

PE04-078

FORD

1/28/2005

BOOK 4 OF 12

ATTACHMENT F

PART 2 OF 6

KELLER AND ASSOCIATES

No. 1



No. 2



KELLER AND ASSOCIATES

No. 3



No. 4



KELLER AND ASSOCIATES

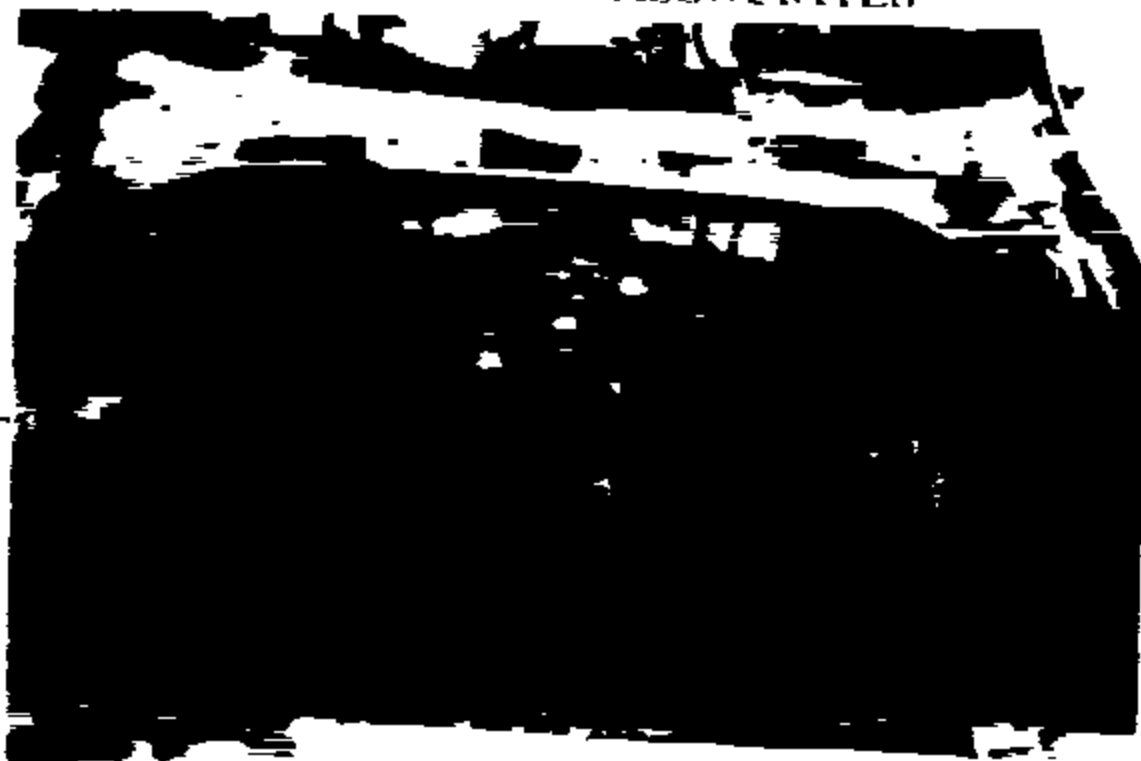
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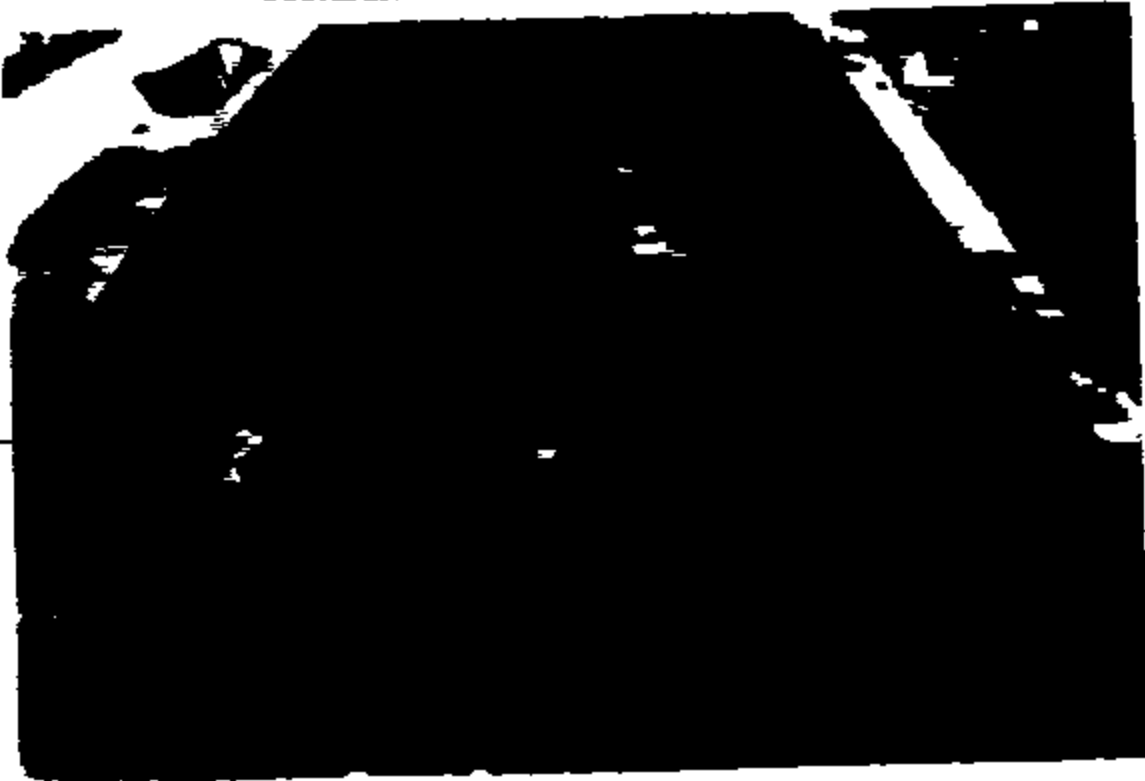
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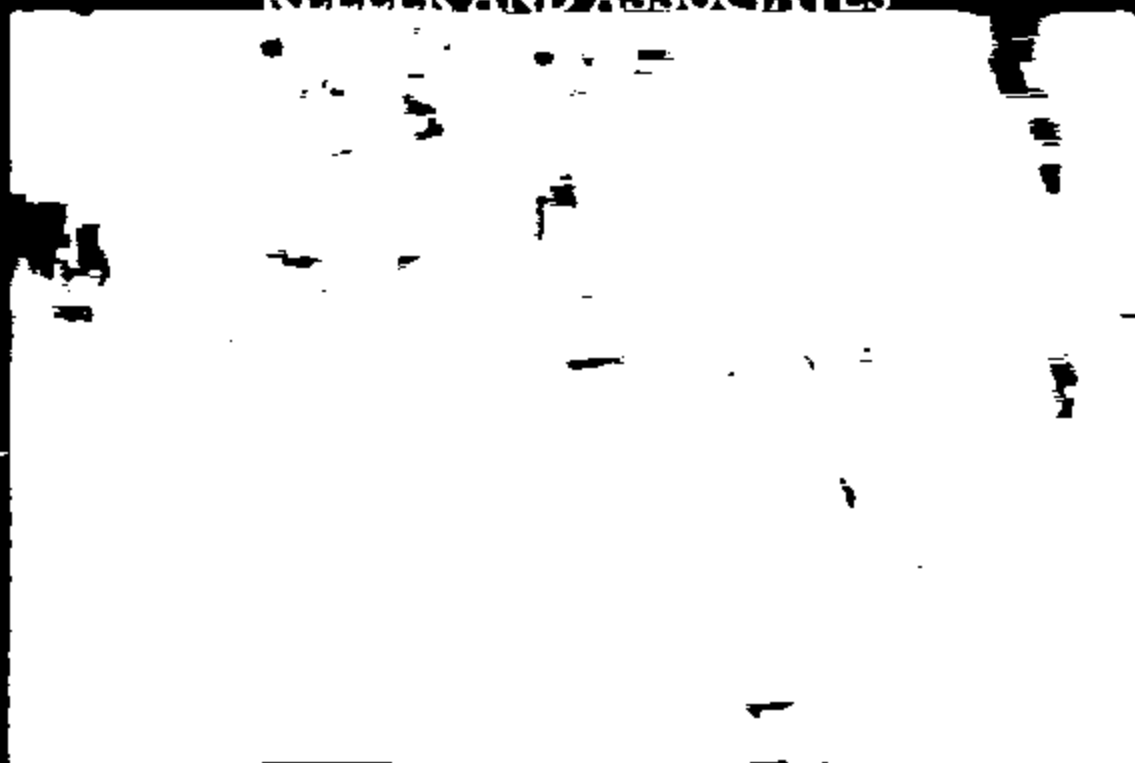
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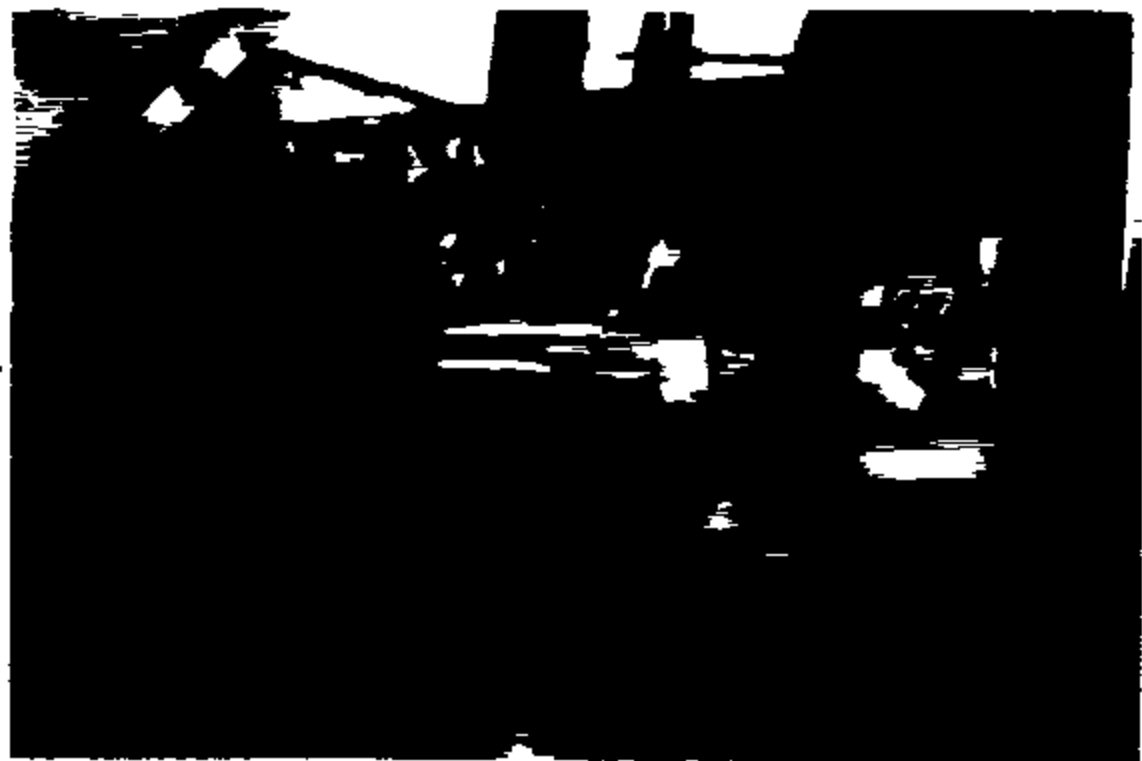
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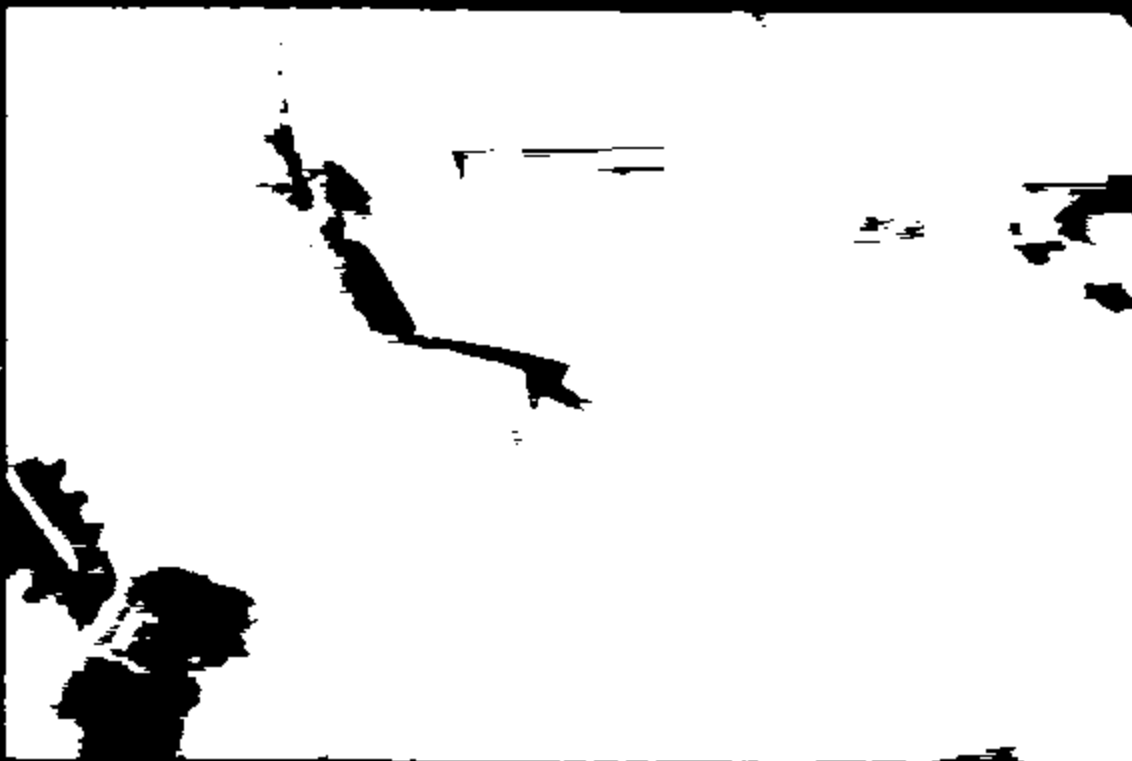


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No. 15



No. 16



KELLER AND ASSOCIATES



No. 17



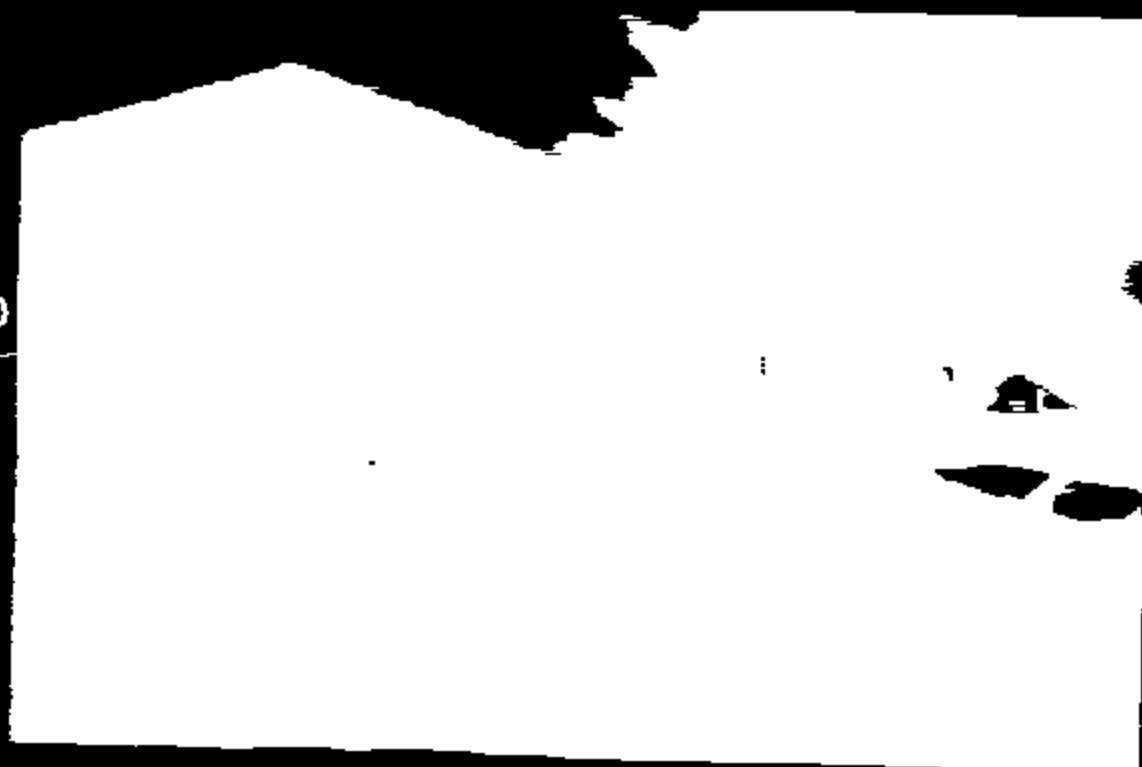
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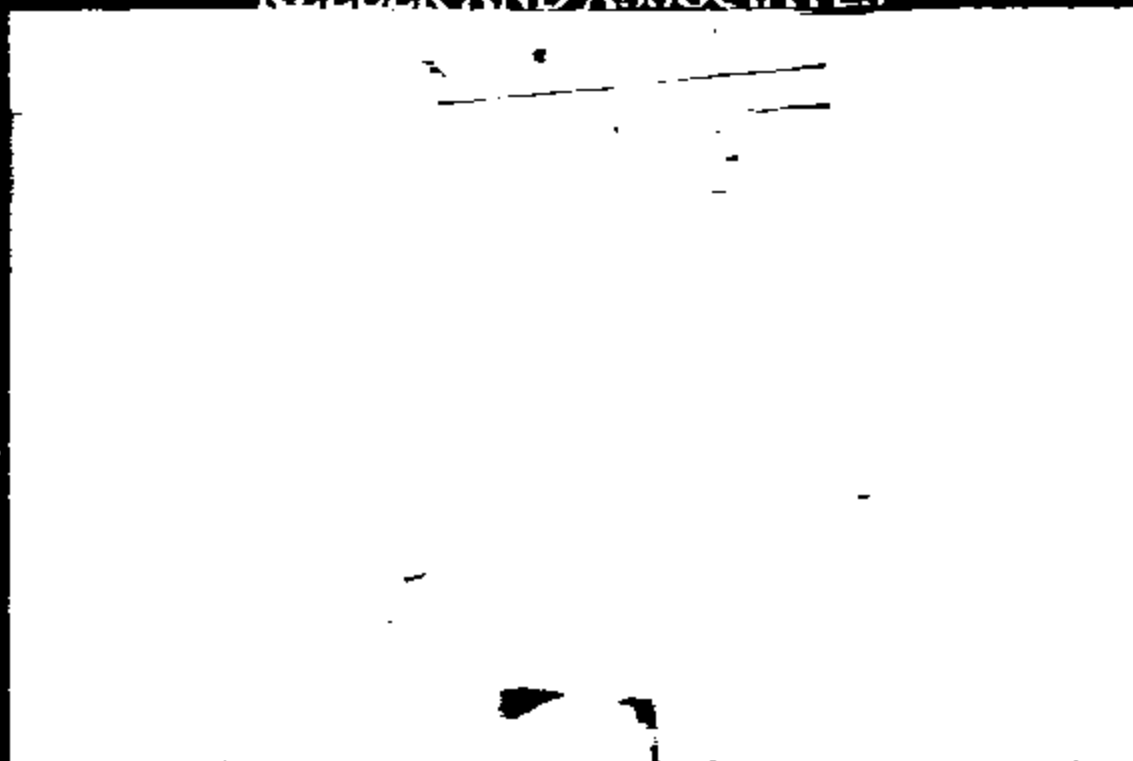
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KELLER AND ASSOCIATES



No. 13



No. 14

KELLER AND ASSOCIATES

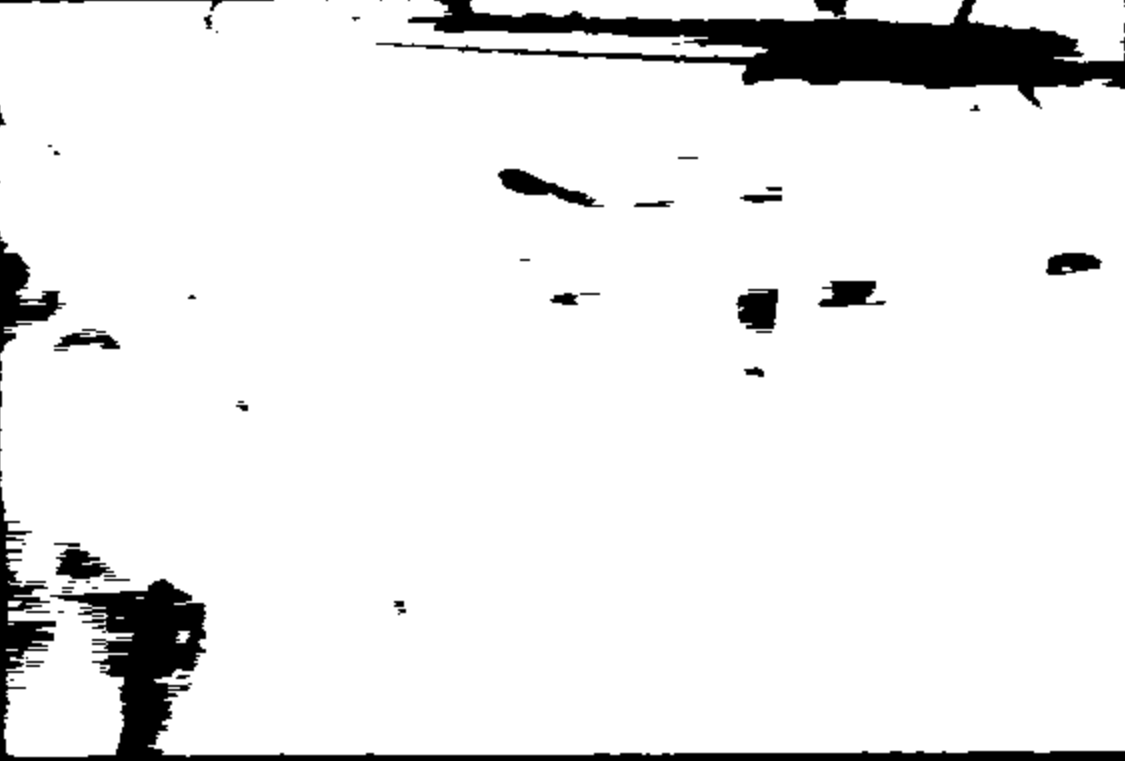


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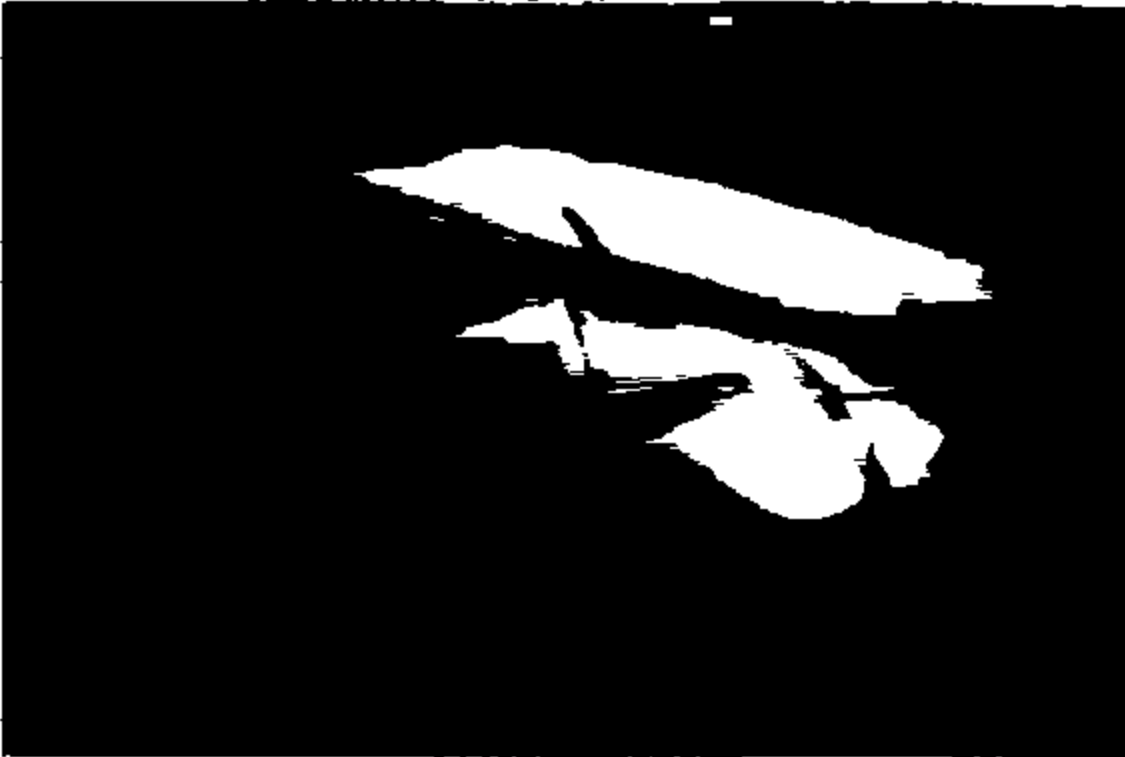


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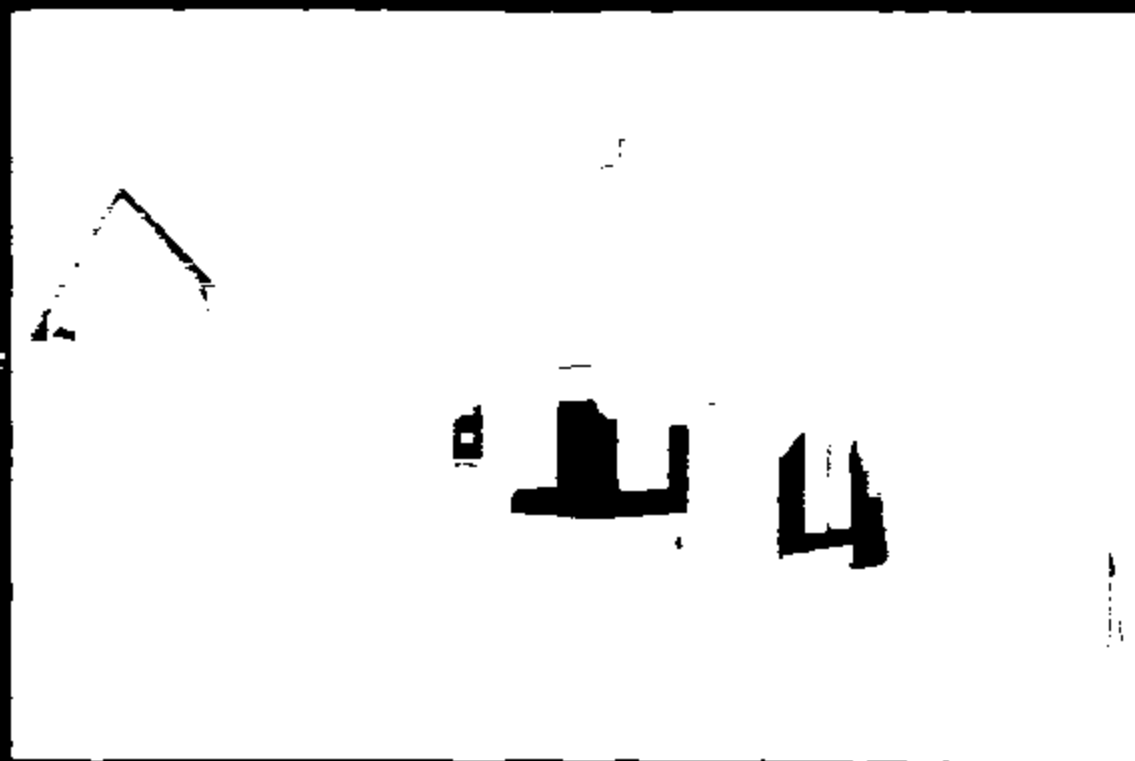


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No. 31



No. 32

KELLER AND ASSOCIATES

No. 33



No. 211

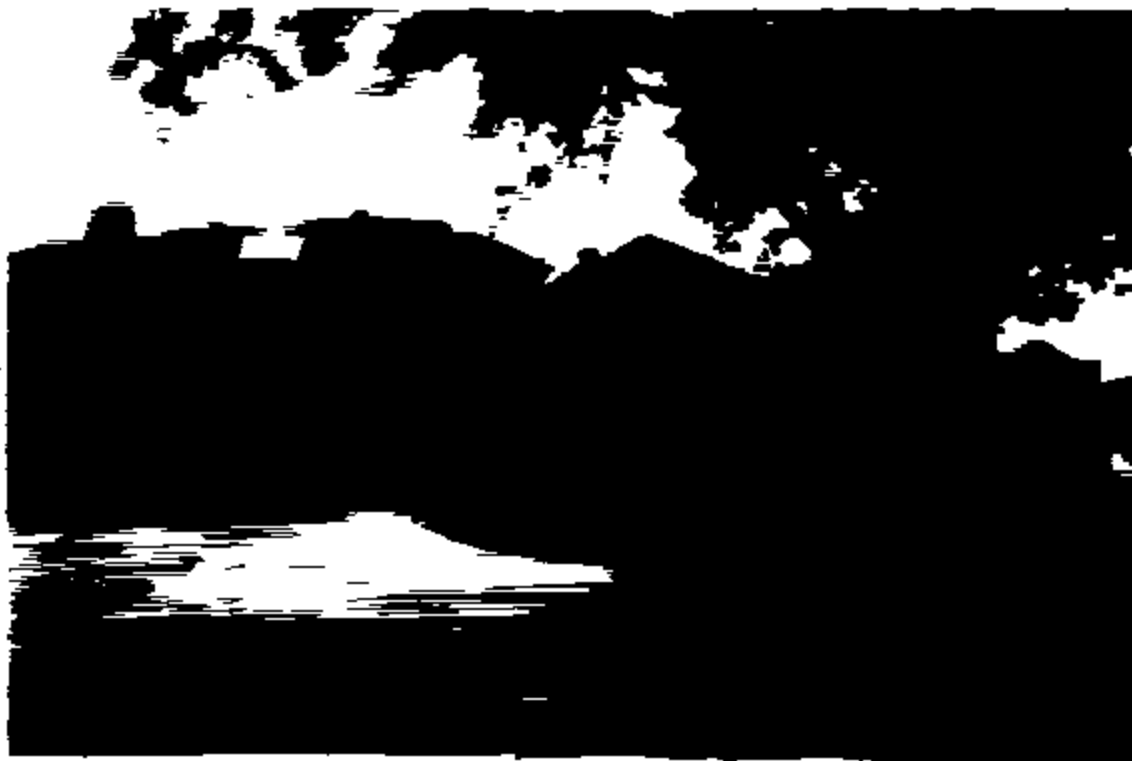


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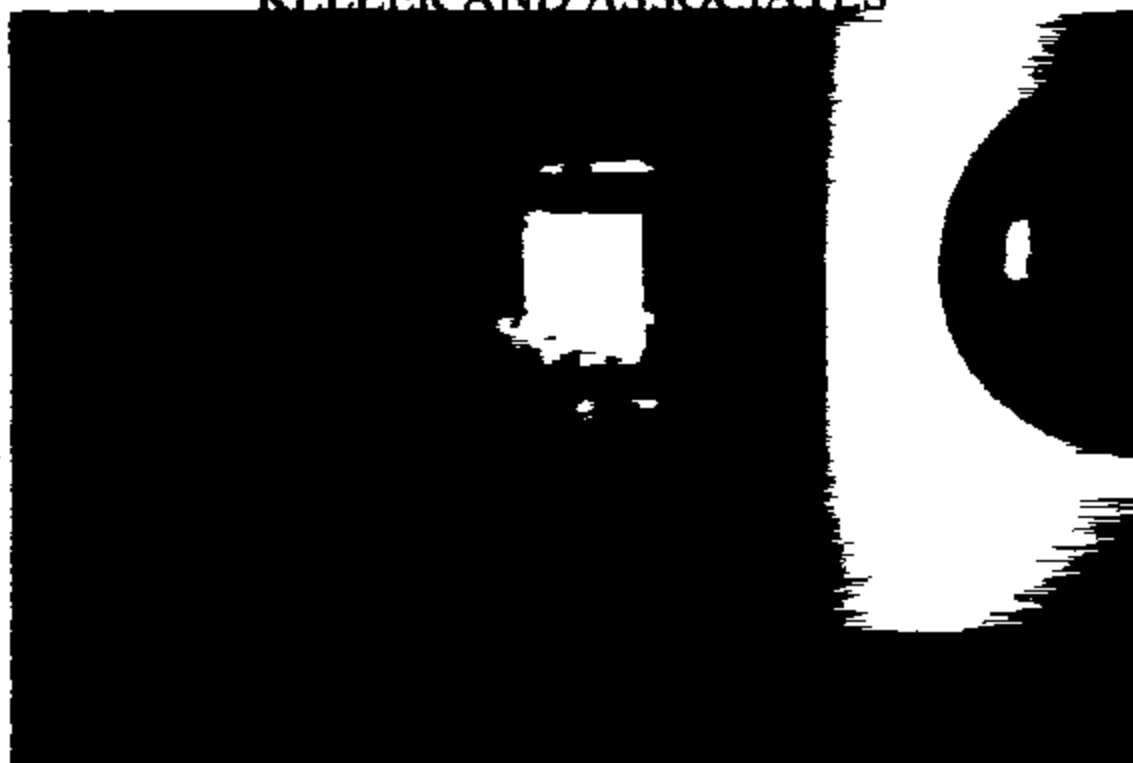


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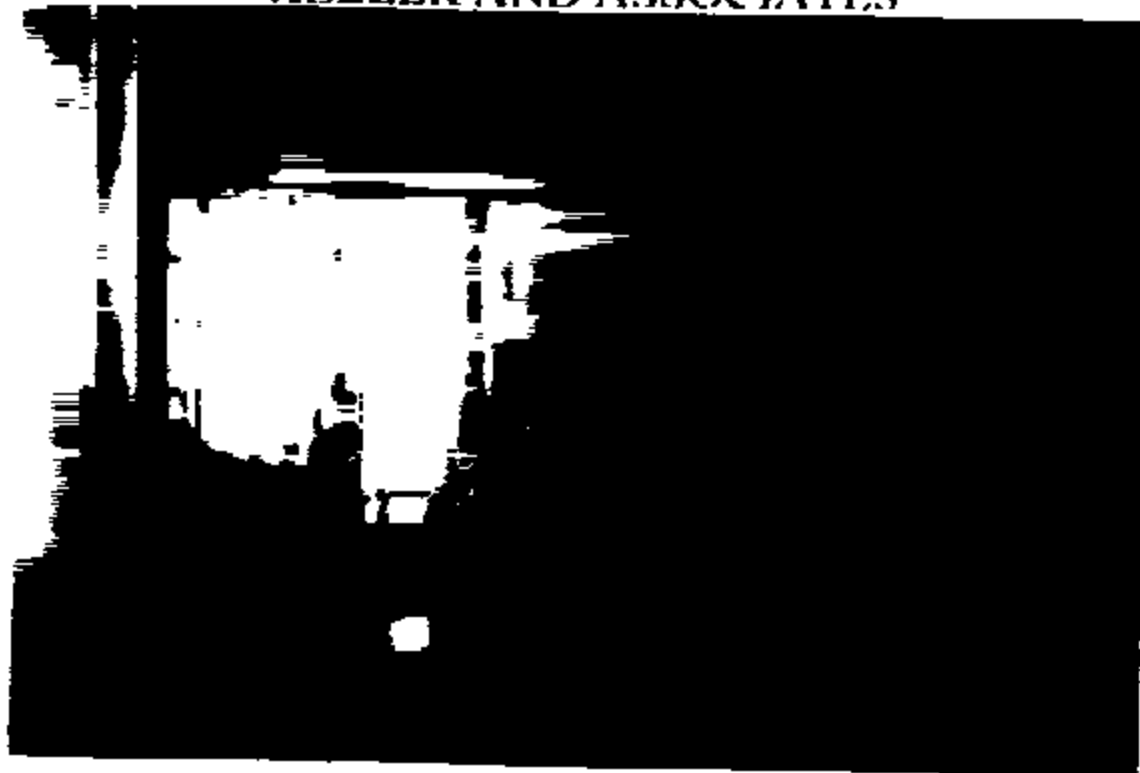


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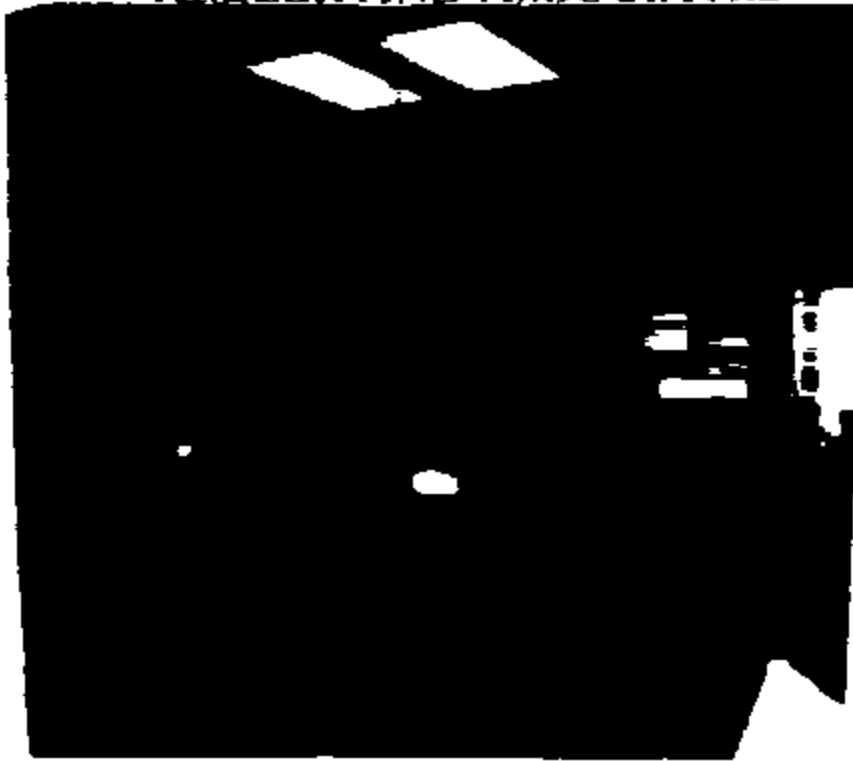


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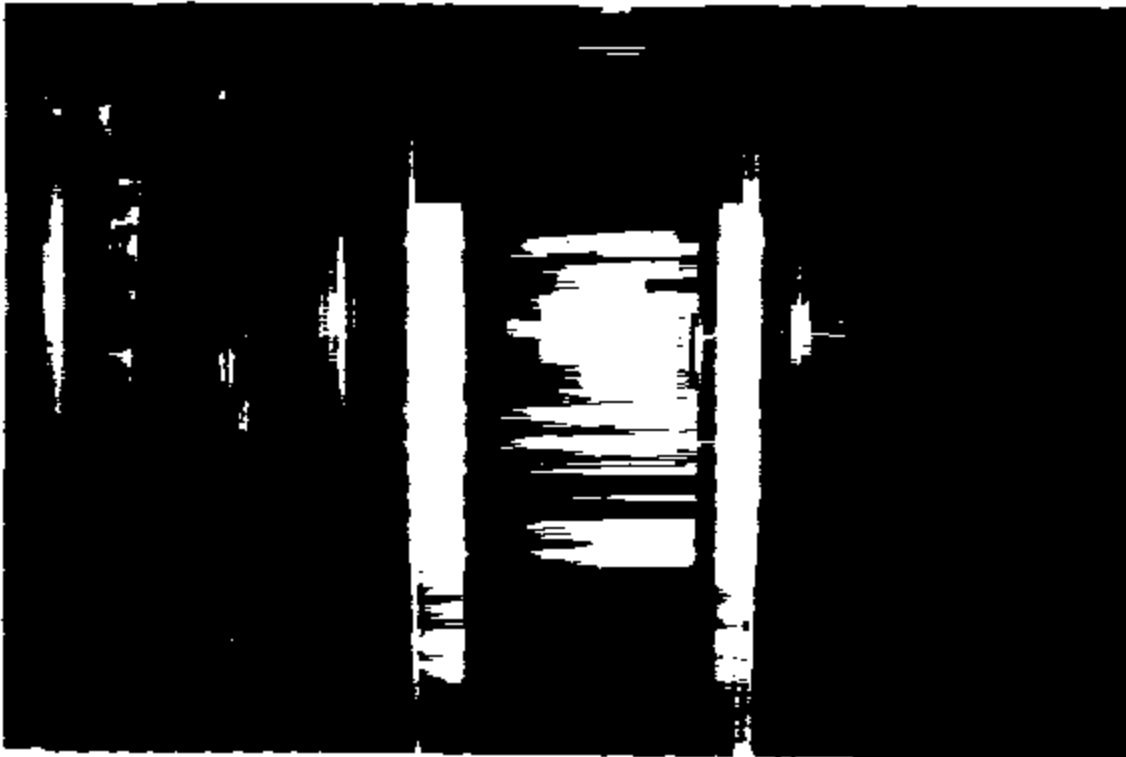
KELLER AND ASSOCIATES



KELLER AND ASSOCIATES

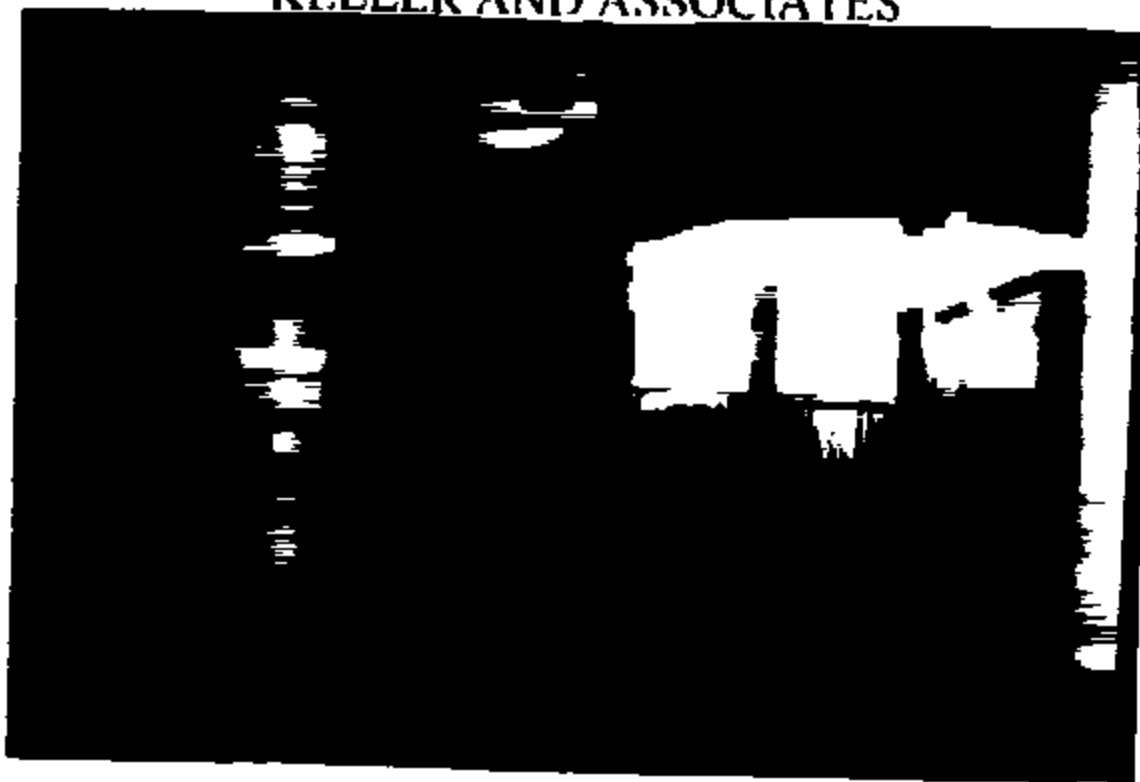


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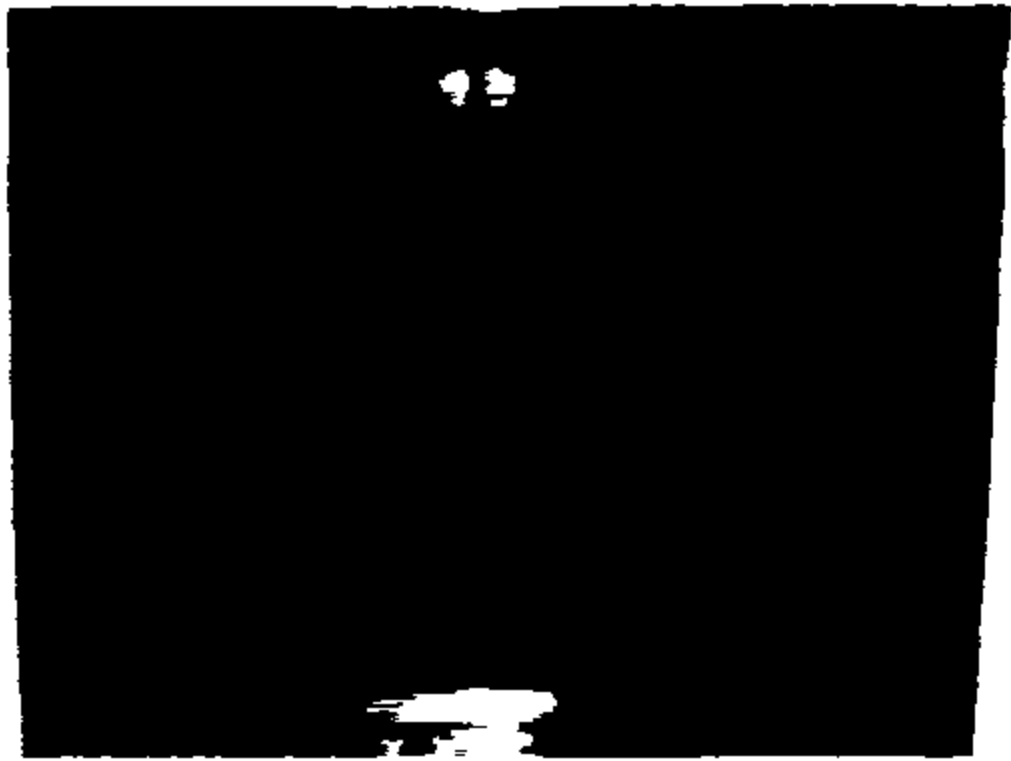
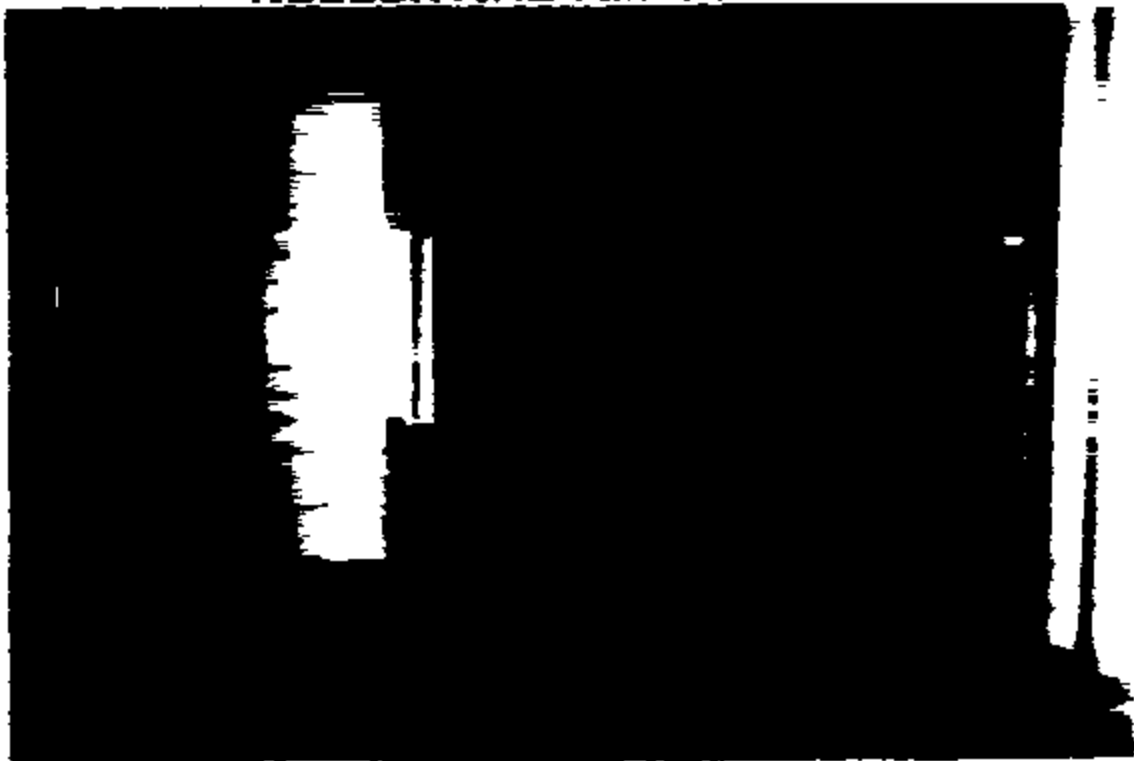


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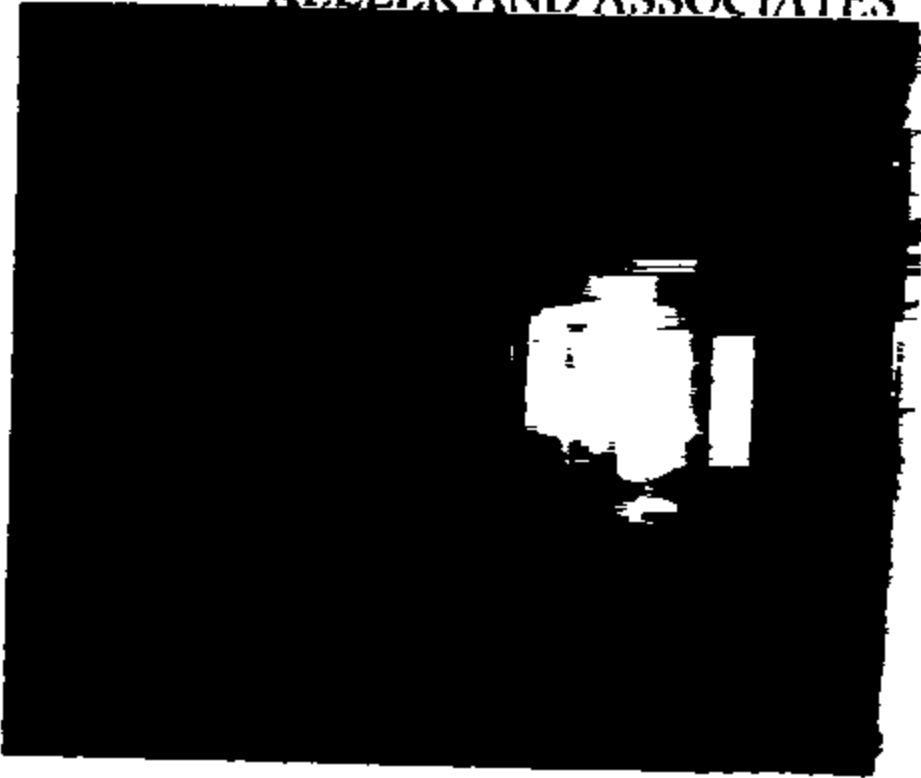
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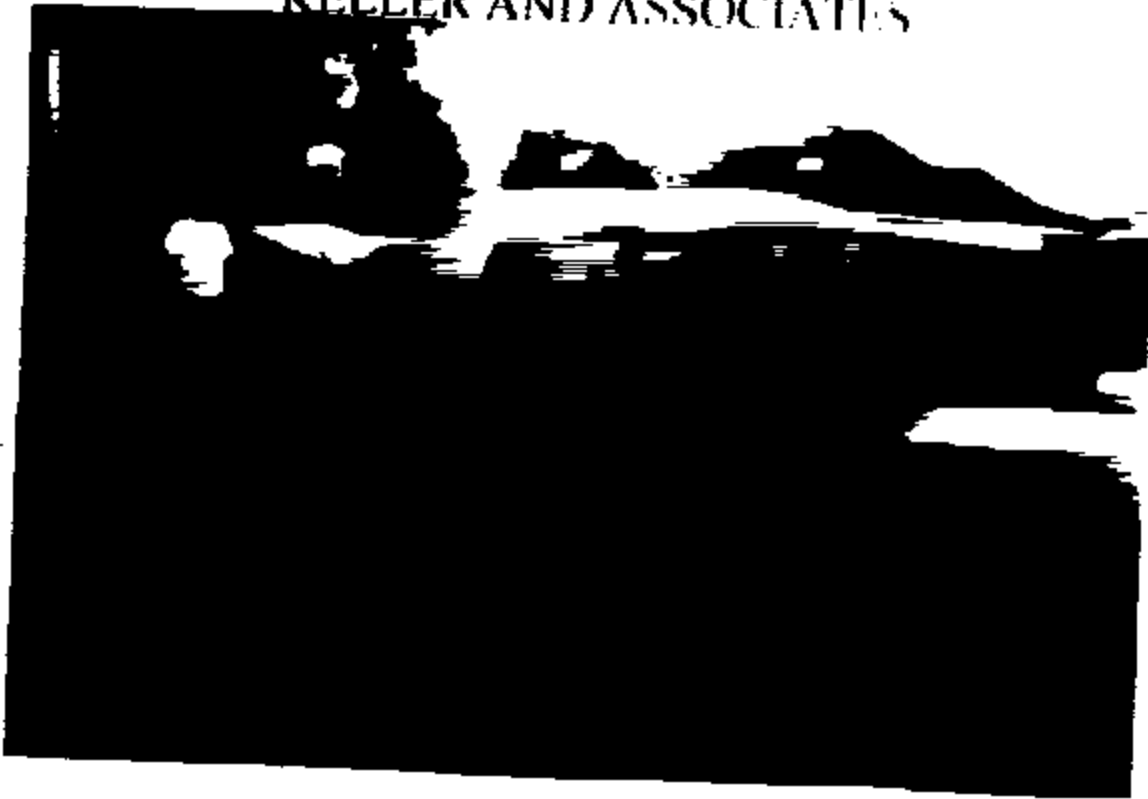
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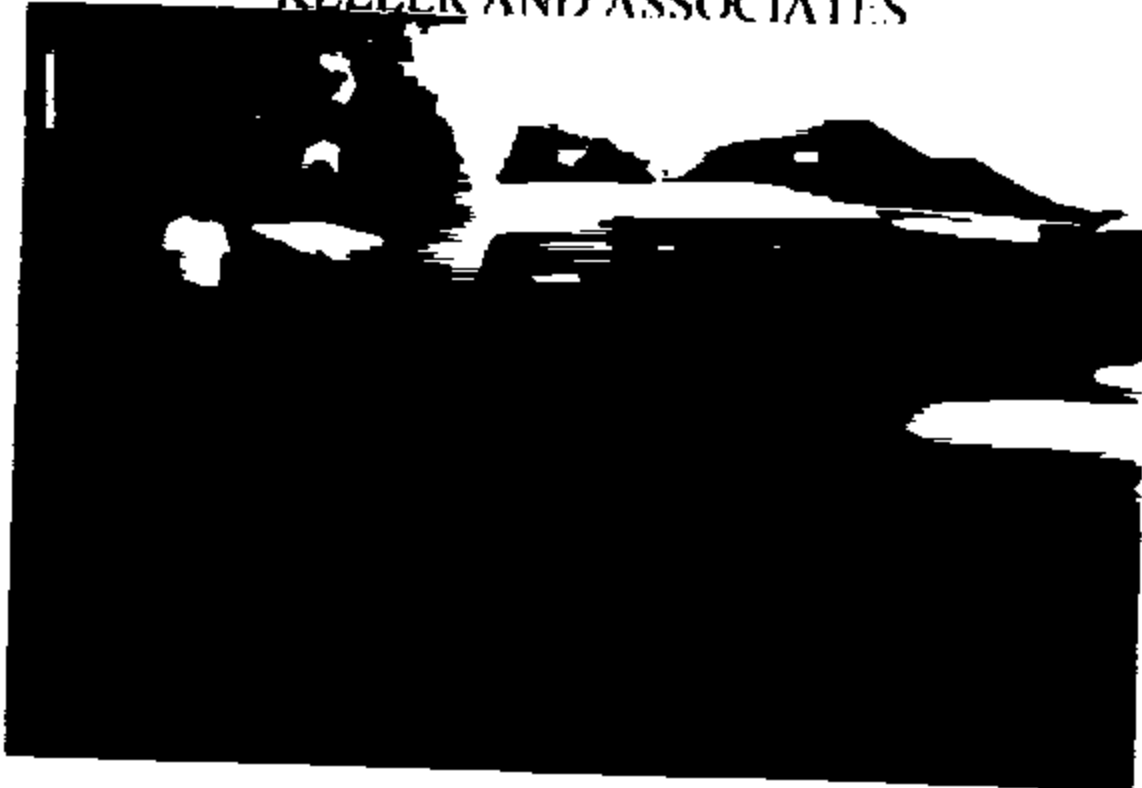
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KELLER AND ASSOCIATES



KELLER AND ASSOCIATES

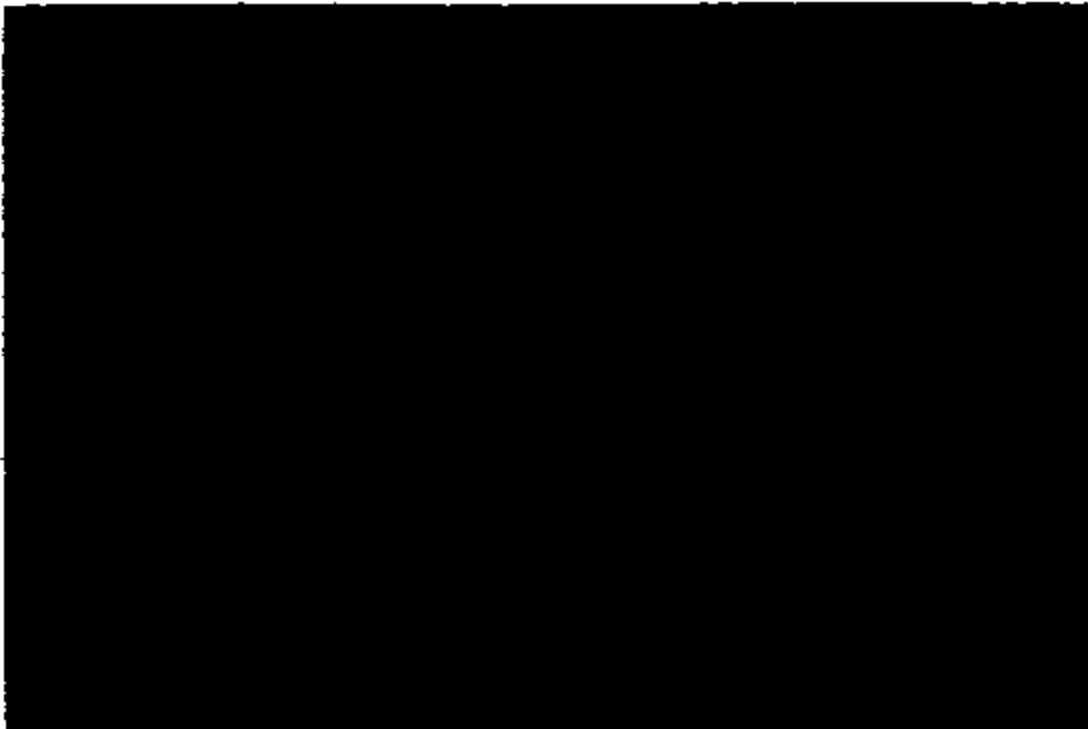


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KELLER AND ASSOCIATES

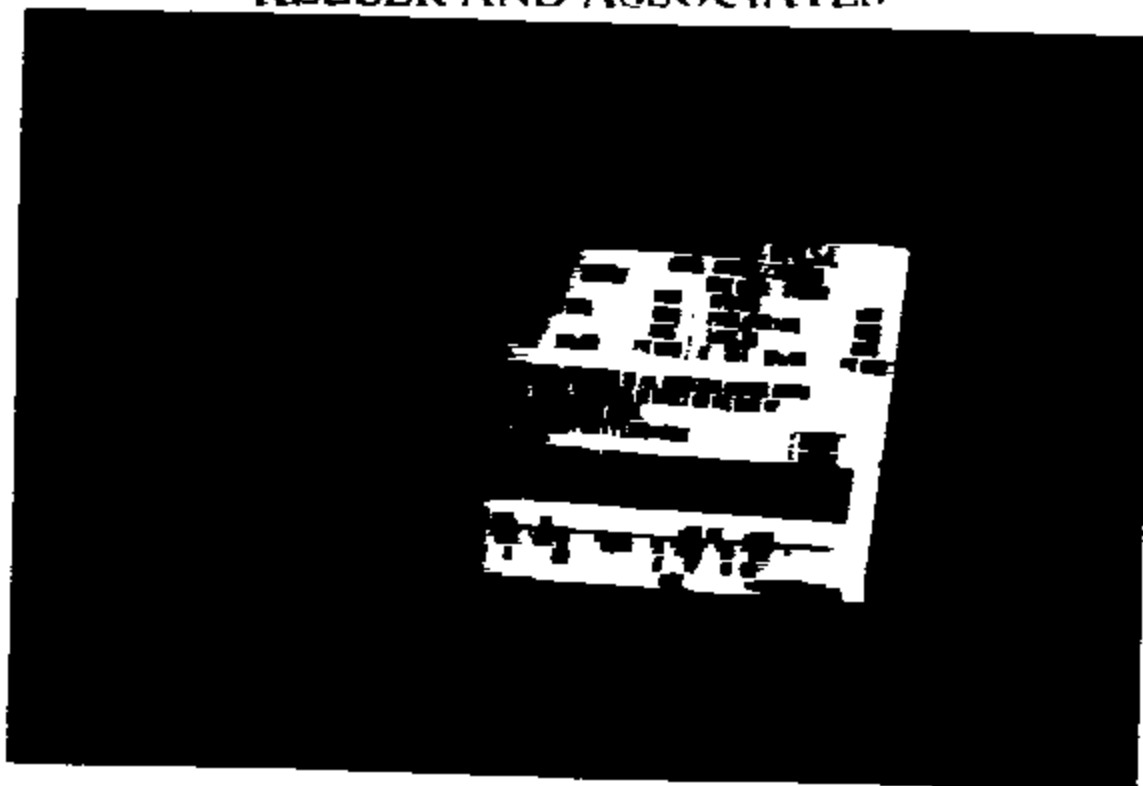


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No.

KELLER AND ASSOCIATES

No. 56



No. 57



KELLER AND ASSOCIATES



No. 58

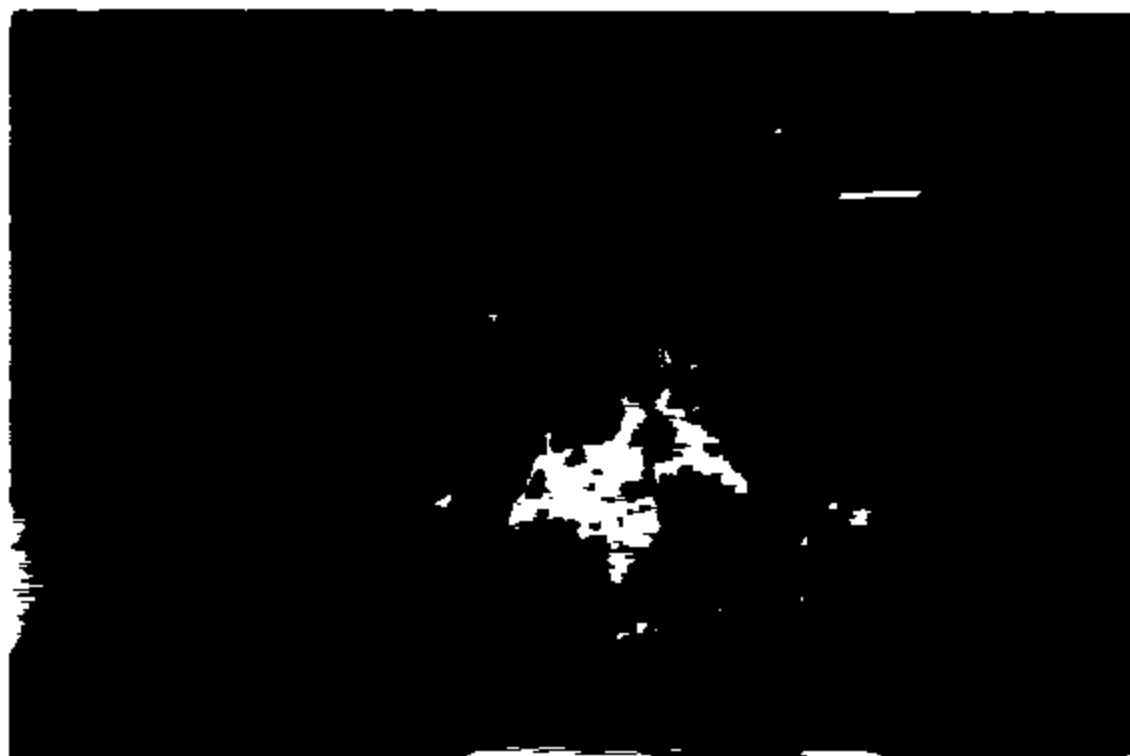


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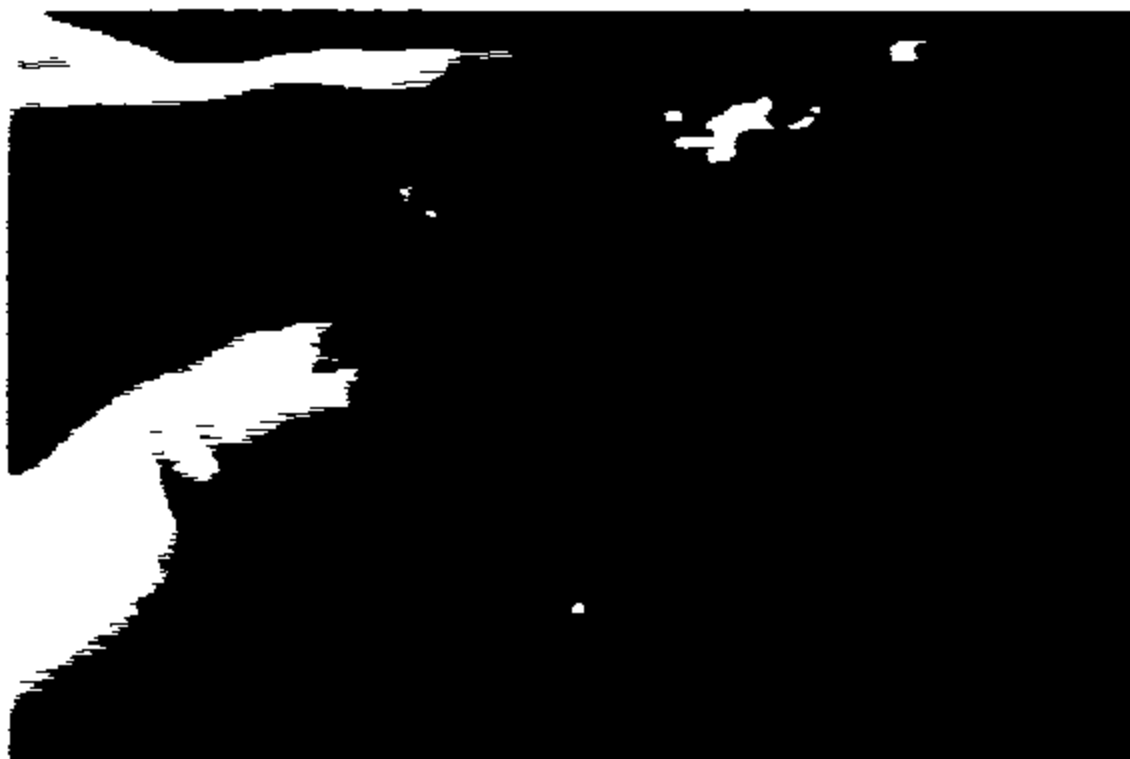


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No. 61

KELLER AND ASSOCIATES



KELLER AND ASSOCIATES



No. 64



No. 65

KELLER AND ASSOCIATES



No. 66



No. 71

KELLER AND ASSOCIATES



No. 6-30



No. 6-31

KELLER AND ASSOCIATES



No. 70



No. 71

KELLER AND ASSOCIATES



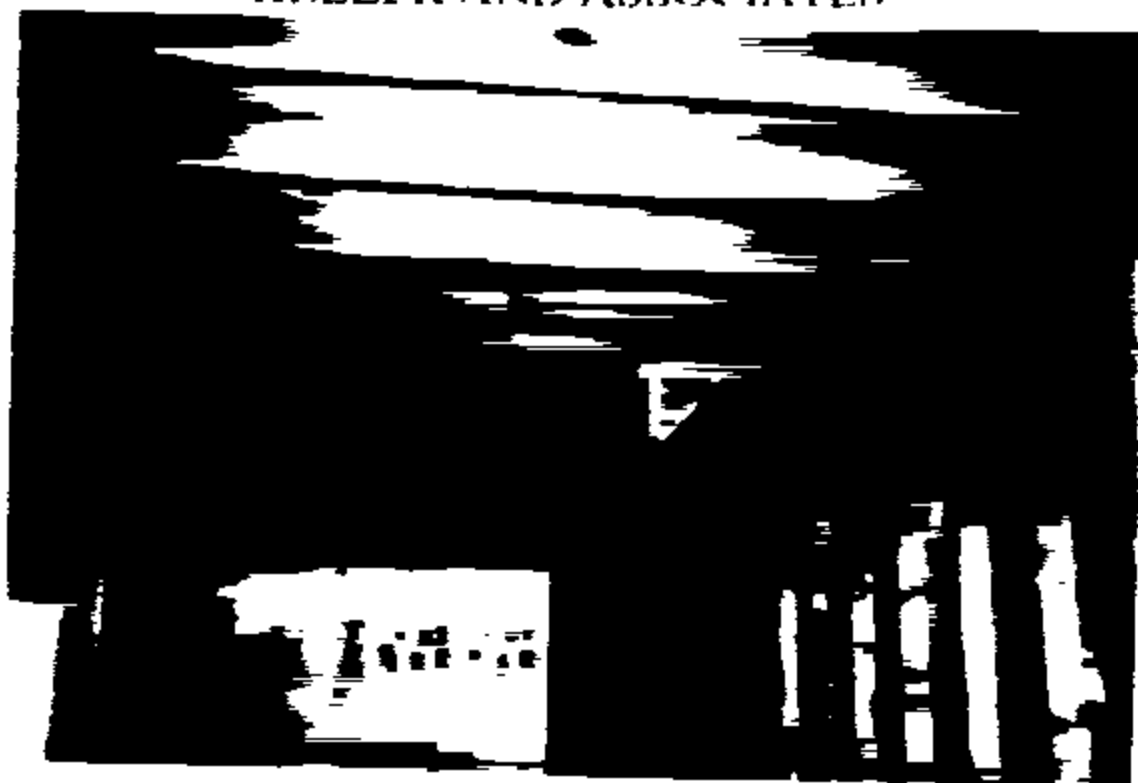
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No. 12

KELLER AND ASSOCIATES

No. 71



No. 72



KELLER AND ASSOCIATES



NO. 1



NO. 2



5050 W Tilghman St Suite 200
 Allentown PA 18104
 Tel: (610) 398-9800 / (800) 521-4986

September 07, 2004

FORD MOTOR COMPANY/CONSUMER AFFAIRS
 PO BOX 6248
 DEARBORN MI 48126

ATTN CONSUMER AFFAIRS/ ASAP

INSURED: [REDACTED]
 CLAIM NUMBER: [REDACTED]
 DATE OF LOSS: 09/01/2004
 LOCATION OF LOSS: [REDACTED] PLANO, TX

0
 501367
 SEP 17 2004
 LIBERTY MUTUAL COMPANY
 ALLTOWN PA

AMOUNT OF LOSS: \$ 0.00

Dear Sir/Madam:

The purpose of this letter is to inform you that as a result of this loss, Liberty Mutual Group has paid damages to our Insured under their Homeowner coverage.

Right of Subrogation Subrogation involves our right to recover from a negligent party the money we have paid on our Insured's behalf for property damage and related expenses.

Notice of Liability Since our investigation shows that this loss occurred due to negligence on your part, we shall expect you to reimburse us the amount shown above.

This letter is official notice of our claim against you for these expenses.

Please Note: Any payments you may have made to our Insured will not relieve your responsibility to reimburse us.

(over)

If You Were Insured

If you had insurance at the time of this loss, we ask that you do the following:

- promptly notify your insurance carrier of this claim notice;
- *please advise us* that you are doing so and we will communicate directly with that company.

If You Were Not Insured

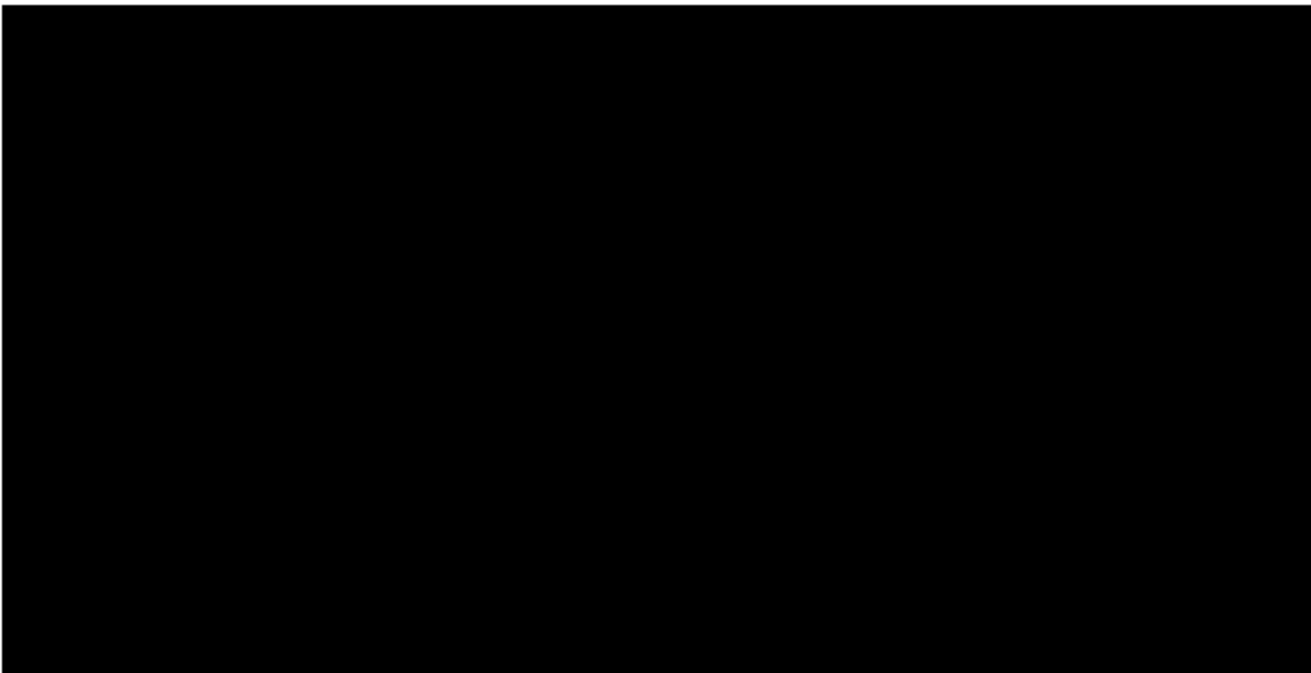
We will be happy to work with you in establishing a convenient payment plan. Please contact me right away at the number listed above, extension 256.

I appreciate your prompt response to this notice. If you have any questions about this letter, please feel free to call me.

Sincerely,

DONNA PASCARELL
Subrogation Department

PLEASE CONTACT IAN SCARR 214-418-7294 TO SEE FORD EXPEDITION THAT EXPLODED IN DRIVEWAY. THE TOWN WANTS CAR MOVED THIS WEEK.



State Farm Insurance Companies



October 14, 2004

RECEIVED
OCT 19 2004

Subrogation Unit
P.O. Box 41
Oconomowoc, WI 53066-0041

Ford Motor Company

Paklane Tower West/Ste. 300
Dearborn, MI 48126

RE: Claim Number: [REDACTED]
Date of Loss: May 8, 2004
Our Insured: [REDACTED]
Our Payment: \$14,933.90
Insured's Payment: \$250.00
Total Payment: \$15,183.90

PROPERTY DAMAGE UNIT
PROPERTY DAMAGE UNIT
PROPERTY DAMAGE UNIT
OCT 27 2004

Your File Number:
Your Insured: Ford Motor
Address: Paklane Tower West/Ste. 300
Dearborn, MI 48126
Your Policy Number:

SUBROGATION CLAIM

We have been informed that you are the insured named in the policy designated as your insured in the caption of this letter.

Our investigation establishes that your insured was responsible for the damage to our policyholder's property as a result of the accident on the date indicated.

In order to assist you in evaluating and processing the subrogation claim we are asserting, we may provide reports or personal information about our customers. We are sharing this information to effect, administer, or enforce a contract authorized by the consumer. However, you are neither permitted nor permitted to: (1) use the customer information we provide for any purpose other than to evaluate and process the subrogation claim, or (2) disclose or share the customer information we provide for any purpose other than to evaluate or process the subrogation claim.

Page 2
October 14, 2004

Please accept this letter as notice of our subrogation rights and communicate with us in regard to your position in the matter.

Sincerely,


Lori Blythe ext 4015
Claim Processor
(888) 713-4694

State Farm Mutual Automobile Insurance Company

ATTN: IF NO CLAIM IS SET UP, PLEASE USE ATTACHED INFORMATION
FOR FILE SET UP.

lmb

Enclosures

INSURED: [REDACTED]
FILE NO.: 0654-03-04

June 3, 2004

ASSIGNMENT DETAILS

This assignment was received on May 12, 2004 from Aziza Syed-Calandrella of State Farm Insurance Company. My instructions were to conduct an origin and cause examination of the vehicle fire loss in Spring City, Pennsylvania. My investigation commenced on May 17, 2004.

ENCLOSURES

1. 23 Photographs with photo explanation sheet
2. 1 Diagram with overlay

VEHICLE DESCRIPTION

The vehicle involved in this fire loss is a 2000 Ford F150-XLT Triton pickup truck. An 8-cylinder engine powered the vehicle and it was equipped with an automatic transmission. The VIN was verified as 1FTRX18L8YN [REDACTED]. The Pennsylvania license plate number was YSN-4894 and had a 12/04-expiration date. The Pennsylvania State Inspection sticker was dated 12/04. The vehicle was in good condition prior to the fire, but I could not determine the mileage.

VEHICLE EXAMINATION

My examination of the vehicle was conducted on May 17, 2004 at Morruti's Auto Body Shop, in West Chester, PA. Other than the vehicle being moved from the location where the fire occurred, there were not any obvious signs of the vehicle having been altered since the date of the loss.

In examining the exterior of the vehicle, the only location I found any signs of fire damage was on the hood near the windshield on the driver's side, and also the plastic material between the hood and the windshield. There was also some minor damage just out from the front, left wheel well. The front left tire was slightly burned, but was still holding air. The remainder of the vehicle was undamaged by the fire.

INSURED: Hintz
FILE NO.: 0654-05-04

June 3, 2004

VEHICLE EXAMINATION (cont.)

The only fire damage to the underside of the vehicle was in the front, left wheel well area where the plastic was melted and burned out. None of the glass for the vehicle was burned, although there was some minor soot on the exterior of the glass near the bottom on the driver's side. The extended cab window on the left side was broken out, possibly by the fire officials to gain access to the interior. There were no other signs of forced entry into the vehicle.

I did not find any damage in the interior of the vehicle, although I could not be certain that a small amount of heat may have caused some damage after heat impinged on the firewall from the engine compartment.

Fire damage was found in the engine compartment, although it was limited. The radiator, radiator hoses, and drive belts were unburned. Some other hoses had some heat damage. The fan and shroud were unburned and only the left inner fender was burned. All of the fluids were at a normal level and did not show anything unusual. The heaviest damage was on the left or driver's side in the center between the front and rear of the compartment.

The wiring harness was burned in the engine compartment on the left side, and the fuse panel in the engine compartment was slightly distorted from the heat. All of this damage was limited. There was nothing to indicate the fire started from any type of fuel or other fluid leaks. The air intake filters and the fuel vapor recovery system had some slight heat damage, but this was also limited.

A closer examination of the engine compartment revealed the damage extended outward from the area around the brake master cylinder, and there was also some drop down-type burning that occurred below this. I did not find anything below this area that could have caused this fire. I found an electrical connection at the master cylinder where a wire was connected to it. This electrical connection is a pressure switch that activates and deactivates the cruise control when pressure is applied to the brake.

The electrical wire leading to this switch was void of the insulation but showed no signs of electrical arcing. The switch was damaged internally, with some small copper beads that had formed sitting in the top of the master cylinder connection. There was also electrical activity and burning inside the switch in a fashion that was inconsistent with a fire impinging on it from the exterior.

INSURED: Hintz
FILE NO.: 0654-05-04

June 3, 2004

VEHICLE EXAMINATION (cont.)

It was clearly obvious that something occurred within this switch and caused this fire. The internal parts actually would have been protected since there were still exterior components existing.

I did not find any other signs of electrical arcing, or any other possible causes to this fire. There was also nothing suspicious about it.

COMMENTS

It is my opinion this fire is accidental and started at the pressure switch on the master _____ cylinder. This was an electrical fire that did not gain much intensity before it was discovered and extinguished. The remains of the switch with the wire, which was still connected to the truck, along with the master cylinder, were left intact with the vehicle at the shop.

Since I have complied with all of the instructions on this file, it will now be closed. Our files are maintained for a period of time and can easily be reopened if needed.

If you have any questions or requests for additional investigation, please advise.

Lee D. McAdams, CFEI
Investigator

INSURED: [REDACTED]
FILE NO.: 0654-05-04

June 3, 2004

PHOTO EXPLANATION SHEET

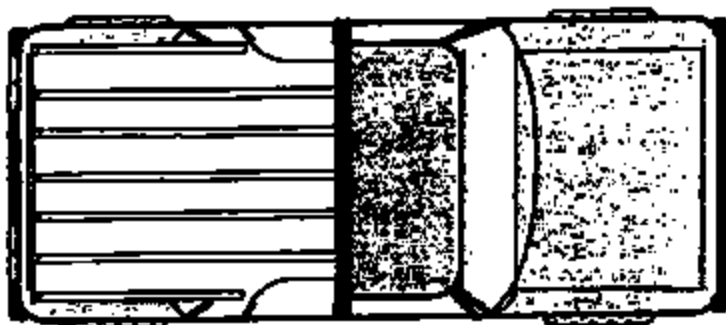
- 1-4 Exterior of the vehicle
- 5 Damage to the hood and plastic near it from the fire under the hood
- 6 Interior of the vehicle
- 7-11 Engine compartment from various vantage points
- 12-13 Close-up view of the damage on the left side of the engine compartment
- 14 View of the master cylinder for the brakes
- 15 View of the damage below the area where the master cylinder was located
- 16-17 Electrical connection that was below the master cylinder and showed no signs of electrical activity
- 18 Close-up view of the pressure switch with the wire attached to it on top of the master cylinder
- 19-20 Master cylinder with the pressure switch moved
- 21 Close-up view of the master cylinder showing the small copper beads in the area where the pressure switch was found
- 22-23 View of the internal damage to the pressure switch

Lee McAdams
Fire and Explosion Investigations

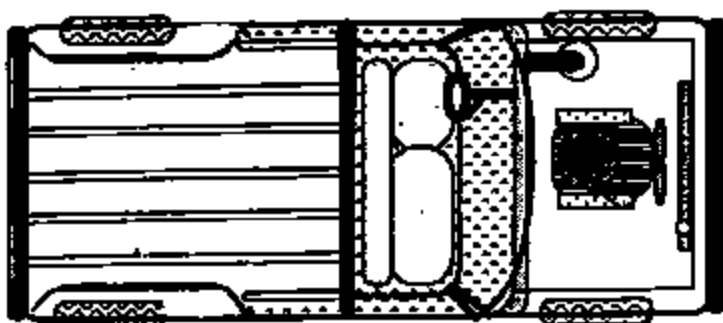
Invest: [REDACTED]

Location: Spring City, PA

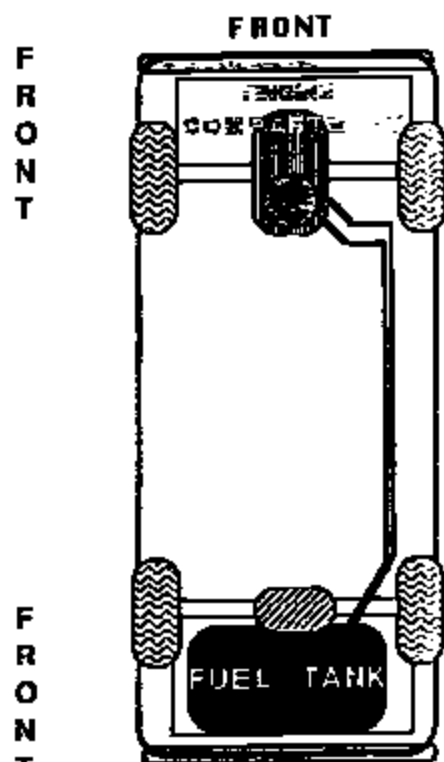
File No 0654-05-04



TOP VIEW



INTERIOR VIEW



UNDERSIDE VIEW

LEGEND

⊙ PRESSURE SWITCH
(MASTER CYLINDER)

Prepared By: Lee McAdams

Not To Scale

FE04-07B C 1073



Hand-drawn map of a field area



● POINT OF INTEREST
■ PHOTO VANTAGE POINT

Lee McAdams Fire & Explosion Investigations, LLC

P. O. Box 580
Camp Hill, PA 17001-0580

(717) 761 5770

Invoice

DATE: 6/3/2004
INVOICE #: 778

BILL TO:

State Farm Insurance Companies
Ms. Aziza Syed-Calandrella
P. O. Box 499
Newtown Square, PA 19073

RE:

Insured: [REDACTED]
Location: Spring City, PA
Loss Date: May 8, 2004

Claim Number: [REDACTED]

FED. TAX I.D. #
23-2941984

TERMS
Due on receipt

OUR FILE #
0654-05-04

Activity / Exp.	Date	Description	Qty. / Hrs.	Rate	Amount
File Setup	5/12/2004	Received assignment and setup file. Contacted Morrini's Auto Body Shop.	0.5	65.00	32.50
Travel Investigation	5/17/2004	Camp Hill to West Chester, PA. Discussed vehicle information with mechanic.	6	65.00	390.00
Veh. Exam.		Conducted vehicle examination, photographed and documented. Return travel. Delivered film to photo lab.			
Investigation	5/19/2004	Verbal report to A. Syed-Calandrella. Picked up and reviewed photographs.	1	65.00	65.00
Report Prep.	6/3/2004	Reviewed file, prepared photos, diagram and dictated report.	1.5	65.00	97.50
Mileage		Total miles.	188	0.45	84.60
Photo Expense		Color mounted photographs.	21	2.00	46.00
Misc. Tolls		Misc. Exp. (tele., tolls, park., & etc.)		19.80	19.80

*Processing
fees
only
312-8*

If's been a pleasure working with you!

Total

\$735.40

STATE FARM SALVAGE SHEET
>>>>>>>>RUSH - TOTAL LOSS PICKUP REQUEST<<<<<<<<<

TO (SALVAGE VENDOR): Horisk's

Stock Number:

Claim Number: [REDACTED] - Insured

Claim Rep/Office/Unit#:
AZIZA SYED-CALANDRELLA
PO BOX 499
NEWTOWN SQUARE, PA
19073 22

State Farm Phone Number: 810-325-8938

Year/Make/Model/Color:
2000 FORD 150 PICKUP

VIN: 1FTRX18L8YM [REDACTED]

Will this vehicle need a State Farm Inspection?:

Mileage:

Yes No

Insured: [REDACTED]
Date of Loss (mm/yyyy): 5/8/2004

Owner: SAME
ACV: 17,833.00

Vehicle Location: MORRONI AUTO
Street Address: 217 S BOLMAR ST
City/Town, Zip Code: WEST CHESTER, PA 19320
Phone: 610-436-8978 ext:

Type of Branded Title: Salvage (Comp, Collision, Fire)
Damage Location/Point of Impact: ALL FIRE
Permission To Move: YES
Date (mm/yyyy): 5/24/2004

- State Farm Mutual Insurance Co
 State Farm Fire & Casualty Co
 State Farm Indemnity Co

Instructions for Pickup: VEH READY FOR PICKUP CHRGS ARE TOW \$150
& STRG \$35 A DAY SINCE 05/12/04

FAXED BY JACKIE O'CONNOR 05/24/04

*Lee McAdams
Fire and Explosion Investigations*

Insured: [REDACTED]

File Number: 0654-05-0

Photos Attached: 23



Photo # 23

Photo #

*Lee McAdams
Fire and Explosion Investigations*

Insured: [REDACTED]

File Number: 0654-05-0

Photos Attached: 23



Photo # 22

Photo #

*Lee McAdams
Fire and Explosion Investigations*

Insured: [REDACTED]

File Number: 0654-05-

Photos Attached: 23



Photo # 19



PE04-078 C 1079

Photo # 20

Lee McAdams
Fire and Explosion Investigations

Insured: [REDACTED]

File Number: 0654-05-

Photos Attached: 23



Photo # 63



PE04-078 C 1089

Photo # 52

*Lee McAdams
Fire and Explosion Investigations*

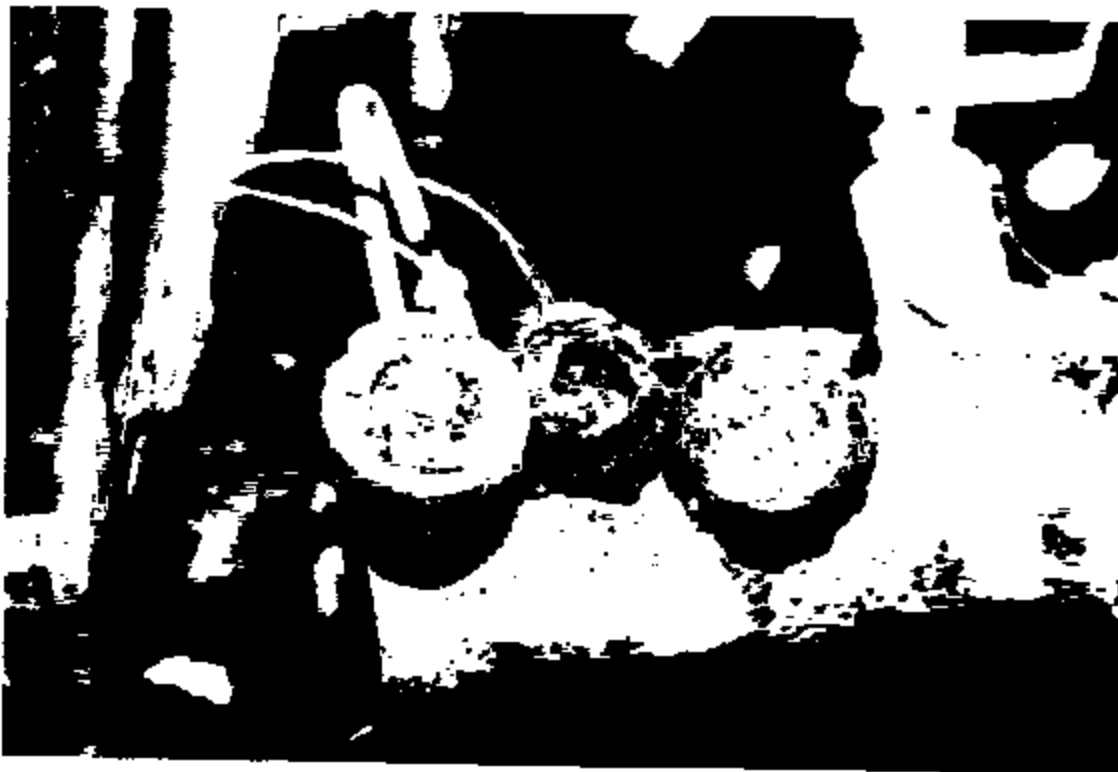
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File Number: 0654-05-0

Photos Attached: 23



Photo # 17



PE04-078 C 1081

Photo # 21

*Lee McAdams
Fire and Explosion Investigations*

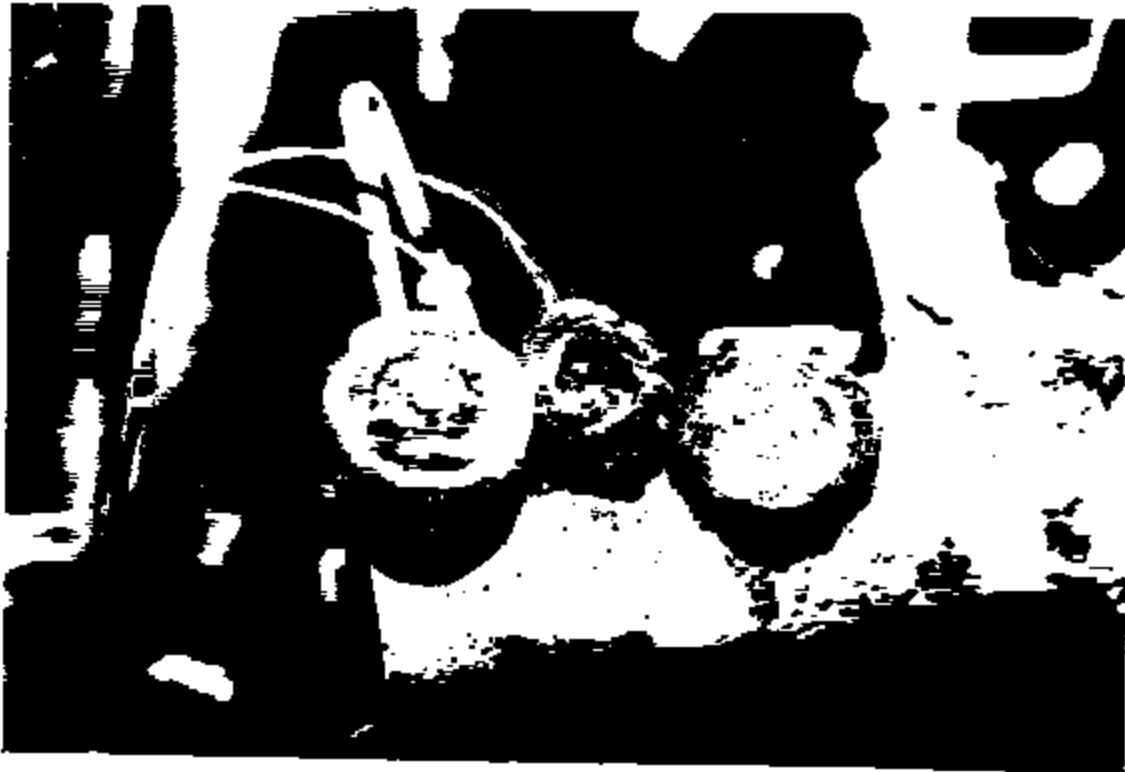
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File Number: 0654-05-0

Photos Attached: 23



Photo # 19



PED4-078 C 1882

Photo # 20

*Lee McAdams
Fire and Explosion Investigations*

Insured: [REDACTED]

File Number: 0654-05-

Photos Attached: 23



Photo #



PE84-078 C 1093

Photo #

Insured: [REDACTED]

File Number: 0654-05-

Photos Attached: 23



Photo #



PE04-079 C 1004

Photo # 1

*Lee McAdams
Fire and Explosion Investigations*

Insured: [REDACTED]

File Number: 0654-05-04

Photos Attached: 23



Photo # 15

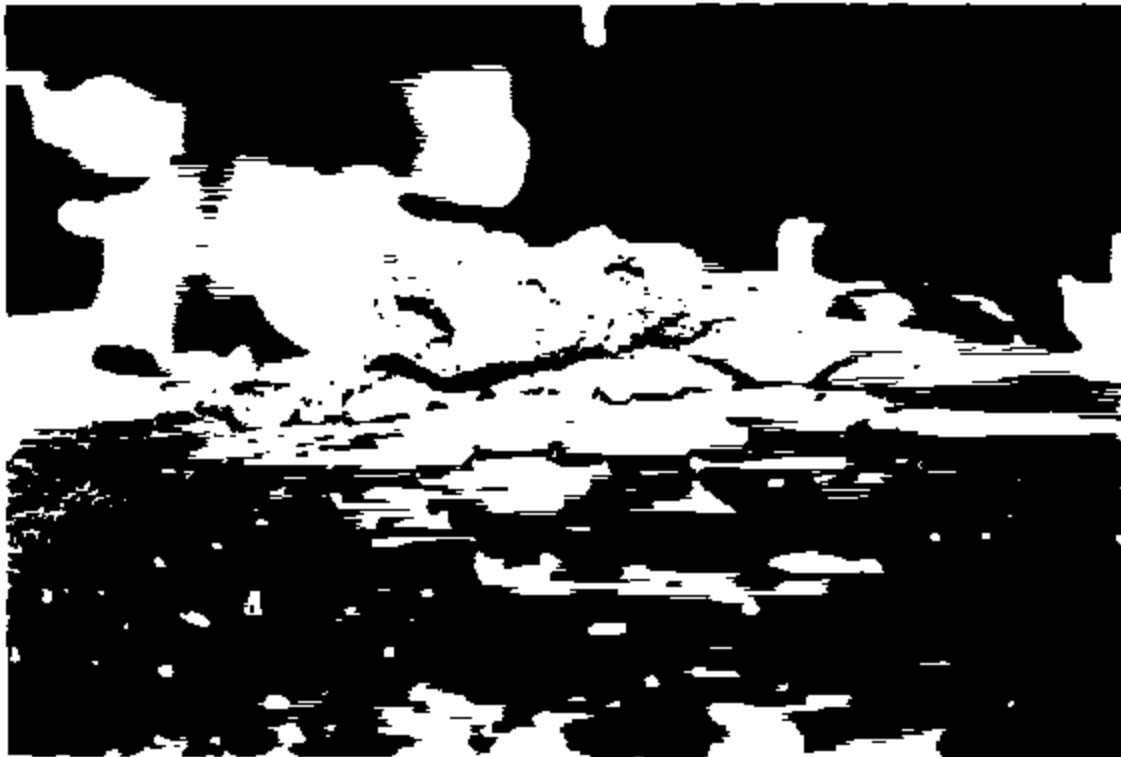


Photo # 16

PE04-070 C 1085

*Lee McAdams
Fire and Explosion Investigations*

Insured: [REDACTED]

File Number: 0654-05-04

Photos Attached: 23



Photo # 15

PEBA-078 C 1088

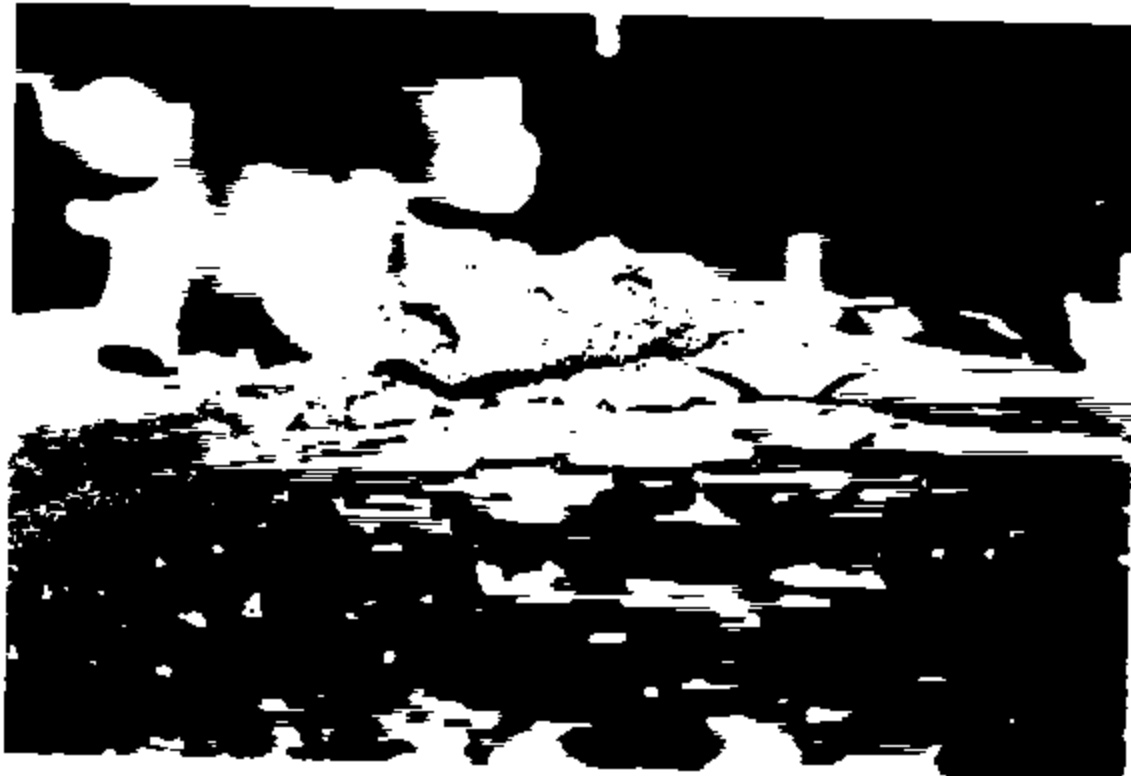


Photo # 16

*Lee McAdams
Fire and Explosion Investigations*

Insured: [REDACTED]

File Number: 0654-05-0

Photos Attached: 23



Photo # 13



PE04-078 C 1087

Photo # 14

*Lee McAdams
Fire and Explosion Investigations*

Insured: [REDACTED]

File Number: 0654-05-0

Photos Attached: 23



Photo # 13



PE04-078 C 1088

Photo # 14

*Lee McAdams
Fire and Explosion Investigations*

Insured: [REDACTED]

File Number: 0654-05-04

Photos Attached: 23

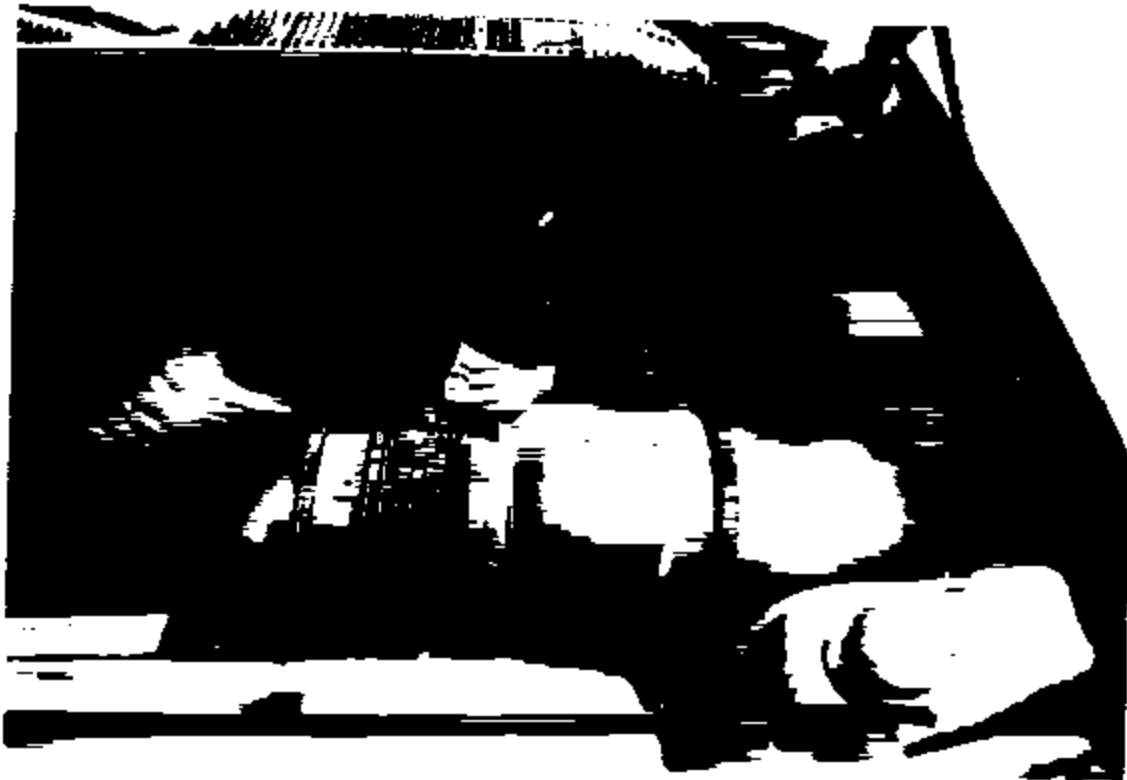


Photo # 11



PE04-878 C 1089

Photo # 12

Lee McAdams
Fire and Explosion Investigations

Insured: [REDACTED]

File Number: 0654-05-04

Photos Attached: 23



Photo # 11



PE04-078 C 10980

Photo # 12

*Lee McAdams
Fire and Explosion Investigations*

Insured:



File Number: 0654-05-04

Photos Attached: 23



Photo # 9



PE04-070 C 1091

Photo # 16

*Lee McAdams
Fire and Explosion Investigations*

Insured:



File Number: 0654-05-04

Photos Attached: 23

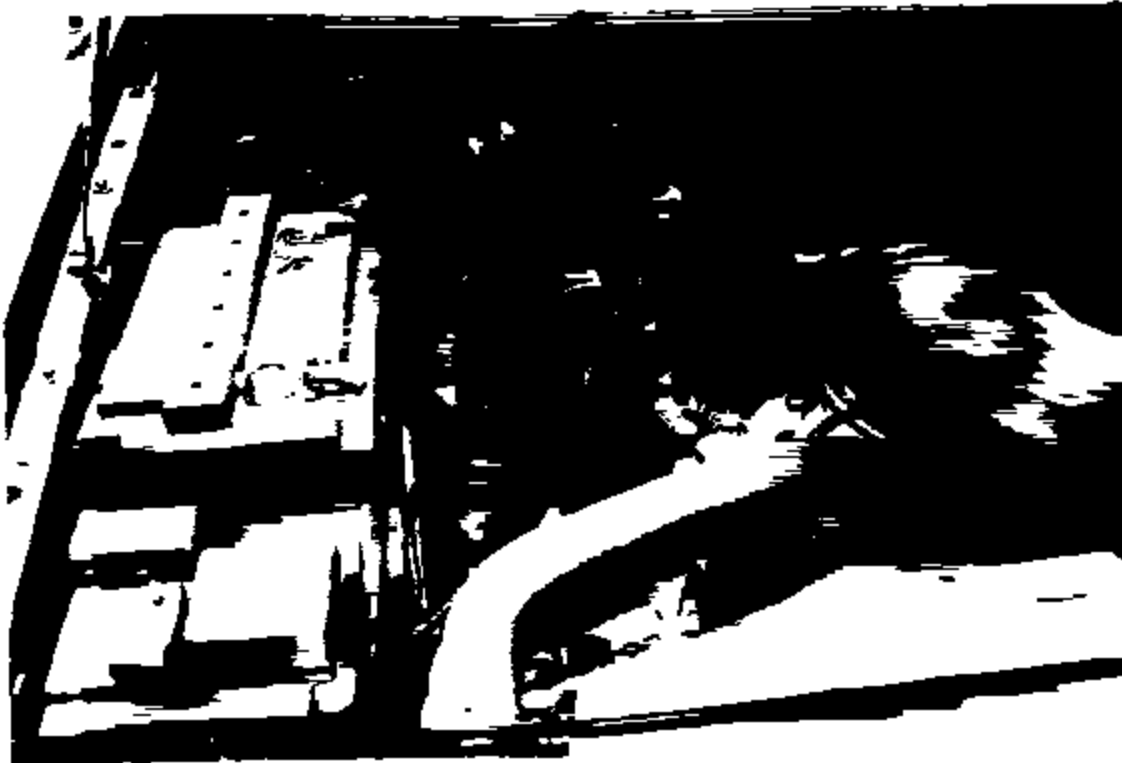


Photo # 9



PE04-070 C 1892

Photo # 16

*Lee McAdams
Fire and Explosion Investigations*

Insured: [REDACTED]

File Number: 0654-05

Photos Attached: 25

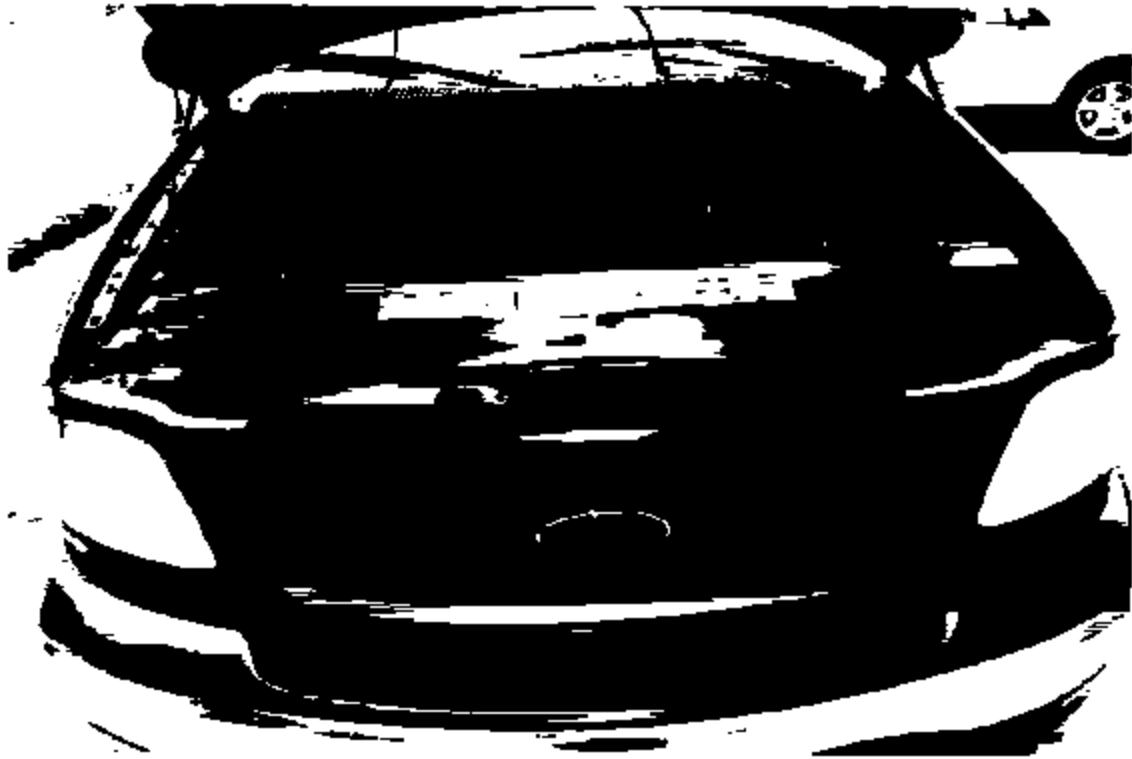


Photo #



PE04-078 C 1093

Photo #

Lee McAdams
Fire and Explosion Investigations

Insured: [REDACTED]

File Number: 0654-05

Photos Attached: 25

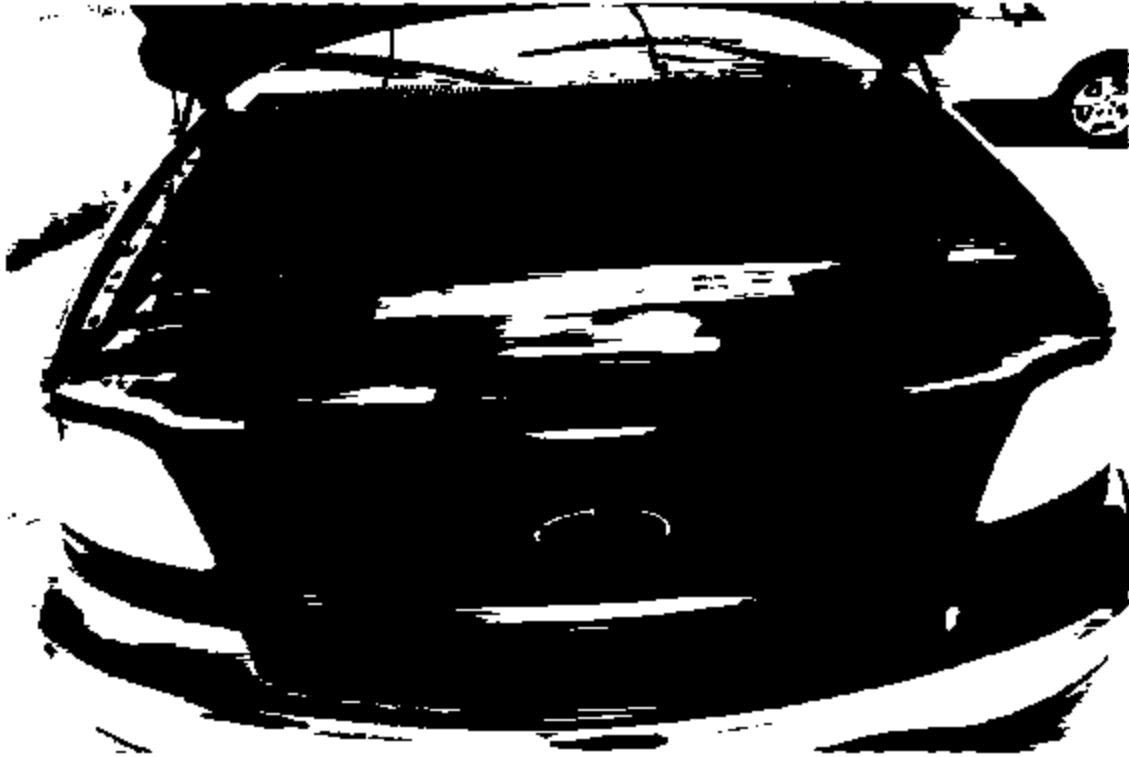
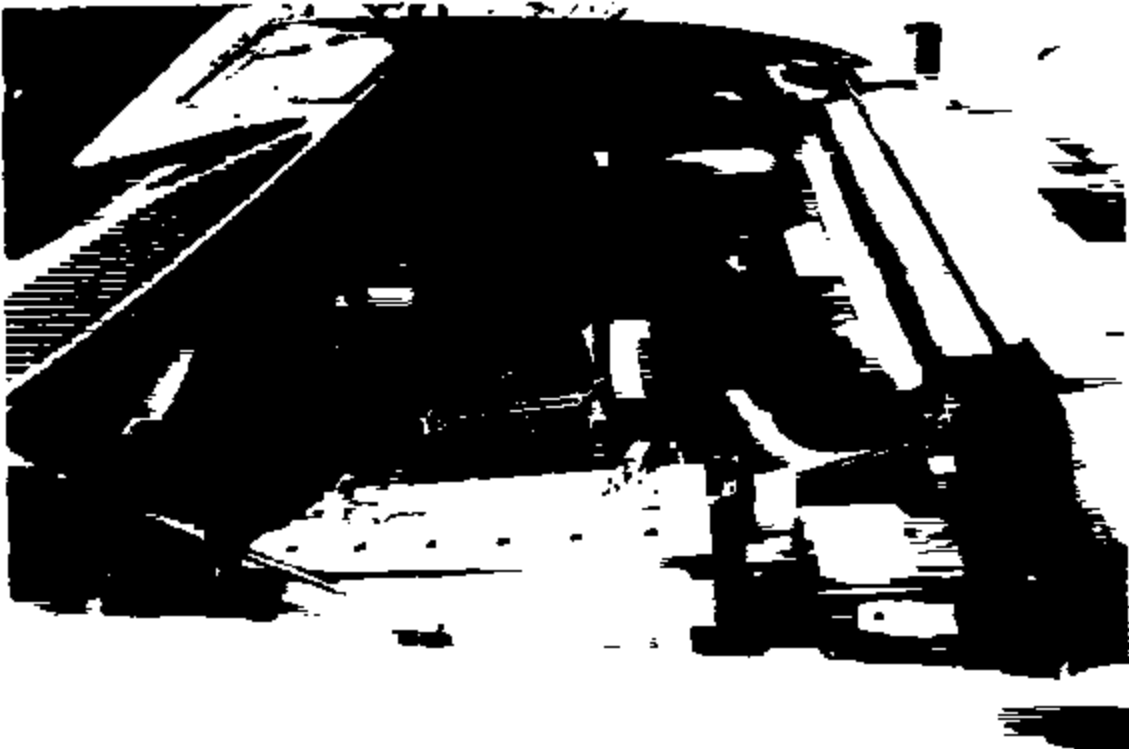


Photo #



PE04-078 C 1094

Photo #

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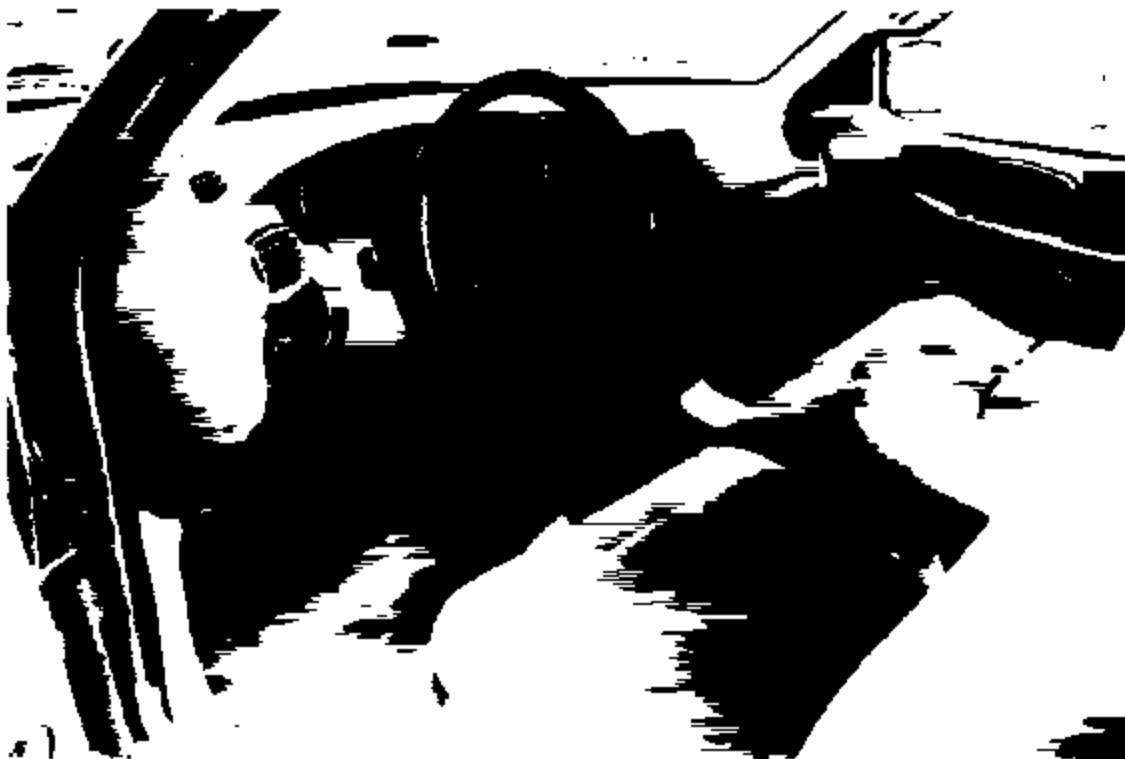
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File Number: 0654-05

Photos Attached: 23



Photo # _



PE84-078 C 1005

Photo # _

Lee McAAMM
Fire and Explosion Investigations

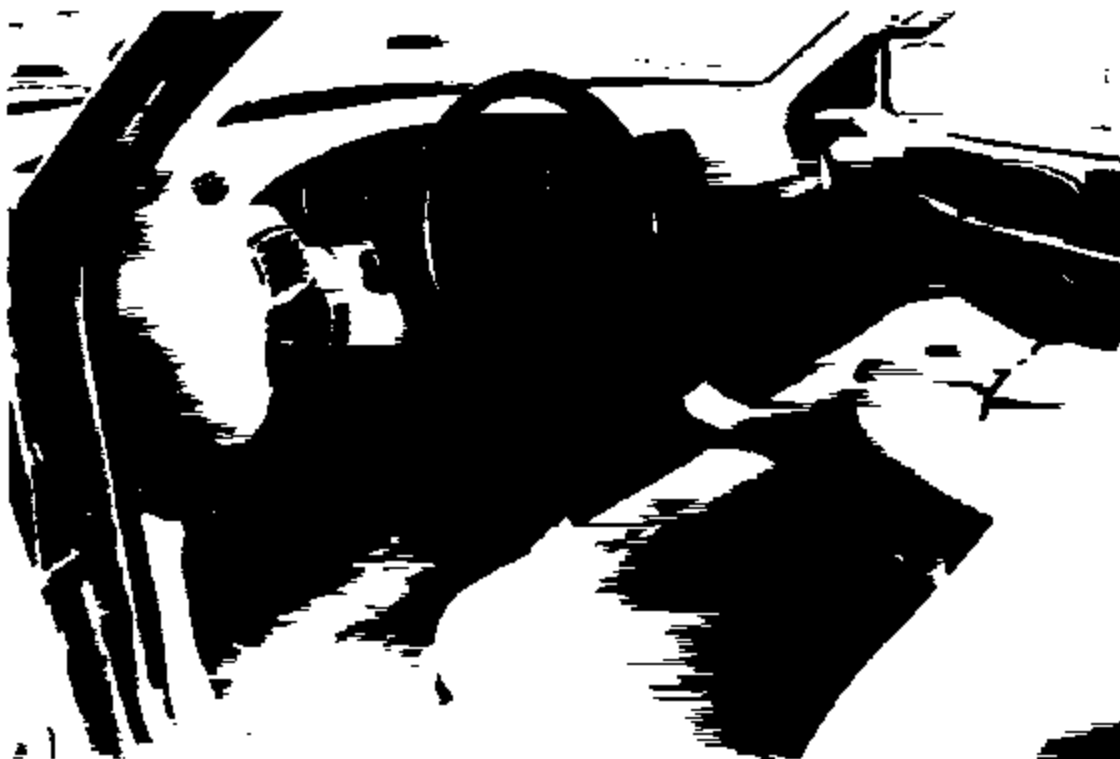
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File Number: 0654-05

Photos Attached: 23



Photo # _



PE04-078 C 1096

Photo # _

Lee McAdams
Fire and Explosion Investigations

Insured: [REDACTED]

File Number: 0654-05-04

Photos Attached: 23



Photo # 3

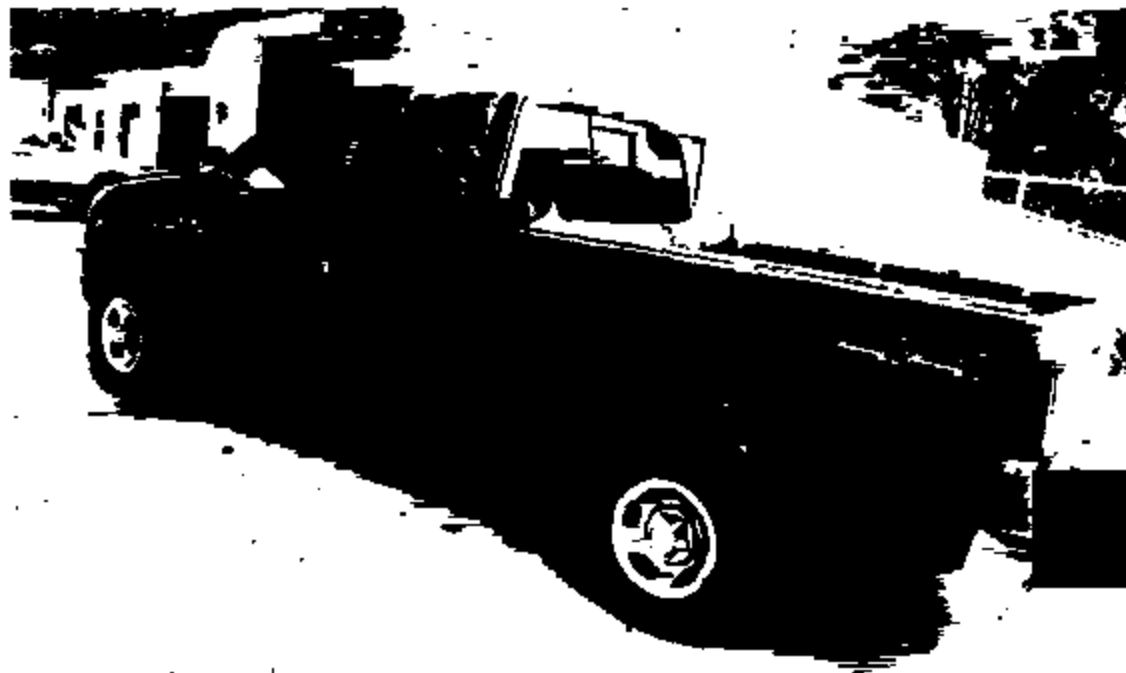


Photo # 4

*Les McAdams
Fire and Explosion Investigations*

Insured: [REDACTED]

File Number: 0654-05-04

Photos Attached: 23



Photo # 3

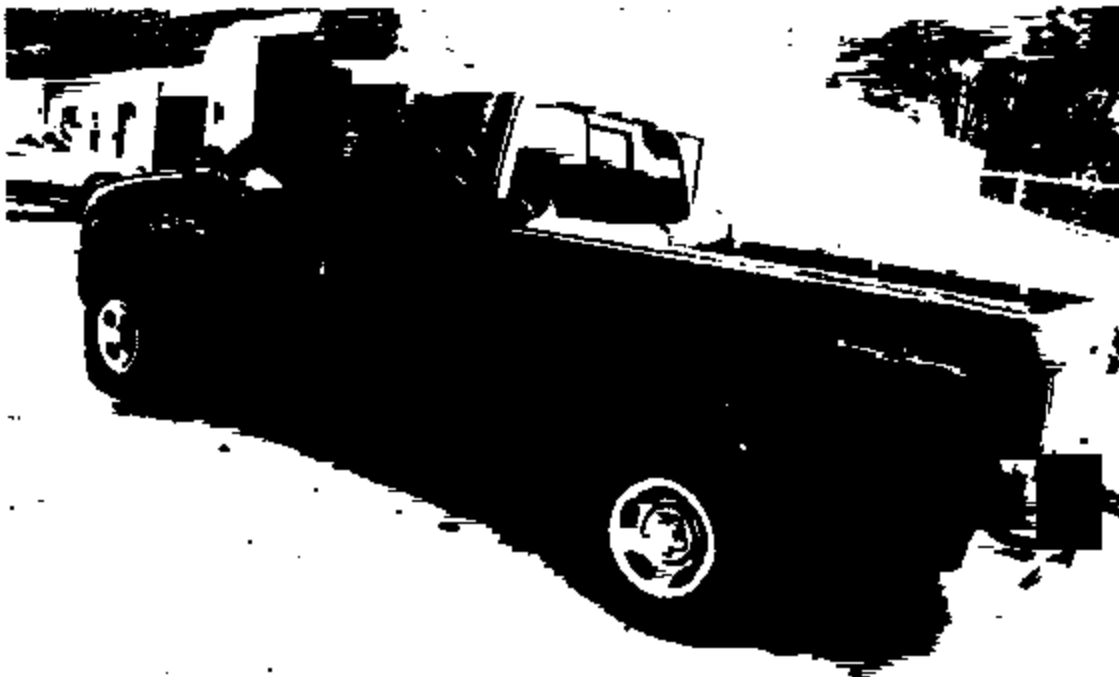


Photo # 4

Lee McAdams
Fire and Explosion Investigations

Insured: [REDACTED]

File Number: 0654-05-04

Photos Attached: 23

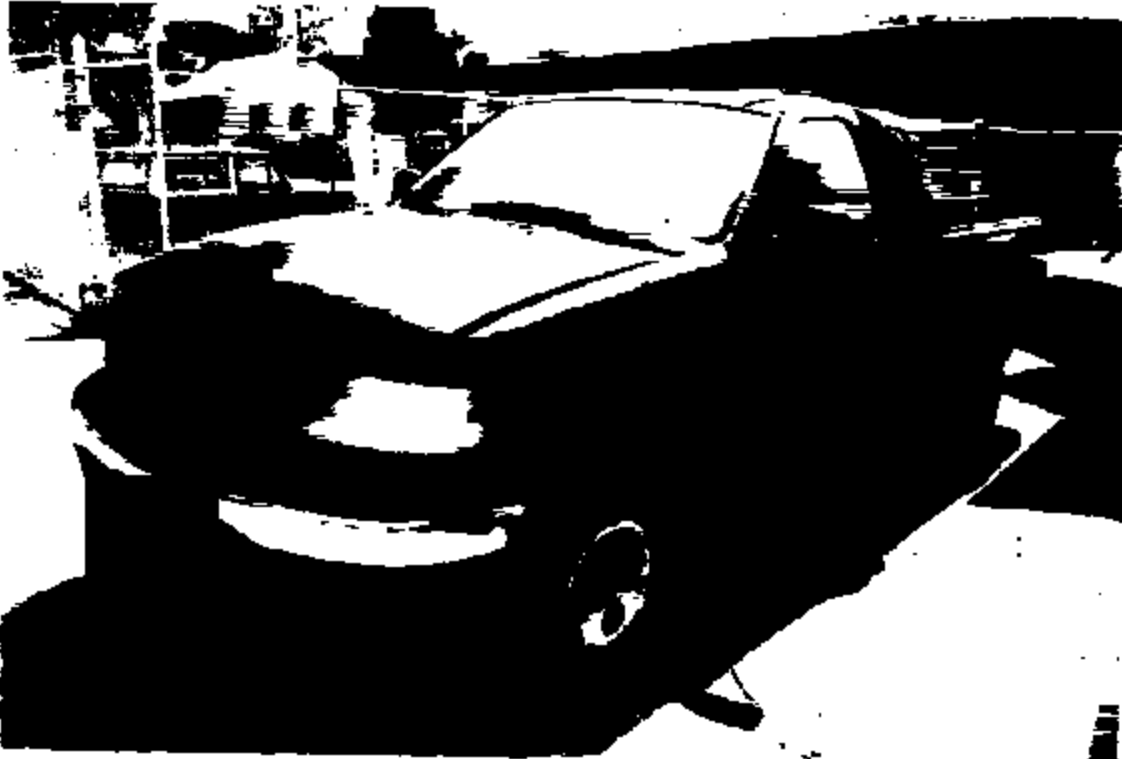


Photo # 1



Photo # 2

*Lee McAdams
Fire and Explosion Investigations*

Insured:



File Number: 0654-05-04

Photos Attached: 23



Photo # 1



Photo # 2