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Tempe Police Department

Incident Report

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| SUS EW LIST THE CARE THE | ARIZONA PLATE CAUGHT FIRE IN THE PARKING LOT AT 1800 N PRIEST BY UNKNOWN MEANS. THE EXPEDITION HAD SEVERE DAMAGE TO THE FRONT END AND THE INSIDE OF THE VEHICLE WAS DAMAGED ALSO. A RED JEEP WITH ARIZONA PLATE SUFFERED BURN DAMAGE TO THE REAR END. A PONTIAC FIREBIRD WITH ARIZONA PLATE EW7391 WAS PARKED NEAR BY AND ALSO HAD REAR END FIRE DAMAGE. THE FOLLOWING LISTED VEHICLES WERE ALSO PARKED NEAR BY AND APPEARED TO HAVE PAINT DAMAGE; MAXIMA AZ 342HVC, ALTIMA AZ NLG 648, TOYOTA AZ 462 DKL, DODGE 003 AJV. THE OWNER OF THE EXPEDITION, WAS CONTACTED AND STATED THAT IT HAD RECENT ELECTRICAL PROBLEMS DID NOT HAVE HER POLICY NUMBER, BUT STATED THAT HER VEHICLE IS INSURED BY STATED FARM AND HER AGENT IS RALPH VASQUEZ (480)838-0089. PHOENIX FIRE ENGINE #13 RESPONDED AND PUT THE FLAMES OUT UNDER THE DIRECTION OF CAPTAIN KIRK HOVER, A DIGITAL FLASH CARD CONTAINING IMAGES OF THE DAMAGED VEHICLES WAS EMPOUNDED WITH THIS REPORT. THE REPORT WAS TAKEN FOR DOCUMENTATION PURPOSES. NO FOLLOW-UP REQUIRED. | | | | | | | | | | | | | |
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| | Cate/Time Flected Supervisor's Approved Separation (Approved Separation | | | | | | | | | | | | | |

TEMPE POLICE DEPARTMENT NARRATIVE

Page 1

| INCIDENT NUMBER: 03-072209 | OFFICER: DAVID CLARIDGE #15078 | | | | | |
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| PENDING | | | | | | |
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SECURITY SERVICES

SRP INCIDENT REPORT والمستحومة فالمراث Schable 2 A STATE OF LINES AND A , playe, p. J. V71.70 -Sehich Bur (C). OPERAL: Programme to the 9<u>1/39/63</u> क्रमानुस्य ५५, ram-in a. Miles. Prancis for, Paul Incr. <u> 1 շերը</u>, Cartille D 15976 CO # 22/04 Distance of the la PERSONS INVOLVED CADES: RAT - REPORTING PARTY, V - VICTOR, W - WITNESS, M - MENTHONED INDIVIDUAL ATTENDED TO STATE OF THE STATE 3825 J. A. McKeny Drive. 840, w . -GP 9756 | Can waise 🗭 🕸 Managerot va. 120JCE Ford/Expedition State Farm 467665-C39-03 171 driegalnyb., 051.14 100° 11 1 t filograp VIA MALABRET MALLON TOTAL AZ NL6548 e/Altinu erika<mark>nta | k</mark>amatas Mana<u>rakan</u>si (1<u>11</u>00) Continued to the continued of the contin COLUMN TO STATE 17F MI] Jeep 100.00 Section 2 Fore in baldete danisimit offin process les in ISM ton. V4: Топарь, АД Development/602-236-2785/CC 56223 Vehicle: Pontiac Pirebird, AZ plats #BW7391 V5: Temps, AZ Applications Developmen/602-236-5101/CC 56180 M1; Топаре, А Accounting/602-236-5459/CC 53560 M2: Tempe, AZ, Security Operations/602-236-6030/CC 63310 Phoenix, A.7 Groundwater/602-236-5103/CC 91320 MG: monitoring the ISB west parking lot from the roof of ISB, reported that he observed On 4/29/03 at 1130 hours S/0 fire coming from a valuels on the west side of the lot, The SOC was notified to call 911 and the Fhoenix Fire Department arrived on nice at 1140 hours, along with Tempe FD. Phoenix Fire extinguished the fire and was off site by 1205 hours. Tempe P/O D. Guridge, #15078, took the information for DR #03-072209. was on size and called the SOC and requested that the SRP HAZMAT unit respond to the ISB for 95/0 cleams. The area involved was blocked off pending cleanup. At 1230 hours Roy Covernibles of the Groundwater HAZMAT unit arrived on site and began the cleanup of the area. The fire stand in a 1997 Ford Expadition registered to of Page, Arizona is the sister of SRP Accounting employee Manage Allen, Ma. Allen was in the process of buying the Expedition from her sister and drove the vehicle to work today.

The fire began in the cogine area and caused extensive damage to the entire vehicle. In addition, the heat from the fire caused major

damage to four vehicles parked in front of and to the sides of the Expedition.

IR #030308

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Page 2

chicle sustained damage to the passenger side from bumper, and the passenger side (the and wheel. The windshield of the vehicle was severely cracked.

valuate sustained damage to the page, including the rear window. His spere tire was also destroyed.

's vehicle received damage to the rear bamper.

vehicle sustained damage to the driver's side front feader and light assombly.

All of the victims were simplied with the insurance information supplied by insurance company is State Form, policy a Photographs were taken in one cannage to all of the vehicles.



03-3390-717 L.OBNEN

FRE FEMARIMENT TECHNICAL SERVICES

REPORT ID: RMSINCOO REPORT DATE: 05/09/2003 INCIDENT NUMBER: 03090582

REPORTED ADDRESS: 1521 N PROJECT DR, TEMPE, AM

The Fire Department entered a call for service at 11:32:25 on 04/29/2003. A dispatch was initiated at 11:32:38. The location recorded for the incident was the car fire. The Fite Department was enroute to the incident by 11:33:28. The recommended response was code 3. An on scene time of 11:39:12 was recorded. All Fire Department units were clear of the incident by 12:11:42.

| DNIT | SHIFT | DISPATCH | ONSCIENTS | TO HOSP | AT HOSP | BOSP |
|------------|-------|----------|-----------|---------|---------|------|
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| E13 | B | 11:32:38 | 11:39:12 | | | |

For further information contact: Tempe Fire Department

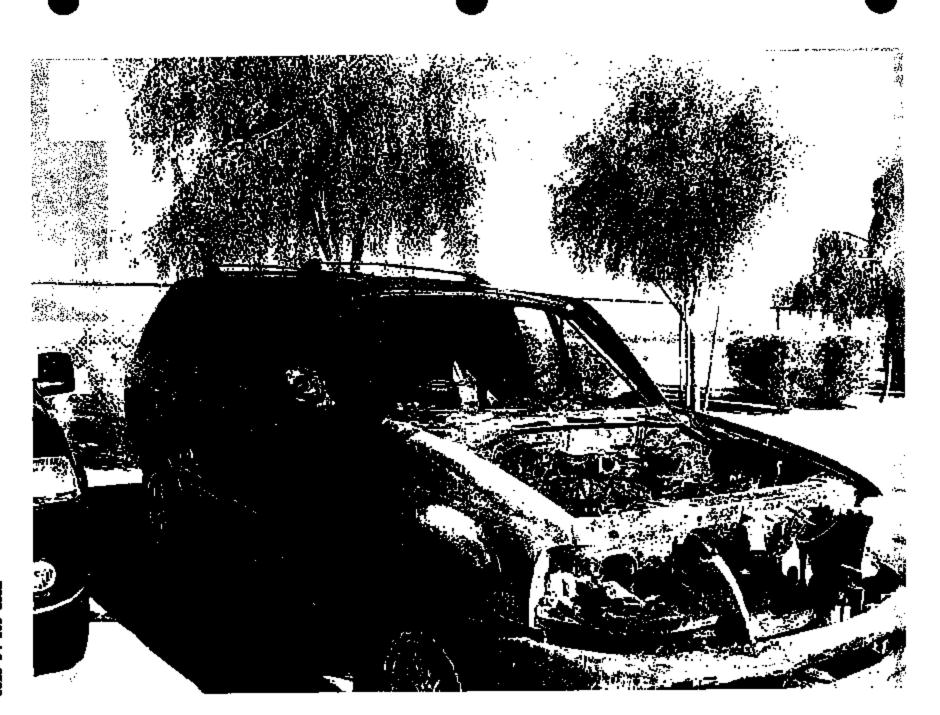
1000 E University PO Box 5002, Tempe AZ 85280 (602)350-8251

Mondey thru Friday 8am - 5pm

ATT DANA
480-636-3190

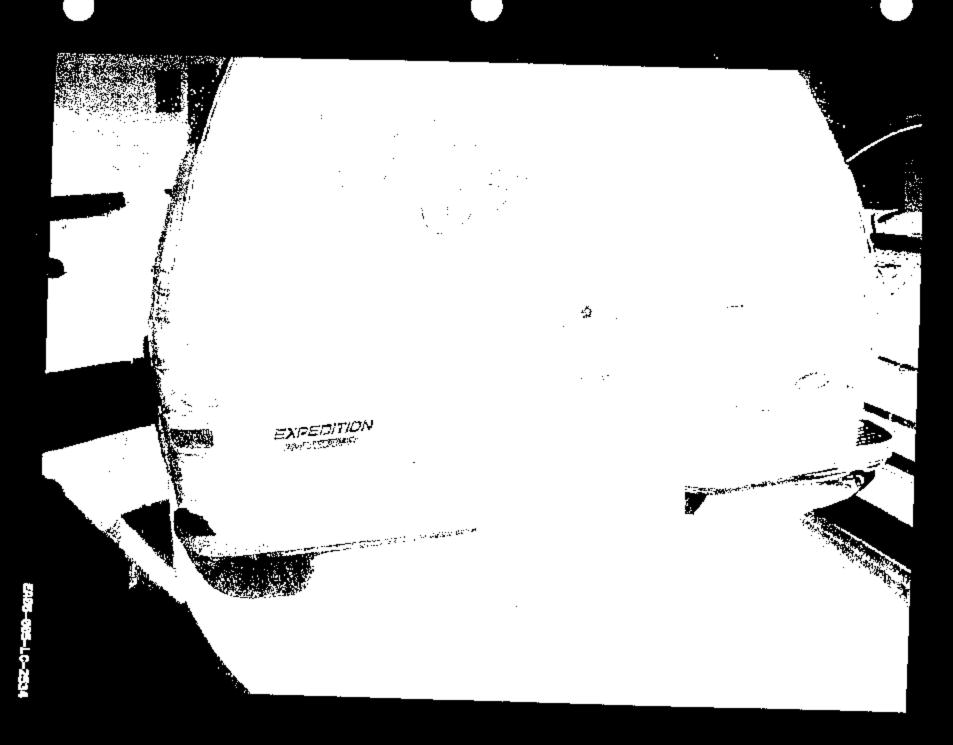
Combination Theory

150 South 12th Street = Photology, Arlanus 85034-2301 = 602-256-3394 Beyskel Repo









RECEIVED Jul 3 1 2003 TEMPE SAC

ANDLER & ASSOCIATES INC. P. O. Box 51304 Phoenix, Arizona 85076

noenix, Anzona os (602) 866 9775

PRIVILEGED AND CONFIDENTIAL

REPORT NUMBER ONE

July 25, 2003

PREPARED FOR:

Dave Dixson

State Farm Insurance Company

2980 S. Priest Tempe, AZ 85382

INSURED/SUBJECT:

Gilbert, Arizona

DATE OF LOSS:

April 29, 2003

CLAIM NUMBER:

FILE NUMBER:

1001PA-2612

THIS REPORT FURNISHED AS PRIVILEGED AND CONFIDENTIAL TO ADDRESSEE. RELEASE TO ANY OTHER COMPANY, CONCERN OR INDIVIDUAL IS SOLELY THE RESPONSIBILITY OF ADDRESSEE.

THE INFORMATION CONTAINED IN THIS REPORT WAS OBTAINED FROM PUBLIC RECORDS AND SOURCES. ANDLER & ASSOCIATES DOES NOT ASSUME RESPONSIBILITY FOR DISCREPANCIES, ERRORS OR OMISSIONS ARISING FROM OR MALFEASANCE OF SUCH RECORD CUSTODIANS.

ASSIGNMENT

This assignment was received on June 6, 2003 from Daye Dixson of State Farm Insurance Company. I was instructed to conduct an origin and cause investigation as a result of extensive fire damage that occurred to the insured's 1998 Ford Expedition.

SUMMARY

Cause of this loss is a fire of accidental origin as a result of electrical malfunction that occurred in and around the area forward of the firewall next to the master cylinder.

ENCLOSURES

12 color photographs with descriptions

FIRE SCENE EXAMINATION

Fire scene examination was conducted on July 9, 2003. Vehicle had been removed from the insured's employee's parking lot at Salt River Project and placed at the IAA facility. The stock number is 151-02036080. Location is ZF-31.

Examination of the vehicle indicates that the heaviest fire involvement did occur in the engine compartment with smoke and heat damage developing past the firewall leading into the interior passenger compartment. Least damaged area was the rear quarter panel. Vehicle was equipped with Arizona license plates 120-JCE. Examination of the vehicle indicates that the hood had either been consumed or was missing as well as the front grill.

Layer by layer sifting of the area indicates that the heaviest fire involvement did occur in and around the master brake cylinder forward of the firewall. Examination of the electrical wiring found it to have oxidized and indicated to be very brittle to the touch. I did not observe any direct evidence of electrical arcs or shorts along this wiring loom. I was able to identify the manufacturer sticker on the vehicle which indicates that the vehicle was manufactured in March of 1998. Vehicle identification number is 1FMPU18L6WI

thave further been able to review the crash report indicating a recall pertaining to a defective switch that is located near the firewall next to the master brake cylinder. As a result of burn patterns observed on the insured' vehicle as well as the recent recall information received, I



Photo 1. Left side of vehicle

Photo 2. Overall view of the front hood and grill area





Photo 3. Front of the vehicle

Photo 4, Right side of vehicle



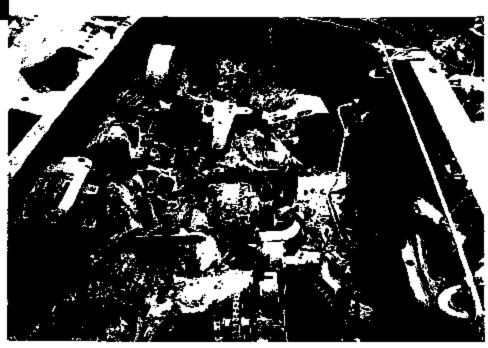


Photo 5. Damage occurring to the engine compartment







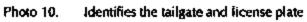
Photo 7. Identifies the area of origin



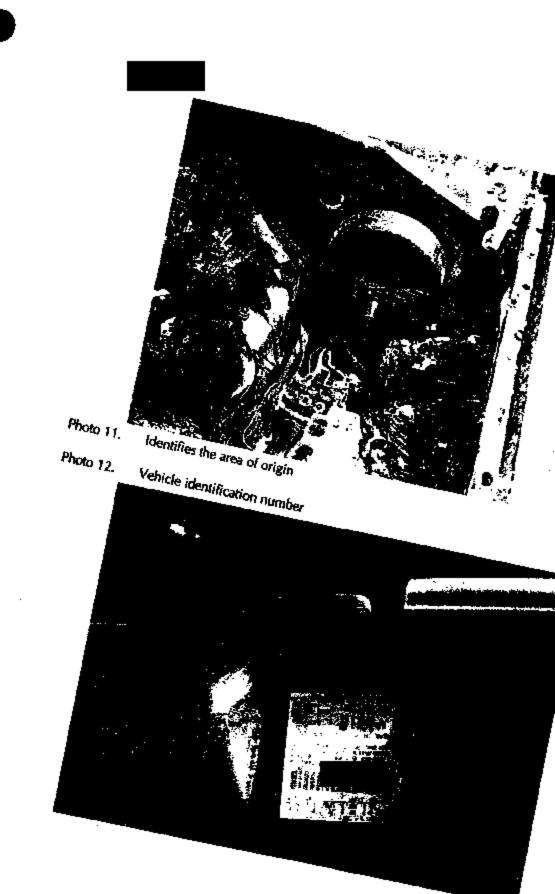




Photo 9. Interior passenger compartment







State Farm Insurance Companies®



Temps Clarm Office P. O. Box 22028 Temps, AZ 85285-2028

Fax It. (480) 638-3190

June 6, 2003

Ford Motor Company Park Lane Towers West, Suite 400 Three Park Lane Boulevard Dearborn, MI 48126-2568

RE: Claim #:

Our Insured:

Date of Loss:

Make, Model and Year of Product: 1998 Ford Expedition

Vehicle Identification Number:

April 29, 2003

1FMPU18L6WI

To Whom It May Concern:

The identified 1998 Ford Expedition is insured by State Farm Mutual Automobile insurance Company. This vehicle experienced a fire.

State Farm® would like to give you an opportunity to inspect the vehicle and give you advance notice of our potential subrogation claim.

Please contact me to set up a time for your inspection.

Sincerely,

David W. Dixson CLAIM REPRESENTATIVE STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY Phone #: 480) 636-3165

018/0606021



HOME OFFICES: BLOOMINGTON, ILLINOIS \$1710-0001

State Farm Insurance Companies



P.O. Box 22028 Tempe, Arizona 85285-2028

Phone: (480) 636-3100 Fax: [480] 638-3190

June 26, 2003

Ford Motor Company Parklane Towers West #300 Three Parklane Blvd. Dearborn, MI 48126-2568

RE: Claim Number :

Our Insured

Date of Loss : April 29, 2003

Your Reference: 1998 Ford Expedition

Dear Shawn L. Norton, Claims Analyst:

We have received your letter of June 20, 2003. Enclosed is a copy of the police report, which will answer many of the questions posed. The exact mileage on the car is unknown due to it being burned. The cause of the fire is also currently unknown. The car was a total loss with an actual cash value of \$20,851.49.

The engine was not running and the keys were not in the ignition.

You may contact our insured directly with all of your other questions, as they would be the best source of information to address them.

Sincerely,

David W. Dixson Claim Representative (480) 636-3165

State Farm Mutual Automobile Insurance Company

HOME OFFICES: BLOOMINGTON, ILLINOIS 81710-0001

SANDY KIRKLAND

ASSIGNMENT

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I have further been able to review the crash report indicating a recall pertaining to a defective switch that is located near the firewall next to the master brake cylinder. As a result of bum patterns observed on the insured' vehicle as well as the recent recall information received, I

Page 2

cannot eliminate the probability that this switch failure had occurred. As a result, I would recommend that you forward this file to your subrogation department to allow Ford Motor Company to conduct their own independent inspection of this subject vehicle.

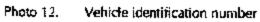
I would further recommend that a forensic engineer assist me in tracing the remaining electrical wires in an attempt to locate the recalled switch assembly. Recall number was identified as 99V124. Defect is identified as a brake presser switch (cruise control deactivation switch)

If you have any further questions or comments pertaining to this investigation, please call me direct at 602-866-9775.

Patrick A. Andler Certified Fire investigator



Photo 11. Identifies the area of origin



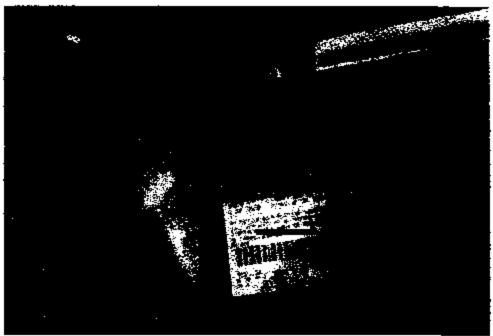




Photo 9. Interior passenger compartment

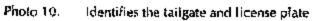
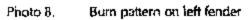




Photo 7. Identifies the area of origin





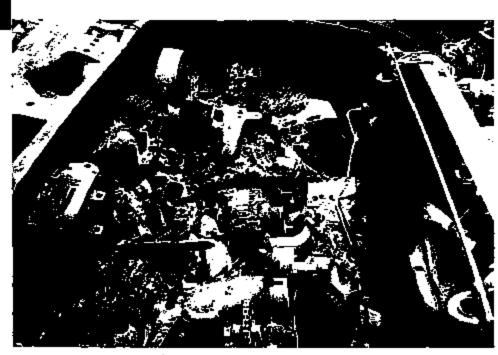


Photo 5. Damage occurring to the engine compartment







Photo 3. Front of the vehicle

Photo 4. Right side of vehicle





Photo 1. Left side of vehicle

Photo 2. Overall view of the front hood and grill area



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I have further been able to review the crash report indicating a recall pertaining to a defective switch that is located near the firewall pext to the master brake cylinder. As a result of burn patterns observed on the insured' vehicle as well as the recent recall information received. I



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- (, Date of incident: April 23, 2002 in Houston, Texas.
- 1. I have attached a copy of the transcription of our insured's statement. Vehicle parked in the driveway, had picked up her high school children from school at 2:30 and was by home at 3:00 pm; Had finished support that evening and daughter was walking out to hand out graduation invitations and she noticed vehicle on fire. She ran inside and adviced to the fire family ran out and Mr. All the family ran out and Mr. All the family ran out and Mr. Which was already engulaed in flames. Fire dept. was not called as it would had taken too long and vehicle was already engulaed in flames. Flames were coming from under the hood and everywhere.
 They were able to open the bood from the inside of the vehicle used used the waterhouse and the fire extinguisher on the engine compartment. They finally put out the fire.
- No police or fire department called to the scene.
- Photos are enclosed for your review.
- 12. The vehicle was deemed a total loss, no repairs or replacements took place.
- 14. Vehicle was a total loss and paperwork in enclosed.
- 15. Cause of the fire was electrical and not mechanical in nature. Vehicle had a rebuilt engine installed but no prior electrical problems with it. Insured has received about 2 or 3 secalls on the wehicle and this last one was 1 1/2 years ago and vehicle was kept 3 days at Dub Miller Food in Rosenberg, Texas.
- 16. No market additions or medifications added other than the rebuilt engine.
- 21. No, the eagine was not running.
- 22. No, the keys were not in the ignition.
- The vehicle was perchased used from Mike Hall Chev in Houston, Terms in March of 1999.

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Forensic Analysts, Inc.

PRELIMINARY REPORT OF FINDINGS

CLÁIM NO: INSURED: (

Prepared for:

ALLSTATE INSURANCE COMPANY 1500 CITY WEST BLVD., SUITE 700 HOUSTON, TEXAS 77042

ATTN: MR. HUGO BENAVIDES

Jeffrey R. Abrams, CFI, CFEI, ASE

President

June 13, 2002

FAI File No. 2380

Table of Contents

| | | Page |
|-----|--|------|
| Ĺ | INTRODUCTION | 3 |
| II. | CONCLUSION | 4 |
| Ш | DISCUSSION | 5 |
| | FORD VEHICLE IDENTIFICATION FORD VEHICLE INSPECTION INTERVIEW WITH THE INSURED RECOMMENDATION | |
| IV. | BASIS OF REPORT | 19 |
| v | ATT A CULTURITY DELOTION A DELO | 20 |

I. INTRODUCTION

Reportedly, on May 23, 2002, a fire occurred involving a 1997 Ford F-150 vehicle. On May 24, 2002, Forensic Analysts, Inc. was retained by Mr. Hugo Benavides of Allstate Insurance Company to inspect the vehicle and determine the origin and cause of the fire.

On May 25, 2002, Mr. Jeffrey Abrams, CFI, CFEI, ASE, of Forensic Analysts, Inc., inspected and photographed the Ford F-150 vehicle at the insured's residence at Houston, TX

An engine oil sample was taken should an oil analysis be desired to help determine pre-fire condition of the vehicle engine. This sample is being stored at the offices of Forensic Analysis, Inc., pending further instructions from Allstate Insurance Company.

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.

Page 3

June 13, 2002

FAI File No. 2380

IL CONCLUSION

Forensic Analysts, Inc., inspected and photographed the Ford F-150 vehicle.

In conclusion, based on our observations and the findings as noted in this report, it is our opinion that this 1997 Ford F150 XLT vehicle engine compartment fire was the result of failed electronics at, and immediately surrounding, the top front mounted brake master cylinder pressure switch. It is further our opinion that these pressure switches should not fail in this fashion, to generate a fire, and that Ford Motor Company should be held fully accountable for this loss.

Page 4

June [3, 2002

13

FAI File No. 2380

III. DISCUSSION

INTERVIEW WITH THE INSURED

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An interview with the insured helped construct an order of events, immediately preceding the onset of this vehicle fire.

- 1. He had not been experiencing any problems with the vehicle, at all.
- He said that on the date of the loss, the vehicle had been driven within the subdivision, just a few miles back and forth, and had not even significantly heated up.
- He stated that after an approximately three-to-five (3-5) mile drive, the vehicle had been parked in the driveway of the insured's residence.
- 4. After the vehicle had been sitting in the driveway for approximately one-and-a-half to two [1½-2] hours, he stated that his daughter saw flames coming out from immediately above the hood of the vehicle. She saw the flames from her bedroom window approximately forty feet (40') away.
- 5. The insured stated that he was literally reading a paper on the porch, at the front of his house, when his daughter informed him that the vehicle was on fire. He immediately went into the garage, got a fire extinguisher, and put out the flames that had been

Page 5

June 13, 2002

FAI File No. 2380

shooting up, and singing the leaves of the tree, immediately above the hood of his vehicle.

- He stated that after he extinguished the fire with the fire extinguisher, he continued to douse the heated components with a water hose.
- 7. Again, he stated that even though he had not experienced any significant problems with this vehicle in the immediately past, that he had taken the vehicle into the dealership three or four (3-4) times for recalls. One (1) time he took it into Champions Ford, and three (3) times, he believes, he took it into Hub Miller Ford.
- 8. He stated that approximately one [1] week prior to this loss, the ABS {Anti-Lock Braking System } brake light came on. He stated that he literally just added brake fluid to the master cylinder, at which time the brake light went off.
- He said that he changes the oil himself, and the vehicle had approximately 120,000 miles on it.
- He said the engine was replaced in January, and he had replaced the engine at All American Engine Rebuilders for a price of approximately three thousand five hundred dollars (\$3,500).
- 11. The master cylinder has never been replaced on the vehicle.
- He stated that after the fire was observed, he had extinguished it within approximately two (2) minutes.

Page 6

June 13, 2002

FAI Filo No. 2380

13. He stated there had been nothing that was added to the vehicle that was aftermarket in nature. Everything on the vehicle was OEM (Original Equipment Manufacturer).

FORD VEHICLE IDENTIFICATION

The vehicle was identified as a maroon, two door, 1997 Ford F150 XLT vehicle, bearing Texas license plate number and vehicle in December of 1996. The Texas Department of Public Safety inspection sticker number H18272382 expires in March of 2003. The vehicle registration sticker number 11460592WD expires in Eebruary of 2003. At the time of our inspection, the adometer read 125,613 miles. The vehicle was equipped with a manual 5-speed transmission.

FORD VEHICLE INSPECTION

Our inspection of the vehicle exterior revealed a fire that was primarily contained within the left rear comer of the engine compartment. Specifically:

- There was no indication of fire, at all, on the rear bumper, in the truck bed, or on the right or left truck bedsides.
- Both of the rear tire and wheel assemblies were intact, inflated, and completely unburned, as a result of this fire.
- The entire right side of the vehicle cab was unaffected by this fire, as was the right side exterior mirror.

Page 7

June 13, 2002

FAI File No. 2380

- 4. Even though the entire left side of the vehicle cab was unaffected by this fire, it must be noted that there was some soot that was covering the very top portion of the left side door panel.
- The right front fender and right front the and wheel assembly were unaffected by this fire, with the exception of some mild soot covering the top partion of the fender, immediately neighboring the closed vehicle hood.
- 6. The left front fender was also relatively unburned, as a result of this fire. But, a significant amount of soot covered the top portion of the left front fender, immediately neighboring the closed vehicle hood. Obviously, the fire was more intense on the left side than the right side of the engine compartment.
- 7. The left front fire and wheel assembly, although primarily unaffected by this fire, was mildly burned. At the time of our inspection the burn was on the top front, but the vehicle had been moved forward subsequent to the fire. It actually had been pushed forward approximately twenty feet (201).
- 8. The front bumper, front grille and front headlamp assemblies were relatively unaffected by this fire. It must be noted, however, that there was a thick amount of soot on the top portion of the left front headlamp assembly, again, consistent with a fire that was more intense on the left side of the engine compartment.
- The front windshield, although primarily intact, was shattered immediately in front of the steering wheel, on the very bottom

portion, immediately neighboring the severely burned portion of the closed vehicle hood. This heavily soot-covered section of the windshield was in the shape of an inverted "U" and, again, consistent with a fire that was distinctively more intense immediately in front of the sleering column within the engine compartment,

- lO. The closed vehicle hood contained a hot spot that was approximately four inches (4") in diameter, immediately in front of the center of the inverted "U", soot-covered area on the front windshleid. Additionally, the left third of the vehicle hood was severely burned immediately in front of the windshield, across a width of one to five inches (1"-5"), completely neighboring the sootcovered area, and mirroring the soot-covered area of the front windshield. More specifically, the only section of the hood that had point that had cracked, and peeled, as a result of heat exposure, was that area immediately surrounding this left third of the vehicle hood, within five inches (5") of the base of the windshield. The remainder of the hood was relatively unaffected by this fire, i.e., ninety percent (90%) of the hood was relatively unaffected by this fire, with the exception of the left edge of the vehicle hood being covered with a thick layer of soot.
- 11. The left third of the fresh air intake plastic composite screen, between the rear portion of the hood and the base of the front windshield, was severely burned, and partially consumed, as a result of this fire.

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Our inspection of the vehicle interior revealed few effects of a vehicle lire at all. In fact, there was not even an aroma of burning within the vehicle interior at the time of our inspection. Specifically:

All interior seafs were intact and unburned.

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- 2. All of the flooring within the interior was intact and unburned. There was not even any fire falldown under the vehicle dash.
 - 3. The vehicle dash was primarily unaffected by this fire, with the exception of what may be mild distortion, on the very front left side of the vehicle dash, consistent with communicated heat damage, as a result of the intensity of the burn within the engine compartment. This distortion, however, was only barely noticeable.
 - All of the instrumentation on the vehicle dash was intact, attached, and unaffected by this fire.
 - The Inspection of the fuse box revealed three (3) blown fuses. One
 was a five (5) amp fuse, one was fifteen (15) and one was Iwenty
 (20).
 - 6. If must be noted that there appeared to be an aftermarket theft deterent system that had been installed, and wired in. There was a red LED (Light Emitting Diode) that was screwed into the very bottom of the fuse box cover, at the time of our inspection. Obviously, this vehicle was equipped with an aftermarket theft deterent system.

Our inspection of the engine compartment revealed that this vehicle was equipped with a 4.2 liter, distributorless, multiport fuel-injected V6 engine and manual transmission. Specifically:

- 1. There was virtually no burn experienced by the right third of the engine compartment. Even the plastic composite cover on top of the battery, as well as the windshield washer fluid reservoir in the right front corner of the engine compartment, were unaffected by this fire. They did not even experience any significant heat damage, communicated by the fire. The lack of distortion, or even mild burn, on these plastic composite components in the right side of the engine compartment, is inconsistent with a fire that was a result of a fueled leak, and inconsistent with a fire that was propagated by lightion of gasoline.
- As we continued to move to the right side of the engine, we observed that the plastic composite components experienced greater distortion, as a result of communicated heat effects.
- Please note, however, that the upper radiator hose and air conditioning hoses were virtually unaffected by this mild engine compartment fire, which were routed to the top portion of the center front section of the engine.
- 4. Even the upper-level heater hoses that were routed immediately above the right side of the upper air intake manifold were unaffected by this fire, again, consistent with a fire that did not originate anywhere near the right half of the engine.

Page 11

June 13, 2002

27

FAIFile No. 2380

- 5. The aluminum upper air intake manifold was relatively unaffected by this fire. There were, however, melted falldown fire debris on the left side of the upper air intake manifold. The manifold, however, was only covered with a very mild layer of soot, as a result of the fire.
- 6. The ignition call pack in the top center portion of the engine was relatively unaffected by this fire, with the exception of being coated with melted plastic fire falldown.
- 7. The plastic composite radiator fan shroud was primarily unaffected by this fire. It must be noted, however, that there was some mild distortion on the very left side of the engine compartment, immediately in front of the mildly burned air intake plumbing.
- 8. The air intake plumbing, which was routed from the left front corner to the front portion of the upper air intake manifold, was severely burned, and distorted on the very top and rear portion. Please note, however, that there was virtually no burn experienced by the bottom of the upper air intake plumbing. This is clearly indicative of a fire that was spreading from the back portion, toward the front, in the left third of the engine compartment. The portion of the air intake plumbing that was routed in front of the engine, and in front of the air intake manifold, was relatively unaffected by this fire.
- As we continued to move toward the left third of the engine compartment, we observe a very upper level burn that penetrated

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to approximately twelve to fourteen Inches (12"-14"), below the closed vehicle hood, immediately to the left of the upper oir intake manifold. More specifically, the left side engine valve cover experienced mild burn. However, the plastic composite rubber components, immediately surrounding this left side engine valve cover, were still fully intact, indicative of a fire that was not significantly intense, below twelve inches (12") below the closed vehicle hood.

- 10. Even the relatively upper level brake power booster vacuum line that was approximately six inches (6") above the left side engine valve cover, and routed to the left side of the upper air intake manifold, was only severely burned on the front and left sides. In fact, the area of most intense burn was greatest, as we moved toward the left rear mounted brake master cylinder.
- 13. The wiring harness run that was situated on the top of the fire wall, and was routed above the brake power booster and upper air intake manifold, experienced greater burn intensity, as we moved toward the brake master cylinder. More specifically, the portion of the wiring harness run that was routed above the left side of the upper air intake manifold, experienced partial consumption of the sheathing of the harness, but the wires were still primarily fully intact with insulation. As we continued to move toward the brake master cylinder, we observed that there were a greater number of wires that were partially insulation-void, and much more severely burned. These wires were at the front and bottom portion of the wiring harness run, as It lay immediately above the brake power booster.

Significantly less burn was observed, as we moved toward the left of, or toward the right of the brake power booster, consistent with a fire that was significantly more intense at, and immediately surrounding, the left rear mounted brake master cylinder.

- 12. The power steering pump reservoir, which was composed of a plastic composite component, was only mildly burned, and still fully intact, at the time of our inspection. It must be noted that the area of most intense burn was on the very left side rear portion, literally pointing toward an area of heat intensity, and pointing toward the front portion of the left rear mounted brake master cylinder.
- 13. It must be noted that the area around the brake master cylinder in the left side of the engine was (relatively) an open air environment. And fires can, indeed, intensify in this open air environment. It must be noted, however, that there was a wiring harness run that contained two wires routed across the power steering pump reservoir, and across the brake master cylinder, as it was routed to the very left rear corner of the engine compartment. This section of wiring harness run was only insulation-void, as it was routed across the brake master cylinder. This would be indicative of a fire that intensified immediately surrounding the brake master cylinder, and did not substantially intensify in the open air environment (in which the willing harness insulation was not consumed).
- 14. The power distribution center in the left rear corner of the engine compartment was enclosed in a plastic composite container that was severely burned, and partially consumed. This power distribution box was situated immediately to the left of the front half.

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of brake master cylinder. It must be noted that the area of greatest burn intensity, and partial consumption, was observed on the very left side rear portion of the power distribution box, and immediately neighboring a pressure switch on the top front portion of the brake master cylinder. More specifically, this area of greatest consumption was approximately two inches (2") to the left of the pressure switch, on the top front portion of the brake master cylinder.

- 15. All of the wiring harness run, multi-connectors, as well as the attermarket, severely burned alarm siren in the left rear corner of the engine compartment, which were situated approximately four to eight inches (4"-8") to the left of the brake master cylinder were only severely burned. The wiring insulation on these components was still primarily intact, and attached, again, indicative of a fire that was not propagated as a result of an over-current electrical condition, in the very left rear corner of the engine compartment.
- 16. The aluminum brake master cylinder was only mildly burned, and still fully intact, at the time of our inspection. It must be noted, however, that the plastic composite brake master cylinder reservoir was primarily consumed as a result of this fire. The most intensely burned partion of the brake master cylinder reservoir, however, was on the very front, as there was plastic composite remains of the deformed, and burned, brake master cylinder reservoir on the rear holf of the brake master cylinder. This is indicative of a fire that was most intense on the front portion, on the top of the brake master cylinder.

- 17. There were four (4) wires, that were immediately below the brake master cylinder, that were insulation-void. These wires were likely insulation-void as a result of the fire falldown, immediately below the brake master cylinder. It must be noted that the only section of the wiring harness run, below the brake master cylinder, that was insulation-void was that section immediately below the brake master cylinder, inconsistent with a fire that originated on the under side of the brake master cylinder.
- 18. The rubber grommets, which sealed the brake master cylinder reservoir to the brake master cylinder, were only mildly burned, and still fully intact, at the time of our inspection.
- 19. There was one pressure switch that was located on the front one inch (1") section of the top portion of the brake master cylinder that experienced severe burn on the bottom half, however, was still fully intact, and partial consumption on the top half (the section of the pressure switch that was plastic composite, and housed the wiring routed to the switch). It must be noted that the severe burn, and partial consumption, of the plastic composite top half of this brake master cylinder front top switch, experienced a very intense burn even within the Interior of the switch.

A closer inspection of this front top mounted brake master cylinder pressure switch revealed:

There were two wires routed to the top plastic composite housing.
 Both wires were insulation-vold at the time of our inspection.

- One of the wires was primarily intact, and connected. However, the second of the two wires had separated from its connector, possibly as a result of an over-current situation.
- 3. As previously stated, the interior portion of this plastic composite top portion of the pressure switch was severely burned, and partially consumed. It must be noted, however, that the actual connection within the bowels, the most interior portion, of the top portion of this pressure switch, was also severely burned, and insulation-void. This section of the pressure switch should have been protected, and possibly even unburned, as a result of fire falkdown, which would remain within the interior of the middle of the switch, and coat any wires that were unrelated to the onset of this fire.
- 4. Both of the wires were insulation-void, which were routed to the top portion of this pressure switch. Even though the fire, burn intensity, and temperature elevation at, and immediately surrounding, this pressure switch, was fueled by brake fluid and plastic composite debris, the temperature elevation, as a result of this fire, would not exceed the melting point of copper. The separation of this copper wire, routed to the brake master cylinder pressure switch, is required to be the result of a failed pressure switch, improper wiring routed to the pressure switch, or an improper connection at the pressure switch. Once again, the lack of any burn, of substance, away from this brake master cylinder top front mounted pressure switch, is purely consistent with a fire that was the result of a failure at, and immediately surrounding, this pressure switch.

An engine oil sample was taken, should an oil analysis be desired to help determine pre-fire condition of the vehicle engine. Please note that the engine oil level was near its normal operating level, was a dark brown color, mildly oxidized, and looked in excellent condition at the time of our inspection. More specifically, there was no indication to relate any engine problem to this vehicle fire, whatsoever.

RECOMMENDATIONS

We recommend that the 1997 Ford F150 XLT 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 1997 Ford F150 XLT vehicle by any other concerned parties.

IV. BASIS OF REPORT

This report is based upon the following:

- 1. Inspection of the 1997 Ford F150 XLT vehicle.
- 2. Interview with the insured.
- 3. Information and observations as noted in this report.

Page 19

June 13, 2002

FAI Pile No. 2380

V. ATTACHMENTS

PHOTOGRAPHS

Page 20

June 13, 2002

FAI File No. 2380

1. View of the front of the Ford vehicle.



2. View of the left side of the Ford vehicle.



3. View of the right side of the Ford vehicle.



View of the rear of the Ford vehicle.



Page 22

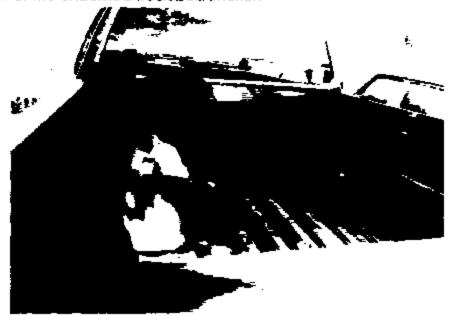
 View of the Texas Department of Public Safety Inspection sticker and vehicle registration stickers.



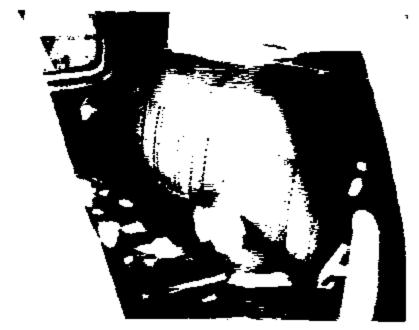
View of the vehicle identification tag.



7. Overview of the unburned truck bed interior.



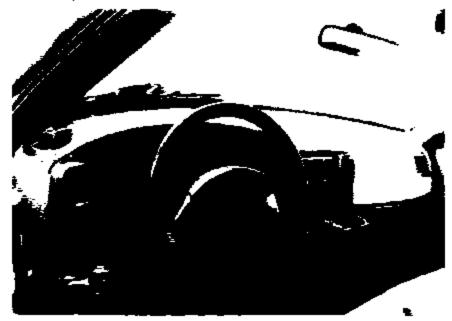
8. Overview of the interior rear that was unburned.



9. Overview of the front seats which were unburned.



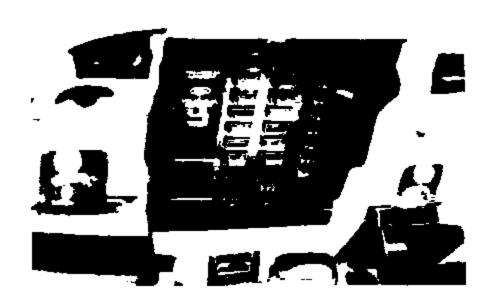
10. View of the relatively unburned vehicle dash.



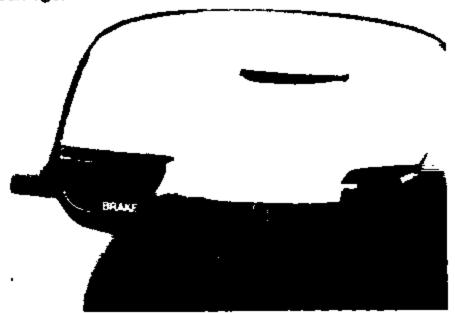
11. Overview of the adometer reading.



 View of the lack of heat violation of the area at and immediately surrounding the fuse box.



 View of the aftermarket alarm wiring below the fuse box that the insured stated had not operated since they purchased the vehicle approximately three years ago.



 Overview of the burn experienced by the vehicle hood and front windshield.



15. View of the burn pattern experienced by the left side of the hood as well as the left side of the vehicle front windshield.



16. Overview of the engine compartment.



17. View of the engine compartment as viewed from the left.



18. View of the engine compartment as viewed from the right.



FAI File No. 2380

 View of the lack of burn at and immediately above the upper air Intake manifold and air intake plumbing as viewed from the front.



 View of the burned but still fully Intact insulation Immediately above the left side of the upper air intake manifold.



21. View of the engine as viewed from the left.



22. Closer view of the burn experienced by the top portion of the power steering pump reservoir. Please note that the area of most intense burn is literally pointing at the brake master cylinder immediately to its left.



Page 31
June 13, 2002 FAI File No. 2380

 Overview of the power distribution center and air Intake plumbing immediately in front of and to the left of the brake master cylinder.



 Closer view of the area of most intense burn on the back right side of the power distribution center immediately to the left of the brake master cyfinder.



25. Overview of the power distribution center as viewed from the right.



26. Overview of the brake master cylinder as viewed from the front.



27. View of the Wiring harness run that was immediately above the brake power booster. Please note the most intensely burned area and the area of greatest wiring insulation consumption was on the front bottom portion of this wiring harness run immediately above the brake master cylinder.



28. View of the aftermarket alarm siren that was severely burned and partially consumed immediately above and to the left of the brake power booster. Please note that the plastic composite housing of the siren was not completely consumed and the wiring insulation was still partially intact, indicative of a fire that was not the result of over-current as a result of a





Page 34

29. View of the brake master cylinder as viewed from the left.



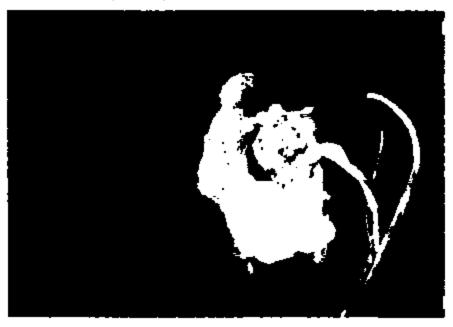
30. Closer view of the unconsumed portion of the brake master cylinder reservoir on the rear portion of the brake master cylinder.



 View of the brake switch on the front portion of the top of the brake master cylinder. Please note that the wiring routed to this switch was severely burned, insulation void and had separated.



 Macro view of the intensely burned interior portion of the electronics of the brake switch on the top front portion of the brake master cylinder.



 Macro view of the intensely burned interior portion of the electronics of the brake switch on the top front portion of the brake master cylinder.



 Macro view of the intensely burned Interior portion of the electronics of the brake switch on the top front portion of the brake master cylinder.



 View of the mildly burned base of the brake switch on the top front portion of the brake master cylinder.



36. Another view of the mildly burned base as viewed from the left.



 View of the intensely burned top immediately neighboring the separated brake switch wire.



38. View of the mildly burned right side of the brake master cylinder.



39. View of the still intact, although partially insulation void wiring, routed above the power steering pump reservoir.



40. Top view of the wiring immediately to the left of the severely burned brake master cylinder switch. Please note only the wiring immediately to the left of this switch was severely burned and partially consumed. This view is from the top. This view clearly reflects communicated heat damage as a result of the onset of this fire surrounding the brake master cylinder.



Page 40

41. View of the insulation void but still fully intact wiring immediately to the left of the brake master cylinder.



42. View of the severety burned vacuum has routed to the brake power booster. Again, please note the area of most intense burn was on the front toward the left.



Page 41

43. View of the wiring routed to the front portion of the power distribution center immediately behind the air intake plumbing. Please note that this wiring insulation was severely burned but still primarily intact as a result of the fire.





Porcretic Analysts, Inc.

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Prepared for

ALLSTATE INSURANCE COMPANY 1500 CITY WEST BLVD, SUITE 700 HOUSTON, TEXAS 77042

ATTN: MIKLHUKKO BENAVIDUS

JERRAM FERDAMIN

Jahrey R. Adions, CFI, CFEI, ASE

Produent

June 13, 2003

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Tuble of Contents

| | | Page |
|------|---|------|
| L | INTRODUCTION | J |
| Ц. | CONCLUSION | 4 |
| רון. | DISCUSSION | 5 |
| | FORD YELICLE EXENTIPICATION PORD YELICLE INSPECTION OTTOWNERS WITH THE INSURED ADCOMMENDATION | |
| N. | DASIS OF REPORT | 19 |
| ¥. | APTACHMENTS PROTOGRAPICS | 2ú |

Page 2

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I. INTRODUCTION

Reportedly, on May 23, 2002, a fire occurred involving a 1997 Ford F-150 vehicle. On May 24, 2002, Forensic Analysts, Inc., was relained by Mr. Hugo Benovides of Alkitate Insurance Company to inspect the vehicle and determine the origin and cause of the life.

On May 25, 2002, Mr. Jeffrey Abrams, CFL CFB, ASE, of Forensic Analysis, Inc., inspected and photographed the Foral I-150 vehicle of the insured's residence of 8315 Royal Grove Court, Houston, TX 77083.

An engine oil sample was taken strough on oil analysis be desired to help determine pre-fire condition of the vehicle engine. This sample is being stared at the officer of Farensic Analysis, Inc., pending further instructions from Attente Insurance Company.

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.

TI. CONCLUSION

Forensic Analysts, Inc., inspecied and photographed the Ford F-150 vehicle.

In canclusion, based on our observations and the findings as noted in this report, it is our opinion that this 1997 Ford F150 XLT vehicle engine compariment fire was the result of tailed electronics at, and immediately surrounding, the top light mounted broke moster cylinder pressure switch. It is further our opinion that these pressure switches should not fall in this fashion, to generate a fire, and that Ford Motor Company should be held fully accountable for this loss.

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III. DISCUSSION

INTERVIEW WITH THE INSURED

An interview with the framed helped construct on order of events, immediately preceding the poset of this vehicle file.

- He had not been experiencing any problems with the vehicle, at all.
- He sold that on the date of the ions, the vehicle had been driven within the subdivision. Just a tew miles thack and forth, and had not even significantly heated up.
- He stated that other an approximately three-to-live (3-5) mile drive.
 the vehicle has been parted in the driveway of the injured's residence.
- 4. After the vehicle had been stilling in the driveway for approximately one-and-a-half to two (1%-2) hours, he stated that his daughter saw transcribers above the track of the vehicle. She saw the titumes from her bearoom window approximately forty feet [40] away.
- 5. The insuled stated that he was florally reading a paper on the porch, of the trant of hit nause, when his daughter informed him that the vehicle was on the. He into edictely went into the garage, got a line extinguisher, and put out the flories that had bean

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June 13, 2012

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shooting up, and singing the leaver of the free, immediately above the hood of this vehicle.

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- the stated that after he extinguished the fire with the fire extinguisher, he continued to douse the heated compeniants with a water hore.
- 7. Again, he stated that even though he had not experienced any significant problems with this vehicle in the immediately past, that he had taken the vehicle into the dealership three or love (3-4) times for recalls. One [1] time he tack it into Champions Ford, and three [3] times, he lociteyes, he tack it into Miler Ford.
- 8. He stated that approximately one (1) week prior to this loss, the ABS (Anti-Lack Browing System) brake light come on. He stated that he thereby just acided brake Naid to the master cylinder, at which time the broke light went off.
- He said that he changes the oil hinteelf, and the vehicle had approximately 120,000 miles on it.
- He said the engine was replaced in January, and he had replaced the engine of All American Engine Rebuilders for a price of approximately these thousand the hundred dations (\$3,500).
- 11. The moster cylinder has never been replaced on the vehicle,
- He stated that ofter the fre was observed, no had exlinguished in within approximately two (2) minutes

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 He stated there had been nothing that was added to the vehicle that was aftermarket in nature. Everything on the vehicle was OEM (Orland Equipment Manufacturer).

FORD VEHICLE IDENTIFICATION.

The vehicle was identified as a maroon, two door, 1997 Ford F150 XLT vehicle, bearing Texas license plate number and maround vehicle identification number in the vehicle was manufactured in December of 1996. The Texas Department of Public Safety inspection sticker number H18272382 expires in March of 2003. The vehicle registroBan sticker number 11460592470 expires in february of 2003. At the time of our inspection, the adornaler read 125,613 miles. The vehicle was equipped with a manual 5-speed transmission.

FORD VEHICLE INSPECTION

Jane 13, 2003

Our inspection of the vehicle exterior revealed a fire that was primarily contained within the left rear comet of the engine computingent, Specifically.

- There was no Indication of fire, at all, on the rear humper, in the track bed, or on the right or left track bedsides.
- Both of the recr life and wheel arrembles were inhact, inlighed, and completely unburned, as a result of this life.
- The entire right side of the validate cab was unaffected by this lite.
 as was the right side exterior mirror.

Page 7

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 Even though the entire left side of the vehicle cab was unaffected by this fire, if must be noted that there was some soot that was covering the very top portion of the left side decreases.

- The right front fender and right front tire and wheet assembly were Unaffected by this fire, with the exception of some mild sootcovering the top partial of the fender, immediately neighboring the closed vehicle hood.
- 5. The left front tender was also relatively unburned, as a result of this line. But, a significant amount of soot covered the tap portion at the left front tender. Immediately neighboring the closed vehicle hood. Obviously, the fire was more intense on the left side than the right side of the engine comportment.
- 7. The left hant his and wheel assembly, although primarily unaffected by this fire, was milkly humad. At the time of our inspection the buth was on the top hant, but the vehicle had been moved forward subsequent to the time. It actually had been pushed forward approximately liventy feet (201).
- 3. The front bumper, front gate and front headlown assembles were relatively unablacted by this tire. It must be noted, however, that there was a thick amount of soot on the top portion of the left front headlown assembly, again, consistent with a line that was more trulense on the left side of the engine compartment.
- The bank windshield, olthough primorily Infact, was shottered immediately in front of the steering wheat, on the very holtom

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portion, immediately neighboring the severely burned portion of the closed vehicle hood. This heavily soot-powered section of the windshield was in the shape of an inverted "U" and, again, consistent with a the that was distinctively more intense immediately in trait of the steering column within the engine comportment.

- 10. The closed vehicle hood contained a hot spot that was opproximately four inches (4*) in diameter, immediately in front of the center of the invented "0", spot-covered once on the front windshield. Additionally, the tell third of the vehicle hood was severely burned immediately in front of the whichfield, across a width of one to live inches [1"-5"], completely neighboring the spot-covered area, and minoring the spot-covered area of the front windshield. More specifically, the only section of the hood that had point that had cracked, and peoled, as a result of heal exposure, was that area immediately surrounding this left third of the vehicle hood, within five inches (5") of the base of the windshield. The remainder of the hood was relatively unaffected by this fire, i.e., ninety percent [90%] of the hood was relatively unaffected by this fire, with the exception of the left edge of the vehicle hood being covered with a tylick layer of soot.
- 11. The left third of the fram or intoke plostic composite screen, between the sear parties of the hood and the base of the fram whatshield, was severely burned, and partially consumed, as a result of this line.

Our inspection of the vehicle interior revealed few effects of a vehicle tre of git. In fact, there was not even an around of burning within the vehicle interior at the time of our inspection. Specifically:

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- All Interior seats were interest and unburned.
- All of the floating within the interior was intact and unburned. There
 was not even any life foldown under the vehicle dash.
- 3. The vehicle dash was primarily unaffected by this fire, with the exception of what may be mild distantion, on the very front left ride of the vehicle dash, consistent with communicated head domoge, as a result of the intensity of the burn within the engine compartment. This distantion, however, was only basely noticeable.
- All of the instrumentation on the vehicle dosts was intact, attached, and unaffected by this fire.
- The inspection of the luse box revealed three (3) blown lutes. One
 was a live (5) cmp fase, one was filteen (15) and one was learnly
 [20].
- 6. If must be noted that there appeared to be an offermarket their deterministstem that had been installed, and what in. There was a red LED (Light Emitting Diade)that was screwer into this way bottom at the lose box cover, at the time of our impection. Obviously, this vehicle was equipped with an attermarket theft determinists.

Jane 13, 2003

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DATES No. 21911

1985-101-101-268

Our inspection of the engine compartment revealed that this vehicle was equipped with a 4.2 liker, distributations, multiport suct-injected Vá engine and manual kronsmission. Specifically:

- 1. There was virtually no burn experienced by the right third of the angine comportment. Even the plastic composite cover on top of the battery, as well as the windshield washer fluid reservoir in the right front corner of the engine comportment, were unaffected by this fire. They did not even experience any significant feat damage, communicated by the tire. The lock of distortion, or even mild burn, on these plastic composite components in the right side of the angine comportment, is inconsistent with a fire that was a result of a fueled teak, and inconsistent with a fire that was propagated by ignition of gasoine.
- As we confinited to move to the right side of the engine, we a
 observed that the piostic companies companents experienced
 arealer distortion, as a result of communicated heat effects.
- Please note, however, that the upper radiator hase and air conditioning hours were virtually unaffected by this mild engine compartment fire, which were raided to the top pattler of the genter translation of the engine.
- 4. Even the upper-level heater hases that were routed intrincially above the right side of the upper air intake manifold were unaligated by this tire, again, consistent with a fire that old not originate anywhere near the right hall of the engine.

Page II

June 13, 2002

FA1 File Ma. 2360

5. The attribute upper of intake manifold was relatively unaffected by this fire. There were, however, metted falldown fire debris on the left side of the upper oir intake manifold. The manifold, however, was only covered with a very mild layer of soot, as a result of the fire.

- The lightlion coil pack in the top center portion of the engine was religitively unpflected by this fire, with line exception of being cooled with method plastic fire taildown.
- 7. The plastic composite radiator fan stroud was primarily unaffected by this tire. It must be noted, however, that there was same mild distortion on the very left side at the engine comportment, immediately in front of the mildly burned at Intake plumbing.
- 8. The oir Intake plumbing, which was routed from the left front corner to the front portion of the upper oil intake monifold, wor severely burned, and distorted on the very top and rear portion. Please note, however, that there was virtually no burn experienced by the bottom of the upper oir Intake plumbing. This is clearly indicative of a fire that was spreading from the back partion, toward the front. In the left third of the engine comportment. The partian of the air intake plumbing that was routed in front of the engine, and in front of the oir intake manifold, was relatively unaffected by the line.
- As we confinued to move toward the left little of the engine compariment, we observe a very upper lavel burn that pensirated

Page 13

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E386-885-LC-2882

to approximately twelve to tourteen linches (12"-14"), below the closed vehicle hood, immediately to the left of the upper of intoke monitoid. More specifically, the left side engine volve cover experienced mild burn. However, the plastic composite subber components, immediately surrounding this left side engine valve cover, were still fully intact, indicative of a first that was not significantly intense, below twelve inches (12") below the closed vehicle-trood.

- 10. Even the relatively upper level brake power booster vacuum line (not was approximately six inches (6°) above the left side engine valve cover, and routed to the left side of the upper oir intake manifold, was only severely burned on the bront and left sides. In tact, the area of most inlense burn was greatest, as we moved laward the left rear mounted brake matter cytholer.
- 11. The wiring harness run that wat rituated on the top of the tire wolf, and was routed above the brake power booster and upper oir intake manifold, experienced greater burn intensity, as we moved toward the brake marker cylinder. More specifically, the partial of the wiring harness run that was routed above the left side of the upper oir intake manifold, experienced partial consumption of the sheathing of the harness, but the wires were still primarity fully intact with insulation. As we confinued to move toward the brake moster cylinder, we observed that there were a greater number of wires that were partially insulation-valid, and much more severely burned. These wires were at lite front and bottom partial of the wiring harness run, as if toy immediately above the brake power boaster.

Significantly less burn was observed, as we moved toward the left of, or lowerd the right of the brake power booster, consistent with a fire that was significantly more intense at, and immediately surrounding, the left rear mounted brake master aviorater.

- 12. The power steering pump reservoir, which was composed of a pixelic composite component, was only military turned, and still fully intact, at the time of our irrepection. It must be noted that the area of most intense burn was on the very left side reor portion, literally pointing toward an area of heat intensity, and pointing toward the front portion of the left reor mounted brake master cylinder.
- 13. If must be noted that the area around the brake moster cylinder in the left side of the engine was (relatively) an open air environment. And fires can, indeed, intensity in this open air environment. If must be noted, however, that there was a whing homess run that contained two wires routed across the power receiving pump reservoir, and across the brake master cylinder, as it was routed to the very left rear corner of the engine compartment. This section of writing homess run was only insulation-void, as it was routed across the brake master cylinder. This would be indicative of a fire that intensified immediately surrounding the brake moster cylinder, and did not substantially intensity in the open of environment (in which the wiring homess insulation was not consumed).
- 14. The power distribution center in the tell recordence of the engine composite container that was severely burned, and partially contained. This power distribution box was studied immediately to the left of the front half.

Page 13

July 13, 3002 FAI Pile No. 23(4)

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PAN Pha Mr. 1380

Aire 13, 2012

of brake master dylinder. It must be noted that the area of greatest burn intensity, and partial consumption, was observed on the very left side rear partial of the power distribution box, and immediately neighboring a pressure twitch on the top front partial of the brake master cylinder. More specifically, this area of greatest consumption was approximately two inches (2") to the left of the pressure switch," on the top front partial of the brake master cylinder.

- 15. All of the wiring harness run, multi-connectors, as wall as the aftermarket, severely burned alarm size in the left rear corner of the engine compartment, which were situated approximately four to sight inches (4*-6*) to the left of the broke master cylinder were any severely burned. The wiring insulation on these components was still primarily intact, and attached, again, indicative of a tire that was not propagated as a testal of an over-current electrical condition. In the very left rear corner of the engine compartment.
- 16. The aluminum broke matter cyfinder was only miloty burned, and still fully infact, at the time of our inspection. If must be noted, however, that the plantic composite broke master cyfinder reservoir was primarily consumed as a result of this fire. The most intensely burned partian of the broke master cyfinder reservoir, however, was out the very trant, as there was plantic composite remains of the deformed, and burned, broke master cyfinder reservoir on the rear half of the brake master cyfinder. This is inalicative of a fire that was most intense on the trant partian, on the top of the brake master cyfinder.

17. There wate four (4) wires, that were immediately below the locake moster cythoder, that were insulation-valid. These wires were likely insulation-valid as a result of the fire fallatown, immediately below the brake moster cythoder. If must be noted that the only saddian of the wiring horses run, below the brake moster cythoder, that was insulation-valid war that section immediately below the brake moster cythoder, inconsistent with a like that originated on the under side of the brake moster cythoder.

- 18. The rubbor grammats, which sacted the broke master cylinder reservoir to the broke master cylinder, were only mildly burned, and still fully intool, at the time of our inspection.
- 19. There was one pressure switch that was located an the front one-inch (3") section of the top partial of the broke master cylinder that experienced severe burn on the battom half, however, was still fully intact, and partial consumption on the top half (the section of the pressure switch that was plastic composite, and housed the wiring routed to the switch). If must be noted that the severe burn, and partial consumption, of the plastic composite top half of this broke master cylinder front top switch, experienced a very interve burn even within the interior of the switch.

A closer inspection of link front top mounted trake master cylinder pressure switch revealed:

There were two wires routed to the top plostic composite housing.
 Both wires were insulation-void at the time of our inspection.

Page 15

June 13, March

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PALIFIE No. 2010

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Inc 13, 2002

- One of the wires was primarily infact, and connected. However, the second at the two wires had separated from its assumption. possibly at a result of an over-current siluntion.
- As previously stated. The interfor partion of this picatic composite top. parlian at the pressure switch was severely burned, and parlially consumed. It must be noted, however, that the actual connection within the bowels, the most interior portion, of the top portion of this pressure switch, was also severely burned, and insulation-yold. This section of the pressure switch should have been protected, and possibly even unburned, as a result of the folidown, which would remain within the interior of the middle of the swiich, and coal any wires that were unveloted to the onset of this fire.
- Both at the wires were insulation-void, which were touted to the top portion of this pressure switch. Even though the tre, burn intensity, and temperature elevation at, and immediately surcuraing, this gressure switch, was fueled by brake liuld and plastic composite dabile, the temperature elevation, as a result of this fire, would not exceed the meiting point of copper. The separation of this copper wire, routed to the brake master cylinder pressure switch, is required to be the result of a lated pressure switch, improper witing touled to the pressure switch, or an improper connection of the pressure switch. Once egain, the lack of any burn, of substance, away from this brake moder cylinder top front mounted presents switch, is purely consistent with a fire that was the result of a failure of, and immediately surrounding. This pressure switch.

An angine oil sample was laken, should an all analysis be depired to help. determine pre-line condition of the vehicle engine. Please note that the engine all level was near its narmal operating level, was a dark brown color, mildly addited, and looked in excellent condition at the time of our inspection. More specifically, there was no indication to relate any angles problem to this valuate ike, whatsoever.

RECOMMENDATIONS

June 13, 2003

We recommend that the 1997 ford P150 XLT vehicle be retained, secured, and protected regarding any further leating or inspection by other interested parties. We also reserve the right to be present and observe any and all inspections or liating of the 1997 Ford F150 XLT vehicle by any other concerned parties.

FALFA: No. 2360

PATER No. 2000

IV. BASIS OF REPORT

This report is based upon the following:

- Inspection of the 1997 Ford F150 XLT vehicle.
- Interview with the insured.
- Information and observations as noted in this report.

V. ATTACHMENTS

PHOTOGRAPHS

D. — 4=

Jane 13, 2001

PALFIL No. 234

June 11, 1000

Table X

PALES Nº 2080



2. View of the tall tide of the Ford vehicle.



June 13, 2000

Page 31

FALTHE No. 2340

Yiew of the right side of the Ford vehicle.



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View of the reor of the Ford vehicle.



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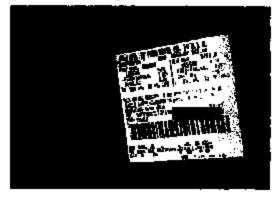
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PATFIK No. 3340

 View of the Texas Department of Public Safety Inspection sticker and vehicle registration stickers.



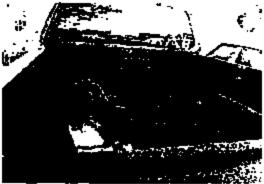
View of the vehicle identification tog.



Гаре 33

FAI Tab, No. 2160

Overview of the unburned back back interior.



8. * Overview of the interior regrithed was unburned.



Page 24

Ame 15, July

PAR FIRE NA. STATE

June 13, 2001

Overview of the front spots which were unburned.



View of the relatively unburned vehicle doxh.



Propt 25

PALLER No 230

11. Overview of the adometer reacing.



 View of the lock of heat violation of the area of and immediately surrounding the fuse box.



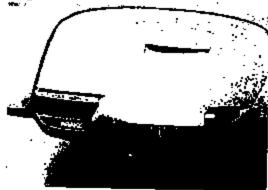
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PA4 File No. 2380

June 14, 340

 Yiew of the aftermarket olum wing below the fuel box that the insured stated had not operated since they purchased the vehicle approximately three years ago.



 Overview of the burn experienced by the vehicle hood and front windpliets.



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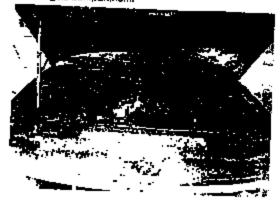
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 Yiew of the burn pattern experienced by the faft side of the hood as well as the laft side of the vehicle front windmists.



16. Overview of the engine comportment.



June 13, 2012

Page 38

FAI 196 No 2320

17. Mew of the engine compariment as viewed from the left.



18. Maw of the engine comportment as viewed from the right.



Page 19

Trac 13, 2002

PALMIC Na. 2780

 View of the lock of burn at and immediately above the upper oir intake promitate and oir intake plumbing as viewed from the front.



 View of the burned but still fully integt insulation immediately above the left side of the upper of intoke manifold.



Page Jo

Jan (3, 2002

PATPS: No. 2380

2). View of the engine of viewed fixen the left.



22. Cloter view of the burn experienced by the top portion of the power steering pump reservoir. Please note that the area of most intense burn is literally pointing at the brake moster cylinder immediately to its test.



Preside

PALINE No. 2 Mil

 Overview of the power distribution center and air intake plumbing immediately in front of and to the tell of the brake martier cylinder.



 Closer view of the area of most intense burn on the back right side of the power distribution center immediately to the test of the brake moster cylinder.



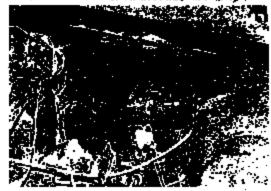
Page 32

Am 1J. 2602

MALUNE No. 1984

Aug 13, 2002

25. Overview of the power distribution center as viewed from the type,



26. Overview of the broke master cylinder as viewed from the front.



Page 33

June 13, 30/12

PALIFIE No.2380

27. View of the witing homes run that was immediately above the brake power booster. Please note the most intensely burned area and the area of greatest witing insulation consumption was on the front bottom portion of this witing houses for framework they also a major as they.



28. View of the othermorket oform size libral was reversely burned and partially consumed immediately above and to the left of the broke power booster. Please note that the plastic correposite housing of the size was not completely consumed and the witing fraulation was still partially infact, indicative of a fire that was not are result of over-correct as a less that a.



Page 34

June 13, 2002

VA170e NA, 2180

29. View of the broke master cylinder as viewed from the left.



 Closer view of the unconsumed portion of the broke moster cylinder reservoir on the receiverable of the broke moster cylinder.



Page 35

June 13, 2000

PALITIN No. 2580

31. Yiew of the brake switch on the front portion of the top of the brake master cylinder. Please note that the widing routed to this switch was severely burned. Intulation void and had separated.



 Macro view of the intensely burned hiterior portion of the electronics of the broke switch on the top front portion of the broke making cylinder.



Page 76

June 13, 2002

PAPER Sa 2001

 Macro view of the intensety burned intentor portion of the electronics of the broke which on the top front partial of the broke mover cylinder.



 Moore view of the intensely burned interior portion of the electronics of the broke switch on the top front portion of the broke moder cylinder.



Page 37

June 13, 2902 FAI File: No. 23(0)

View of the mich barned bare of the brake switch on the top front
portion of the brake master cylinder.



36. Another view of the mildly burned base as viewed from the left.

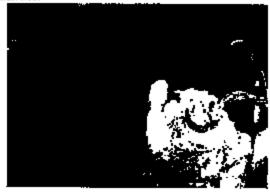


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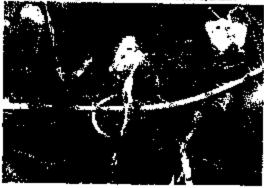
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37. View of the intensely burned top Immediately neighboring the separated broke switch wire.



38. View of the mildly burned right side of the broke moster cylinder.



MIN 13, 2002

PAPER No. 2380

39. View of the still intact, olthough partially insulation votal wiring, routed ubove the power steering pump reservor.



40. Top view of the widing immediately to the last of the severety burned broke maker cylinder switch. Please note only the witing immediately to the left of the switch was severely burned and participly consumed. This view is from the top. This view clearly reflects communicated heat damage as a result of the crises of this live surrounding the brake moster cylinder,



Jpn 13, 2002

LANGER No. 2300

41. View of the insulation void but still fully intact whing immediately to the talt of the brake imposes agricular



 View of the severely burned vocuum hose routed to the brake power booster. Again, please note the area of most intense burn was on the front loward the left.



Inge 46

June 13, 2001

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43. Yiew of the wiring routed to the front portion of the power distribution center immediately behind the of intake plumbing. Please note that this wiring insulation was severely burned but still primarily indeed as a result of the fire.



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PAI File: Nic 2980



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ladepandent Adjusters for Insurance Companies and Self (reserve):

September 24, 2004

FORD CUSTOMER RELATIONSHIP CENTER P.O. BOX 6248 DEARBORN, MI 48126

CERTIFIED MAIL

 TO DETT. SEP 3 0 THE

September 24, 2004

NOTICE OF SUBROGATION

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Policy Number III Claim Number:

Date of Loss: 9/9/04

806237-004005.

Door Sine.

We are the authorized representatives of <u>CTTIZENS PROPERTY INSURANCE COMPANY</u> in the above proposed matter.

Our inveltigation indicates that you may be responsible for damages to the insured property, which we have been called upon to pay on our insured's helpfunder the above-referenced policy. Damages are a direct register from within the engine compartment the 1998 Ford Expedition XLT V-8, VINSTEMENUI760WILLEREMENT have been supplied with the insured's outo carrier's (UNITED AUTOMOBELE INSURANCE) claim # of 806237-001-005.

We are placing you on notice of our subrogation rights. Please preserve the vehicle until all subrogation claims are exhausted. We request that you do not destroy the physical evidence.

Under the terms of this policy, we have the right of subrogation.

Please be advised that *Plorida Statute 627,7264* require that you provide at with information concerning your liability insurance coverage upon written request from us. This information is to include the following: (a) the name of your insurance carrier; (b) the name of each insured on your policy, (c) the limits of Rability coverage, and (d) a copy of the insurance policy and the declarations page. The statute requires that this information be provided to us within 30 days of this written request.

Sincerely,

William Harbour Claims Adjuster

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SANDRA MCCALLISTER: UNITED AUTOMOBILE INSURANCE

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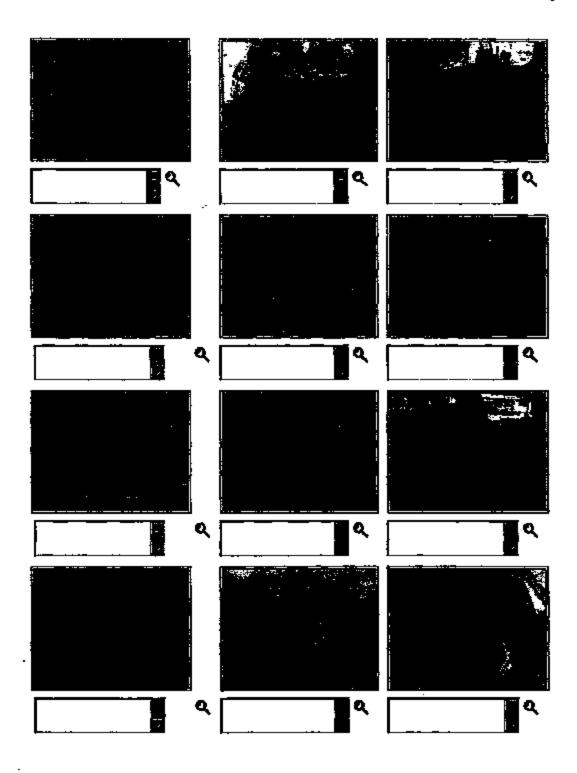
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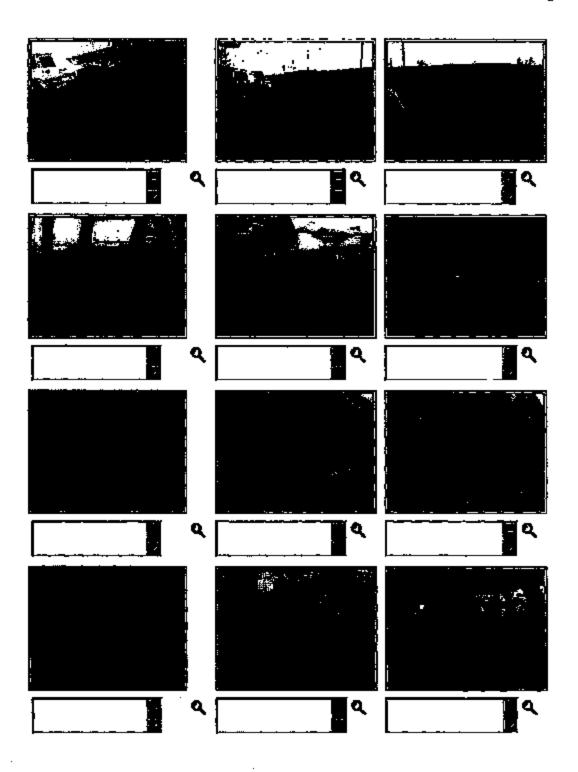
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| Upon arrival at 2:10 p.m. contact was made with MDPD Northside District Officer W. Brooks, ID #5334 who had been dispatched to the scene along with the fire department. She stated that the suppression into believed the fire, which originated in a vehicle parked in the carport, was suspicious due to the weight damage. She added that they had requested the on-duty fire department investigator to respon to the scene. This detective subsequently made contact with Lt. Gaines and the scene was reviewed with him. Contact was then made with the owner. | 40 4 7 | | NARRATIVE CO | | | in Property | | <u> </u> |
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| States that the parket the fire with no results. States was then made with the owner related was requested by the Miami-Dad concerning useptious fire. John arrival at 2:10 p.m. contact was made with MDPD Northside District Officer W. Brooks, ID #533 the had been dispatched to the scene along with the fire department. She stated that the suppression in the scene. This detective subsequently made contact with LL Gaines and the scene was reviewed with the carport, was suspicious due to the vehicle in the carport around 10:00 s.m. She stated that the scene was reviewed which was visiting, heard the vehicles alarm sounding. When they went to investigate they observe sines coming from the front of the vehicle was purchased used in July of 2001 from Maroone Ford. She stated that they used fire endinguishers is nationally to put out the fire with no results. She stated that they used fire endinguishers is nationally to put out the fire with no results. She stated that they used fire endinguishers is nationally to put out the fire with no results. She stated that they used fire endinguishers is nationally to put out the fire with no results. She stated that they used fire endinguishers is nationally to put out the fire with no results. She stated that they used fire endinguishers is nationally to put out the fire with no results. She stated that they used fire endinguishers is nationally to put out the fire with no results. She stated that they used fire endinguishers is nationally to put out the fire with no results. She stated that they seem to compute the fire with the vehicle was purchased used in July of 2001 from Maroone Ford. She tasted that when she and they are there any problems with the vehicle the house and we washen a form of the vehicle with no results. She stated that they are stated that the vehicle with no results. | 49/16/2004 | | | PARTMENT | | 48458 | 2-C | . / |
| Cone. Refer to his report, under MDFD alarm number 4142669, for additional information concerning the fire investigation. Sentantics: On Thursday, 09/09/2004 at 1:30 p.m., this detective was requested by the Miarri-Dad concerning stepicious fire. Upon arrival et 2:10 p.m. contact was made with MDPD Northside District Officer W. Brooks, ID #533 who had been dispatched to the scene along with the fire department. She stated that the suppression mits believed the fire, which originated in a vehicle parted in the carport, was suspicious due to have a few local demange. She added that they had requested the on-day fire department investigator to respon on the scene. This detective subsequently made contact with IJ. Galnes and the scene was reviewed with their carport around 10:00 s.m. She stated at approximately 12:30 p.m., a relative who was visiting, heard the vehicles slaims counting from the first of the vehicles was purchased. When they went to investigate they observe stated that they used fire addinguishers is attempt to put out the fire with no results. She stated in July of 2001 from Maroone Ford. She stated that there were no recent repairs nor were there any problems with the vehicle was purchased, used in July of 2001 from Maroone Ford. She stated that they used fire extinguishers is attempted to put out the windshield of the vehicles. She stated that they she sprayed a fire extinguisher is a stated that there were no recent repairs nor were there are problems with the vehicle with no results. Shaded at the time of the life first the ways salesp inside the hourse and we sard tool to get out of the highest. Shaded at the time of the life first the ways salesp inside the hourse and we sard tool to get out of the highest. Shaded at the time of the life first the ways salesp inside the hourse and we sard tool to get out of the highest. | المراهات المراها | 1 ** * ** * * * * * * * * * * * * * * * | 20.6 2 3 3 | 100-110-1 | | | | |
| Corner. Refer to his report; under MDFD alarm number 4142869, for additional information concerning the fire investigation. Remarks; On Thursday, 09/09/2004 at 1:30 p.m., this detective was requested by the Miami-Dad Concerning uspicious fire. Upon arrival at 2:10 p.m. contact was made with MDPD Northside District Officer W. Brooks, ID #5336 who had been dispatched to the scene along with the fire department. She stated that the suppress milits believed the fire, which originated in a vehicle parked in the carport, was suspicious due to the world demage. She added that they had requested the on-duty fire department investigator to respon to the scene. This detective subsequently made contact with LL Gaines and the scene was reviewed with thin. Contact was then made with the owner residue to the carport around 10:00 s.m. She stated at approximately 12:30 p.m., are relatively to the stated that they lose the stated that they used fire extinguishers in attempt to put out the fire with no results. She stated better the fire department could arrive the fire and spread to rooms near the carport. Stated that they used fire extinguishers is stated that they used fire extinguishers is stated that they used fire extinguishers is stated that they made the carport. Stated that they were no recont repairs nor were there arry problems with the vehicle. She stated that they approximately 12:30 p.m., are stated that they used fire extinguishers is stated that they not reconstruct the fire department could arrive the fire and spread to rooms near the carport. Stated that they not reconstruct the fire of the fire department was sounding that the rooms near the time of the fire fire the lease and was stated that they are provided the house and was and take they are reconstructions. Stated that when she and they have a fire extinguisher and the wholes with no results. Stated that they are reconstructions and the house and was and take they have a fire extinguisher and the fire which they are reconstructed that they have a | | Acelde | intal Fire | * | Marking was a series | | ·· <u>·</u> | |
| Remarks; On Thursday, 09/09/2004 at 1:30 p.m., this detective was requested by the Miami-Dad Concerning suspicious fire. Upon arrival at 2:10 p.m. contact was made with MDPD Northalde District Officer W. Brooks, ID #533/hot had been dispatched to the scene along with the fire department. She stated that the suppression mits believed the fire, which originated in a vehicle parked in the carport, was suspicious due to investal damage. She added that they had requested the on-duty fire department investigator to respon to the scene. This detective subsequently made contact with U. Galines and the scene was reviewed thin in. Contact was then made with the owner rehicle in the carport around 10:00 a.m. She stated at approximately 12:30 p.m., are relatively in the scene was reviewed their carport around 10:00 a.m. She stated at approximately 12:30 p.m., are relatively in the stated that they used fire aviting they district they went to investigate they observe temes coming from the front of the whicles. Stated that they used fire aviting insert the carport. Stated that they were no recent repairs nor were there aimy problems with the vehicle. She stated that they was sounding that she parked that they were no recent repairs nor were there aimy problems with the vehicle. Stated that when she and went to investigate why the alarm was sounding that she provided with the remaining they went to investigate why the alarm was sounding that the first first after was saleap inside the house and was sentenced by and told to get out of the house. | ~ ~ | | 4 4 | | | ··· | | |
| stated that the vehicle was purchased used in July of 2001 from Marcone Ford. She stated that there were no recent repairs nor were there any problems with the vehicle. Stated that when she and want to investigate why the alarm was sounding that she remes around the windshield of the vehicle. She stated that she sprayed a fire extinguisher a fee front of the vehicle with no results. Stated at the time of the fire that she was saleep inside the house and was and told to get out of the house. Stated at the time of the fire that she was saleep inside the house and was and told to get out of the house. Stated at the time of the fire that she was saleep inside the house and was and told to get out of the house. | Remarks: On Police Departments believed to the scene. With him. | tion. Thursday, 09/09 ant Communicati 10 p.m. contact ispatched to the se fire, which or She added that This detective as a made with the | 2/2004 at 1:30 ions Shift Com t was made with scene along viginated in a vit they had required to secure the commer. | p.m., this determinander to respirit MDPD North with the fire depondented the on-diseased the | ective was re cond to side District artment. Sh In the carpor ity fire depar | Officer W. e stated the stand the sand | Brook at the spickou estigato cene w | Mianti-Dad concerning as, ID #5336 suppressio s due to the or to respon- ras reviewe |
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Interscience, Inc.

7705 Ann Ballard Read Tampa, FL 33634-2334 (813) 885-4774 Fax (813) 889-9157

Our Project No: L1274-02

Insured: Unknown
Claim No: Date of Loss: Uaknown

Date of Notification: November 3, 2004 Date of Inspection: November 16, 2004

> Report Prepared For:

United Automobile Insurance Company 3909 NB 163rd Street North Miami Beach, FL 33160

Attn: Mr. Juan Delgado

Report Prepared By:

· Sean P. Clince, BSMB





November 18, 2004

7705 Ann Ballard Road Tampa, FL 33634-2334 (813) 885-4774 Fax (813) 889-9157

United Automobile Insurance Co. 3909 NE 163rd Street N Miami Beach, FL 33160

Attn: Mr. Juan Delgado

Re: Our Project No: L1274-02

Insured: Unknown Claim No:

Date of Loss: Unknown

Date of Notification: November 3, 2004 Date of Inspection: November 16, 2004

Dear Mr. Delgado:

As requested, Interscience, Inc. has conducted an examination of the insured vehicle in connection with the subject fire loss, and submits its findings in this report.

BACKGROUND

It was reported that the subject vehicle had been parked in the carport of the insured's residence at the time of the subject loss. The fire reportedly occurred when the insured was home. The insured's cousin reportedly observed the subject fire from a bedroom window and alcred the insured of the fire. Neighbors attempted to extinguish the fire, but were unsuccessful. The fire department was contacted and the fire was subsequently extinguished.

FF

United Automobile Ins. Co. November 18, 2004 L1274-02 – Page 2

The incident was reported to United Automobile Insurance Company and Interscience, Inc. was subsequently requested to conduct an investigation into the subject claim. The vehicle was transported to Co-Part located in Opa Locka, Florida.

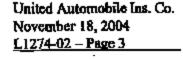
OBSERVATIONS/DISCUSSION

On November 15, 2004, Interscience, Inc. visited Co-Part Auto Salvage, at 12850 NW 27th Ave., Opa Locka, Florida. The purpose of this visit was to conduct an origin and cause investigation of the subject vehicle fire.

The subject vehicle was a 1998, Ford Expedition, bearing partial vehicle identification number (VIN). The VIN plate had been damaged as a result of the intensity of the fire. The remaining legible numbers on the VIN plate were the odometer reading could not be determined at the time of the inspection as the odometer was destroyed by the fire. The vehicle was identified by a Co-Part lot number that was printed on the exterior of the vehicle by Co-Part personnel.

An exterior examination of the subject vehicle was conducted. The hood of the engine compartment had been consumed by the fire. The exterior of the subject vehicle had sustained fire damage. The passenger compartment sustained intense flame and heat damage. The fire consumed most combustible materials within that compartment. All glass was destroyed due to the intense heat of the fire. Burn patterns indicated that the

Interscience, Inc.



fire extended into the passenger compartment through the firewall and windshield of the vehicle. Heavy fire and heat damage was observed within that compartment. Inspection of the passenger compartment of the subject vehicle did not reveal any fire causing malfunction.

The area of fire origin was determined to be located within the engine compartment of the vehicle. The engine compartment of the vehicle was systematically and thoroughly inspected and photo documented.

Evidence remaining indicated that the cause of the fire was most probably electrical in nature. After all debris was inspected in place in an effort to identify any fire causing item or items, a suspect electrical component was collected. A preliminary examination of this component was conducted on site. This same component was retained for further examination. Since the vehicle had been parked for a period of time the possibility of this being a fuel related fire was eliminated.

An examination of the component retained was conducted at Interscience, Inc. facility located in Tampa, Florida. Examination of the electrical component from the engine compartment identified evidence of arcing in the remains of a cruise control deactivation switch. An X-Ray of the deactivation switch was taken to determine the point of failure within the switch. The X-Ray revealed that the interior of the switch had

Interscience, Inc.

United Automobile Ins. Co. November 18, 2004 <u>L1274-02 - Page 4</u>

electrical arcing. This arcing was a failure within the switch. This switch was located on the brake master cylinder on the driver's side of the engine compartment.

The fire pattern in the engine compartment and front portion of the vehicle also indicated that the fire had originated on the driver's side of this compartment. Failures of cruise control deactivation switches have been observed by Interscience, Inc. personnel in the past. Research also revealed that there had been a number of complaints filed with the National Highway Traffic Safety Administration (NHTSA) about a similar failure in the Ford Expedition and Ford F-150.

CONCLUSIONS

It is the conclusion of Interscience, Inc. that the area of fire origin was located on the driver's side within the engine compartment of the vehicle. The point of origin was within a cruise control deactivation switch located in the engine compartment.

The cause of this fire was most likely overheating and short circuiting of the cruise control deactivation switch. No other fire causing malfunction was identified during the examination of the vehicle.

This type of failure has been observed by Interscience, Inc. personnel in the 71 past.

Research also revealed that there had been a number of complaints filed with the National Highway Traffic Safety Administration about similar failures in the past.

Interscience, Inc.

United Automobile Ins. Co. November 18, 2004 L1274-02 - Page 5

Interscience, Inc. operates as an independent contractor. The opinions expressed are based upon information available at the time this report was drafted and draw upon the background, training and experience of the personnel involved in the investigation. The evaluation is subject to modification, amendment, and revision without prejudice, as further information may be revealed by continuing discovery.

In accordance with the ASTM standards, Interscience, Inc. will retain all records related to this assignment for seven years.

Respectfully submitted,

INTERSCIENCE, INC.

Sean P. Clince, BSME

SPC:klc

Signed in the absence of to social delay in mailing Reviewed by,

Gene Bullington

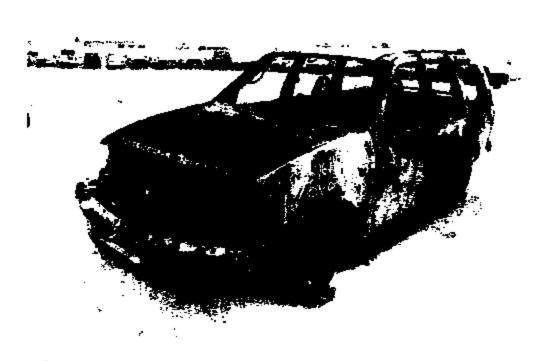
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Photos

PHOTO INDEX- L1274-02

1-8. Exterior views of the subject vehicle.







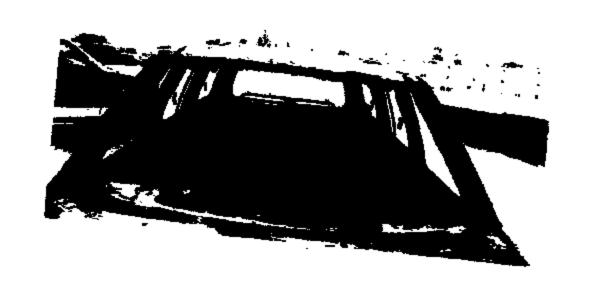


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9-10. Partial VIN of the subject vehicle and Co-Part let number.

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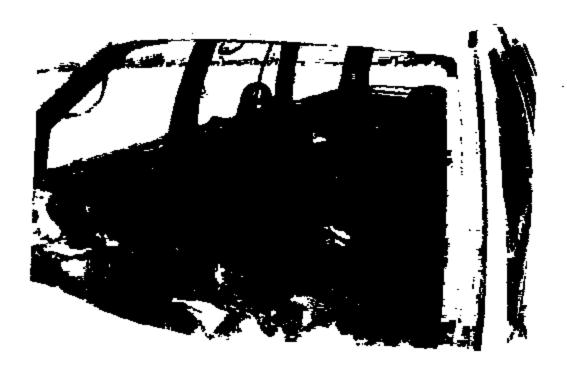
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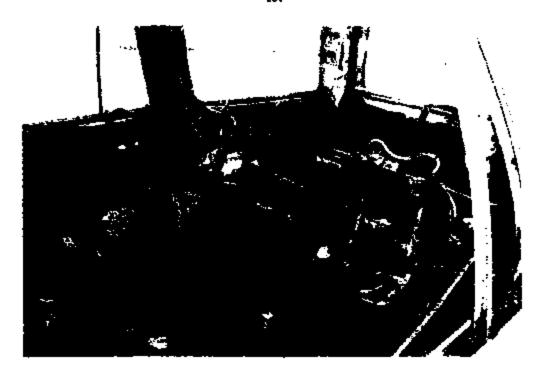
11-26. Interior views of the subject vehicle.











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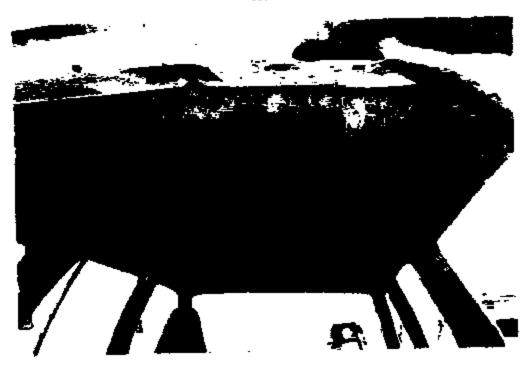


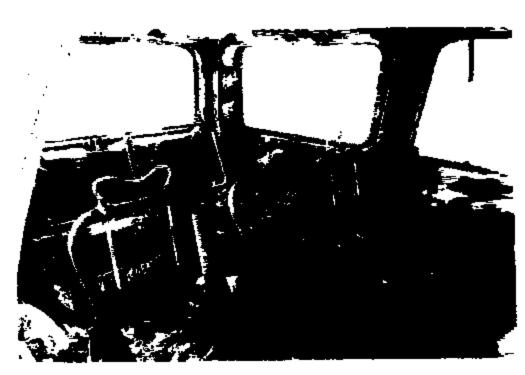




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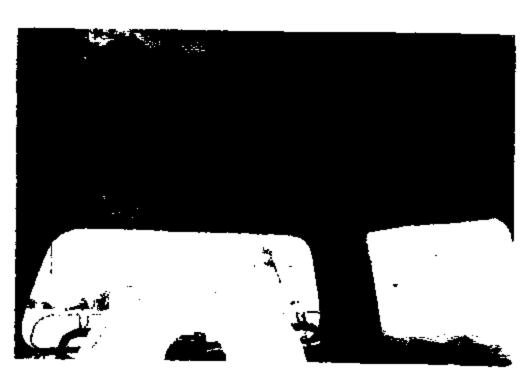


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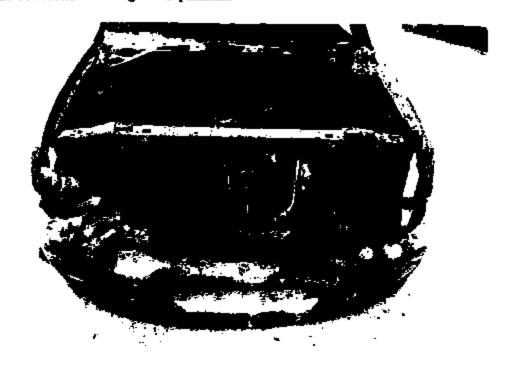








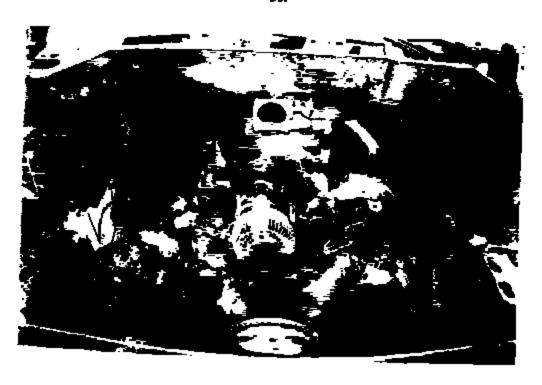
27-53. Views of the engine compartment.





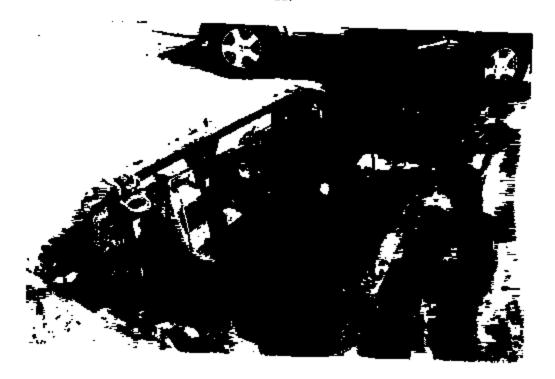
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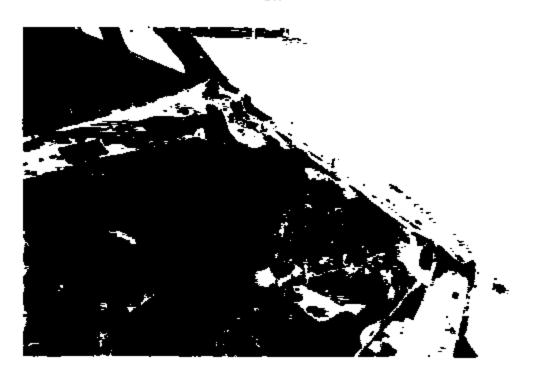
















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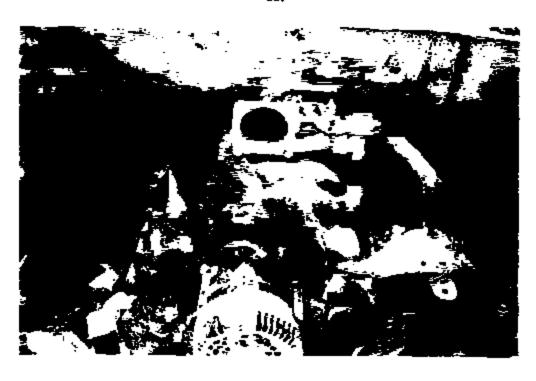
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54-61. Views of the subject vehicle wheel wells.

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62-64. Views of the lower portion of the windshield area.



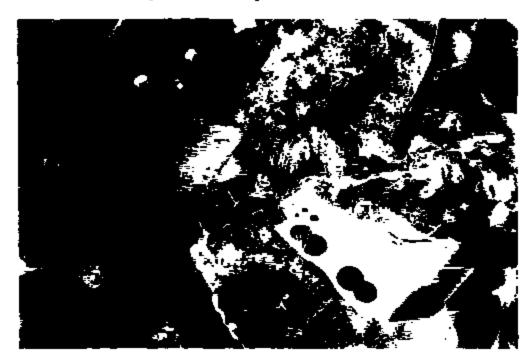


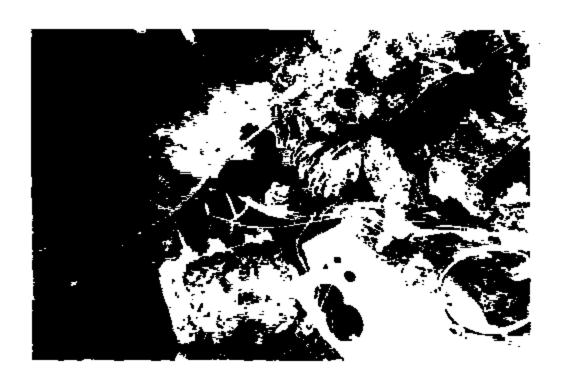
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65-70. Views of the suspect electrical component.







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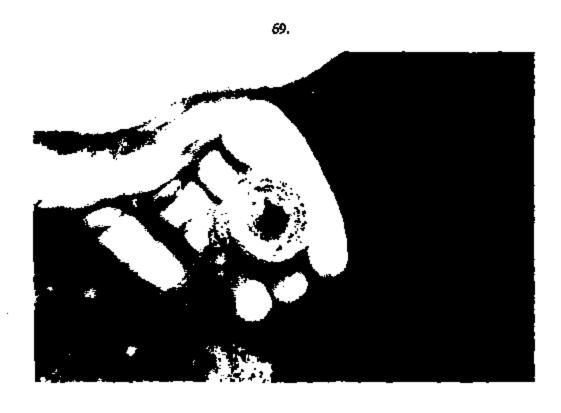
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71-73. Views where the brake master cylinder had been located,











Independent Adjusters for Insurance Companies and Solf Insurada

September 24, 2004

FORD CUSTOMER RELATIONSHIP CENTER P.O. BOX 6248 DEARBORN, MI 48126

CERTIFIED MAIL

RETURN RECEIPT REQUESTED
ARTICLE NUMBER: _ 7003 3118 0005 5027 9997

September 24, 2004

NOTICE OF SUBROGATION

Insured: OR Policy Number Claim Number Date of Loss: 9/9/04

Dear Stra.

We are the authorized representatives of <u>CITIZENS PROPERTY INSURANCE COMPANY</u> in the above-captioned matter.

Our investigation indicates that you may be responsible for damages to the insured property, which we have been called upon to pay on our insured's behalf under the above-referenced policy. Damages are a direct result of fire front within the engine compartment the 1998 Ford Expedition XLT V-5, VIN#1FMRU1760WIMMENTED We have been sumplied with the insured's auto carrier's (UNITED AUTOMOBILE INSURANCE) claim # of

We are placing you on notice of our subrogation rights. Please preserve the vehicle until all subrogation chains are exhausted. We request that you do not destroy the physical evidence.

Under the terms of this policy, we have the right of subrogation.

Please be advised that Florida Statute 627.7264 require that you provide as with information concerning your liability insurance coverage upon written request from us. This information is to include the following: (a) the name of your insurance carrier; (b) the name of each insured on your policy, (c) the limits of liability coverage, and (d) a copy of the insurance policy and the declarations page. The statute requires that this information be provided to us within 30 days of this written request.

Sincerely,

William Harbour Claims Adjuster

Billand .

CC:

UNITED AUTOMOBILE INSURANCE



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NUMBER C - 2004 - 603 DIV. A

VERSUS

FORD MOTOR COMPANY, SHETLER FORD, TUNE UP, INC., LAKE CHARLES AUTO AIR & ELECTRIC, AND A.C. COLLINS FORD, INC. PARISH OF ALLEN-

MOV 1 5 2004

STATE OF LOUISIANA

The Object

PETITION

NOW INTO COURT, through undersigned coursel, some plaintiffs,

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person of the full age of majority dominited in Allen Parish, Louisiann;

oreign insurers, authorized to do and doing business in the State of Louisiana, who, with seapers, represent the following:

1,

Named defendants berein are;

- SHETLER FORD, INC., adomestic corporation, authorized to do and doing business in the State of Louisiana;
- FORD MOTOR COMPANY, a foreign corporation, authorized to do and during hashness in the State of Lordsisna;
- LAKE CHARLES AUTO AIR & ELECTRIC, a domestic corporation, authorized to do and doing business in the State of Locasians;
- A.C. COLLINS FORD, INC., a foreign corporation, authorized to do and doing business in the State of Texas, and
- TUNE UPS PLUS, a domestic corporation authorized to do and doing business in the State of Louislana.

who are indebted unto plaintiff, for the following, to wit:

2

At all times hereto, Reille K. Pauten was die owner of a 1997 Ford Expedition Sport WG, identified by Vehicle identification Number IFMEUI 7LXY (hereinafter referred to as the "Pauton vehicle").

3.

On or about February 26, 2004, while the Faxton vehicle was parked under the curport at the Product residence, a fire occurred in the 1997 Ford Expedition coursing substantial damage to the vehicle and the residence. The fire originated in the cogine compartment of the 1997 Ford Expedition and was caused by a defect in the speed control descrivation switch, the electrical system, and/or other defects within the 1997 Ford Expedition.

5

The 1997 Ford Expedition was purchased by from defendant, A.C. Collins Ford, Inc.

6.

The 1997 Ford Expedition was designed, partifactured, assembled and sold by defendant, Ford Motor Company.

7.

had her vehicle serviced at Sheder Ford, Inc., Tues Ups Plus, Inc., and Lake Carries Auto Air & Electric at various times prior to February 26, 2004.

8

Defendant, A. C. Collins Ford, Inc., is liable onto plaintiffs for restitution of the purchase price, plus interest from the date of sale, and repayment of expenses occasioned by the sale, including but not limited to, traces, title, licenes fees and insurance payments, for attorney's fees and court costs because the above described vehicle is deflective, absolutely useless for its intended purpose and its use so is convenient and imperfect that would not have purchased the vehicle but she known of the defect.

9.

Defendant, A. C. Collins Ford, Inc., knew or should have known of the defects existing in the vehicle at the time of sale.

10.

Defendant, Ford Motor Company, is liable unto plaintiff for the following acts of pugligeness and/or fault:

- Magnifecturing, essembling, marketing and/or selling a product which was unreasonably dangerous in construction or composition;
- Manufacturing, assembling, startesting and/or selling a product which is unconcentify dangerous in design;
- C. Manufacturing, assembling marketing and/or setting a product which is unreasonably dangerous because an adequate warning about the product was not provided; and

| Atalltime | s pertinent hereto, State Farm Mutual Automobile Insurance Company insured the |
|------------------|--|
| vehicle owned by | nd provided coverage for the damages sustained thereto. |

15.

Pursuant to the terms of its Insurance policy and as a result of the fire, State Farm Mutual

Astronobilo Insurance Company paid to or on behalf of its insured the sum of Ten

Thousand Five Hundred Fifty-Nine and No/100 (\$10,559.00) DOLLARS.

16

At all times pertinent hereto, State Farm Fire and Casualty Company insured the residence owned by Manager and provided coverage for the damager sustained thereto.

17

Present to the terms of its insurance policy and as a result of the fire, State Parms Fire and Canality Company paid to or on behalf of its insured.

TWENTY-SIX THOUSAND AND NO/100 (\$126,000.00) DOLLARS to date.

18

Perfixioners, State Form Fire and Consulty Company, State Form Mutual Automobile Insurance Company, are subrogated, legally, conventionally, and by the terms of the policy, to the rights of the substance Regainst defendants, Shatler Ford, Inc., Ford Motor Company, Tuse Ups Plus, Inc., Lake Charles Auto Air & Electric, and A.C. Collins Ford, Inc. to the extent of payments made herein to or on behalf of the substance.

19.

As a result of the incident described above the surface of the surface of a deductible in an amount to be proven at trial, and the surface of the surface of the form Mathal.

Automobile Insurance Company the right to recover this amount.

20.

On February 5, 2004. Set the date of the fire.

On February 5, 2004. Set the date of the fire.

25.

affected a loss of the fair make value of her home as a result of the fire, because the was unable to sell her home at the agreed upon price.

s home was completely destroyed in the firm.

23.

and should be compensated for that loss in an amount to be determined at trial,

24

As a result of the negligence of defendants, petkioner, surfaced damages, including, but not limited to, the following, to-wit:

- Mental pain and suffering;
- B. Relocation expenses and out of pocket expenses;
- C. Loss of wages:
- D. Inconvenience:
- B. Other damages which shall be shown at the trial on the merits bereaf.

25.

Despite atticable demand, defendant has refused to reimburse plaintiff for its loss.

WHERSPORE, plaintiffs pray that after due proceedings are laid herein, there be judgment in favor of plaintiff.

and and an and against defendants, Steeter Ford, Inc., Ford Motor Company, Tune Upe Plus, Inc., Lake Charles Auto Air & Electric, and A.C. Collins Ford, Inc. for the sum of all damages proven at trial, together with legal insecret from date of sale, attorneys' fees, and for all costs of these proceedings. Plaintiff further prays for all general and equitable relief to which it may be emitted.

By Attorneys:

HANNAH COLVIN & PIPES

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MICHAEL P. COLVIN W. RANSOM PIPES JANKE M. REEVEN KRYSTINA L. HARPER TUDSON C. BANKS DORUGUL ABADUP Table of Street in 17

March 5, 2004

HANK 5. HANNAH (1911 - 1995)

Via Fax: (313) 845-4089 and Certified Mail. Return-Receipt Requested

RECEIVED MAR 9 2004

Ms. Shawn L. Norton Ford Motor Company Parklana Tower West, Suite 300 Three Parklane Boulevard Dearborne, Michigan 48126-2568

State Farm Claim #: 18-A188-856

Insureds:

Location:

Kinder, Louisiana

Date of Loss:

February 26, 2004

Our File No.:

821-2126

Dear Ms. Norton:

Please be advised that I have been retained by connection with damages sustained as a result of a fire which occurred on February 26, 2004, at the residence of its insured, n in Kinder, Louisiana. According to State Farm's investigation, the fire originated in a 1997 Ford Expedition Sport WG, that was parked under the carport of the above mentioned residential dwelling. As a result of the fire, the residential dwelling and the vehicle sustained substantial property damage.

The remains of the vehicle have not yet been removed from the fire scene, which is located at the above-referenced eddress. However, I do expect that the vehicle will be removed from the fire scene by the early part of next week, and safe-guarded at a storage facility in or near Kinder. If you wish to schedule an inspection of either the fire scene or the vehicle, please call me upon your immediate receipt of this correspondence, so that we may make the necessary arrangements.

By way of this correspondence, a is placing Ford Motor Company on immediate notice of this claim as they are seeking full reimbursement of payments made or to be made to or on behalf of its insured



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Certified Mail # 7003 2260 0007 1523 4455

October 19, 2004

Ford Motor Company Parklane Towers West, Suite 300 3 Parklane Blvd Dearborn, MI 48126-2568

RE:

Claim #:

Our Insured:

Loss Date: 5/13/04

Amt. of Claim: \$7510.37

JUW MAN RECEIVED OCT 2 2 2004

FORD MOTOR COMPANY RECEIVED CLAIMS

OCT 2 5 2004

Attention Shawn Norton:

The above noted subrogation claim has been identified as a product security loss. We paid our insured for their loss and are looking to you for reimbursement. Should you or your carrier need more information, please call or write me. Please remit payment to Alistate Payment Processing Center, Attn: Subro Cash, PO Box 227257, Dallas, TX 75222-7257. Please Include our claim number.

Complete description of the incident: Vehicle caught on fire while parked in the driveway due to a catastrophic failure of the brake pressure switch.

Our statement of defect: Strict Liability

Location of evidence: IAA, Austin, TX 512-385-3126. Stock # 703736

Manufacturer: Ford Model: F150

Year: 1997

VIN: 1FTDX1724VK

The following information is attached:

Check cooles

Payments supporting paperwork

C&O report and photos, along with the fire department report

Engineer report and photos

Please advisowledge receipt of this claim and your position regarding payment of our damages within 30 days.

David Laughlin, SCAA

Subrogation Senior Service Representative

Roznoke National Subrogation Claims Center 3600 Electric Road, Sully 301, PD Box 21168, Roanoka, VA 24018 Phone: 1-800-778-2615 or (\$40) 969-2600 Fac: (\$40) 959-2640 or (\$40) 776-3603 Hours: 8:00 AM - 4:00 PM EST Monday - Friday



223 E. Greenbriar Lane Dallas, Texas 75203-1013 214-946-8989 Fax 214-946-8586

PRIVILEGED AND CONFIDENTIAL

June 10, 2004

Report One and Flast

PREPARED FOR:

Alistate Insurance

4717 S. Loop 289

Lubbock, Texas 79424

ATTENTION:

Mr. John Gonzales

INSURED:

DATE OF LOSS:

May 13, 2004

LOSS LOCATION:

Not Specified

CLAIM NUMBER:

POLICY NUMBER:

UIS FILE NUMBER:

TX01-05929

THIS REPORT FURNISHED AS PRIVILEGED AND CONFIDENTIAL TO ADDRESSES, RELEASE TO ANY OWNER COMPANY, CONCERN OR INDIVIDUAL STYRE SOLE RESPONSIBILITY OF ADDRESSES.

McGregor, Texas

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UIS File No.: TX01-05929

ASSIGNMENT

The assignment was received on May 14, 2004. Instructions were to conduct an origin and cause investigation into the fire of a 1997 Ford F-150 two-wheel drive extended cab pickup truck. The investigation commenced on May 15, 2004.

DETERMINATION OF ORIGIN AND CAUSE

The fire was accidental. The fire originated in the upper rear driver's side of the engine compartment, in the area of the brake pressure switch. The fire was caused by the failure of the brake pressure switch, which is located on the master cylinder assembly in the area of origin. Mr. Richard H. Schutze, P.B. a mechanical engineer and automobile specialist with Unified Investigations & Sciences, Inc., has conducted an independent examination. He has determined that the brake pressure switch failed in a manner consistent with being a competent ignition source.

Information and factors available to establish origin and cause;

- Comprehensive vehicle examination.
- 2. Photographs
- Elimination of natural and incendiary causes
- Fire and heat damage to engine compartment
- Fire and heat damage to passenger compartment.
- 6. Interview with witness
- 7. X-ray of Brake Pressure Switch
- Information provided by Richard H. Schulze, P.E.

VEHICLE EXAMINATION

| | The examination was conducted where the fire occurred, at the insured's residence, |
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| ٠٠. | a, in McGregor, Texas. Persons present during the examination included Kelly Johnson, |
| | Senior Investigator with Unified Investigations & Sciences, and the insured. |

The vehicle examined was a 1997 Ford F-150 2-wheel drive extended cab pickup truck bearing Texas license plate *** The vehicle identification number (VIN) is 11FTDX1724VK** The vehicle was on an open, uncovered driveway.

No adverse conditions were encountered during the examination.

There was no visible collision damage on the vehicle, and there was no evidence of forced entry or other tampering. The tires showed no signs of having recently been removed or replaced.

The hood was almost completely meted away from the interior side of the engine compartment. Only a small portion of the hood remained on the front and passenger sides. The headlights,

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UIS File No.: TX01-05929

decorative grille, and radiator were mostly consumed in the fire, with more damage on the driver's side. Exterior burn patterns were present on both front fenders; however, there was less damage on the passenger front fender than on the driver's side front fender. The passenger side front tire was deflated and partially burned on the top of the tire, whereas the driver's side front tire was deflated and mostly burned away. There was slight melting on the back of the driver's side exterior mirror, and the passenger's side exterior mirror was undamaged. The driver and passenger windows exhibited soot staining. There was slight heat damage to the exterior roof. The remains of the exterior of the vehicle were undamaged by fire.

There was evidence of fire spreading from the rear of the driver's side of the engine compartment into the passenger compartment beneath the windshield.

The greatest amount of damage to the passenger compartment was on the dashboard on the driver's side. There was melting present on both doors with greater damage on the driver's door. The material covering the front passenger scats was burned from the top down on the front side that faced the engine compartment. The rear of the passenger compartment exhibited little damage.

An aftermarket radio was installed in the desbhoard and was still in place. The faceplate was partially melted.

The passenger compartment fuse panel had two open fuses, #13 and #14. Number 13 was a 15-amp fuse for the baske on/off switch, rear anti-lock brake module, and brake pressure switch. Number 14 was a 15-amp fuse for interior lamps and accessory delay relay.

The engine compartment sustained catastrophic fire damage that was concentrated in the area of the master cylinder assembly and brake pressure switch. The brake master cylinder assembly melted during the fire. The brake pressure switch that is mounted to the master cylinder assembly was found in lower areas of the engine compartment. The brake pressure switch and two electrical conductors extending out of it were heavily burned but the contacts remained in the switch. The brake pressure switch was recovered in two pieces, both of which were secured as evidence.

The wiring and fuses of the other electrical devices near the area of origin were examined to eliminate other possible electrical causes. No other evidence of electrical activity was found near the area of origin.

The battery was located in the front of the passenger side of the engine compartment and showed no sign of explosion. The battery was damaged by invasive heat.

The vehicle was parked for approximately two hours, which would allow a vehicle more than ecough time for the engine to cool, eliminating the possibility of a gas leak or an oil leak onto hot surfaces.

UIS File No.: TX01-05929

There was no evidence of fire originating low in the engine compartment or a fire extension from elsewhere either inside or outside the vehicle. All evidence indicates that the fire originated in the upper rear driver's side area of the engine compartment.

The driveway is open and uncovered, and no other competent heat sources were observed in the area of the vehicle that could have contributed to this loss. There was no evidence of an incendiary or natural fire. The insured advised there were no storms or lightning the night of the fire.

The debris pile beneath the engine compartment was divided into four quadrants. The driver's side rear was designated quadrant 1, driver's side front quadrant 2, passenger's side front quadrant 3 and passenger's side rear quadrant 4.

The following documents all evidence collected during this investigation:

| <u> Ltem No.</u> | [tegs | Item Collected From |
|------------------|--|---|
| TX01-05929-001 | Remains of upper portion of Brake Pressure Switch with Electrical connectors | Lower area of drivers side engine compartment |
| TX01-05929-002 | Ramains of lower portion of Braice Pressure Switch | Lower area of drivers side engine compartment |
| TX01-05929-003 | Unidentified item with Electrical connectors | Lower area of drivers side engine compartment |
| TX01-05929-004 | Unidentified engine compartment remains | Quadrant 1 |
| TX01-05929-005 | Unidentified engine compartment remains | Quadrant 2 |
| TX01-05929-006 | Unidentified engine compartment remains | Quadrant 3 |
| TX01-05929-007 | Owners meaual | Received from insured |

A search of the National Highway Transportation Safety Administration (NHTSA) database aboved no recalls concerning the brake pressure switch; however, this year make and model is being considered for investigation by NHSTA for a possible recall campaign on the brake pressure switch. Further information regarding the current investigation will be provided in Mr. Schutze's, engineering report.

UIS File No.: TX01-05929

The remains of the brake pressure switch were X-rayed at Bonded Inspections in Garland, Texas on May 17, 2004. The results of that X-ray revealed that the brake pressure switch suffered an internal failure capable of being a competent ignition source. Mr. Richard Schulze has also examined the brake pressure switch, and he will be reporting the details of his findings to you in an independent report submitted under separate cover.

INVESTIGATION

Discovery

The insured was awakened by the horn sounding on his truck. He looked out a window and saw that his vehicle was burning.

Fire Officials

The McGregor Volunteer Fire Department received a 9-1-1 call at 1:00 a.m., responded to the scene, and extinguished the fire. A copy of their report is included with this report as Exhibit #2.

The report mistakenly identifies the vehicle as a Chevrolet pickup. It states that from the appearance of burn patterns, they think that the battery exploded; however, I examined the remains of the battery and observed no signs of an explosion. The battery was damaged as a result of invasive heat.

Witness

Texas. His telephone numbers are He is the owner and main operator of the vehicle. The evening of the fire, the truck was driven from McGregor to Waco, Texas in the early evening and then returned to McGregor between 10:30 and 11:00 p.m. The distance between McGregor and Waco is approximately 18 miles. The fire was discovered at approximately 1:00 a.m. The vehicle was parked for approximately two hours, which would allow a vehicle more than enough time for the engine to cool, climinating the possibility of a gas leak or an oil leak onto hot surfaces.

The vehicle was purchased in Merch 2003 from a private individual. It had approximately \$0,000 miles on the odometer when purchased. The approximate mileage at the time of the fire was 120,000.

Mr. Martinez has only had routine maintenance performed to the vehicle since purchasing it. No tepair work has been done. He did not use the cruise control, and he did not know if the cruise control worked or if it worked when the vehicle was purchased.

There were no storms or lightning in the area the night of the fire.

UIS File No.: TX01-05929

COMMENTS

A verbal report was made to Mr. Gonzales on May 17, 2004 at which time, he authorized an engineering exam be performed by Richard Schulze, P.E.

With the submittal of this report my investigation is complete. The file will be placed in an inactive status, but may be easily reopened if requested.

EXHIBITS

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1. Vehicle Inspection Report

- 2. McGregor Volunteer Fire Department Incident Report
- 3. Twenty-eight mounted photographs with Explanation Sheet
- 4. Extra photographs and negatives

Michael H. Beres, CFEI Special Investigator 214-946-8989 or 800-615-4840 Kelly E. Johnson, CFI Senior Investigator 214-432-5824 or 800-615-4840

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UIS File No.: TX01-05929

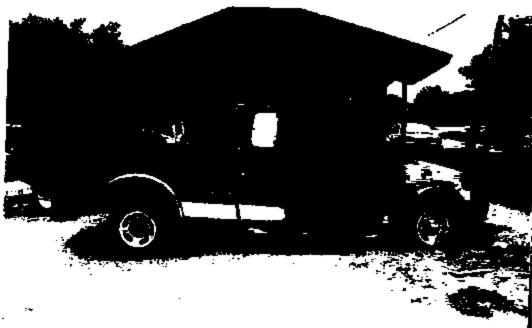
Photograph Explanation Sheet

- 1. Front of vehicle
- Passenger side 2.
- 3. Rear
- 4. Driver side
- 5. Interior driver's side
- 6. Interior driver's side
- 7. Vehicle Identification Number (VIN) Plate
- 8. Engine compartment
- 9. Passenger side fender
- Driver's side fooder LO.
- Passenger side windshield 11.
- 12. Passenger side engine compartment
- Passenger side engine compartment t3.
- Front of peasinger side 14.
- £5. Driver's side windshield
- 16. Driver's eide engine compartment
- 17. Driver's side engine compartment
- 18. Drivec's side front
- 19. Battery
- 20. Remains of brake pressure switch
- Remains of brake pressure switch after removal 21.
- 22. Additional remains of brake pressure awatch
- 23. Battery cables and wiring, bettery located in lower right of picture
- Passenger compartment fuse panel 24.
- 25. Fuse #13
- 26. Owner's manual with fuse panel layout (arrows indicating open fuses)
- 27. Evidence removed from scene
- 2B. Evidence removed from scene

INSURED:

UIS FILE#: TX01-05929





Photo#

INSURED:

UIS FILE #: 1X01-05929

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Photo #

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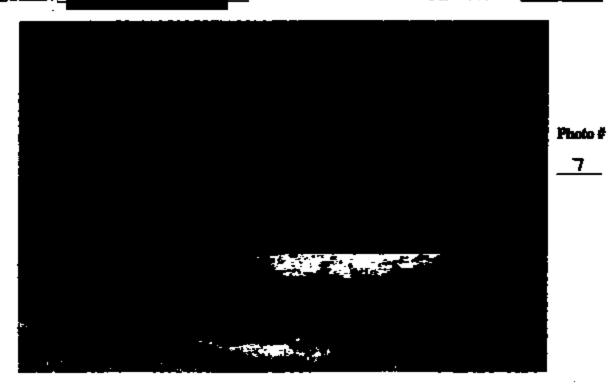




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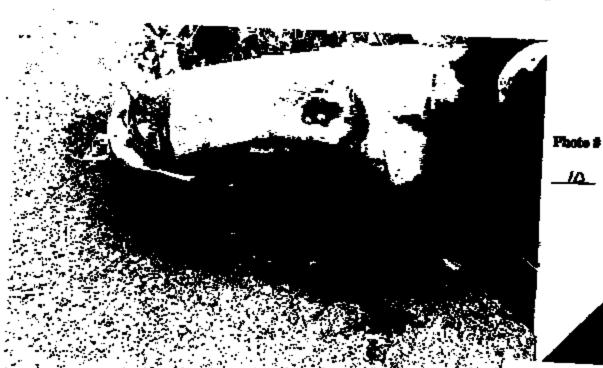
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