LEADS FROM THE STREET TO A 2-BAY GARAGE BUILT INTO THE SOUTHWEST CORNER OF THE HOME.

A PARTLY BURNED, WHITE IN COLOR FORD CREWCAB PICKUP TRUCK BEARING TEXAS LICENSE PLATE [REDACTED] IS PARKED FACING EAST ON THE SOUTHERN SIDE OF THE DRIVEWAY.

THE REGISTRATION RETURNS TO THE LISTED COMPLAINANT.

A SLIGHTLY BURNED, BLACK IN COLOR HONDA ACCORD 2-DOOR AUTOMOBILE BEARING TEXAS LICENSE PLATE [REDACTED] IS PARKED FACING EAST ON THE NORTH SIDE OF THE FORD PICKUP TRUCK.

THE REGISTRATION RETURNS TO THE LISTED COMPLAINANT.

***** DAMAGE *****

A FIRE OCCURRED IN THE ENGINE AREA OF THE FORD PICKUP DESTROYING MOST OF THE DRIVER'S SIDE AND HOOD. FIRE EXTENDED THROUGH THE FIREWALL AND DESTROYED THE DRIVER'S SIDE OF THE DASH. FIRE EXTENDED OUT THE FRONT/LEFT WHEEL.

THE HONDA AUTOMOBILE SUFFERED RADIANT HEAT DAMAGE TO PLASTIC TRIM AND PAINT ON THE FRONT RIGHT SIDE.

***** ORIGIN *****

BURN PATTERNS INDICATE THE FIRE ORIGINATED AMONGST ELECTRICAL COMPONENTS OVER THE FRONT LEFT WHEEL WELL.

Narrative:

ENTERED BY: Date: 07/04/04 Time: 15:25

***** INJURIES *****

NONE REPORTED.

***** PHOTOS/PLAT *****

INVESTIGATOR PETTY DOCUMENTED THE SCENE USING A SERIES OF COLOR DIGITAL PHOTOGRAPHS. THE PHOTOS WERE TRANSFERRED TO A COMPACT DISK. THE CD WAS MADE 'READ ONLY' AND PLACED INTO THE CASE FILE.

INVESTIGATOR CALLAWAY DEVELOPED A PLAT OF THE SCENE AND PLACED IT INTO THE CASE FILE.

***** INTERVIEWS *****

FIRE OFFICER COLE RELATED THE FIRE DEPARTMENT WAS DESPATCHED TO TWO VEHICLES ON FIRE AT 02:50 HOURS. HE SAID FIRE UNITS ARRIVED TO FIND THE FORD PICKUP INVOLVED IN FIRE.

REPORTEE VALE RELATED SHE HEARD STRANGE NOISES OUTSIDE THEN SAW AN ORANGE GLOW OUT THE WINDOW. SHE SAID SHE LOOKED OUT AND SAW THE NEXT DOOR NEIGHBOR'S TRUCK ON FIRE. SHE TOLD HER HUSBAND WHO WENT NEXT DOOR AND ALERTED THE OWNER.

COMPLAINANT [REDACTED] RELATED HE WAS WOKEN BY A NEIGHBOR AND LEARNED OF THE FIRE. HE SAID HE LAST DROVE THE TRUCK AT ABOUT 15:00 PM. HE SAID HE REPLACED THE BATTERY 2 DAYS AGO. HE SAID THE TRUCK IS COVERED BY FARMER'S INSURANCE COMPANY.

***** SUMMARY *****

THERE WAS NO REPORTED WITNESS TO THE IGNITION OF THIS FIRE.

AFTER ELIMINATING NATURAL AND SPONTANEOUS CAUSES OF IGNITION WITHIN THE AREA OF ORT. [REDACTED] NOT OBSERVING ANY INDICATION OF FOUL PLAY, INVESTIGATOR HAS DETERMINED THIS FIRE MOST PROBABLY OCCURRED DUE TO A MALF [REDACTED] WITHIN ELECTRICAL COMPONENTS OR WIRING IN THE ENGINE COMPARTMENT OF THE VEHICLE.

THIS CASE IS EXCEPTIONALLY CLEARED, EXC (ACCIDENTAL).

V. ATTACHMENTS

B. PHOTOGRAPHS

August 24, 2004

Page 18

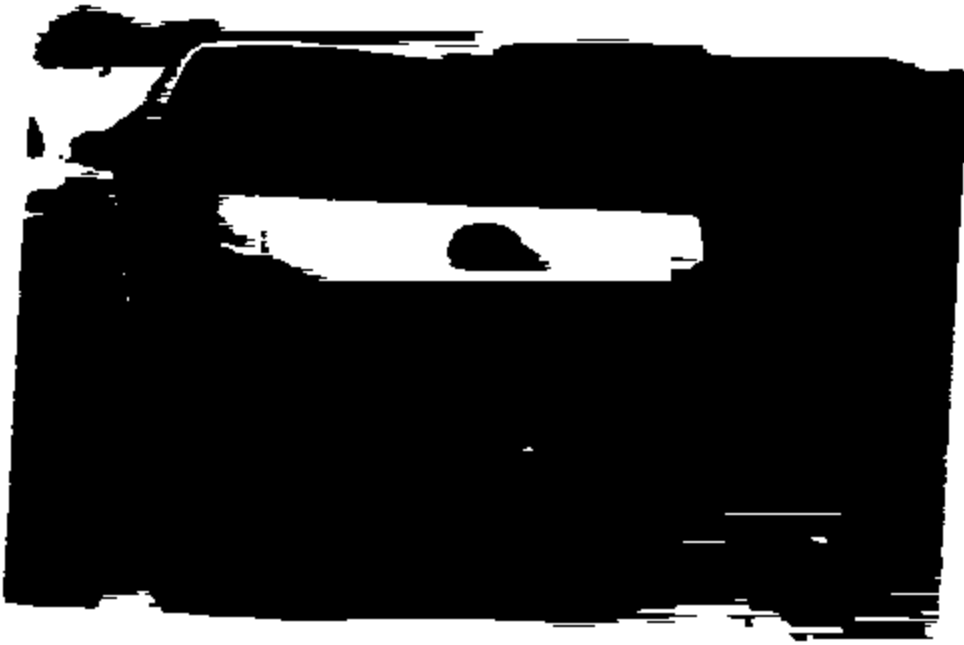
Project File No. J-104

PE04-078 C 0978

View of subject vehicle from rear



Front view of vehicle



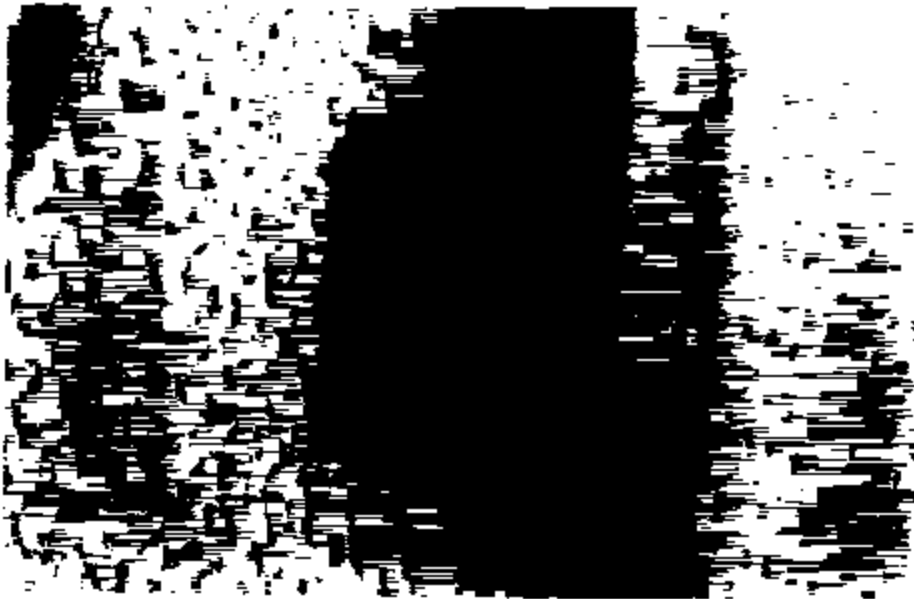
PE04-078 C 8978

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REC-0-8 : 2992

5. View showing the vehicle identification number.



6. View showing the right front fender.

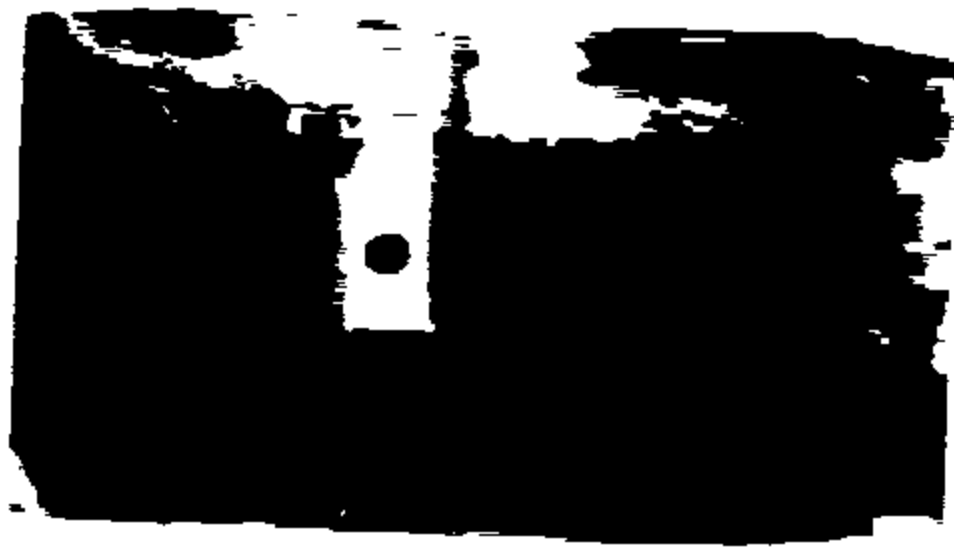


PE04-078 2 0981



REC-979 C 5982

SECRET



SECRET

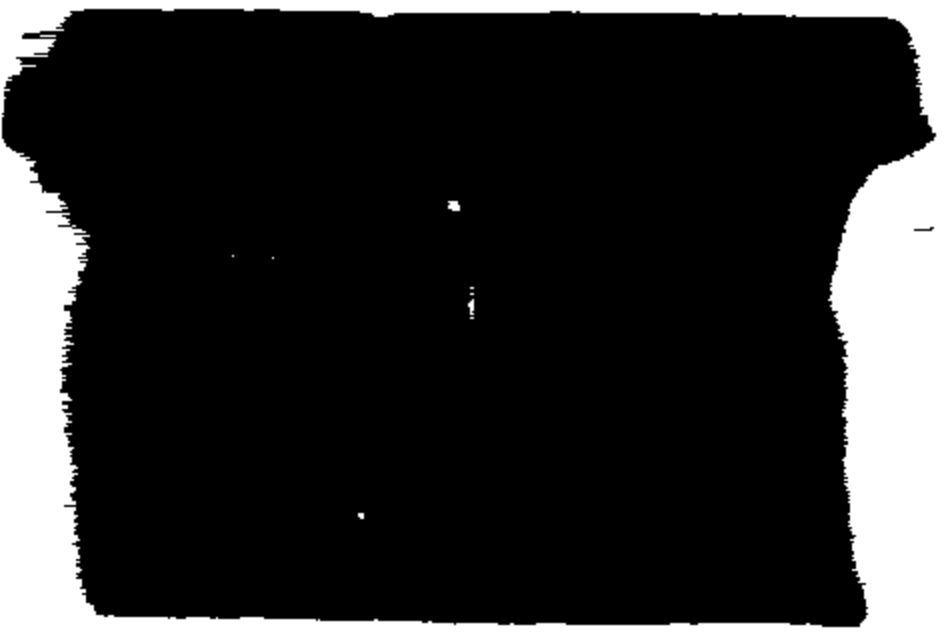
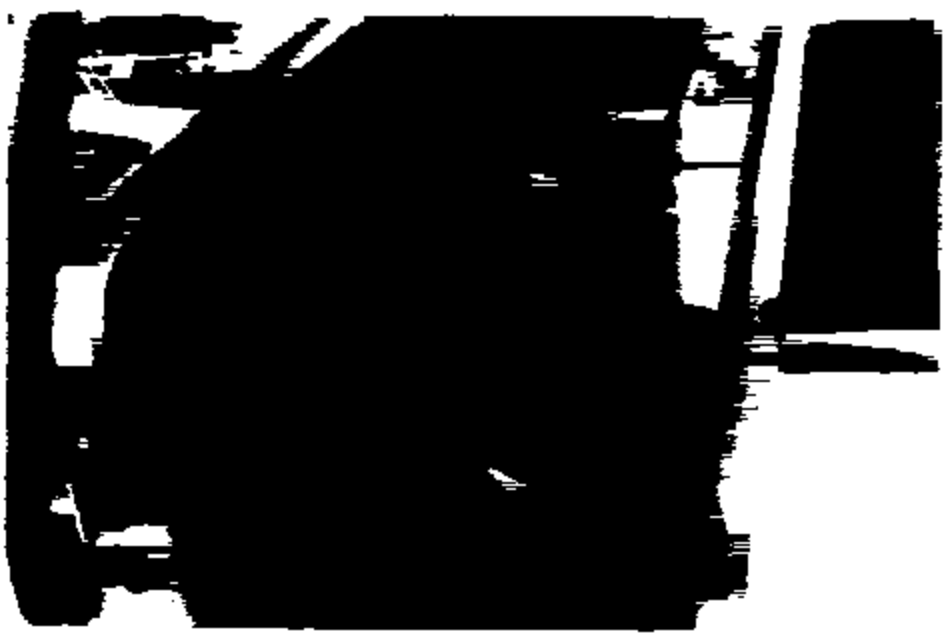
12-17-68



REC-3 : 0984



9E04-078 : 2995





9200-079 : 098-



SECRET



SECRET



12-11-78



REC-078 : 0989



PHOTOGRAPH OF SUBJECT



REF ID: A6690

144-1000-1



144-1000-2



REC-4-79 C 0991

THE UNIVERSITY OF CHICAGO
LIBRARY



THE UNIVERSITY OF CHICAGO
LIBRARY



9ED4-079 : 0992



1964-1965

PE04-278 C 099A

10/10/95 11:10 AM



10/10/95 11:10 AM



PC98-078 C 1995



1E04-079 : 099B

100-100000-100000



100-100000-100000



PEBA-078 C 0997



024-079 2 1998



PHOTOGRAPH OF THE SUBJECT



PHOTO-078 C 0993



9E24-079 C 1021



001 C B13-023

LAW OFFICES OF FRANK J. WEBB

Frank J. Webb
Attorney at Law
Direct Dial (214) 969-9029

A Professional Corporation
1131 McKinney Avenue
Suite 700
Dallas, Texas 75204
(214) 969-9029
(214) 953-0583 (Fax)

September 7, 2004

SENT VIA FEDERAL EXPRESS No. 832644987087

Office of the General Counsel
Ford Motor Company
Parklane Towers West, Suite 300
Three Parklane Blvd.
Dearborn, Michigan 48126-2568

Re: Our Insured: [REDACTED]
Claim No.: [REDACTED]
Loss Location: 3522 Santana Lane, Plano, Texas
Date of Loss: 9/01/04
Type of Loss: Fire

SEP 10 2004
LIBERTY MUTUAL INSURANCE COMPANY

Dear Sirs:

Please be advised that this firm has been retained by Liberty Mutual Insurance Company in regards to the above referenced loss. The initial investigation into this loss indicates that a 2000 Ford Expedition was the cause of the fire involved in this claim. Currently, this loss is estimated at \$50,000.00 which includes both structural and contents damages to our insured's residence paid by Liberty Mutual.

At this point, our experts have examined the fire scene and determined that the Ford Expedition was the cause of the fire. No destructive testing has been performed on the vehicle in order to allow Ford a chance to examine the vehicle and perform any necessary testing. Should you or your designated representative and/or experts wish to examine either the vehicle or any portion of our file in regards to this loss, please notify me immediately so that the necessary arrangements can be made. If your representative does not wish to examine the evidence, we will be more than happy to share our photographs and reports with your company or designated representative.

If your corporation has a liability carrier in reference to claims of this nature, please notify them immediately. Once you have had the opportunity to perform your investigation into this matter, Liberty Mutual will make a demand upon your company for the funds they expend in regards to this loss. Liberty Mutual is willing, however, to negotiate a settlement in this matter before any formal litigation becomes necessary.

Office of the General Counsel
Re: James Farrell
September 7, 2004

Page 1 of 2

PE04-078 C 1006

Should you have any questions in regards to this claim, please feel free to call me.

Sincerely,



Frank Webb

Office of the General Counsel
Re [REDACTED]
September 7, 2004

Page 2 of 2

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10/21/2004



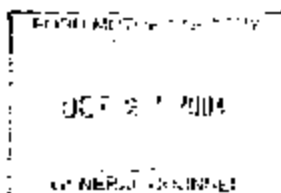
FARMERS

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

10/21/2004

Shawn Norton
Ford Motor Company
P O Box 6248 Mid-3rd-B
Dearborn, MI 48126

Re: Our Insured: [REDACTED]
Loss Date: 09/01/2004
Claim Number: [REDACTED]
Total Amount Owed: \$16,133.41



1001 OCT 25 P 12:20

RECEIVED
OCT 25 2004

Dear Ms. Norton:

We previously advised you of our subrogation rights in regards to the above-noted claim. Enclosed herewith is our cause and origin report including color photographs.

If you need any additional information please do not hesitate to contact me.

Sincerely,
Mid-Century Insurance Company of Texas

Scott Sheffield

Scott Sheffield
Special Subrogation Representative
512-238-5739

*Planned
to be
done by
10/21/04*

Keller and Associates
P. O. Box 1239
Sanger, TX 76266
(972) 434-3809 or (214) 384-9357

September 22, 2004

FILE #K0409189

Report One

CLIENT: Mr. Scott Wafford
Farmers Insurance Group
200 Chisholm Place #100
Plano, TX 75075

INSURED: [REDACTED]

INSURED VEHICLE: 2000 Ford Expedition
VIN 1FMRU1561Y [REDACTED]

DATE OF FIRE: 9/1/04

POLICY #: Not Reported

CLAIM #: [REDACTED]

This report is prepared for the above named client.
Release to any other persons, company or agency MUST
be approved by the client.

ASSIGNMENT

This assignment was received on 9/2/04. Instructions were to conduct a vehicle fire origin and cause investigation. The investigation began on 9/3/04.

ENCLOSURE

1. 77 vehicle photographs with explanation sheet
2. Plano Fire Department Incident Report

INSURED VEHICLE

The insured vehicle is a 2000 Ford Expedition. It is identified by VIN 1FMRU1561Y [REDACTED]. The manufacturer's data tag indicates that the vehicle was built in 2/2000.

The vehicle was powered by a V8 fuel injected engine with an automatic transmission. It is equipped with power steering, power brakes, power windows, power door locks, power mirrors, tilt steering, cruise control, am/fm/cassette radio, air conditioning, rear window defogger, and stock alloy wheels with tires that were in good condition.

VEHICLE EXAMINATION

The vehicle was photographed and examined at the insured's residence in Plano, TX. The vehicle was examined at 3533 Santana Lane in Plano, TX. I found upon arrival that the vehicle burned while parked in the driveway. The fire spread to the building structure and caused damage to the home.

The insured was present at the scene at the time of my initial inspection. I learned that Liberty Mutual Insurance Company was the insurance carrier that insured the home. I learned that the adjuster was Ian Scarr.

Due to the fact that the home was damaged, I made contact with Liberty Mutual to determine whether or not they had a fire origin and cause investigator coming to the scene. I learned that they did not have an investigator retained at that time. An initial discussion between yourself and Liberty Mutual indicated that my work would be reported to both parties; however, Liberty Mutual later chose to retain a separate investigator and retained David Sneed.

Only a portion of the examination was conducted on 9/3/2004. No alterations were made to the scene so that the scene could be left intact for the Liberty Mutual investigator to see as well as any representatives that might come to the scene representing Ford Motor Company.

An inspection was made of the building exterior. It was apparent that the fire spread from the vehicle. The vehicle was parked in the rear drive at the home. The fire spread from the vehicle to the roof overhang. The fire caused some damage to the exterior of the building and did spread into the attic above the garage. The fire also caused some damage to items stored in the garage.

The only potential ignition source observed at the house would have been a light fixture that was mounted on the eave at the corner of the garage. The plastic light fixture housing was partially melted but was still intact. It is apparent that the fire could not have originated at the light fixture nor at the wiring attached to the light fixture. Observations make it apparent that the fire spread from the vehicle.

A further inspection was made of the vehicle. I found that there is heavy fire damage to the front end assembly of the vehicle. The hood assembly is consumed by the fire. The nonmetallic components of the grill assembly and bumper assembly are burned from the front of the vehicle. The front driver's side tire is consumed while portions of the passenger side tire are still present.

An inspection of the interior indicates that the fire spread from the engine compartment into the vehicle interior. There is moderate to heavy damage along the dash assembly of the vehicle. The front seats are burned but are still present. Damage indicates that the fire radiated through the bulkhead into the vehicle interior. Damage indicates that the vehicle interior was damaged after the fire breached the bulkhead and the windshield assembly.

An inspection of the engine compartment indicates that the engine compartment has sustained heavy damage. Belts and hoses are consumed. Wiring insulation is burned. There is heavy damage to the nonmetallic valve covers and lightweight metal components in the engine compartment.

Observations of the damage indicate that the heaviest damage is along the driver's side of the engine. Damage is extremely heavy on the driver's side of the engine and towards the bulkhead. The master cylinder assembly is consumed by the fire.

An inspection of the fuel rail assembly indicates that the fuel rails are damaged but there is no evidence to indicate that the fire spread from the fuel delivery system components at the top of the engine.

Damage is consistent with a fire resulting due to the failure of the electronic switch assembly mounted on the master cylinder. I did not dig through the debris in an attempt to locate any of the components of that switch assembly at the time of my original inspection.

Per discussion, the vehicle was covered with a tarp and secured until all interested parties could be notified and could be present. Per discussion, those notifications were made by Liberty Mutual Insurance Company.

On 9/15/2004, I was contacted by David Sneed. He is the investigator working in behalf of Liberty Mutual. He advised that Ford Motor Company had been placed on notice but had not responded to the notification. He indicated that Ford Motor Company had been give until Friday, 9/17/2004 to respond.

On Monday, 9/20/2004, I talked with Sneed. I learned that Ford Motor Company had not responded. Based on my discussion with Sneed and my discussion with you, the decision was made to continue the investigation at the fire scene. Arrangements were made to meet at the fire scene on Tuesday, 9/21/2004 to complete the examination.

The scene investigation continued on Tuesday, 9/21/2004. David Sneed was present as an investigator in behalf of Liberty Mutual. Mark Goodson of Goodson Engineering was present to collect evidence and conduct an onsite inspection of the vehicle in behalf of Farmers Insurance Group. Other than myself, no other parties were present.

Further inspection of the vehicle was made. The fuse block assembly from the vehicle interior was collected by Goodson Engineering. We searched through the debris and found components of the switch assembly from the master cylinder. Those components were collected by Mark Goodson and kept in his possession. Further evaluation of the components will be made at a later time in a laboratory setting.

Per our discussion, a wrecker was present to load the vehicle and take it to IAA in Grand Prairie, TX. The vehicle was collected from the scene. An inspection was made of the remaining debris underneath the front end assembly of the vehicle. That debris was placed in plastic bags and labeled by Goodson. The bagged material was placed in the vehicle and sent to the salvage pool with the vehicle.

INVESTIGATION

I talked with [REDACTED] at the fire scene on 9/3/2004 at the time of my initial inspection. I learned that he had been driving the vehicle on the day of the fire and had recently parked the vehicle. He stated that he came home between 4:00pm and 4:30pm and parked the vehicle in the back driveway. He was in the house when the fire originated.

[REDACTED] states that he discovered the fire when he heard some type of noise out back. He thought someone was beating on his back garage door. He went into the garage and pushed the button on the overhead garage door opener to raise the door. As the garage door began to raise he saw smoke and saw that the vehicle was on fire. He attempted to shut the door back down but it would not shut. He went outside and went to the rear driveway. As he went to the rear driveway he could see that the vehicle was blazing. He called the fire department and reported the fire.

I asked if there had been any problems with the vehicle. I was advised that there had not been any noticeable problems. I asked if there had been any maintenance work or repairs to the vehicle. I was advised that there had been no repairs to the vehicle nor had there been any recent maintenance. I asked if there had ever been any problem getting the vehicle out of park or if it has blown fuses. I was advised that there had been no such problems. No additional information regarding the vehicle was obtained from the insured.

I contacted the Plano Fire Department and obtained a copy of the incident report. I found that the fire was reported on 9/1/2004 at 4:52pm. The first unit arrived on the scene at 4:59pm. The vehicle was on fire and the fire had spread to the house. The fire was subsequently extinguished by the fire department.

Information obtained from the fire department indicates that they believe that the fire is accidental in nature. They do not know the ignition source of the fire.

Mark Goodson of Goodson Engineering did conduct an inspection of the vehicle at the scene. He collected evidence from the scene for further evaluation at the laboratory.

Goodson agrees that the fire damage is consistent with a failure of the electronic switch that mounts to the master cylinder assembly at the bulkhead on the driver's side of the engine compartment. Further evaluation of the evidence will be required to determine if sufficient evidence is available to prove the failure of the component so that it could be specifically identified as the ignition source of the fire. His findings will be submitted directly to you under separate cover.

DETERMINATION OF ORIGIN AND CAUSE

Based on my inspection of the vehicle and available information, it is my opinion that this fire is accidental in nature.

The fire originated in the engine compartment of the vehicle. The fire originated along the driver's side of the engine and towards the bulkhead.

All findings are consistent with the fire originating at the electronics switch assemblies that mounts on the master cylinder of the vehicle. Further evaluation of the components will be necessary to attempt to positively identify a failure of the switch as the ignition source of the fire. Further evaluation will be conducted by Goodson Engineering and those findings will be reported directly to you.

KD409189

- 6 -

Farrell

COMMENTS

No additional investigation is anticipated. If you have any questions, comments, or additional instructions please contact me. I may be reached at 972/434-3809, 940/458-4533, or via my mobile number at 214/384-9357.

Respectfully submitted,



Mike Keller, CFI/CFEI, CFII
For The Firm

Incident Report
2004-0010716-000

Plano Fire Dept

Basic

Alarm Date and Time 16:52:07 Wednesday, September 1, 2004
Arrival Time 16:59:19
Controlled Date and Time
Last Unit Cleared Date and Time 18:31:54 Wednesday, September 1, 2004
Response Time 0:07:12
Fire Department Station FD4
Shift C
Incident Type 111 - Building fire
Initial Dispatch Code Structure Fire-F
Aid Given or Received N - None
Action Taken 1 11 - Extinguish
Action Taken 2 51 - Ventilate
Apparatus - Suppression 9
Personnel - Suppression Personnel 25
Property Loss \$20,000.00
Contents Loss \$20,000.00
Property Value \$225,000.00
Contents Value \$50,000.00
Detector Alerted occupants 2
Property Use 419 - 1 or 2 family dwelling
Location Type Address
Address
City, State Zip Plano, TX
District 5401
Directions
Latitude 33.064975
Longitude 96.762254.0

Person Involved - WIRELESS CALLER -

Involvement Code REP
Last Name WIRELESS CALLER
First Name
Street Address

Fire

Structure Type 1 - Enclosed building
Number of Residential 1
Area of Origin 80 - Vehicle area, other
Heat Source UU - Undetermined
Item First Ignited B1 - Electrical wire, cable insulation
Type of Material 41 - Plastic
Cause of Ignition 1 - Failure of equipment or heat source
Contribution To Ignition 1 20 - Mechanical failure, malfunction, other
Human Factors None

Structure

Status 2 - Occupied and operating
Floor of Origin 1

Incident Report

Plano Fire Dept.

2004-0010710-000

Structure	
Total Square Feet	2400
Fire Spread	3 - Confined to floor of origin
Item Contributing To Spread	#1 - Electrical wire, cable insulation
Detector Presence	1
Detector Type	1 - Smoke
Detector Power	2 - Hardwire only
Detector Operation	1 - Fire too small to activate detector
AES Presence	2

Apparatus - E174	
Apparatus ID	T174
Response Time	0:03:33
Apparatus Dispatch Date and Time	16:54:13 Wednesday, September 1, 2004
En route to scene date and time	16:55:46 Wednesday, September 1, 2004
Apparatus Arrival Date and Time	16:59:19 Wednesday, September 1, 2004
Apparatus Clear Date and Time	18:23:57 Wednesday, September 1, 2004
Apparatus priority response	Yes
Number of People	4
Apparatus Use	1
Apparatus Type	12 - Truck or aerial
Personnel 1	4758 - BURCH, JOHN M Position: AO
Personnel 2	778 - FICKLING, ROBERT M Position: CAPT
Personnel 3	6861 - MOORE, DANIEL J Position: RS
Personnel 4	5572 - WEED, ROY T Position: RS

Apparatus - E174	
Apparatus ID	E174
Response Time	0:06:15
Apparatus Dispatch Date and Time	16:52:21 Wednesday, September 1, 2004
En route to scene date and time	16:53:07 Wednesday, September 1, 2004
Apparatus Arrival Date and Time	16:59:42 Wednesday, September 1, 2004
Apparatus Clear Date and Time	18:31:54 Wednesday, September 1, 2004
Apparatus priority response	Yes
Number of People	4
Apparatus Use	1
Apparatus Type	11 - Engine
Personnel 1	6617 - BORSKI, STEPHEN R Position: RS
Personnel 2	3355 - STONE, RANDY J Position: LIEUT
Personnel 3	6271 - SCHIRA, MATTHEW M Position: AO
Personnel 4	10142 - HOSUTLER, ANTHONY J Position: RS

Incident Report
2004-0010710-000

Plano Fire Dept.

Apparatus - E182

Apparatus ID	E182
Response Time	0:07:41
Apparatus Dispatch Date and Time	16:54:13 Wednesday, September 1, 2004
En route to scene date and time	16:55:23 Wednesday, September 1, 2004
Apparatus Arrival Date and Time	17:03:04 Wednesday, September 1, 2004
Apparatus Clear Date and Time	18:01:40 Wednesday, September 1, 2004
Apparatus priority response	Yes
Number of People	4
Apparatus Use	1
Apparatus Type	11 - Engine
Personnel 1	4771 - BECK, GREGORY M Position: AO
Personnel 2	4763 - COVEY, MICHAEL E Position: RS
Personnel 3	8430 - NICHTER, MATTHEW S Position: RS
Personnel 4	2941 - SUMMERS, JASON L Position: LIEUT

Apparatus - M184

Apparatus ID	M184
Response Time	0:08:05
Apparatus Dispatch Date and Time	16:54:13 Wednesday, September 1, 2004
En route to scene date and time	16:55:43 Wednesday, September 1, 2004
Apparatus Arrival Date and Time	17:03:48 Wednesday, September 1, 2004
Apparatus Clear Date and Time	17:47:14 Wednesday, September 1, 2004
Apparatus priority response	Yes
Apparatus Use	1
Apparatus Type	76 - ALS unit

Apparatus - E176

Apparatus ID	E176
Response Time	0:06:12
Apparatus Dispatch Date and Time	16:56:45 Wednesday, September 1, 2004
En route to scene date and time	16:58:30 Wednesday, September 1, 2004
Apparatus Arrival Date and Time	17:04:42 Wednesday, September 1, 2004
Apparatus Clear Date and Time	17:56:02 Wednesday, September 1, 2004
Apparatus priority response	Yes
Number of People	4
Apparatus Use	1
Apparatus Type	11 - Engine
Personnel 1	8735 - GARZA, RICKY Position: RS
Personnel 2	4750 - HELM, KELLY R Position: CAPT
Personnel 3	0886 - WALKER, ROBERT D Position: RS

Incident Report
2004-0010710-000

Plano Fire Dept.

Apparatus - E176

Personnel 4 **6629 - WIDBY, RONALD S**
Position: AO

Apparatus - E177

Apparatus ID **E177**
Response Time **0:08:04**
Apparatus Dispatch Date and Time **16:56:45** **Wednesday, September 1, 2004**
En route to scene date and time **16:57:59** **Wednesday, September 1, 2004**
Apparatus Arrival Date and Time **17:06:03** **Wednesday, September 1, 2004**
Apparatus Clear Date and Time **17:30:50** **Wednesday, September 1, 2004**
Apparatus priority response **Yes**
Number of People **4**
Apparatus Use **1**
Apparatus Type **11 - Engine**
Personnel 1 **4762 - HENRY, JAMES E**
Position: RS
Personnel 2 **2935 - GIBBS, GAYLAND R**
Position: CAPT
Personnel 3 **1889 - WEST, ALLEN D**
Position: RS
Personnel 4 **9320 - HOGAN, ROBERT G**
Position: RS

Apparatus - E175

Apparatus ID **E175**
Response Time **0:11:13**
Apparatus Dispatch Date and Time **16:56:45** **Wednesday, September 1, 2004**
En route to scene date and time **16:58:23** **Wednesday, September 1, 2004**
Apparatus Arrival Date and Time **17:09:36** **Wednesday, September 1, 2004**
Apparatus Clear Date and Time **17:40:55** **Wednesday, September 1, 2004**
Apparatus priority response **Yes**
Number of People **4**
Apparatus Use **1**
Apparatus Type **12 - Truck or aerial**
Personnel 1 **3350 - NELSON, MATTHEW R**
Position: CAPT
Personnel 2 **7819 - PITTS, JAMES H**
Position: RS
Personnel 3 **8448 - WHATLEY, STACY L**
Position: RS
Personnel 4 **10494 - WALKER, JAMES L**
Position: RS

Apparatus - U171

Apparatus ID **U171**
Response Time **0:13:34**
Apparatus Dispatch Date and Time **17:01:49** **Wednesday, September 1, 2004**
En route to scene date and time **17:03:52** **Wednesday, September 1, 2004**

Incident Report

Plano Fire Dept

2004-0010710-000

Apparatus - U171		
Apparatus Arrival Date and Time	17:15:26	Wednesday, September 1, 2004
Apparatus Clear Date and Time	18:02:38	Wednesday, September 1, 2004
Apparatus priority response	Yes	
Number of People	1	
Apparatus Use	1	
Apparatus Type	62 - Light and air unit	
Personnel 1	861 - PETERS, DON G	
	Position: AO	

Apparatus - C171		
Apparatus ID	C171	
Response Time	0:14:46	
Apparatus Dispatch Date and Time	17:04:46	Wednesday, September 1, 2004
En route to scene date and time	17:04:49	Wednesday, September 1, 2004
Apparatus Arrival Date and Time	17:19:35	Wednesday, September 1, 2004
Apparatus Clear Date and Time	17:27:39	Wednesday, September 1, 2004
Apparatus priority response	Yes	
Apparatus Use	1	
Apparatus Type	92 - Chief officer car	

Authority		
Reported By	..	
Officer In Charge	..	
Reviewer	..	

Narratives		
Narrative Name	CAD Narrative	
Narrative Type	CAD Narrative	
Author	..	
Narrative Text	<p>Alarm Permit # CAD Master Incident Number 04-51863 Jurisdiction</p> <p>Incident #: PLFD 20040010710 Primary Jurisdiction for # PLFD 20040010710</p> <p>Disposition: FI - Structure Fire 09/01/2004 16:53:30 ESS Alarm Permit #</p> <p>09/01/2004 16:52:38 JI PA 01/2004 17:09:58 K E182</p> <p>making entry through front door [Shared] 09/01/2004 17:16:54 K run</p> <p>notified [Shared] 09/01/2004 17:21:46 C-K E174 secondary search still</p> <p>unsafe CO level [Shared] 09/01/2004 17:21:59 K N count notified [Shared]</p> <p>09/01/2004 17:22:53 C-K E174 secondary search complete [Shared]</p> <p>09/01/2004 17:23:17 C-K loss stopped [Shared] 09/01/2004</p> <p>17:27:01 C-KE174 30 mins on scene [Shared] 09/01/2004 17:32:23 C-K</p> <p>BC1100 req fire marshal [Shared] 09/01/2004 17:55:09 C-K Ducked up at 17</p> <p>with f184 [Shared] 09/01/2004 17:59:48 C-K BC 480 discontaminant</p> <p>checks [Shared] RIKED IN REAR DRIVE. WILL HAVE TO GAIN ACCESS THRU</p> <p>ALLEY 09/01/2004 16:52:54 JI BLU LAXPTD [RENFULLY] 17:00:11 JI</p> <p>IN FLAMES 09/01/2004 16:53:09 ESS IntRMN. Plano Supps External Case Number</p> <p>'PLFD 20040010710' added by Plano FD 09/01/2004 16:53:25 JI 0251</p>	

Incident Report
2004-0918718-008

Plano Fire Dept.

Narratives

CALIGHT HOUSE ON FIRE 09/01/2004 16:53:33TC ACTUAL ADDRESS
IS [REDACTED] 09/01/2004 16:53:57DP Multi-Agency Police Incident
#: PLHD04-141658 09/01/2004 16:55:13DW paged e174 [Shared]
09/01/2004 16:56:10C-K E174 smoke showing 1st full alarm [Shared]
09/01/2004 16:57:28C-K E174 single story res heavy smoke showing from
back and E174 going fastattack [Shared] 09/01/2004 16:58:01DW
[Page]Paging Group Notified; All Call,FD Explorers, Sent From: FD2, Comment:
working structure fire at 3523 santana lane e174 going fast attack [Shar
ed] 09/01/2004 16:58:31C-KE174 req t174 to bring water from the plug [Shared]
09/01/2004 16:59:04C-K E174 line on ground including fire attack [Shared]
09/01/2004 17:00:05C-K E174 actual arrival time is 1657 [Shared]
09/01/2004 17:01:46C-K E174 command [Shared] 09/01/2004 17:03:11C-K
E174 t174 A checking exterior T174 B primary search [Shared] 09/01/2004
17:03:43C-K T174 M184 wrk [Shared] 09/01/2004 17:04:33C-K
T174 primary search complete [Shared] 09/01/2004 17:05:31C-K E174 no
extension above the garage [Shared] 09/01/2004 17:06:09C-K E177 staged
[Shared] 09/01/2004 17:06:56C-K E174 10 mins on scene [Shared] 09/01/2004
17:08:11C-K E174 smoke coming from ridge checking garage for more
extension [Shared] 09/01/2004 17:09:05C-K T175 approaching scene
[Shared] 0

Narrative Name
Narrative Type
Narrative Date
Author
Author Rank
Author Assignment
Narrative Name
Narrative Type
Narrative Date
Author
Author Rank
Author Assignment
Narrative Text

BC180
Incident
19:47:43 Wednesday, September 1, 2004
761 - STORCK, ALAN R
DC
1
E174
Incident
20:19:02 Wednesday, September 1, 2004
3355 - STONE, RANDY E
LIEUT
1

At 1652 hrs. on 9-1-2004, E174 was dispatched to a car fire at [REDACTED]. Shortly after checking en route, I (Lt. Stone) noticed PSC was advising, via predictor, that the car had caught the house of fire. At that point, PSC confirmed that the house was involved and advised they would upgrade to a 2-1 response. Before E174 could arrive at the original dispatched address, the address was changed to [REDACTED]. I advised that there was smoke showing from Suilwell and Santana, at which point PSC advised they would upgrade to a full first alarm. E174 checked out [REDACTED] with a single story, brick veneer residence, composition roof with heavy smoke showing from the rear of the residence. I advised E174 would be going fast attack. While E174's crew were putting on their air packs, I went to the rear of the structure to check on fire conditions to place the initial attack line in the best position for fire attack. On arrival at the back of the structure, I saw a blue Ford SUV sitting close to the house, heavily involved in fire. The roof over the vehicle was on fire, the trim around the garage door was on fire, and there appeared to be a small amount of flames coming from under the left corner of the garage door, which was approx. open about 2 ft. I knelt down on the drive near the alley, and looked under the door and saw no other flame in the garage. At that point I directed the FRS's Steve

Narratives

Borski and A.J. Horstader to attack the fire from the rear of the structure, which they did.

I then returned to the front of the structure to "bunk out" at which point, T174 called me and asked if we needed them to "bring water". I advised them at first that they needed to bring us water, then advised them that we had a hydrant close to the engine and they could proceed to the scene. I then went to the rear of the structure again and asked the homeowner, which was in the alley, if there was anyone in the house. He advised that he was there alone when the fire started. At that point T174 arrived and asked what I needed them to do. I advised Capt. Flickling that I needed two of his men to perform a primary search, and the other two to check for extension in the attic.

I then assigned M124 to IRIT duties, and realizing that E182 was close, I assumed command. Upon E182's arrival they pulled a back-up line, and I asked Lt. Summers to wait in the front yard before committing the line to a position, until I got a report from T174 on fire extension. T174B advised that the primary search was complete with no victims found, and T174A advised they had found no extension in the attic over the garage.

About this time FC180 assumed command, and I went with E174's crew, after they changed air bottles, back to the garage to help ensure, with T173's crew, total extinguishment of the structure.

Occupant information:

[REDACTED]
Piano, Tx
[REDACTED]

Fire involved vehicle information
2000 Ford Expedition XLT
VIN: 1FMRE7T561Y [REDACTED]

End of Report

PHOTOGRAPH EXPLANATION SHEET

- 1 - 4 vehicle exterior
- 5, 6 vehicle front end assembly
- 7 - 9 overall view of the engine compartment
- 10 fuel rail on the passenger side of the vehicle
- 11 fuel rail on the driver's side of the vehicle
- 12 fuel line connection at the back side of the engine on
the driver's side
- 13 - 19 vehicle interior
- 20 - 22 damage to the eave of the house at the garage where
the vehicle was parked
- 23 - 26 overall view of the damage in the garage
- 27, 28 roof structure of the garage just inside the overhead
door
- 29 garage overhead door
- 30 - 37 house exterior
- 38 - 50 home interior
- 51 - 55 vehicle covered at the end of the first day of
inspection (covered for evidence protection)
- 56 manufacturer's data tag on the vehicle door
- 57 - 59 front vehicle passenger area after the door was open
- 60 fuse panel from the vehicle interior
- 61 - 63 components of the switch assembly off of the master
cylinder
- 64 - 67 undercarriage on the driver's side of the vehicle
after it was loaded on a wrecker
- 68 - 70 debris on the driveway from underneath the vehicle

- 71 additional components recovered from the debris by Mark Goodson
- 72 debris from underneath the vehicle that was bagged and placed in the vehicle
- 73 driveway after debris was cleaned up
- 74 - 77 ceiling area of the garage just inside the overhead door after all debris had been removed from the garage

Photographs 1 - 55 were taken at the time of the original inspection on 9/3/2004.

Photographs 56 - 77 were taken on the second day of the inspection on 9/21/2004.