

PE04-078

FORD

1/28/2005

BOOK 4 OF 12

ATTACHMENT F

PART 5 OF 6



INVESTIGATIVE CONSULTANTS, INC.

CAUSE & ORIGIN REPORT

██████████
ICI FILE # 204-10-241
CLAIM #: ██████████

PREPARED FOR:

STATE FARM INSURANCE COMPANY
REQUESTOR: RICK BAISCH

PREPARED BY:

DAVID J. BRISTOW, CFEI, CVFI
FIRE INVESTIGATOR

All information contained within this report is privileged and confidential. Reports are furnished to our clients only, and release of any and all information contained within them is the sole responsibility of the client.

2205 W. Division St. • #G-3 • Arlington, Texas 76012
Metro 817-469-1848 • Local 817-459-0922 • Fax 817-460-4677

FED-878 C 1324

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INVESTIGATIVE CONSULTANTS, INC.
2285 W. DIVISION, SUITE #G-3
ARLINGTON, TEXAS 76012
METRO (817) 469-1848 LOCAL (817) 459-0922

NAME: [REDACTED]
CLAIM #: [REDACTED]
ICI #: 204-10-241
DATE OF LOSS: 9-08-04

TYPE OF INVESTIGATION:
CAUSE & ORIGIN
ACCOUNT #: 155
REPORT DATED: 11-11-04

VEHICLE LOCATION:
16602 E. HARDY STREET
HOUSTON, TEXAS

REQUESTOR: RICK BAISCH
PHONE #: (214) 296-8711

REQUEST: The investigation was authorized on October 14, 2004, by Mr. Rick Baisch, a claims representative with State Farm Insurance Company. The purpose of this investigation was to determine the cause and origin of a fire that occurred on September 8, 2004 in a 2000 Ford Expedition.

ENCLOSURES:

1. Copy of Recall Information from the National Highway Traffic Safety Administration
2. Photographic Documentation

PERSONS CONTACTED:

1. [REDACTED] - The insured
[REDACTED] (Home)
[REDACTED] (Cell)

PROPERTY DESCRIPTION: The insured property consisted of a 2000 Ford Expedition. At the time of the investigation, the vehicle was bearing a Texas license plate of 5BL 560. The VIN on the driver's side door identified the vehicle as 1FMRU1768Y1 [REDACTED]

VEHICLE EXAMINATION: The vehicle examination commenced on October 26, 2004, and was conducted at the Bayou City Auto Salvage Pool located at 16602 E. Hardy Street, Houston, Texas.

An exterior examination of the vehicle revealed the area of most fire damage had occurred within the forward portion of the vehicle. As a result of the fire, the majority of the painted surfaces of the left and right fender wells were consumed. Also, as noted

NAME: [REDACTED]
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In the exterior photographs, the aluminum alloy hood was near completely melted from the vehicle. Some heat damage was also noted on the roof line as heat had extended from the engine compartment and consumed a portion of the paint on the front part of the roof. The painted surfaces in the rear of the vehicle appeared to be in relatively good condition.

An examination of the lights, lenses and body molding revealed the two front headlight assemblies, including near all of the plastic grill assembly were fire damaged and had collapsed from the vehicle. The body molding and rear taillight assemblies were found to be in good condition and were still attached to the vehicle. An examination of the window glass revealed the front windshield and the right front passenger window were both heat damaged and had collapsed from the window frames. An inspection of the remainder of the glass revealed it to be heavily coated with soot but no other major heat fractures were noted.

An inspection of the tires and wheels revealed the two rear tires were still inflated and the two front tires were both fire damaged and deflated.

An examination of the undercarriage of the vehicle revealed no evidence that the fire had originated in the undercarriage, however, there was some damage near the front suspension as a result of falling burning debris from the engine compartment.

An examination of the passenger compartment revealed the majority of fire damage was within the upper portion of the instrument panel and roof line of the vehicle. As flames entered through the front windshield and entered the passenger compartment, they had melted a portion of the instrument panel assembly and some of the upholstery and padding on the backrest of the front seats. As shown in photographs #8 and #9, the lower portions of the seats were still intact and no significant fire damage was noted. The headliner in the vehicle was partially combusted and near totally consumed in the front portion of the passenger compartment. Some of the electrical circuitry to the dome lights and other accessories had collapsed, including the light sockets, into the seating area. An inspection of the electrical circuitry from the roof did not exhibit any evidence of failures that could be attributed to initiating the fire.

An examination of the instrument panel wiring harness and other accessories revealed that the majority of damage was on the top side of the instrument panel where a portion of the plastic and vinyl materials were melted. The light switches and stereo system were also slightly exterior fire damaged but there were no indications that they had failed and initiated the fire. As shown in photograph #15, the front case of the stereo system was slightly melted but was still in place. An inspection of the fuse block mounted on

NAME: [REDACTED]
CLAIM # [REDACTED]

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C O N F I D E N T I A L

the left side of the instrument panel revealed five fuses were blown. Fuses #2, #13, #18, #26 and #28 were found to be blown.

An examination of the remaining wiring harness in the instrument panel revealed that the wiring loom and portions of the insulation was consumed from the main trunk of the wiring harness routed in the instrument panel. The debris was removed and the conductors were separated and examined for fault conditions, however, none were found. The damage was the result of external flame impingement which had consumed the upper portion of the instrument panel.

After examining the passenger compartment, the burn patterns indicated that the fire had originated within the engine compartment. Prior to the examination of the engine compartment, the remains of the windshield wiper motor assembly, as shown in photograph #21, was examined. Portions of the plastic cover for the windshield wiper motor wiring connection was found to be consumed along with the insulation of the wiring. However, there was no evidence of electrical failures in the wiring or the windshield wiper motor.

An examination of the engine compartment revealed heavy fire damage throughout the entire engine compartment. Most of the belts, hoses and plastic reservoirs were severely fire damaged or totally consumed. Some of the light aluminum products in the engine compartment were also found to be melted along with the aluminum hood. Some of the front valve cover housings were also melted which exposed some of the internal components of the engine.

An examination of the electrical circuitry began with an inspection of the remains of the battery and battery cables. As shown in photograph #25, the battery had collapsed and was found to be severely fire damaged which had consumed a large portion of the battery casing. Some of the interior plating material was broken loose and had collapsed on the frame of the vehicle. The remains of the battery cables were also found to be void of insulation and severely heat stressed. During the inspection of the battery cables there were no electrical fault conditions found. As shown in photograph #27, the positive battery cable appeared to be connected to the positive battery post, however, had melted during the course of the fire. The wiring harness and power solenoid mounted on the right side of the fire wall was found to be heavily fire damaged and it was noted that near all of the insulation on the wiring was consumed. An examination of the conductors revealed some of the conductors were heat stressed and had broken loose from the vehicle, however, there were no specific faults found in this section of the wiring. The Bake-lite housing of the solenoid was heat fractured and had broken loose from the mounting brackets. The connections at the solenoid were inspected finding no evidence of electrical faulting. The wiring harness in the left side of the engine compartment near

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CLAIM: [REDACTED]

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the power distribution center was found and appeared to be more heavily fire damaged and was also void of all of its insulation. Numerous circuitry in the wiring harness was heat stressed and had broken in two. The main power cable routed to the power distribution center as depicted in photograph #30, was void of insulation but there were no electrical arc conditions on the cable. The power distribution center mounted in the left rear portion of the engine compartment appeared to be severely fire damaged and a large portion of the fuses and the relay casing were consumed along with the plastic case of the power distribution center. An inspection of the wiring to the power distribution center as depicted in photograph #32 revealed it to be heavily heat stressed and some of the conductors had melted in two. Near all of the conductors on the side of the power distribution center was void of insulation. Adjacent to the power distribution center would have been the brake master cylinder and it was noted that it was melted and had collapsed from the vehicle. However, portions of circuitry routed to the master cylinder that connected to the cruise control disconnect switch was found to have electrically faulted and melted in two. It should be noted that other circuitry in the vicinity had also electrically faulted and melted in two.

An examination within the debris near the frame rail did not produce any remains of the master cylinder or the cruise control disconnect switch components. However, close examination of the circuitry to the wiring, as shown in photographs #37 through #39, revealed that the wiring had electrically faulted and fused together, and then down stream toward the disconnect module the wiring had electrically faulted, and the individual stranded wire conductors had separated. The portions of wiring harness routed along the left front portion of the engine compartment, as shown in photograph #40, was found to be void of insulation and numerous areas of electrical faulting were found on this portion of wiring. It should be noted that sections of the wiring harness was heat stressed to the point that it had broken and had collapsed from the vehicle during fire suppression activities or during transportation to the storage facility. There were also areas of circuitry found that had melted in two as depicted in photograph #42.

While examining the remains of the faulted wiring, the remains of the hood release cable was examined finding that at some point prior to or during the fire, energized conductors had made contact with the steel cover of the cable and had electrically faulted and melted the steel cable in two. The areas of most pronounced faulting were within the wiring to the cruise control disconnect switch wiring and wiring routed in the left front portion of the engine compartment. These particular faulted circuits were placed in plastic container to preserve the evidence. The alternator and its power cable, as shown in photograph #45, was found to be melted and the insulation from the power cable was consumed. The power cable was found to be heat stressed and some of the stranded wires had broken in two. There were no indications that the alternator had failed and initiated the fire.

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During the course of the examination, attempts to recover the engine oil and transmission fluid levels were made, however, the engine oil dipstick could not be recovered. The transmission fluid dipstick showed the fluid to be at or near its normal level.

During the course of the investigation, an interview was conducted with [REDACTED], the insured. According to [REDACTED] on the date of the loss, he had come home from work and had parked the vehicle in the driveway and it had been setting in the driveway for approximately two hours. He stated that he and his family were notified of the fire by hearing some loud pops coming from outside his residence. He stated that when he went out to investigate the sounds, he noted that the engine compartment was on fire. He stated that other neighbors had also heard the loud pops and had come out to investigate the sounds.

I inquired as to any problems with the vehicle and he stated that the most recent repairs that had been made on the vehicle is that they had replaced in what he termed as a sending unit for the cruise control system. [REDACTED] stated that he had had a Mike Tate 99 Auto Repair Shop, located near the intersection of Highways 99 and 98 in Sugarland, Texas, who had repaired the vehicle. [REDACTED] stated that the cruise control had been out for approximately 6 months prior to having it repaired. He stated that approximately a few days prior to having the repairs made, the turn signal lights had stopped working so he had taken the vehicle to Mr. Tate to have it repaired. He stated that apparently there was not a significant problem, that it didn't take but a couple of days to get the vehicle repaired. [REDACTED] stated that after the repairs were made, he had no further problems and on the date of driving it home, he stated that he had noticed nothing unusual and there were no instrument lights or indications that any problem existed. He stated that he had an oil change approximately 2 months prior to the fire.

I also inquired as to any after market products on the vehicle and he stated that he did have a DVD television in the vehicle and it had been put in the vehicle shortly after purchasing it. He stated that it had been working properly and that he had experienced no problems with it.

He stated that after the discovery of the fire that the Sugarland Fire Department arrived on the scene and extinguished the fire. [REDACTED] stated that prior to the arrival of the fire department, the fire had spread from the vehicle to his residence and cause some fire damage. He did state upon the discovery of the fire that the fire was confined to the 2000 Ford Expedition and was involving the majority of the engine compartment.

CONCLUSION: In conclusion, it is my opinion that this fire originated within the left side of the engine compartment. Furthermore, it is my opinion that this fire was the result of an electrical failure in some of the wiring harness which includes circuitry to

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the cruise control disconnect switch. As noted in the report text and documented by photographs, there was evidence of electrical faulting in the circuitry supplying power to the cruise control disconnect switch as well as some of the manufacturer's wiring harness routed in the left front side of the engine compartment.

INVESTIGATION CONDUCTED BY:

David J. Bristow, CFEI, CVFI
Fire Investigator

DJB/wm

PHOTOGRAPH DOCUMENTATION

PHOTO #1: Shows an exterior view of the left front portion of the vehicle.

PHOTO #2: Shows a view of the VIN plate on the driver's side door.

#1



#2

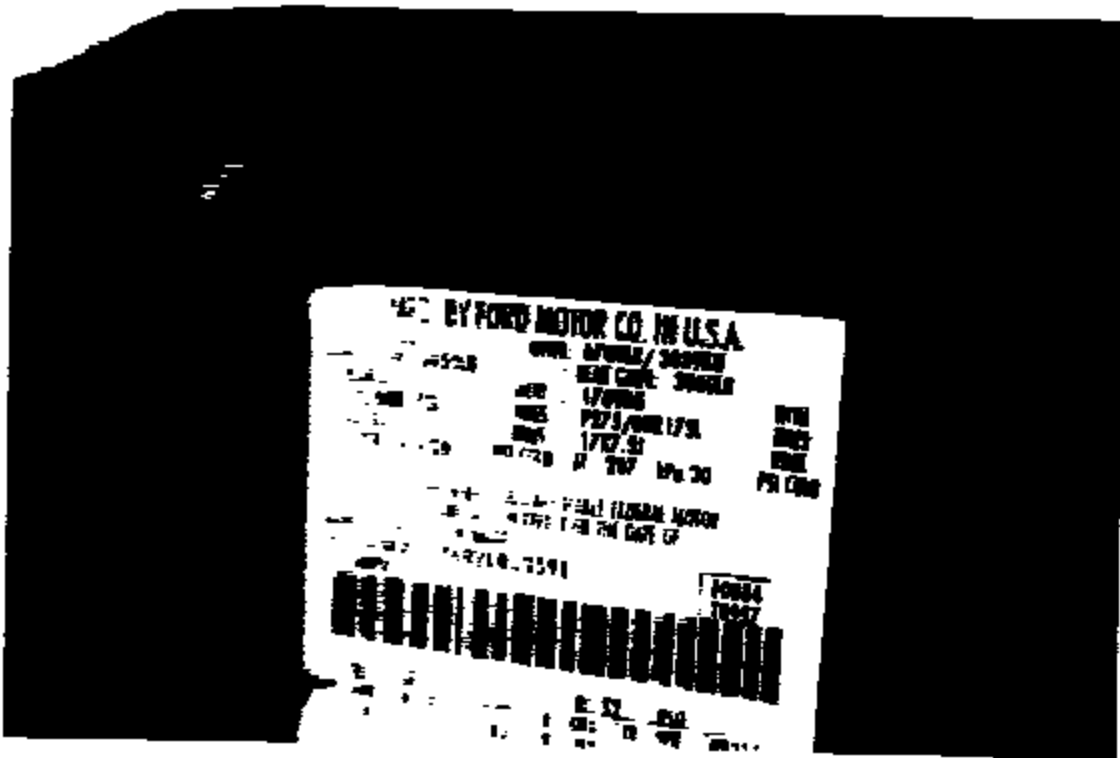


PHOTO #3: Shows an exterior view of the left rear portion of the vehicle.

PHOTO #4: Shows an exterior view of the right rear portion of the vehicle.

#3



#4

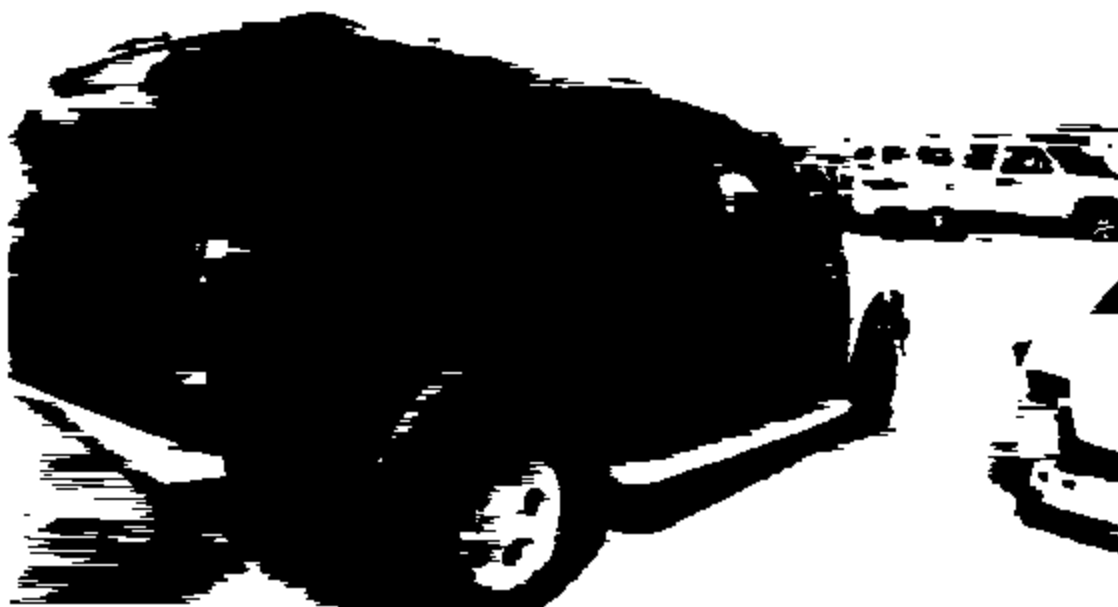


PHOTO #5: Shows an exterior view of the right front portion of the vehicle.

PHOTO #6: Shows a view of the undercarriage. Note the majority of the damage to the undercarriage was beneath the engine compartment.

#5



#6



PHOTO #7: Shows a closeup view of the remains of the left front tire in the undercarriage. Note the left front tire was the most severely combusted tire.

PHOTO #8: Shows an overall view of the left front portion of the driver's compartment during the initial examination.

#7



#8

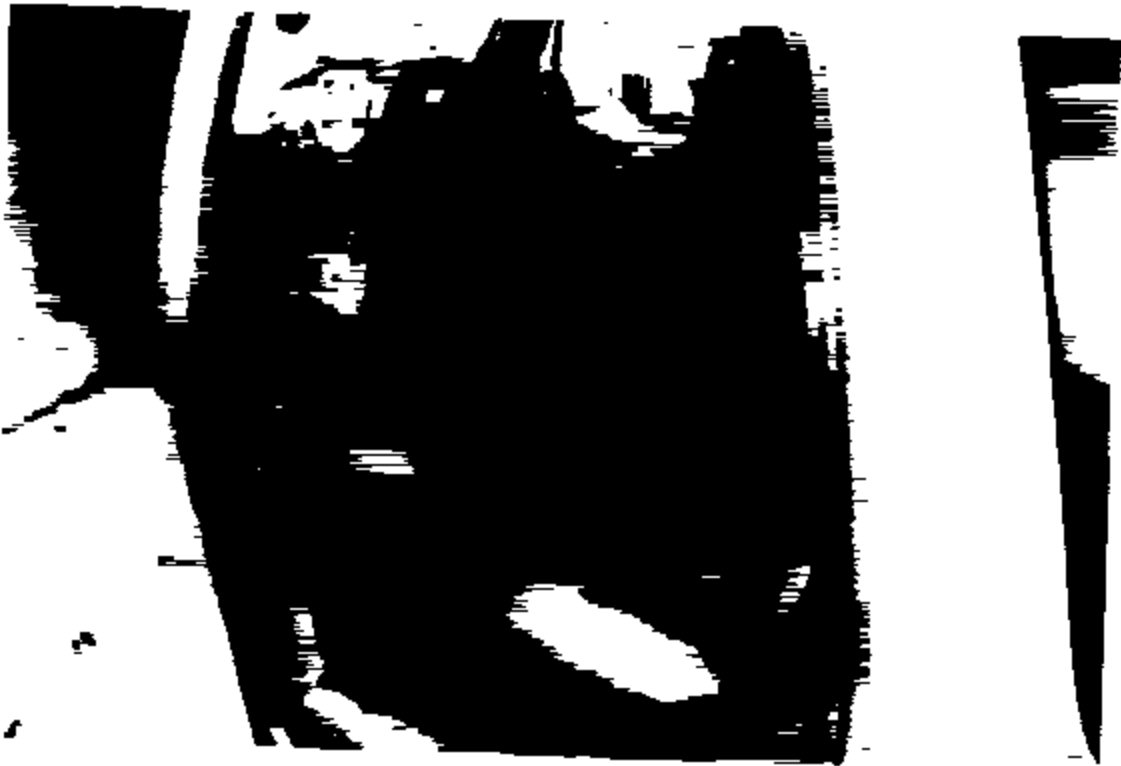


PERA-878 C

PHOTO #9: Shows a view of the rear passenger compartment. Note the headliner was combusted and had collapsed on the seats. Note the cables in the photograph were coaxial cables for the TV antenna.

PHOTO #10: Shows a view of the interior passenger compartment taken from the rear. Note the fire had entered into the passenger compartment through the windshield.

#9



#10



PHOTO #11: Shows a view of some contents in the rear storage area. Note they consisted of some blankets.

PHOTO #12: Shows a view of the right rear passenger's seat. Note there was damage to the upper backrest portions of the seats but no severe damage to the lower portions of the seats.

#11



#12



PHOTO #13: Shows a view of the right front passenger area. As noted in the photograph some of the headliner material had collapsed in the floorboard along with an accumulation of the glass from the windshield and side window.

PHOTO #14: Shows a view of a light switch. Note it appeared to be in the OFF position and there were no indications of failures.

#13



#14



PHOTO #15: Shows a view of the stereo system. Note the front cover plate was melted. Note this appeared to be a factory stereo.

PHOTO #16: Shows a view of the fuse block during the inspection of the fused.

#15



#16

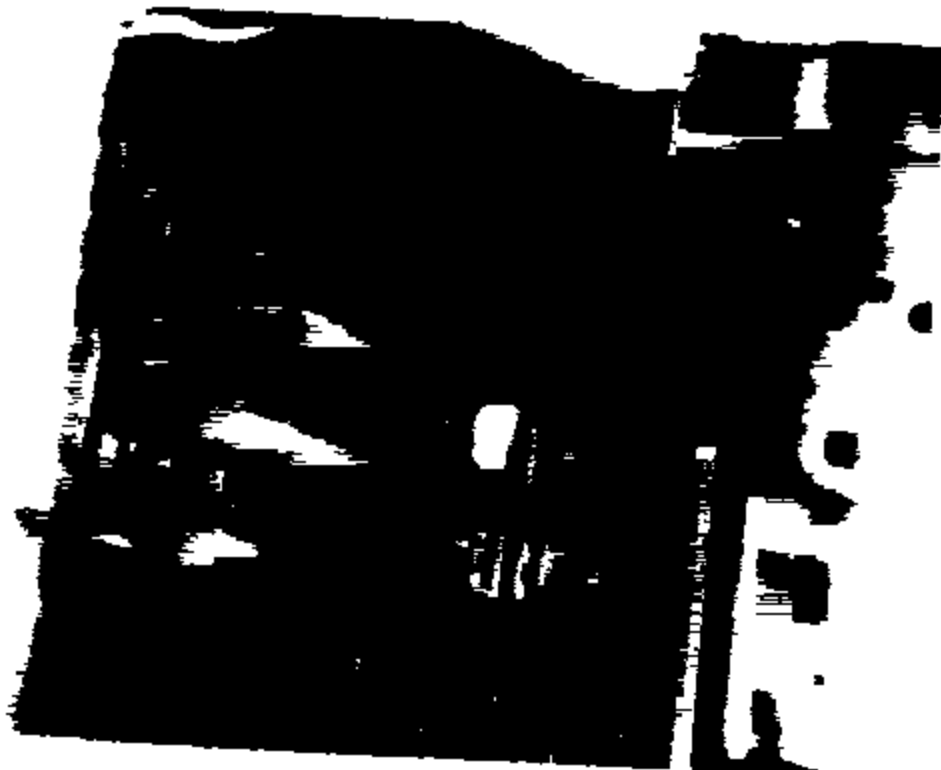


PHOTO #17: Shows a view of the fuse identification plate. Note the fuses indicated by the red arrows were found blown.

PHOTO #18: Shows a view of the instrument panel showing the combustion to the upper portion of the instrument panel and the wiring harness.

#17



#18



PHOTO #19: Shows a view of the wiring harness in the instrument as it was being examined. Note a portion of the wiring harness on the left side of the instrument panel was void of insulation.

PHOTO #20: Shows an overall view of the right side of the instrument panel. Note all of the burn patterns indicated that the damage was from exterior flame impingement.

#19



#20



PHOTO #21: Shows a view of the windshield wiper motor and housing. Note the conductors and the cover plate for the wiper motor connections were fire damaged but there were no indications that this had failed and initiated the fire.

PHOTO #22: Shows an overall view of the left side of the engine compartment during the initial examination of the engine.

#21



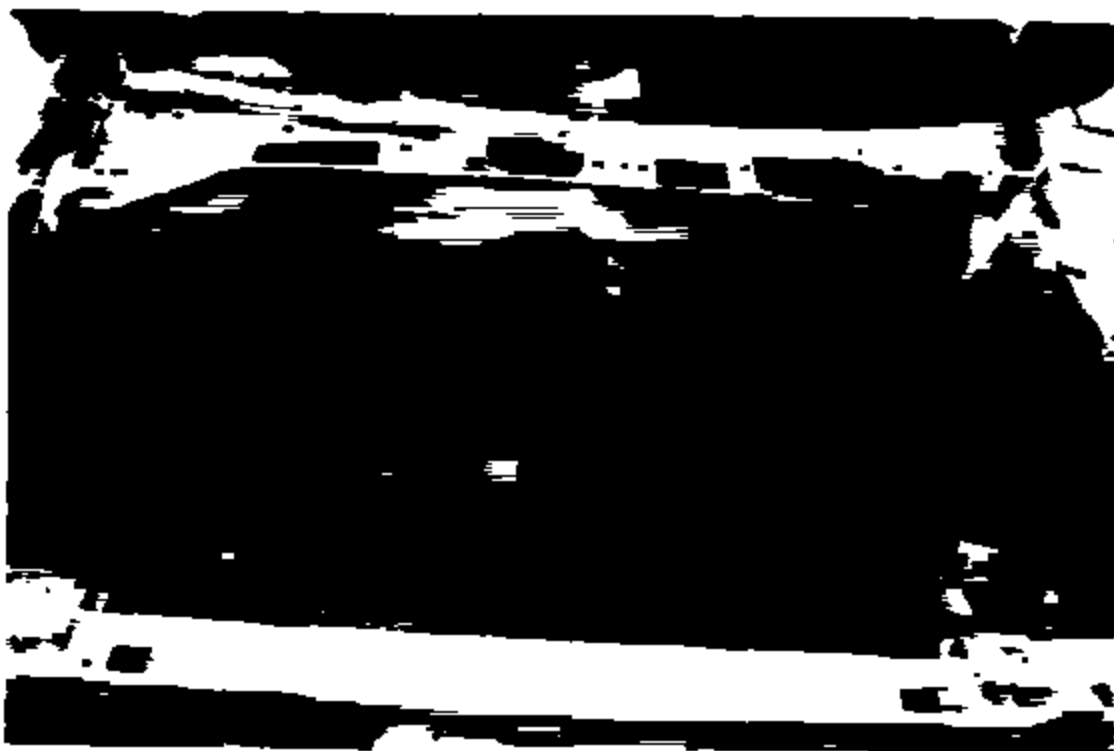
#22



PHOTO #23: Shows a frontal view of the engine compartment which shows the heavy fire damage throughout the engine compartment.

PHOTO #24: Shows an overall view of the right side of the engine compartment.

#23



#24



PHOTO #25: Shows a view of the battery and battery cables during the inspection. Note the battery casing was melted and portions of the interior plates had broken apart and collapsed to the lower portion of the vehicle.

PHOTO #26: Shows a view of some remains of the battery and battery tray. Note one of the battery cables was melted into the molten plastic.

#25



#26



PHOTO #27: Shows a view of the positive battery cable. Note there were no fault conditions found on the cable.

PHOTO #28: Shows a view of the wiring harness and remains of the power solenoid mounted on the right of the fire wall.

#27



#28



PHOTO #29: Shows a closeup view of the wiring harness and the remains of the solenoid in the right side of the instrument panel. Note near all of the insulation was consumed from the wiring but there were no fault conditions found.

PHOTO #30: Shows a view of portions of the wiring harness in the left side of the fire wall area. Note the wiring was much more heat stressed in the side.

#29



#30



PHOTO #31: Shows a closeup view of the remains of the power distribution center. Note the plastic casing of the fuses and relay casings were melted.

PHOTO #32: Shows a closeup view of some of the wiring to the power distribution center. Note some of the circuits had melted in two and a large portion of them were void of insulation.



#31



#32

PHOTO #33: Shows a view of the area where the brake master cylinder would have been mounted. Note it was melted and had collapsed from the vehicle.

PHOTO #34: Shows a view of some of the electrical circuitry in the left rear portion of the engine compartment. Note the circuits identified by the red arrows are circuits that would have been routed to the cruise control disconnect switch.

#33



#34



PHOTO #35: Shows a closeup view of some circuits in the left front side of the engine compartment that had melted in two and segments of the wiring had broken from the vehicle.

PHOTO #36: Shows a view of the circuitry supplying power to the cruise control disconnect switch as it was being examined.

#35



#36

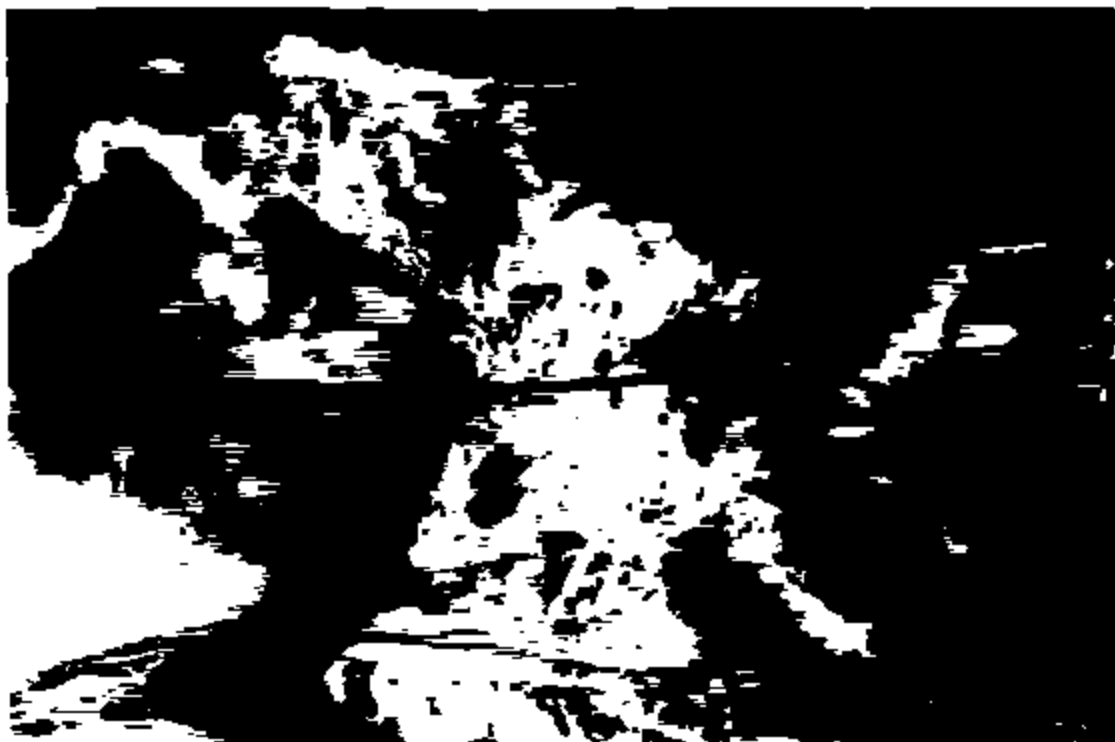
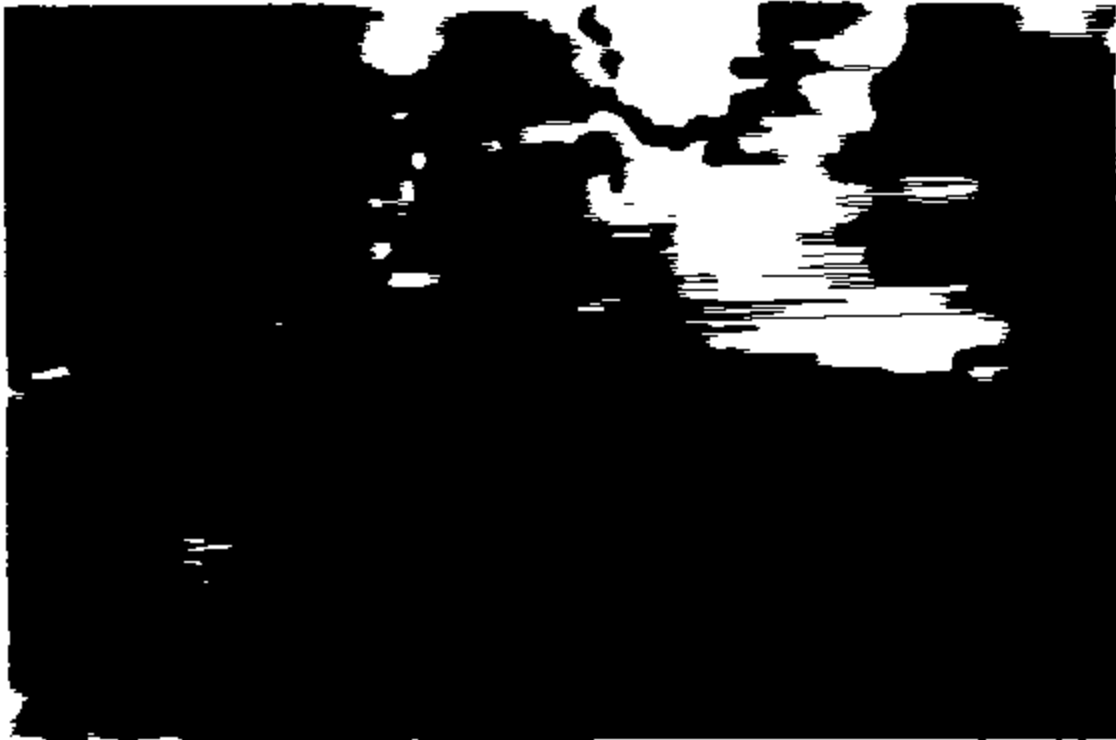


PHOTO #37: Shows a view of the power conductors for the cruise control disconnect switch. Note they had melted and electrically fused together.

PHOTO #38: Shows a view of other fault areas on the cruise control disconnect switches.

#37



#38

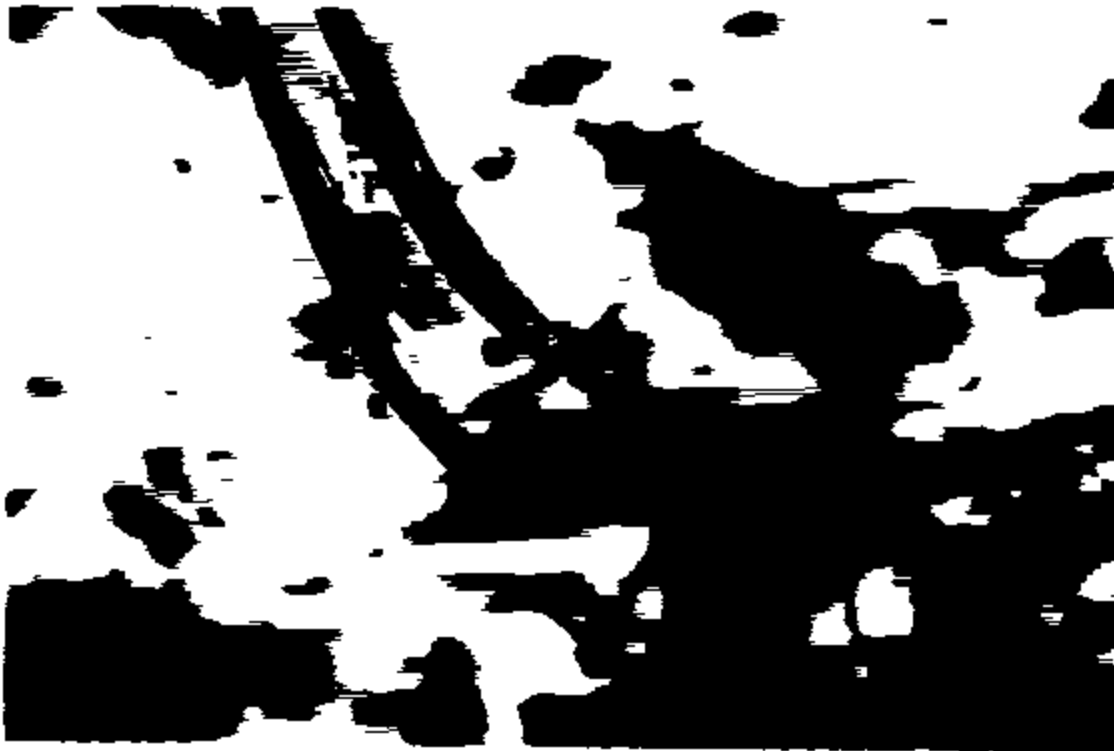


PHOTO #39: Shows a view of some of the stranded wire conductors that had fused to the faulted conductors powering the cruise control disconnect switch.

PHOTO #40: Shows a view of some circuitry recovered from the left front portion of the engine compartment. Note the wiring was void of insulation and very heat stressed as well as having evidence of electrical faulting.

#39

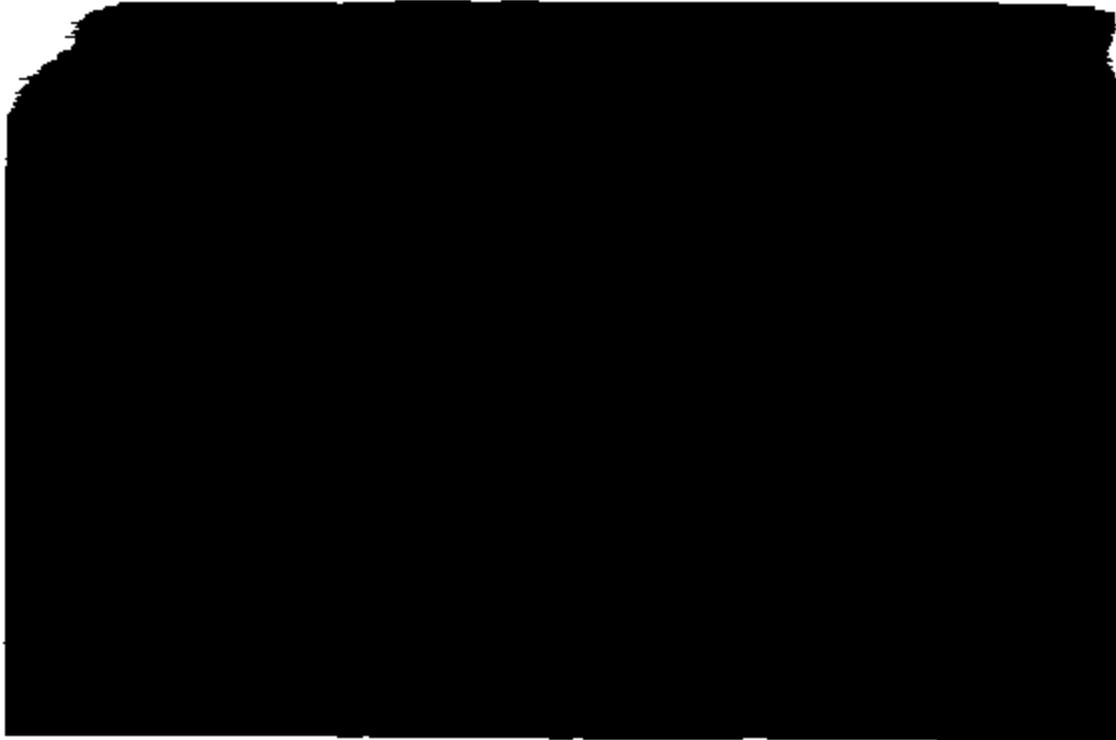


#40

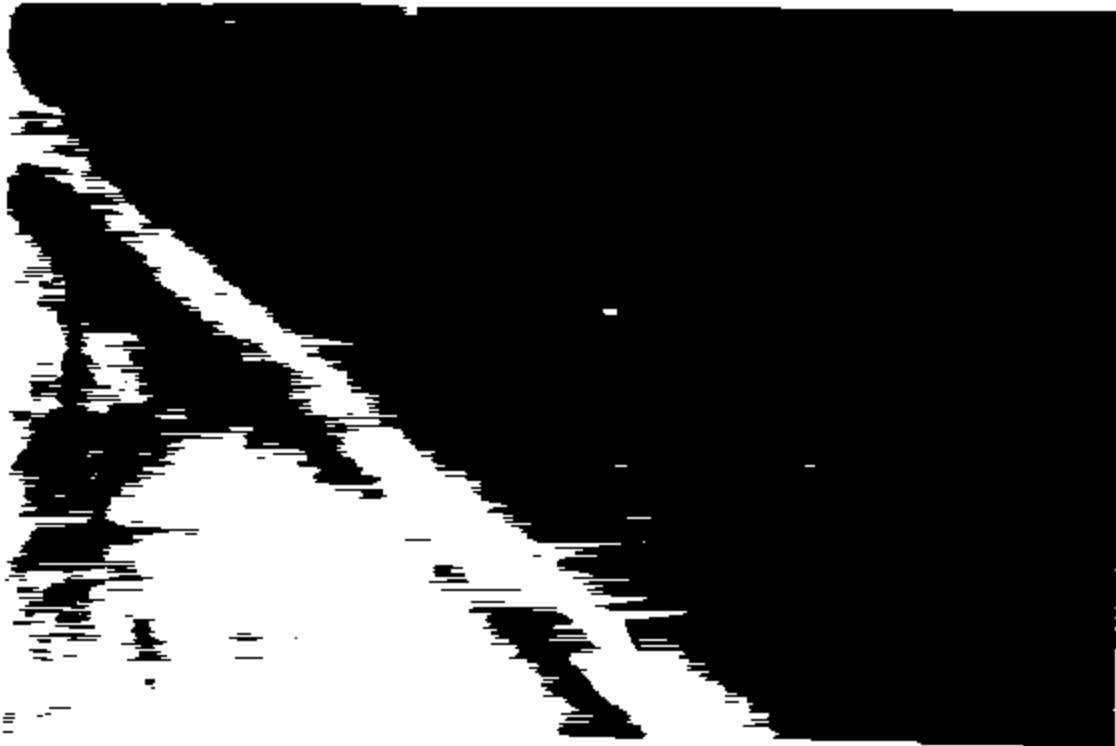


PHOTO #41: Shows a view of the circuitry recovered from the left front portion of the vehicle showing the melting and electrical arced activity.

PHOTO #42: Shows a view of a large gauge circuit found in the left front portion of the engine that had melted in two.



#41



#42

PHOTO #43: Shows a view of the remains of the hood latch cable where energized electrical conductors had faulted against the steel casing of the cable and had melted it in two.

PHOTO #44: Shows a view of plastic container where the faulted wiring and wiring harness were placed in the vehicle to preserve the wiring.

#43

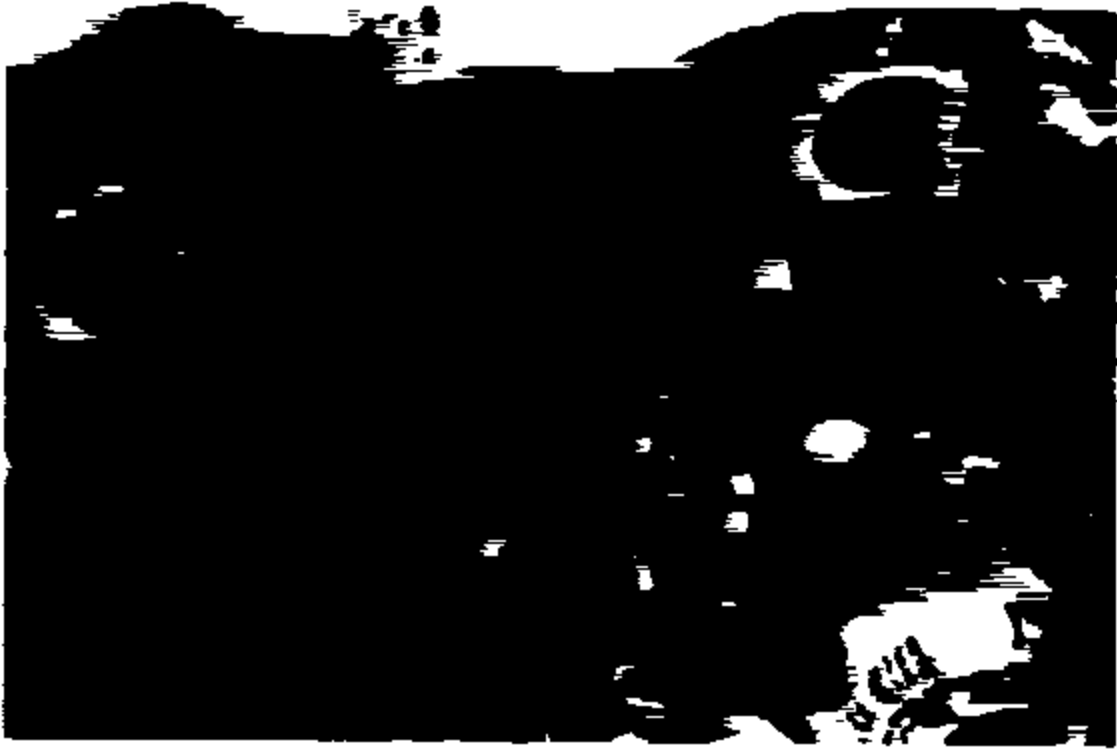


#44



PHOTO #45: Shows a view of the left fuel rail. Note the fuel injectors and fuel rail were damaged but there were no indications that fuel leaks had occurred and initiated the fire.

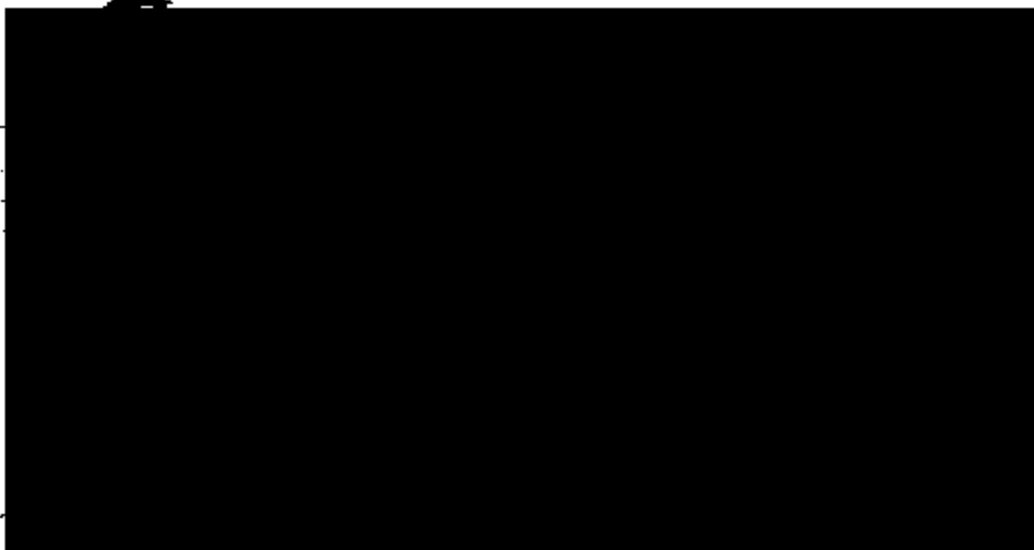
PHOTO #46: Shows a view of the transmission fluid dipstick which shows the fluid level to be at or near its normal level. Note the engine oil dipstick was not be recovered.



#45



#46





RECEIVED 10/29/04

MID-CONTINENT

Mid-Continent Casualty Company & Mid-Continent Insurance Company & Oklahoma Surety Company

P.O. Box 18836 Oklahoma City, OK 73154 777 N.W. Grand Blvd., Suite 500 Oklahoma City, OK 73118
(405) 810-8300 (800) 840-3318 FAX (405) 810-0745 www.mcny-ins.com

December 10, 2004

Ford Motor Company
Parklane Towers West
Suite 300
Three Parklane Boulevard
Dearborn, Michigan 481262568

10/27/04
502724
-Tuttle, OK

RE: Our Claim # : [REDACTED]
Our Insured : [REDACTED]
Date of Loss : 8-27-2004

Attn: Shawn L Norton
Claims Analyst/
Litigation Assistant

Dear Mr. Norton,

This letter is to acknowledge receipt of you letter date October 29, 2004.

As you have requested please find attached.

1. Copy of Fire department Report
2. Color photos taken at the scene of the loss.
3. Photos graph of the residence and the vehicle in the garage (8).
4. Proof of loss signed by the insured for the Ford Pick
5. Proof of loss signed by insured for the Honda.
6. Copy of the insured's recorded statement taken the day after the loss was reported.
7. You questionnaire sheet.

If you should need anything further please give me a call. My work phone is [REDACTED] Ext. 17. My office hour are 8:00 to 5:00 Monday – Thursday and 8:00 to 3:45 Friday



State Farm Insurance Companies



September 1, 2004

9233 S. Memorial Dr.
P.O. Box 22127
Tulsa, OK 74121

(918) 258-3322 (office)
(800) 281-1010 (toll free)
(918) 258-3290 (fax)

Ford Motor Company
Attn: Shawn Norton
Parklane Towers West, Suite 400
Dearborn, MI 48126-2568

RE:

Re: Our Claim Number: [REDACTED]
Our Insured: [REDACTED]
Date of Loss: 08/27/04
Loss Location: 8 Willow Creek Dr., Tuttle, OK 73089
Amount of Loss: Pending

Dear Ms. Norton:

Our insured's experienced a fire loss to their home on August 27, 2004. Per our Cause and Origin expert the point of origin is at our insured's 2000 Ford F150 truck. The VIN# on this vehicle is 1FTRX17W9YK [REDACTED]

We wanted to provide you the opportunity to inspect the scene prior to repairs. Due to the necessity to begin repairs, we will give you 10 business days from the date of this letter to contact us regarding a scene inspection.

If we do not hear from you within 10 days, we will assume you do not want to inspect this scene and repairs to the home will begin.

Please call me if you have any questions or would like to make the arrangements to inspect.

This letter is being sent by fax, and the original will follow by mail.

Sincerely,

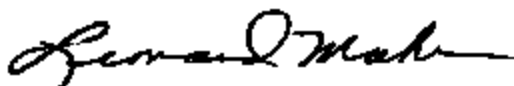
A handwritten signature in cursive script that reads "Jennifer Cain".

Jennifer Cain
Subrogation Specialist
State Farm Fire & Casualty Company

cc. Jim Chambers (Claims adjuster for State Farm)
Leonard Maker, Mid-Continent (#1533349)
Cary Dooley- Attorney at Law

PE84-878 C 1360

Sincerely,
Mid continent Group



Leonard Maker
Claims Representative.
E-mail: lmaker@mcg-ins.com

CC: Jennifer Cain
State Farm Insurance Company
P.O. Box 21890
Tulsa, OK 74121-1890

Claim # [REDACTED]

MF



Office of the General Counsel

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Ford Motor Company
Parklane Towers West
Suite 300
Three Parklane Boulevard
Dearborn, Michigan 48120-2000

October 29, 2004

Mid-Continent
PO BOX 18898
Oklahoma City, OK 73154
ATTENTION: [REDACTED]

Re: Claimant: [REDACTED]
D/O/E: 08-27-04
Your Claim #: [REDACTED]

Dear [REDACTED]

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 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.

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OCT 29 2004

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: Tuttle, OK
- 10. The 17 digit vehicle identification number: NA
- 11. What was the mileage at time of occurrence: NA
- 12. What is the alleged defect:
BRAKE SWITCH MOUNT ON MASTER CYLINDER

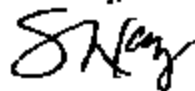
13. Has the alleged defective part been repaired or replaced? (circle one) Yes or No
14. What is the current location of the vehicle, and the alleged defective part(s)?
Sapulpa Insurance Pool of OEC
15. List all after market additions or modifications that were made to the vehicle:
NONE
16. Was the engine 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: New
If purchased used, provide the date of purchase, mileage at the time of purchase, and from whom the vehicle was purchased:

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 arise from this informal claim.

Please Note: 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

STATEMENT OF HERVIE ADKISSON

This is going to be a recorded interview between myself [REDACTED] reference a fire that occurred on or about the 29th day of AUGUST 2004. Today's date is the 31st day of August 2004; the time by my watch is now 11:13 a.m.

Q: Hervie do you realize that I'm going to record this statement?

A: Yes I do.

Q: Do I have your permission to do this recording?

A: Yes you do.

Q: Would you state your full name for me please spelling your first name and your last name?

A: It's [REDACTED] and Adkisson is spelled A-D as in [REDACTED]
[REDACTED]

Q: And your home address?

A: This is [REDACTED] Tuttle, Oklahoma [REDACTED]

Q: And your home telephone number including area code?

A: [REDACTED]

Q: And you have any other numbers that you can be reached at?

A: [REDACTED]

Q: And whose number is that?

A: That's my cellular phone.

Q: And Hervie today we're talking about the fire that occurred at your residence is that correct?

A: Yes.

Q: What time of day did this fire approximately start?

A: Um... the fire occurred around 7:30 ~ that's when I recognized it based upon knowing with a t.v. show went off.

Q: And what t.v. show were you watching?

A: Alvin and the Chipmunks with my son and daughter were watching and I started to change the channel at 7:00 and it ran until 7:30 which I thought was an odd time for it to run through.

Q: And what station were they watching this on do you know?

A: No I have no idea ~ Boomerang or something else like that.

Q: Okay and what first brought your attention that you had a fire?

A: Um... what I first heard was when I was sitting at the computer which is right up next to the wall in the garage was a roar and then I heard the garage door close and then I heard the horn on the Honda Civic beeping.

Q: Okay you had two cars in the garage is that correct?

A: Yes sir.

Q: And what kind of cars was in the garage other than the Honda Civic?

A: There was a Honda Civic that's 2003 and a Ford F150 2000 model.

Q: And a... what direction were these vehicles facing?

A: These vehicles were parked inside the garage facing east.

Q: And which vehicle was north side of the garage, which vehicle was on the south side of the garage?

A: The Ford F150 would be on the north side of the garage and the Honda Civic would be on the south side of the garage.

Q: And when was the Ford ~ or which vehicle was put in the garage first?

A: The Ford was put in the garage at approximately between 3:00 and 3:15, that's a point, the reason I know that is I picked up my son from school and he's picked up at 2:55.

Q: Okay and when you put it in the garage at that time you drove to your residence and opened the garage door?

A: I opened the garage door at that point and then I closed the garage door behind me once I parked in the garage.

Q: And came into the house through the garage then?

A: Yes through the garage door.

Q: And when was the Honda Civic put in the garage?

A: Um... my wife came in from work being sick at 4:30, approximately that time I heard the garage door opening and she come in and then she left the garage door open.

Q: Has either one of the vehicles been in the service department or garage for any type of repairs in the last say year?

A: Not that I remember. Other than the brake job for the Ford F150.

Q: Who does your repair work?

A: Um... I can't remember who did that brake job, everything else for the a... the Ford as far as oil changes done for me. Now her Honda Civic, any kind of oil change or anything like that was done by the Estridge Honda place where she bought it on I-240 and that would be just her 10,000 and 20,000 mile maintenance and it was almost time for her 30,000.

Q: Did the fire department come out and put out the fire?

A: Yes they did.

Q: What fire department made the fire call?

A: The Tuttle Fire Department came out.

Q: And ... was the fire contained to just the garage area or was it spread through the house?

A: The fire was basically contained in the garage, once I realized the fire was going when I opened the door into the garage I closed it immediately and got everyone out of the house and that sort of sealed it off from coming into the rest of the house um... the fire department put it out inside the garage and um... then water went up into the attic at that point.

Q: Okay so inside the house a... where we're standing right now, basically you've got just smoke damage?

A: Correct.

Q: And who is the fire insurance carrier on the house?

A: That would be State Farm Insurance.

Q: Okay and has State Farm been out to check the fire loss?

- A: Yes they have. They sent out their inspectors and to look at the loss and determine what caused the fire.
- Q: And did the fire department determine what caused the fire?
- A: The fire department was undetermined on the origin of the fire.
- Q: Okay did the fire department send anybody out from the State Fire Marshall's office?
- A: Not that a... I under... not that I saw. It was only just the chief, the fire chief from Tuttle who looked at the fire and was undetermined at the time.
- Q: Okay and a... did anybody make a determination of what caused the fire to your knowledge?
- A: Um... to this point on this day um... the 31st, no they haven't decided as to what was the origin of the fire, they're still undetermined on ruling out some different possibilities I guess you could say.
- Q: Is there anything else about this loss that you could tell me that we have not covered?
- A: Not that I can think of.
- Q: Okay, this has been a recorded interview between myself [REDACTED] [REDACTED] reference a fire that occurred on or about the 29th day of August 2004.
- A: 29th would have been Sunday by the way. This happened on Friday evening.
- Q: Oh this happened on Friday evening, okay this fire occurred on the 27th of August at approximately 4:30 p.m. Today's date is the 31st day of August 2004; the time by my watch is now 11:21 a.m. Mervie you did realize this statement was being recorded?
- A: Yes I did.

Q: You did give me permission to do this recording?

A: Yes I did.

Q: Has everything you've told me regarding this loss been true and correct to the best of your knowledge?

A: Yes it is.

Q: If you have no further questions and no other comments and with your permission I'll turn off the tape recorder.

A: Okay one other thing you just said, you just said -- you said 7:00 or does that matter, it was about 7:30 when it happened.

Q: 7:30 okay.

A: I'm sorry? Oh you said 4:30 excuse me.

Q: Okay.

A: So it was about 7:30 when the fire occurred.

Q: All right anything else you'd like to add?

A: No sir.

Q: With your permission I'll turn off the recorder.

A: Okay.



PSA-078 C 1388



FED-079 C 1301



PE94-078 C 1382



PE04-070 C 1383



PEB4-078 C 1394

1-2-78



FM-776 C 1395



PERM-07B C 13085



PE24-9718 C 1397

2007-08-01

Tuttle Fire Department

Incident Report

Incident # (office use only)	Date: 05-27-04	Report By: 280
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Time Out 1936	Enroute 1935	On Scene 1927	Clear Scene 2236
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Location of call _____ Owners Name _____ Mailing Address _____ City _____ St _____ OK _____ Telephone # _____	Situation Found <u>Structure Fire (Garage)</u> Action Taken <u>Extinguishment</u> Method of Alarm: <input checked="" type="checkbox"/> 911 <input type="checkbox"/> Phone <input type="checkbox"/> Radio <input type="checkbox"/> Walk-in <input type="checkbox"/> Other District # _____ <input type="checkbox"/> County <input type="checkbox"/> Other
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Apparatus Response: <input checked="" type="checkbox"/> Engine-1 <input checked="" type="checkbox"/> Service-1 <input type="checkbox"/> Tanker-1 <input type="checkbox"/> BP-3 <input checked="" type="checkbox"/> C/A-1 <input checked="" type="checkbox"/> Engine-2 <input type="checkbox"/> Engine-3 <input type="checkbox"/> Service-2 <input type="checkbox"/> Tank-pumper Special Equipment: <input type="checkbox"/> Foam <input type="checkbox"/> Grass Juice <input type="checkbox"/> Other C-1
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Mutual Aid Companies: N/A

Structure Fire: N/A <input type="checkbox"/> Type of Construction <u>Block</u> # of Stories <u>1</u> Fire Origin <u>Garage</u> Ignition Source <u>Finding</u> Material Ignited <u>Multiple materials in area of fire origin</u> Extension of Fire <u>contained to garage only</u> Est. Loss \$ _____ Est. Loss/Contents \$ _____ Smoke Detector? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No Operable <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Wildland Fire: N/A <input type="checkbox"/> Type of Location _____ Ignition Source _____ Acres Burned _____ Point of Origin _____ Insurance Company <u>State Farm</u> Agent _____ Phone _____
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Controlled Burn: N/A Lost Control Standby Contained Unreported

Weather: Wind Direction _____ Wind Speed _____ Temp. _____ Humidity _____ %

Misc. Fire: Description _____ Origin _____

Information

Appliances/ Mobile Property: <input type="checkbox"/> N/A Make <u>Ford</u> Model <u>F-150</u> S/N <u>1FTR0LW97N</u> License # <u>RHS-976</u> Year <u>2000</u> Fire Origin _____ Ignition Source _____ Value Estimate _____
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Personal	
#Cook	D. Williams
W. Morgan	K. Stevenson
S. Keywood	L. Stevenson
R. Ivis	
J. Hook	
B. Sullivan	

Narrative

Called to scene of structure fire at above address.

Upon arrival, engine was coming from garage area. Fire had not spread into residence, smoke damage only. Garage overhead door was down upon TFD arrival and was removed for extinguishment. Fire was knocked down within 5 minutes of engine #2 arrival. Garage overhead was performed.

Vehicle #2/ 2003 Honda 240002676095 [REDACTED] -341



PE84-078 C 1399