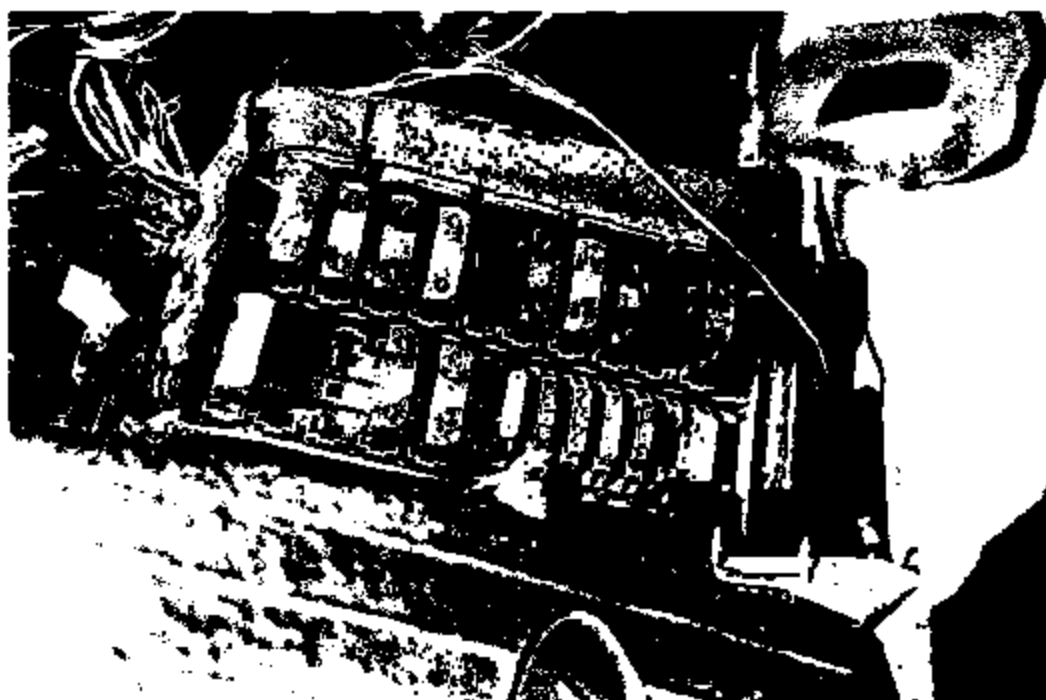


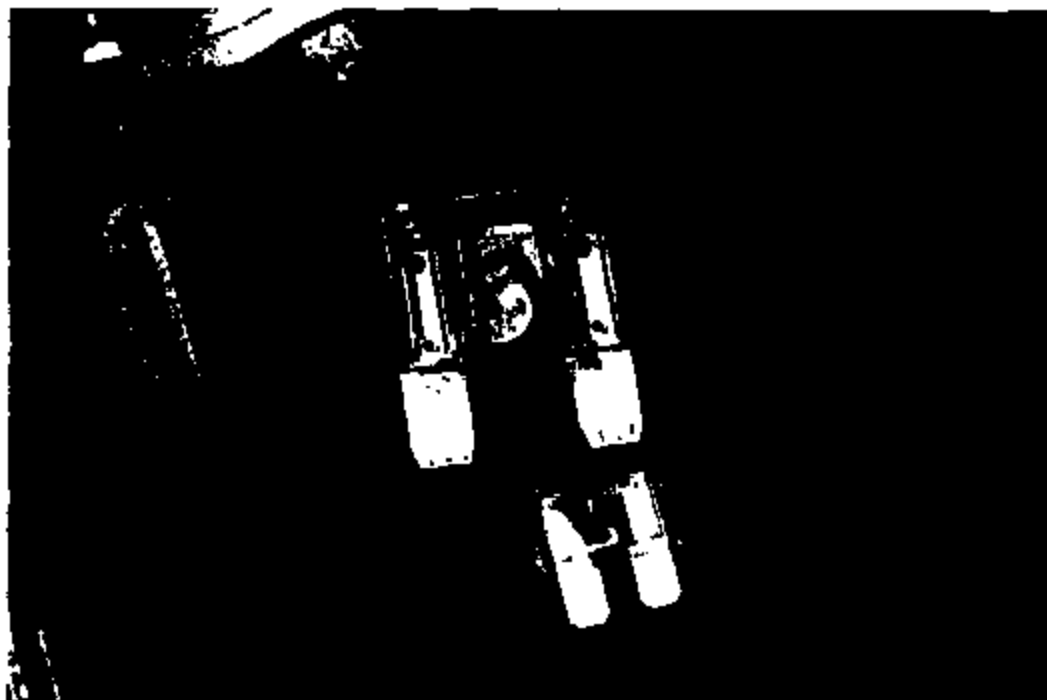
PHOTO #15: Shows a view of the power distribution box. Note two fuses identified by the red arrows were in the BLOWN position. One was a 60 amp fuse and the other a 30 amp fuse.

PHOTO #16: Shows a view of the two fuses, one being a 60 amp and the other a 30 amp fuse that were BLOWN in the power distribution center.

#15



#16

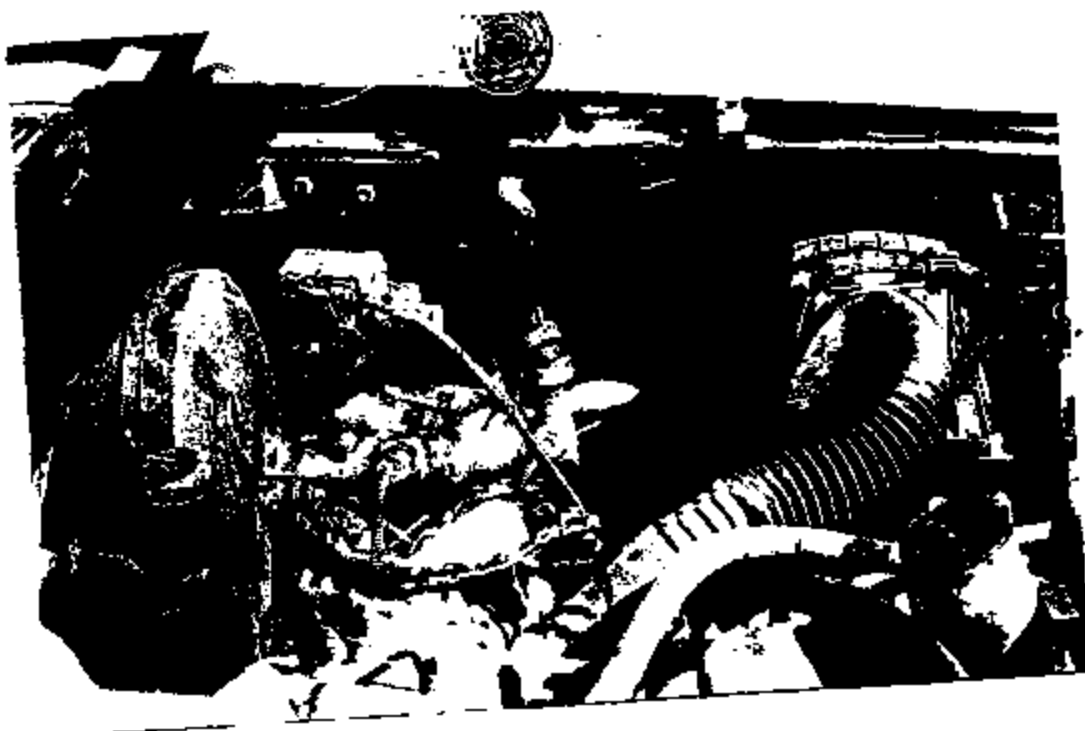


EA85-885-LC-8455

PHOTO #17: Shows a view of the left rear portion of the engine compartment taken from the right side of the vehicle. Note the fire had originated in the general vicinity of the master cylinder and brake pressure switch.

PHOTO #18: Shows an opposing view of the master cylinder. Note also in the photograph is a vacuum hose to the vacuum booster. Note the plastic connection had melted and allowed the rubber hose to collapse. Note the burn patterns on the rubber hose indicated that the flames had originated at or near the master cylinder.

#17



#18



2005-085-LC-0457

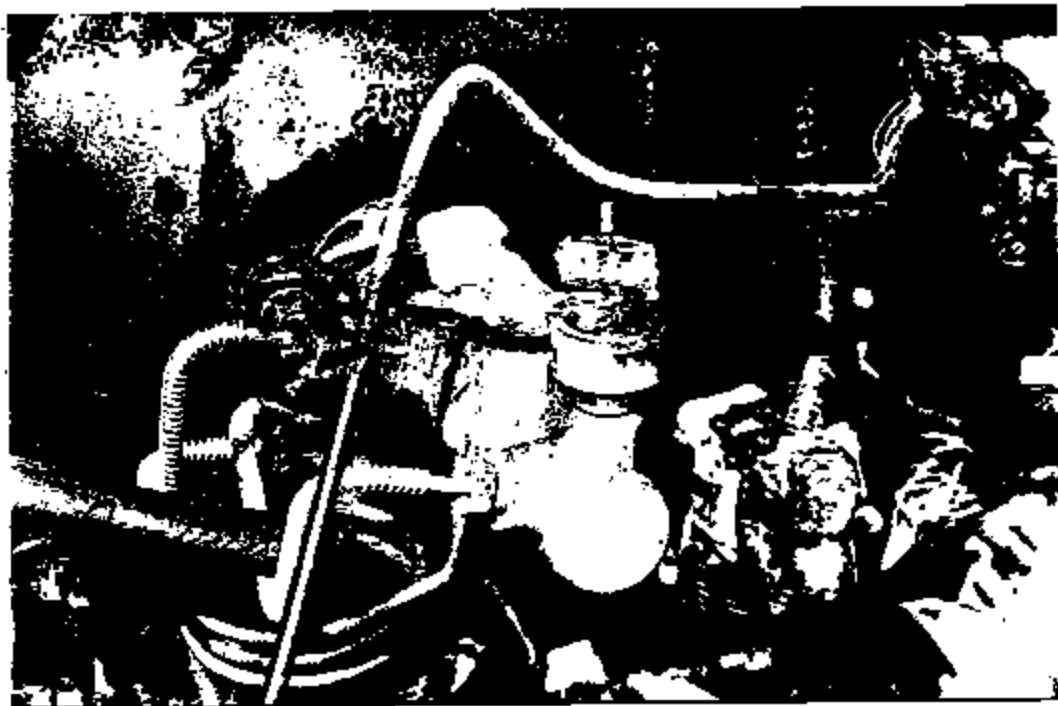
PHOTO #19: Shows a closeup view of the stab blade connections on the brake pressure switch. Note one connection was secure, the other was loose.

PHOTO #20: Shows an opposing view of the remains of the master cylinder and the brake pressure switch during the examination. Note the pressure switch cover cap was severely combusted and there were indications of internal overheating of the components.

#19



#20

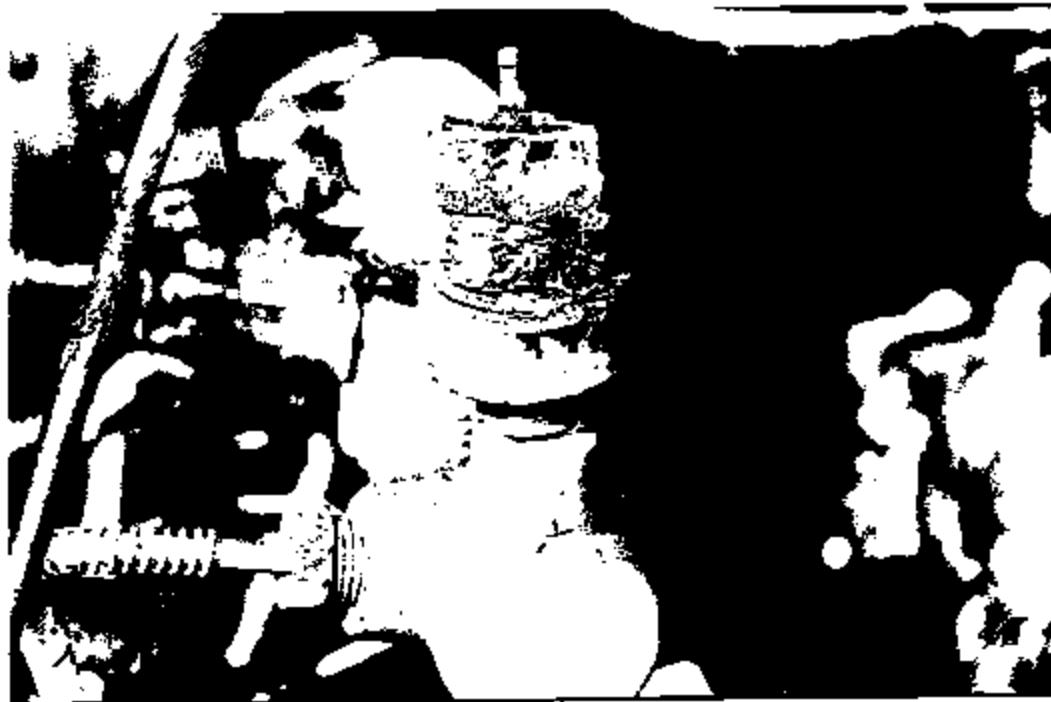


EROS-085-LC-8459

PHOTO #21: Shows a closeup view of the brake pressure switch and cover cap. Note there were indications of damage from both interior and exterior fire damage in the cover cap. Note in this photograph that one of the connections to the brake pressure switch cover cap had been removed.

PHOTO #22: Shows a view of the connection to the brake pressure switch cover cap that had electrically faulted and burned in two. Note the faulted area was in the interior of the brake pressure switch.

#21



#22



PHOTO #23: Shows an opposing view of the connection and the brake pressure switch cover cap that had electrically faulted.

PHOTO #24: Shows a view of the two stranded wire conductors that were attached to the brake pressure switch. Note one of the wires revealed evidence of electrical faulting.

#23



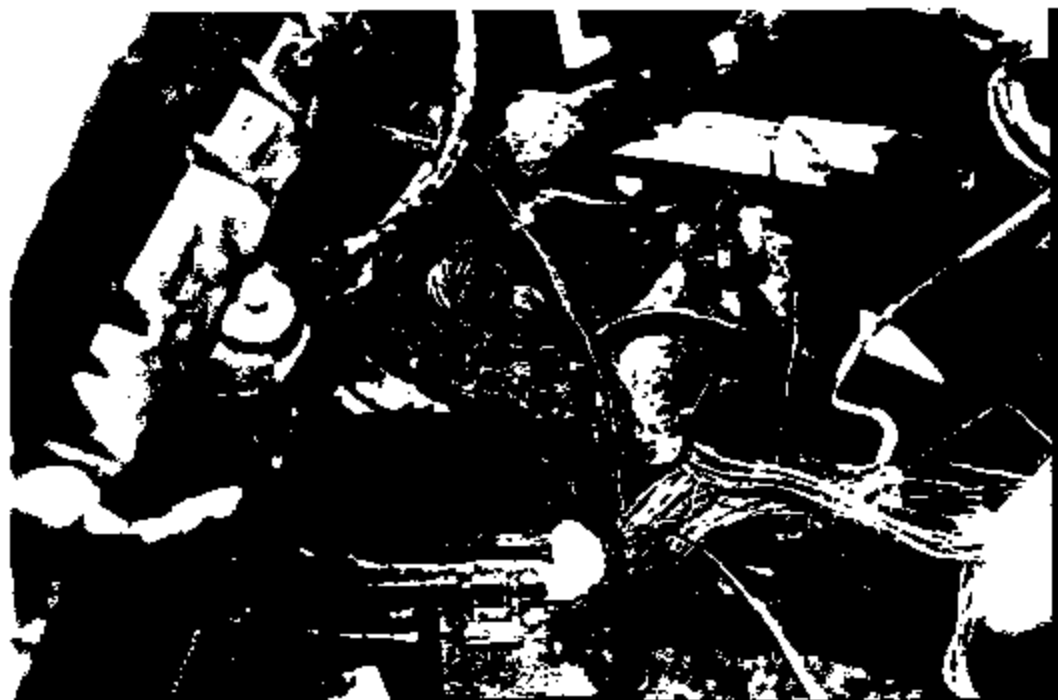
#24



PHOTO #25: Shows a view of a main portion of the wiring harness and power distribution center. Note the two conductors from the brake pressure switch cover cap were routed into the main trunk of the wiring harness.

PHOTO #26: Shows a view of portions of the main wiring harness as it was being separated and examined. Note the two circuits to the brake pressure switch are in the lower right side of the photograph.

#25



#26



PHOTO #27: Shows a closeup view of the one of the conductors to the brake pressure switch that had electrically faulted on the inside of the wiring harness. Note some of the conductors were faulted and some sections were missing.

PHOTO #28: Shows a view of some of the conductors that had electrically faulted that were within the main wiring harness. Note several circuits had failed as a result of an electrical fault.

#27



#28

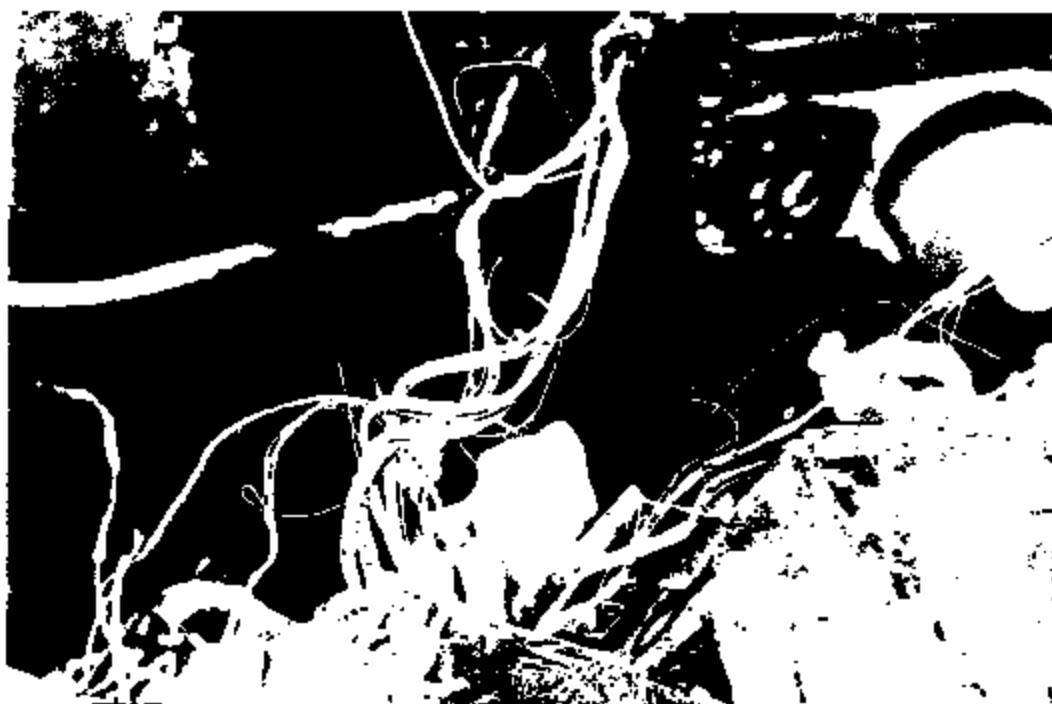


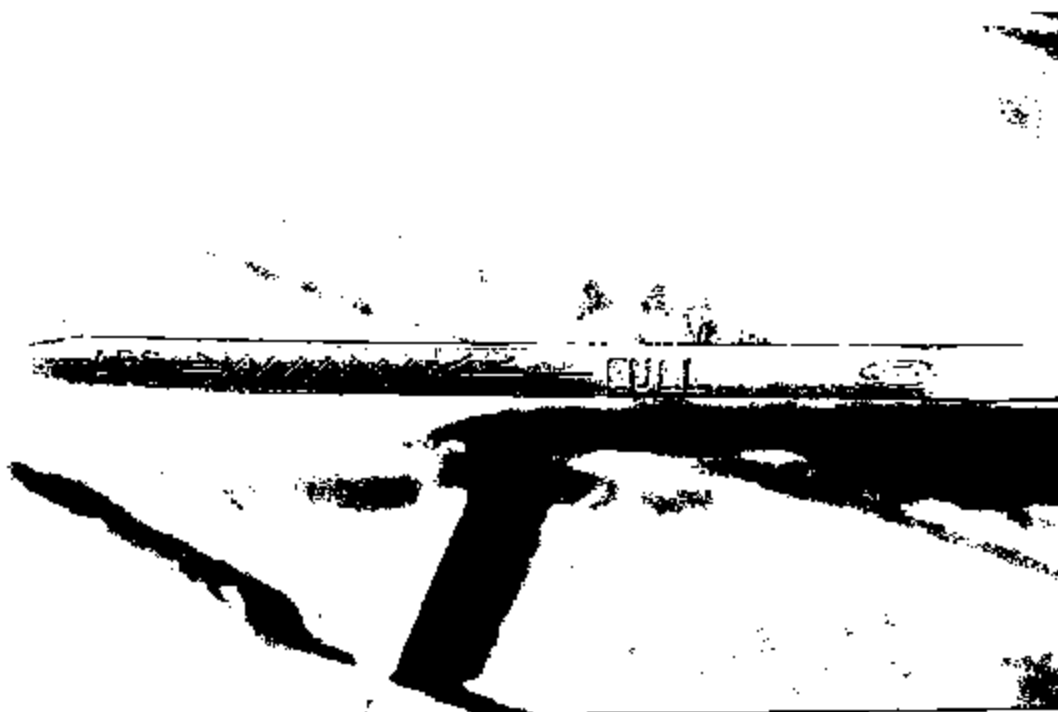
PHOTO #29: Shows a closeup view of the fused circuits in the main wiring harness. Note this is in the general area where the two conductors for the brake pressure switch were routed into the main wiring harness.

PHOTO #30: Shows a view of the engine oil dipstick, which shows the engine oil level to be slightly over full and appeared to be relatively clean.

#29



#30



EA65-005-LC-0469

1996 Ford F150 Pick-up truck adu.

VINo. 1FTEF15Y5T

- # 2 Truck had been sitting from Friday night about 8:30 pm Not started, Not moved. At about 10:45 AM Sunday, Someone WAS knocking at my front. When I answered the door. I was told my truck was on fire. I told my wife to call Fire Dept and sent to look @ truck. Then went back into the house to get keys. I unlocked the passenger door. Knocked it out of gear, and put on Emergency brake. Got out raised hood and put (2) water on Engine. The F.D. Arrived and finished putting out the fire. The next day I had it towed to Lee Jackson Ford Dealership where it was bought. Called my insurance co.
- 6 Mileage was over 100,000 About 103,000 Not sure Now.
- 15 The truck was turned up @ 62,000 miles and Oil changed every 3-5,000 miles
- 16 A camper shell put in over TRUCK bed.
A Bug shield to front on Hood
A trailer hitch
- 24 Vehicle was purchased @ Lee Jackson Ford New. DATE OCT. of 96
- P.S. TERESA LAPINSKIE: was given all this info @ the time inspection of the truck

State Farm Insurance Companies



Claim Office
1843 Old Denton Road
P.O. Box 115008
Carrollton, TX 75011-5008

August 16, 1999

Ford Motor Company
Attention: Howard Keyes-Manager-Claims Department
Parklane Tower West, Suite 400
3 Parklane Boulevard
Dearborn, MI 48126

FORD MOTOR COMPANY
RECEIVED
CLAIMS UNIT
AUG 23 1999
OFFICE OF THE
GENERAL COUNSEL

Re: Claim Number: [REDACTED]
Our Insured: [REDACTED]
Date of Loss: August 1, 1999
Make, Model, and
Year of Vehicle: 1996 Ford F150 Pickup
VIN: 1FTEF15Y5T1 [REDACTED]

Dear Mr. Keyes:

The identified 1996 Ford F150 Pickup is insured by State Farm Mutual Automobile Insurance Company. This vehicle experienced an engine compartment fire.

State Farm would like to give you an opportunity to inspect the 1996 Ford F150 Pickup and give you advanced notice of our potential subrogation claim.

Please contact Tresa Parker at (972) 732-4750 to set up a time for your inspection.

Sincerely,

Teresa Lapinskie

Teresa Lapinskie
Claim Specialist
(972) 466-9485

State Farm Mutual Automobile Insurance Company

TL/013/0916014

EA65-885-LC-0471



March 10, 2005



Ford Motor Company
Parklane Towers West
Suite 300
Three Parklane Boulevard
Dearborn, Michigan 48126-2568
Attn: Shawn Norton

VIA CERTIFIED (Return Receipt Requested) and REGULAR U.S. MAIL

RE: Policyholder: [REDACTED]
Policy number: [REDACTED]
Date of Loss: 01/16/2005

Dear Mr. Norton:

This is to advise you that Nationwide Insurance Company has completed an initial investigation involving the following vehicle:

Year: 2001
Make: Lincoln
Model: Navigator
VIN: 5LMEU27R81 [REDACTED]

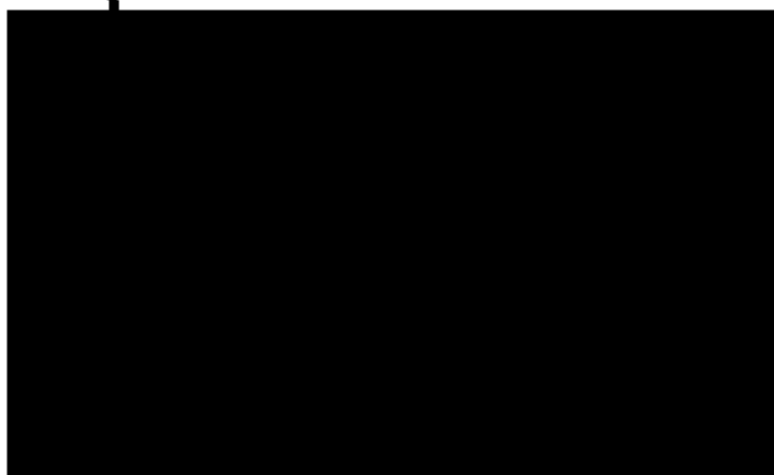
Our preliminary investigation indicates the above vehicle had just been driven to the Abyssinia Baptist Church and parked about an hour when someone advised it was on fire. An initial non-destructive examination of the vehicle indicates the fire originated in the speed control unit.

This letter will confirm Nationwide Insurance's intent to subrogate for damages against Ford Motor Company.

Should you have any questions regarding this matter, please contact me at (205) 444-9228.

Sincerely,

L.R. "Rick" Hetson
Special Investigator
Nationwide Insurance



All Action Details for Issue

Print

VIN: 1FMRU17B5WJ	Year: 1998	Model: EXPEDITION	Case: 1455830635
Name: [REDACTED]	Owner Status: Subsequent	WSD: 1998-02-28	
Symptom Desc: FIRE/SMOKE VISIBLE FLAME		Primary Phone: [REDACTED]	
Reason Desc: CAC RELATED - F/M CSR FOLLOWING CONTACT		Secondary Phone: [REDACTED]	
Issue Type: 02 INFORMATION	Issue Status: CLOSED		

Action: CALLBACK ADD ADDITIONAL COMMENTS

Dealer: 05882 WOODY ANDERSON FORD

Origin Desc: US CONCERN CASE BASE

Odometer: 121000 MI

Comm Type: PHONE

Analyst Name: MARLITT MATZANKE

Analyst: MMATZANK

Action Date: 03/11/2005

Action Time: 12:37:38.019

Action Data: No

Comments CUSTOMER SAID: CUST IS CALLING BACK AGAIN.. WANTS TO KNOW WHEN SOMEONE WILL BE CONTACTING HIM FROM FORD ON THIS ISSUE. IS SEEKING TO HAVE THE VEH REPLACED AND THAT COST OF CLEANUP FOR THE DAMAGE TO HIS GARAGE. WANTS TO KNOW IF THE FACT THAT THE FIRE INSPECTOR HAD COME WAS DOCUMENTED. WANTS TO KNOW IF THIS CAN BE EXPEDITED. WANTS TO SETTLE THIS WITH FORD IF POSSIBLE OTHERWISE WILL GO ANOTHER ROUTE.CRC ADVISED: PLEASE ALLOW THE REQUESTED TIME FOR THE FOLLOW UP TO OCCUR SO THAT YOUR ISSUE MAY BE PROPERLY ADDRESSED.

E003-005-LO-0473

3/17/2005

All Action Details for Issue

Print

VIN: 1FMEU176SM	Year: 1998	Model: EXPEDITION	Case: 1485630635
Name: [REDACTED]	Owner Status: Subsequent	WSD: 1998-02-28	
Symptom Desc:		Primary Phone: [REDACTED]	
Reason Desc: MISC INQUIRY - GENERAL/OTHER		Secondary Phone: [REDACTED]	
Issue Type: 02 INFORMATION	Issue Status: CLOSED		

Action: REFERRED BY DEALER

Dealer: 05892 WOODY ANDERSON FORD

Origin Desc: MANUAL - PHONE CSR

Odometer: 121000 MI

Comm Type: PHONE

Analyst Name: MCKINLAY CLAUDEL

Analyst: CMCKINLA

Action Date: 03/11/2005

Action Time: 09:58:14.432

Action Date: No

Comments CUSTOMER SAID: -CUST CONFIRMED HISTORICAL INFORMATION DOCUMENTED 3/4/2005 -SAYS THAT VEH CAUGHT FIRE IN GARAGE -BELIEVES IT WAS A RESULT OF DEFECT IN CRUISE CONTROL -HAPPENED MAR 3RD AT 10PM -FIRE WAS COMING FROM UNDERNEATH VEH -FEELS VEH IS TOTALLED BUT HAS NOT REPORTED TO INSURANCE COMPANY -FIRE INVESTIGATOR CAME OUT AND DETERMINED THAT CAUSE OF CONCERN IS A CRUISE CONTROL SWITCH -FIRE INVESTIGATOR SAID THERE WAS A RECALL INITIATED FOR THIS -SEEKING TO FILE CLAIM AGAINST FORD -CASE NUMBER GIVEN BY FIRE DEPARTMENT INVESTIGATOR IS #501321 -PURSUING VEH REPLACEMENT AND CLEAN UP OF DAMAGED GARAGE DEALER SAID: WOODY ANDERSON FORD -TONY BLAYLOCK SRV MGR SAID TO CALL CRC -GM BOBBY WHITE SAID TO CALL CRC REGARDING REQUEST TO FILE CLAIM

EP05-006-LC-0474

3/17/2005

All Action Details for Issue

Print

VIN: 1FMRU14Z65M1	Year: 1998	Model: EXPEDITION	Case: 1485630635
Name: [REDACTED]	Owner Status: Subsequent	WSD: 1998-02-28	
Symptom Desc: FIRE/SMOKE VISIBLE FLAME UNDER VEHICLE		Primary Phone: [REDACTED]	
Reason Desc: LEGAL - CUSTOMER WAITING FOR OGC LETTER		Secondary Phone: [REDACTED]	
Issue Type: 02 INFORMATION	Issue Status: CLOSED		

Action: CBAT TAKES ABOUT 5 BUSINESS DAYS TO RECEIVE THE LETTER
 Dealer: 05882 WOODY ANDERSON FORD
 Odometer: 121000 MI
 Analyst Name: MCKINLAY CLAUDEL
 Action Date: 03/11/2005

Comm Type: PHONE
 Analyst: CMCKINLA
 Action Time: 09:54:46.959

Origin Desc: US CONCERN CASE BASE
 Action Date: No

Comments: CUSTOMER SAID: =CUST CONFIRMED HISTORICAL INFORMATION DOCUMENTED 3/4/2005=SAYS THAT VEH CAUGHT FIRE IN GARAGE =BELIEVES IT WAS A RESULT OF DEFECT IN CRUISE CONTROL=HAPPENED MAR 3RD AT 10PM =FIRE WAS COMING FROM UNDERNEATH VEH=FEELS VEH IS TOTALLED BUT HAS NOT REPORTED TO INSURANCE COMPANY=FIRE INVESTIGATOR CAME OUT AND DETERMINED THAT CAUSE OF CONCERN IS A CRUISE CONTROL SWITCH=FIRE INVESTIGATOR SAID THERE WAS A RECALL INITIATED FOR THIS=SEEKING TO FILE CLAIM AGAINST FORD =CASE NUMBER GIVEN BY FIRE DEPARTMENT INVESTIGATOR IS #501321=PURSUING VEH REPLACEMENT AND CLEAN UP OF DAMAGED GARAGE=DEALER SAID: WOODY ANDERSON FORD=TONY BLAYLOCK SRV MGR SAID TO CALL CRC =GM BOBBY WHITE SAID TO CALL CRC REGARDING REQUEST TO FILE CLAIM=CRC ADVISED: THANK YOU FOR CONTACTING FORD MOTOR COMPANY IN RELATION TO THIS ISSUE. IT TAKES APPROXIMATELY 10 BUSINESS DAYS TO RECEIVE THE LETTER TO TAKE IN ACCOUNT FOR ANY POSTAL OFFICE DELAYS. IF YOU DO NOT RECEIVE YOUR LETTER IN 10 DAYS, PLEASE CALL US BACK AND WE WILL REQUEST FOR A SECOND LETTER TO BE MAILED.

E2005-0025-LC-0475

3/17/2005

All Action Details for Issue

Print

VIN: 1FMRU1765VA	Year: 1998	Model: EXPEDITION	Case: 1485030835
Name:	Owner Status: Subsequent	WSD: 1098-02-28	
Symptom Desc: GENERAL INQUIRIES REQUEST/NON-VEHICLE RELATED		Primary Phone:	
Reason Desc: CAC RELATED - FM CSR FOLLOWING CONTACT		Secondary Phone:	
Issue Type: 02 INFORMATION	Issue Status: CLOSED		

Action: CALLBACK ADD ADDITIONAL COMMENTS	
Dealer: 05892 WOODY ANDERSON FORD	Origin Desc: US CONCERN CASE BASE
Odometer: 121000 MI	Comm Type: PHONE
Analyst Name: SMITH JOEL	Analyst: JSMT643
Action Date: 03/09/2005	Action Time: 18.23.00.839
	Action Data: No

Comments CUSTOMER SAID: -CUST SUBMITTED A CLAIM ABOUT THE FAULTY SWITCH WHICH HE BELIEVES THAT MAY HAVE CAUGHT HIS VEH ON FIRE-TOMMORROW WILL BE THE FIFTH DAY AND NOBODY HAS CONTACTED ME BACK AS YETCRC ADVISED: PLEASE ALLOW THE REQUESTED TIME FOR THE FOLLOW UP TO OCCUR SO THAT YOUR ISSUE MAY BE PROPERLY ADDRESSED.

E908-085-LC-0478

3/17/2005

All Action Details for Issue

Print

VIN: 1FMRU1765W	Year: 1998	Model: EXPEDITION	Case: 1485630636
Name:	Owner Status: Subsequent	WSD: 1998-02-28	
Symptom Desc: FIRE/SMOKE VISIBLE FLAME UNDERHOOD		Primary Phone:	
Reason Desc: LEGAL - ACCIDENT / FIRE		Secondary Phone:	
Issue Type: 10 OGC	Issue Status: CLOSED		

Action: CONTACT ADVANCED TO OGC		
Dealer: 05892 WOODY ANDERSON FORD	Origin Desc: US CONCERN CASE BASE	
Odometer: 121000 MI	Comam Type: PHONE	
Analyst Name: RAJESHWAREE BENIMADHU	Analyst: REENIMAD	
Action Date: 03/04/2005	Action Time: 13:29:22.977	Action Date: No

Comments CUSTOMER SAID: -THE VEH CAUGHT ON FIRE IN THE GARAGE WHEN SITTING FOR 6 HRS YESTERDAY WHEN TO CHK THE LIGHTS BEFORE GOING TO BED SAW A RED GLOW IN THE GARAGE AND FOUND THE FIRE JUST STARTED- THERE WAS DAMAGE TO THE GARAGE -FEELS IT MIGHT BE RELATED TO THE CRUISE CONTROL ISSUE-THE CRUISE CONTROL WAS NOT IN USE ON THAT DAY, BUT HAS BEEN USED AT TIMES -CURIOUS HOW FORD IS HANDLING THESE SITUATION -CONTACTED HIS INS. CO.-DID NOT GET A HOLD OF ANYONE SO HAS NOT PURSUED THE MATTER AS YET- FEELS THIS WAS CAUSED BY A DEFECT -WOULD LIKE FOR FORD TO INVESTIGATE WHAT THE CAUSE WAS BEFORE TAKING THE NEXT STEPS-DEALER SAID: -NONECRC ADVISED: I WILL FORWARD THIS INFORMATION TO THE FORD OGC DEPARTMENT. YOU WILL BE CONTACTED WITHIN 3-5 BUSINESS DAYS.

E003-003-LC-8477

3/17/2005

MAR 21 2005

March 19, 2005

Ms. Micki Lynn
Ford Motor Company
Parklane Towers West
Suite 300
Three Parklane Boulevard
Dearborn, Michigan 48126-2568

RE: 1998 FORD EXPEDITION XLT (DOL 3/3/05)
VIN # 1FMRU1765W [REDACTED]

Dear Ms. Lynn:

This is in response to your fax dated 3/18/05. Enclosed, please find all the information you requested, including a CD with high resolution photos that can be enlarged for better viewing purposes. Please provide me with a time frame for having a Ford Representative review the vehicle, make a determination, and complete the process. If Ford is considering providing a vehicle replacement I need to know ASAP, because I plan to purchase a vehicle within two weeks from today. The loss of my vehicle has caused many inconveniences/hardships to our normal routine with children activities, both parents working, etc. Also, the largest annoyance, being forced to find another vehicle. Since I was not in the market for a new vehicle, I will most likely have to pay higher price due to the need for a quick replacement (unless we reach an agreement for Ford Motor to replace the vehicle). A temporary vehicle replacement from Ford would help with the hardship of losing my vehicle until this is resolved and would reduce associated cost. As previously mentioned, I would like to resolve this issue with Ford Motor Company quickly, without an attorney, insurance company, or media.

ITEM #1: EVENTS LEADING UP TO FIRE:

I arrived at home March 3, 2005 and parked vehicle in garage at 5:15pm. My wife walked on the treadmill (in the garage) from 7:15 - 7:45pm and did not smell or notice anything unusual. At 10:00 pm I looked through garage door to make sure lights were out and garage door shut. I noticed a small red light below the truck. After further investigation, I found it was a flame. I came back in the house told my wife to notify the fire dept. I used a hose and fire extinguishers to exhaust flame as the fire dept. arrived. The heat was so intense it melted and damaged the light fixture above the vehicle. The vehicle would not go into neutral due to damage, so I used my neighbor's truck to pull the vehicle out of the garage to ensure no possible structure fire would occur if reignited.

A Fire Investigator provided a report stating that the point of origin was at the cruise deactivation switch. The Fire Investigator is willing to testify, if required. The fire department also provided a report.

I have spoken with a Ford certified parts employee and told him what vehicle/year I owned and found the cruise deactivation switch is exactly the same as the one on the 2000 & 2001 currently under recall (original part #F3TA-9F924-CA 7330A same as on my vehicle, replacement part #1L129G652AA. He recommended that I replace the switch, even without the recall, he said "I would rather spend \$27 on a part versus spending \$500 on a wiring harness that will catch fire". Further research has shown this same switch from TI to be problematic for many years according to Steve Beringhouse.

I feel Ford should replace my vehicle and repair all damage due to vehicle fire caused by the defective cruise deactivation switch. I am not trying to be unrealistic or get anything more than I had/deserve. I am grateful things happened the way in which they did or my family or I might not be here today. I feel owners of the older vehicles should be notified of defective switch before this happens to them. Of course there are those that are not around to tell about it as well. I hope Ford Motor will review the vehicle and we can come to an agreement quickly. I have asked that this be expedited, but feel the process will be slow based on the 10 day time frame, just to contact me.

DAMAGE DUE TO VEHICLE FIRE:

The vehicle is a TOTAL LOSS according to Mayes Body Shop. I also described the damage to the local Ford dealers service department and they felt it would be a total loss as well. Attached photos will show the heat was so intense in the area of the deactivation switch, it actually burned a hole through the metal hood. The windshield is cracked from bottom to top from the heat. All wiring, piping & electronics have been damaged by the fire. As the insulation melted from the wires it most likely damaged the computer components. The battery on the opposite side is melted from the heat. I am sure internal damage occurred to motor, gaskets, and aluminum head, etc. during the fire. The fire extinguisher dry powder entered the openings of the alternator and other components while trying to extinguish the fire. I have smoke damage to my garage ceiling. The smoke entered our house during the fire, we have since taken care of this. The garage walls had smoke soot (which have already been cleaned). The concrete floor and a portion of the driveway has been pressure washed to keep us from tracking all the debris & oil, from the fire and fire extinguishers into the house. During the process I used three fire extinguishers to extinguish the fire.

The 4-bulb fluorescent light fixture above the vehicle was damaged. Our home is only two years old, I spoke with the company that installed our garage doors openers when our home was built, he recommends replacing the unit due to potential smoke and heat damage. He said they may work fine for a few months and then stop working.

I have no idea what damage I may have done to my health inhaling the fumes while trying to extinguish the fire. I had a cough for several days afterward. I also, know the most harmful fumes you can breath, comes from plastics and flammable fluids that come from this type of fire. I could have my physician advise, if required.

ITEM #2: Fire Department Report (Attached)

ITEM #3 & 4: Photos (Attached)

ITEM #5: Fire Investigators Report (Attached)

ITEM #6: Total Loss Report from Mayes Body Shop (Attached). I would be happy for Ford to send a Service Representative to my home to review or work up their own detailed estimate, if they would like. Most insurance companies rule this type of fire a total loss due to magnitude of fire.

ITEM #7: Vehicle repair history (Attached) I did not include tires, battery, recall, TSB and other misc info.

ITEM #8 thru 10: (You have acknowledged receipt)

ITEM #11: Defective part - Cruise Deactivation Switch

ITEM #12: No, the Cruise Deactivation Switch has never been replaced or repaired.

ITEM #13: Current location of vehicle is 111 Peyton Rd Gurley, AL 35748.

ITEM #14: None. No after market parts or modifications have been made to this vehicle.

ITEM #15: No, the engine was NOT running.

ITEM #17: No, the keys were not in the ignition. Vehicle had been off for five hours prior to fire.

ITEM #18: I am the second owner of this vehicle. I purchased the vehicle from Mike Manosky on Sept. 5, 2000 with 50,542 miles on it. Mike Manosky leased/purchased it originally from Woody Anderson Ford on 3/20/1998 & 8/24/99 respectively.

Please feel free to contact me at any time. You may also contact me via email at [REDACTED] it would help expedite sending information such as this.

Thanks, *ML*
[REDACTED]

Fire Incident Report

Case #	Investigation Type	Incident Date	Time	
581321	Fire Investigation	03/03/05	10:00:18 PM	
Location				
[REDACTED]				
City	State	Zip	Incident Type	Victims Name
OURLEY	AL.	35748	VEHICLE FIRE	MILLER
Victim Address	Victims Birthdate	Victims SSN	Spouse Name	Spouse Birthdate
SAME AS EVENT	[REDACTED]	[REDACTED]	N/A	
Spouse SSN				
[REDACTED]				
Children Names				
[REDACTED]				
Home Phone	Work Phone	Mobile Phone	Fax Number	Occupant Name
		[REDACTED]		VICTIM
Occupant Birthdate	Occupant SSN	Phone Number		
Insurance Information				
ALFA INSURANCE				
Cause	Origin	Injuries or Deaths	Prior Fires	
Amphibol	AT THE CRUISE CONTROL BRAKE SWITCH	NONE	N/A	
STATUS				
CLOSED				
SUSPECT INFORMATION				
[REDACTED]				
K-9 Alert	Investigator	Detectors	Type Construction	
Not Used	Tony Davene	N/A	Vehicle	
Vehicle Information				
1998 FORD EXPLORE BLUE 4 DOOR VIN 1FMBY1763W [REDACTED] TAG 47H7558 SEE PHOTOS				
Investigation Remarks				
FIRE PATTERNS VECTOR BACK TO BRAKE CYLINDER.				

Madison County Fire Dispatch

Unit Response Times

Alarm Date 03/03/2005

Event # 05-0001321

Address: 111 PEYTON RD

Event Type: 42 Dwelling

Remarks CALLER ADV. VEH FIRE IN THE GARAGE/CALLER THEN ADV. FIRE WAS OUT/1447 EC 10-22 525 ALL OTHER UNITS C187

Unit # Time

Unit 524

TOA 22:00:18

10-8 22:03:42

10-97 22:05:06

10-98 22:07:54

10-10 22:07:54

Unit 8124

TOA 22:00:18

10-8 22:04:53

10-97 22:07:49

10-98 22:37:37

10-10 22:42:34

Unit 8125

TOA 22:00:18

10-8 22:03:51

10-97

10-98 22:06:57

10-10 22:15:13

Unit 8124

TOA 22:00:18

10-8 22:03:50

10-97 22:07:52

10-98 22:37:37

10-10 22:42:34

Madison County Fire/EMS Dispatch Alarm Report

Phone (256) 722-7171

Fax (256) 722-7379

Event Number: C051321 Date: 3/3/2005 TOC: 21:59:44 Zone: 524 Event: FIRE/STR

Address: Sub Event: DWELLING

First Due: 524 Second Due: 525 Third Due: Fourth Due:

1/TOA: 22:00:18 2/TOA: 22:00:18 3/TOA: 4/TOA:

1/10-2 Unit: 2421 2/10-2 Unit: 2520 3/10-2 Unit: 4/10-2 Unit:

1/NO RESPONSE 2/NO RESPONSE 3/NO RESPONSE 4/NO RESPONSE

Confirmed Entrapment Pt Extricated: AIR TRS STAND B AIR TRS LAUNCH

Fire Control AIR TRS CANCELED AIR TRS USE

Dispatcher: HARMSEN Water Usage: 0 CALL IN ALARM FALSE CALL IN ALARM

EMD Calltake EMD Card: EMD Code EMD Suffix

EFD Calltake SHARP EFD Card: 69 EFD Code: D5 EFD Suffix:

Report By: SHARP FH Report By: HARMSEN EMD Pro QA

EMD CARDS USE EFD CARDS USED EFD Pro QA# 3305000220

EMD Responder Forestry Responder: 581 583

F-TOA: F-10-8: F-10-97: F-10-10:

If EMD is done by HEMS1 it should be noted why in remarks field.

EMS-005-LC-0483

If EFD is done by HFR it should be noted why in remarks field.

Remarks:

CALLER ADVISED VEHICLE ON FIRE INSIDE GARAGE. CALLER LATER ADVISED FIRE WAS EXTINGUISHED BY HOMEOWNERS. 2407 IC, 525 UNITS CANCELLED.

Caus

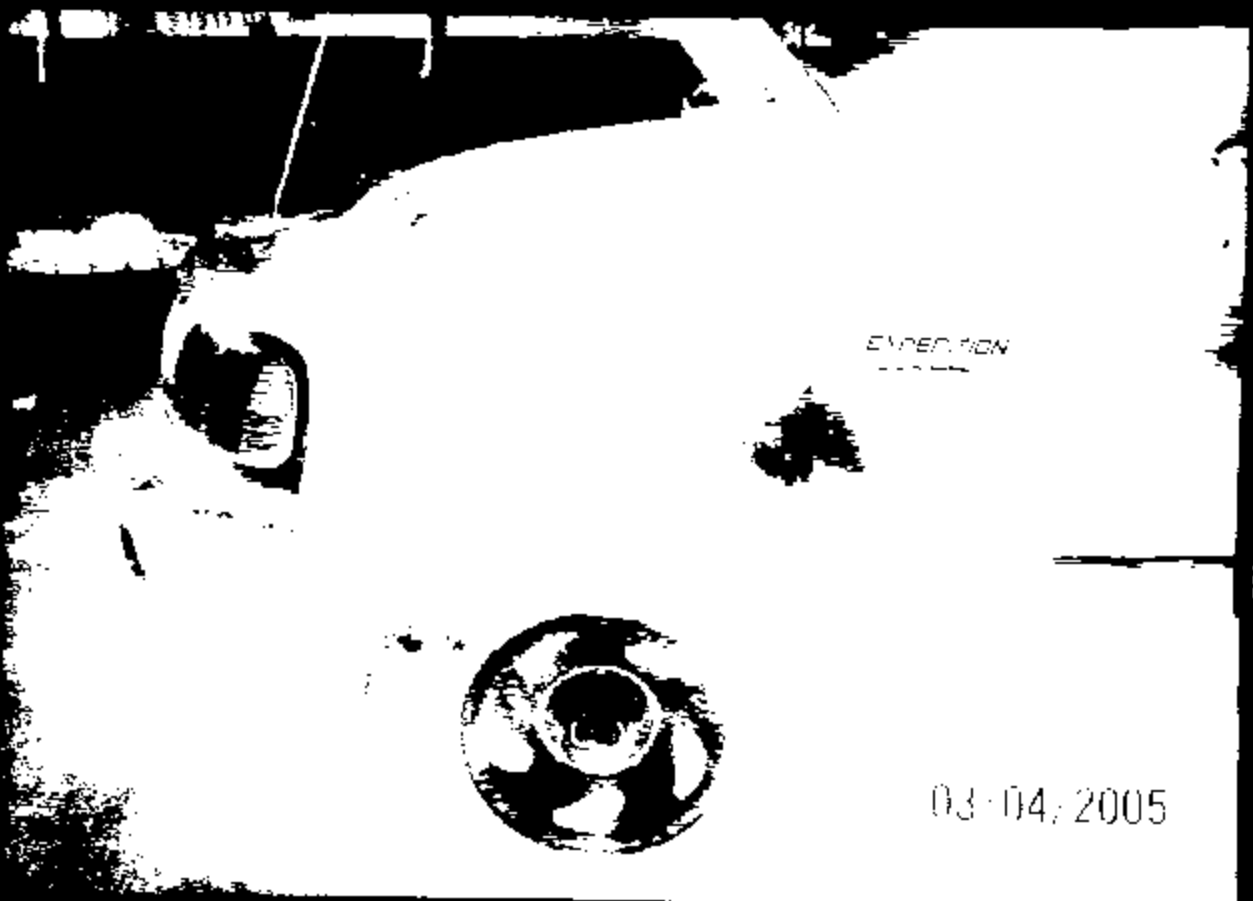
DATE: 08/08/2018 1:03:46 PM

From: Madison County Fire Department 1001100

ENDS-085-LC-8464

Central Volunteer Fire Department Run Report

Alarm #	Event #	TOA	10-8	10-97	10-19/10-98	10-10	Date of Alarm					
	205/201	2159	2203	2205			2-3-05					
Responding Vehicles		Location of Alarm										
R124 E124		111 Petrol Enclaved Ar 35748										
Type of Alarm												
<input type="checkbox"/> MVA <input type="checkbox"/> Commercial <input type="checkbox"/> Beach/Gas <input type="checkbox"/> Vehicle Fire <input type="checkbox"/> Trash Fire <input type="checkbox"/> False Alarm <input type="checkbox"/> Other:												
Vehicle #1 Make	Model	Year	Tag #	Color	VIN #							
Ford	Excursion	1998	47H156H	Blue	1FMBY725NA							
Vehicle #2 Make	Model	Year	Tag #	Color	VIN #							
Vehicle #3 Make	Model	Year	Tag #	Color	VIN #							
Other Type of Alarm (Description):												
Owner:				Address:								
Company:				Address:								
Insurance Company:				Agent:		Policy #:						
# of Smoke Detectors:		Probable Cause of Fire:										
NA		ENGINE FIRE POLYMERITE - FUEL/OIL/ELECTRICAL										
Injuries or Fatalities:		Transport By:										
<input type="checkbox"/> Injuries <input type="checkbox"/> Fatalities		<input type="checkbox"/> MERS <input type="checkbox"/> Staff <input type="checkbox"/> POV <input type="checkbox"/> Coroner										
Extent of Damage:		Tow Service:										
<input type="checkbox"/> Minor <input type="checkbox"/> Major <input type="checkbox"/> Estimated Total Loss												
Mileage Equipment Used:												
<input type="checkbox"/> Station <input type="checkbox"/> 1/2 Mile Poles <input type="checkbox"/> Ladders <input type="checkbox"/> Lighting <input type="checkbox"/> Flags <input type="checkbox"/> Containers <input type="checkbox"/> Shovels <input type="checkbox"/> Saws <input type="checkbox"/> Winches <input type="checkbox"/> Pumps <input type="checkbox"/> Engines												
1" Hose	1 1/2" or 1 3/4" Hose	2 1/2" Hose	3" Hose	5" Hose	Gallons of Water Used:							
					20000/20000/20000							
Assisting Agencies:					Backup Department:							
<input type="checkbox"/> Fire Dept <input type="checkbox"/> Police <input type="checkbox"/> Sheriff <input type="checkbox"/> EMS <input type="checkbox"/> M.C.S.D.					R124							
Fire Investigation:		Law Enforcement Investigation:		Incident Commander:								
				2407								
Other Comments:												
DATA IN GARAGE - FIRE SUPPRESSED ON ARRIVAL BY ENGINE REMOVED VEHICLE FROM GARAGE USING TOW LINE AND JACK AND INSPECTION. VEHICLE HAD NOT YET BEEN INSPECTED. DRIVER AND PASSENGERS REMOVED OTHER EQUIPMENT FROM GARAGE.												
<table border="0"> <tr> <td> Engineers (2401) Jack W. (2402) Mike B. (2403) Dave G. (2404) Billy H. (2405) Dan S. (2406) Tommy S. (2407) Anthony W. </td> <td> (2408) Brian T. (2409) Jeremy W. (2410) Jason C. (2411) Tim M. (2412) Brand M. (2413) Erik T. (2414) Dennis C. </td> <td> (2415) Mickey W. (2416) Brian T. (2417) Chris N. PPT H. </td> <td> Battalion (2418) Howard T. (2419) Ray M. (2420) Mike L. (2421) Wallace C. (2422) Steve M. (2423) Anthony R. (2424) Jodie J. (2425) Rodney H. </td> <td> (2426) Don W. (2427) J.L. Jones (2428) Eddie M. (2429) Ben Jeter (2430) Mark H. (2431) Chad L. (2432) Ronda R. </td> </tr> </table>								Engineers (2401) Jack W. (2402) Mike B. (2403) Dave G. (2404) Billy H. (2405) Dan S. (2406) Tommy S. (2407) Anthony W.	(2408) Brian T. (2409) Jeremy W. (2410) Jason C. (2411) Tim M. (2412) Brand M. (2413) Erik T. (2414) Dennis C.	(2415) Mickey W. (2416) Brian T. (2417) Chris N. PPT H.	Battalion (2418) Howard T. (2419) Ray M. (2420) Mike L. (2421) Wallace C. (2422) Steve M. (2423) Anthony R. (2424) Jodie J. (2425) Rodney H.	(2426) Don W. (2427) J.L. Jones (2428) Eddie M. (2429) Ben Jeter (2430) Mark H. (2431) Chad L. (2432) Ronda R.
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Submitted By: <i>Paul J. Williams</i>				Chief: <i>Chris</i>								

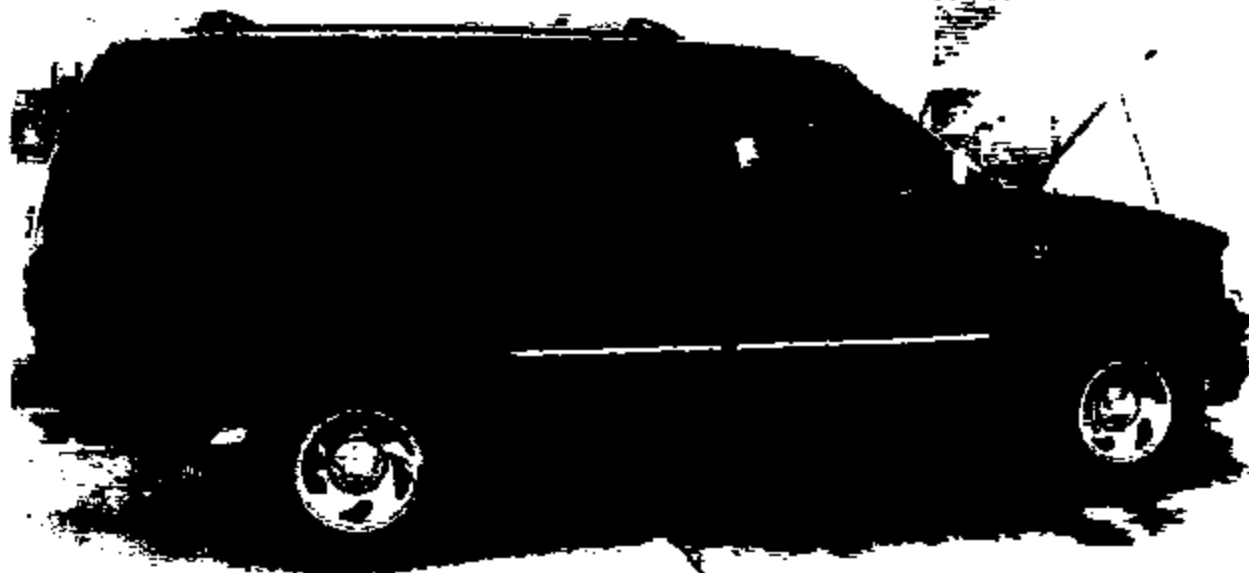


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03-04-2005



EP25-805-LC-6457





EA05-005-LC-0489



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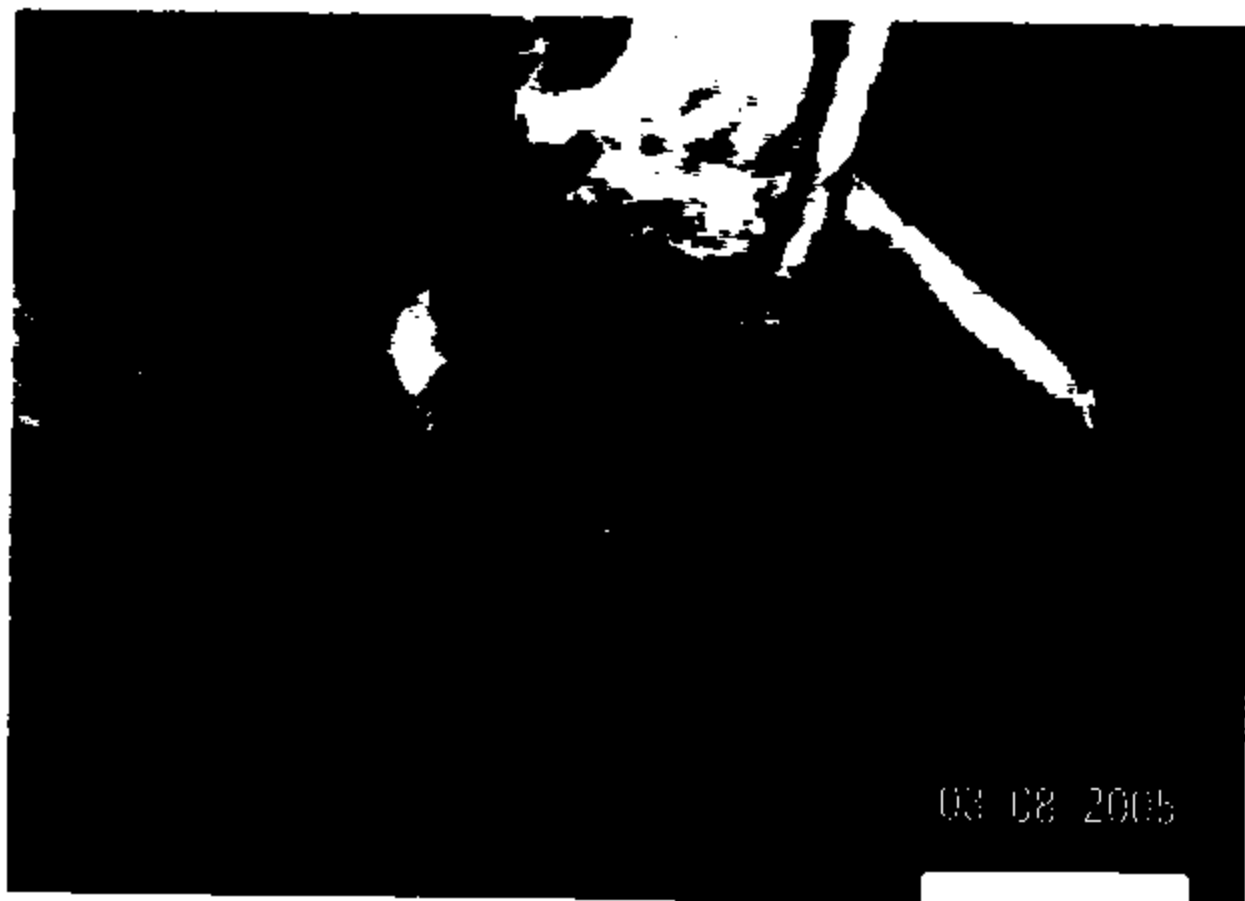
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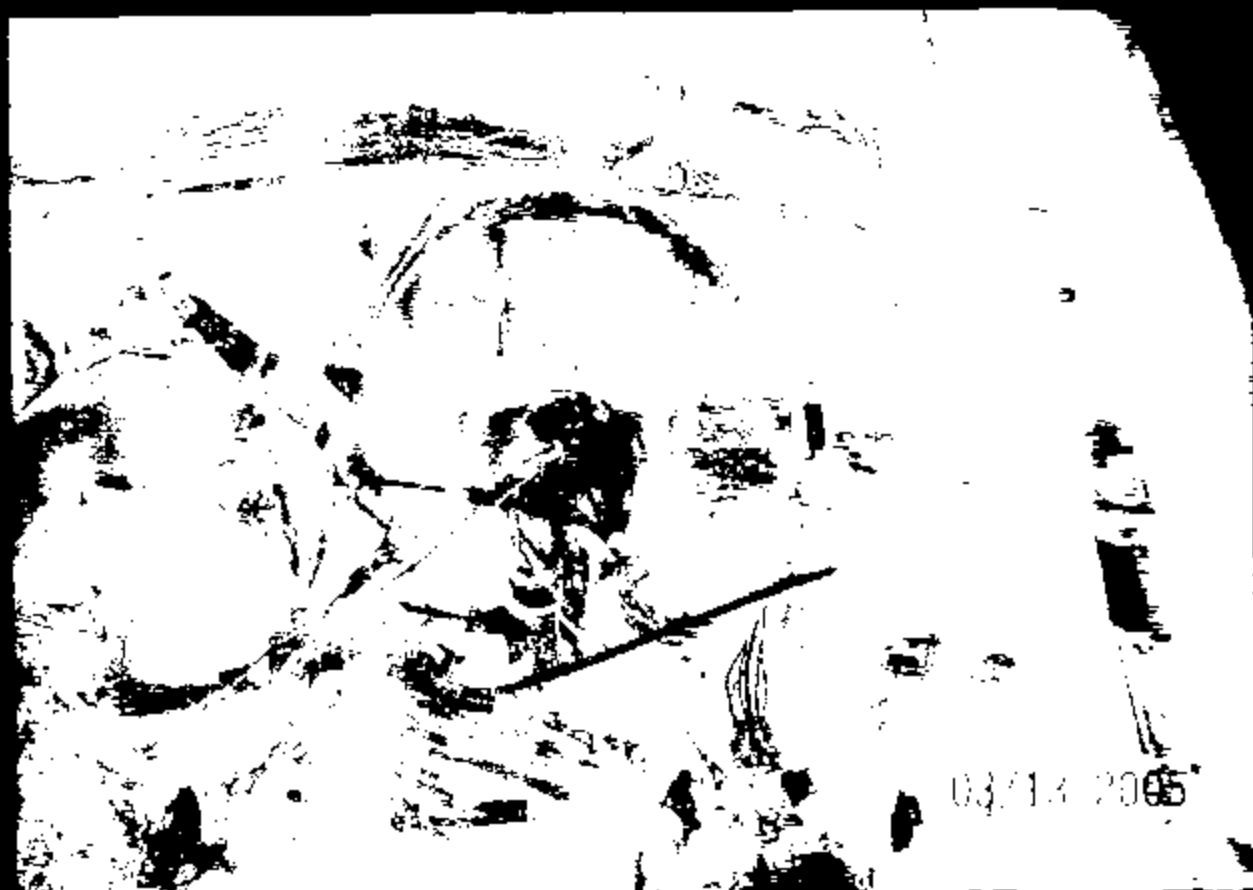
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03 08 2005

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ERG-005-LC-5486



03-13-2005

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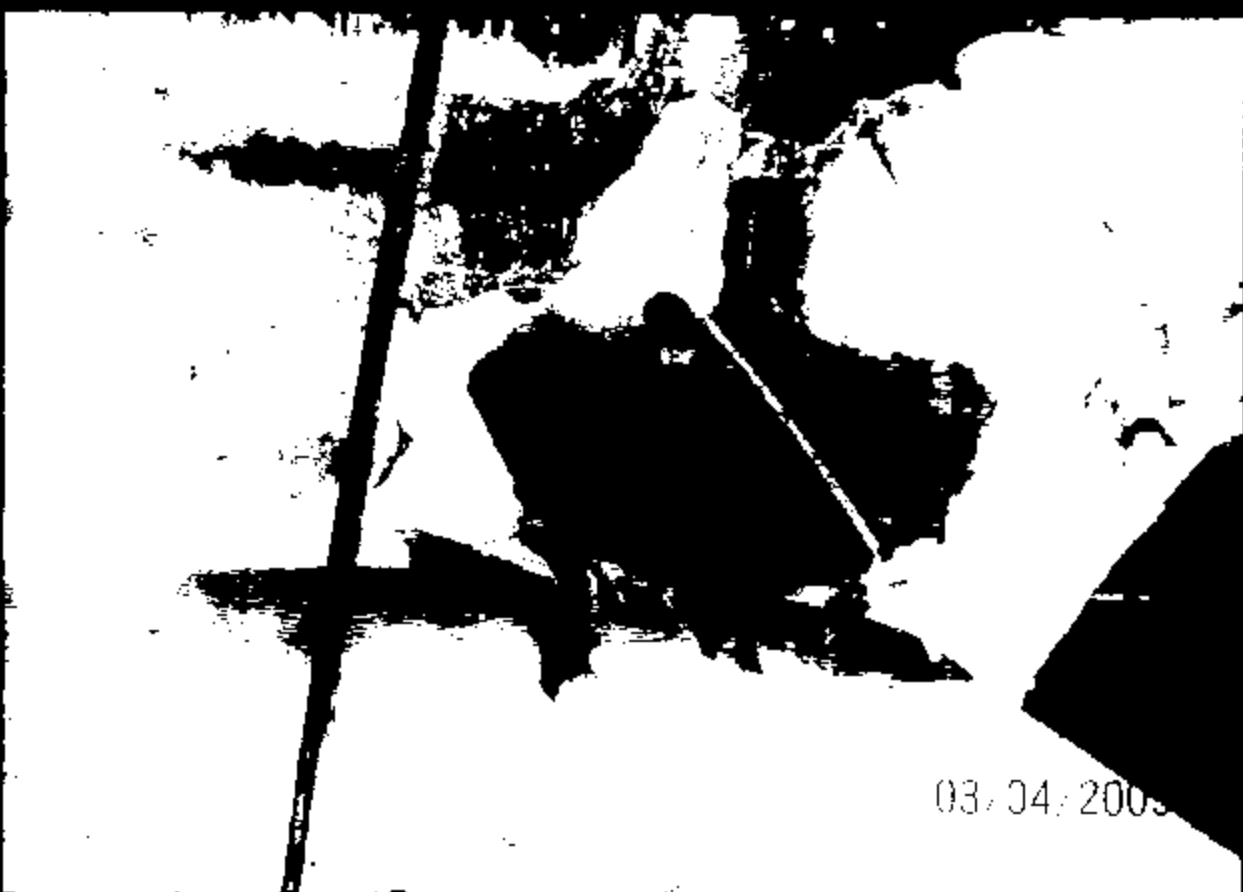
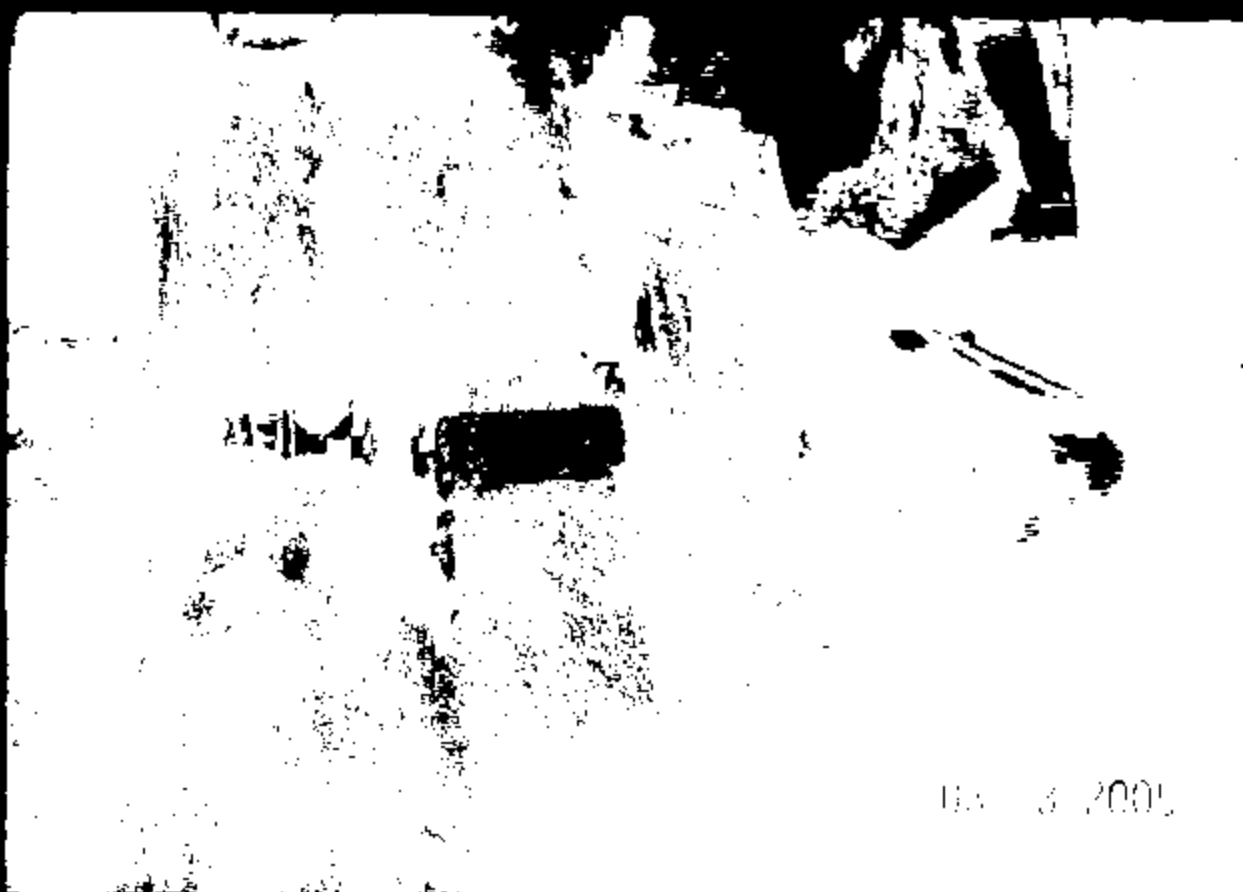


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03/13/2005





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03/13 2005



Photo-0005-LC-0001

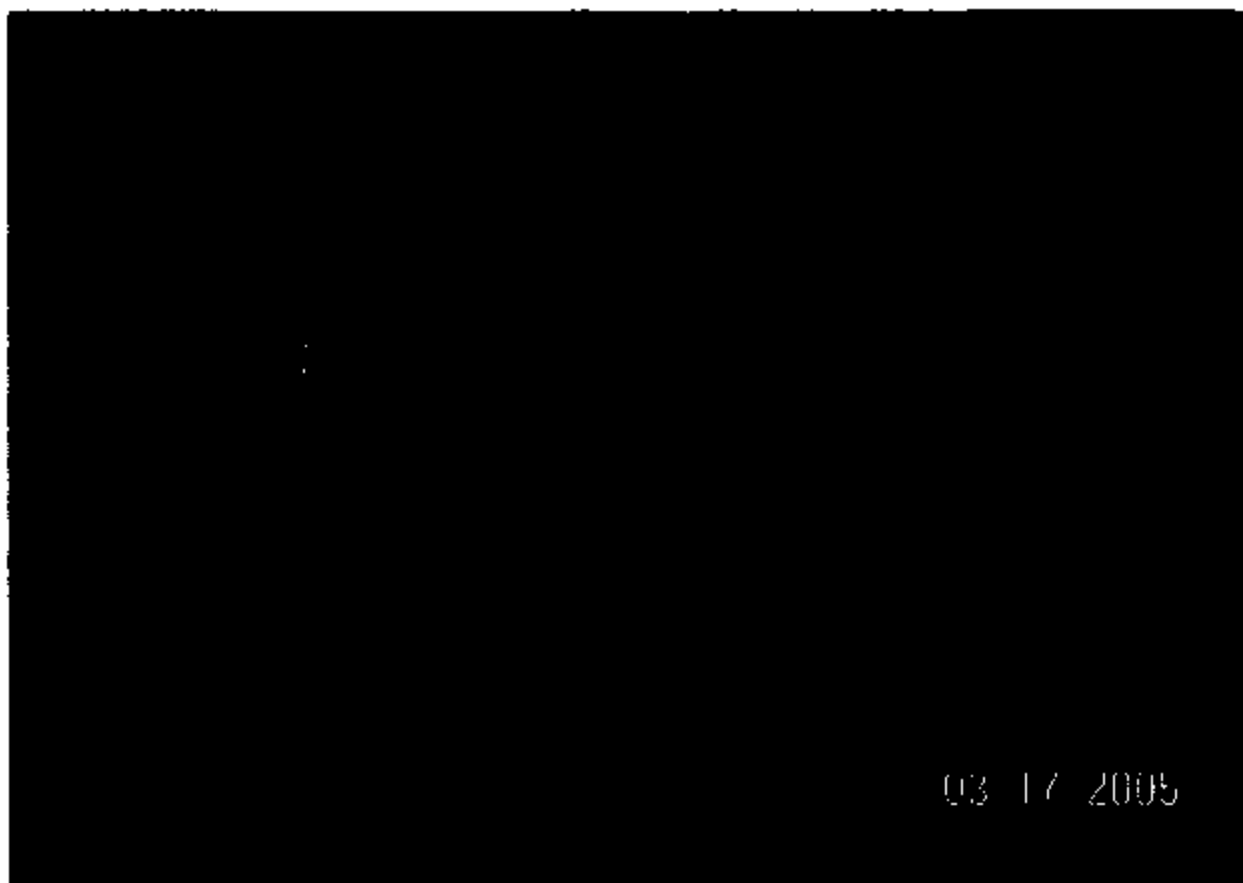


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BRIS-0001-L-C-00003

04/2005

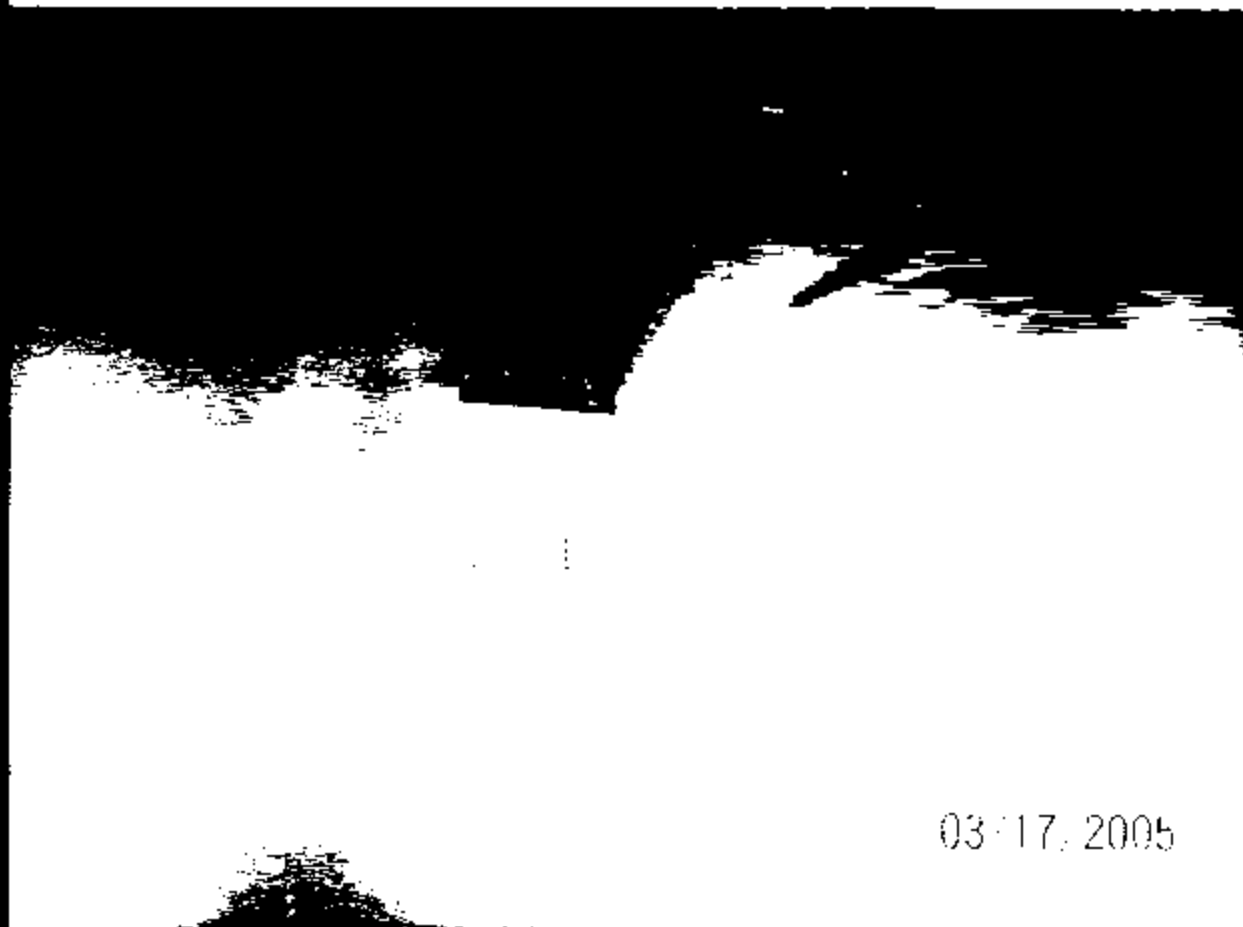
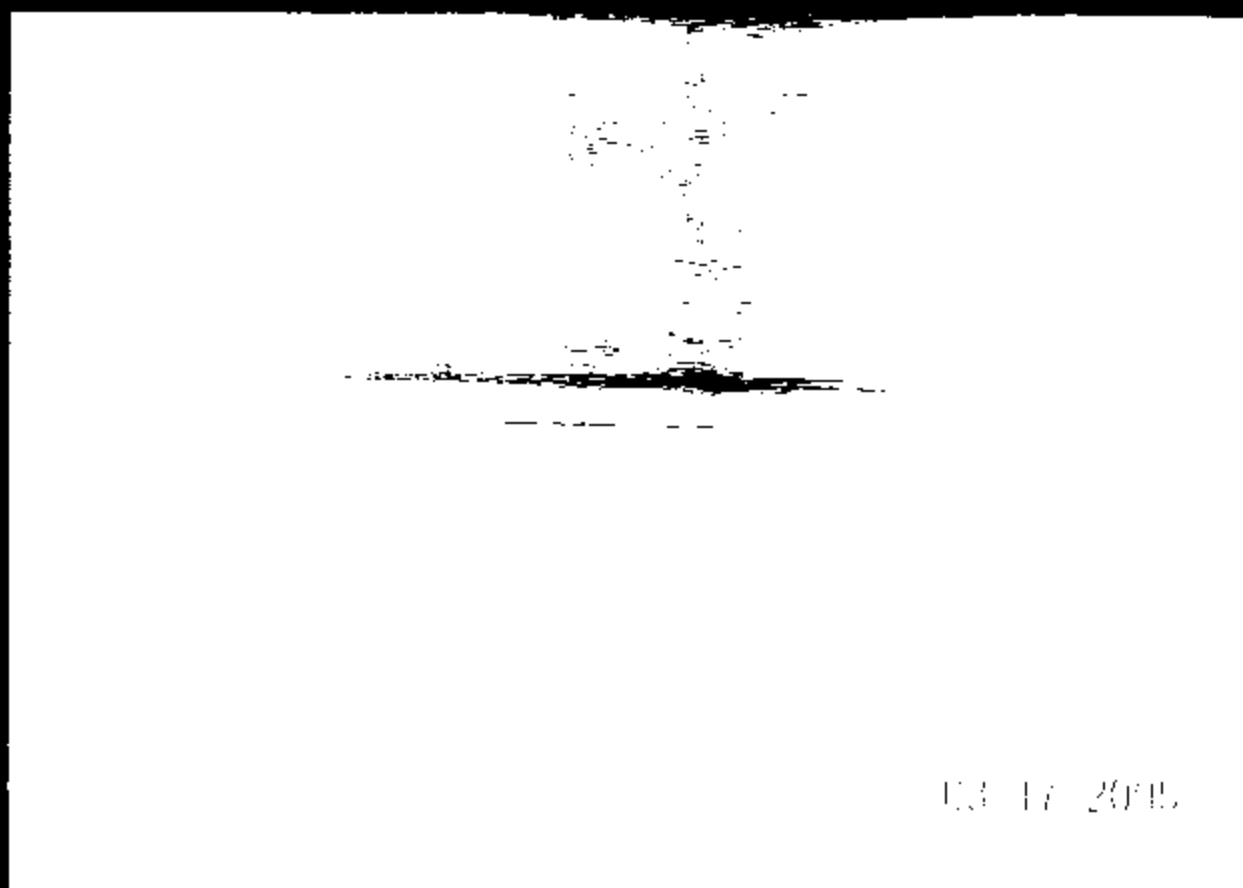


03-17-2005



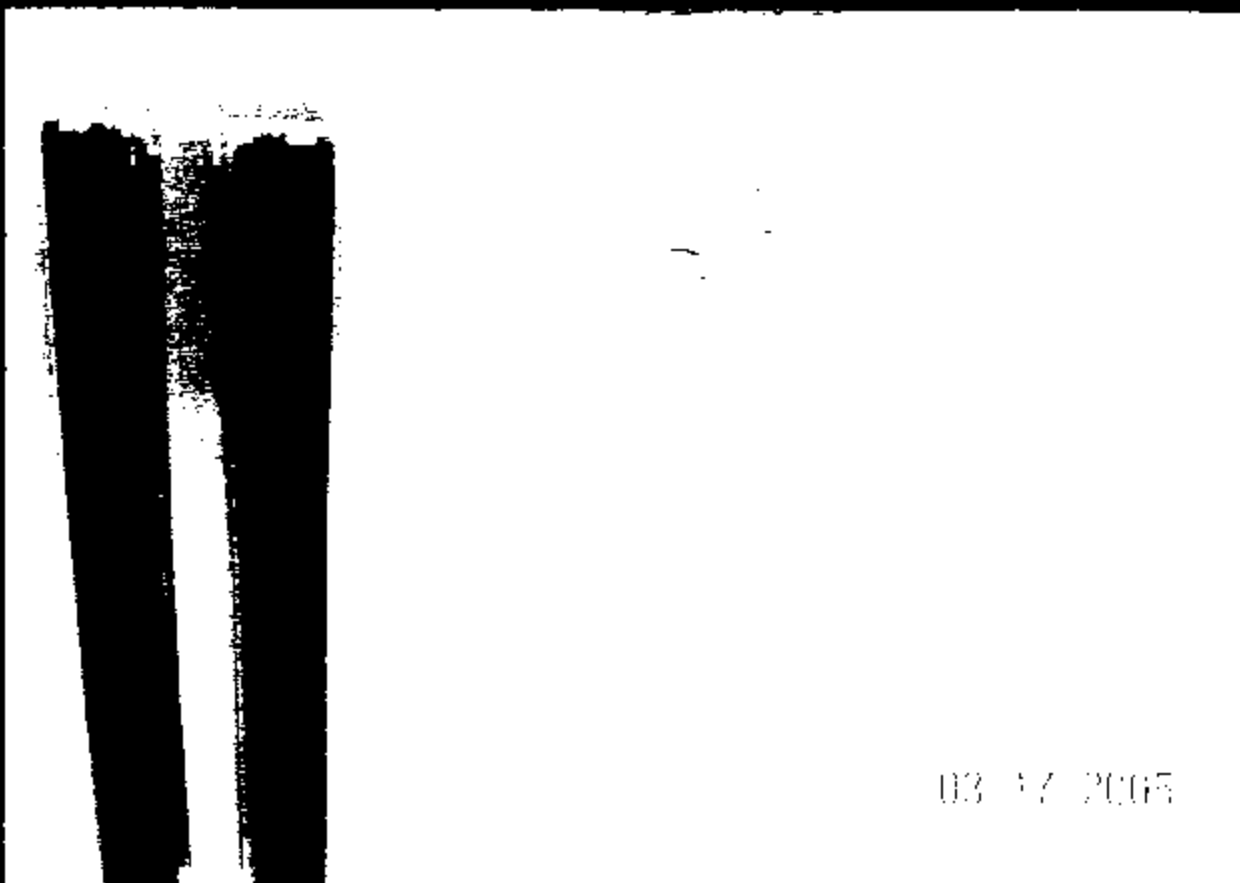
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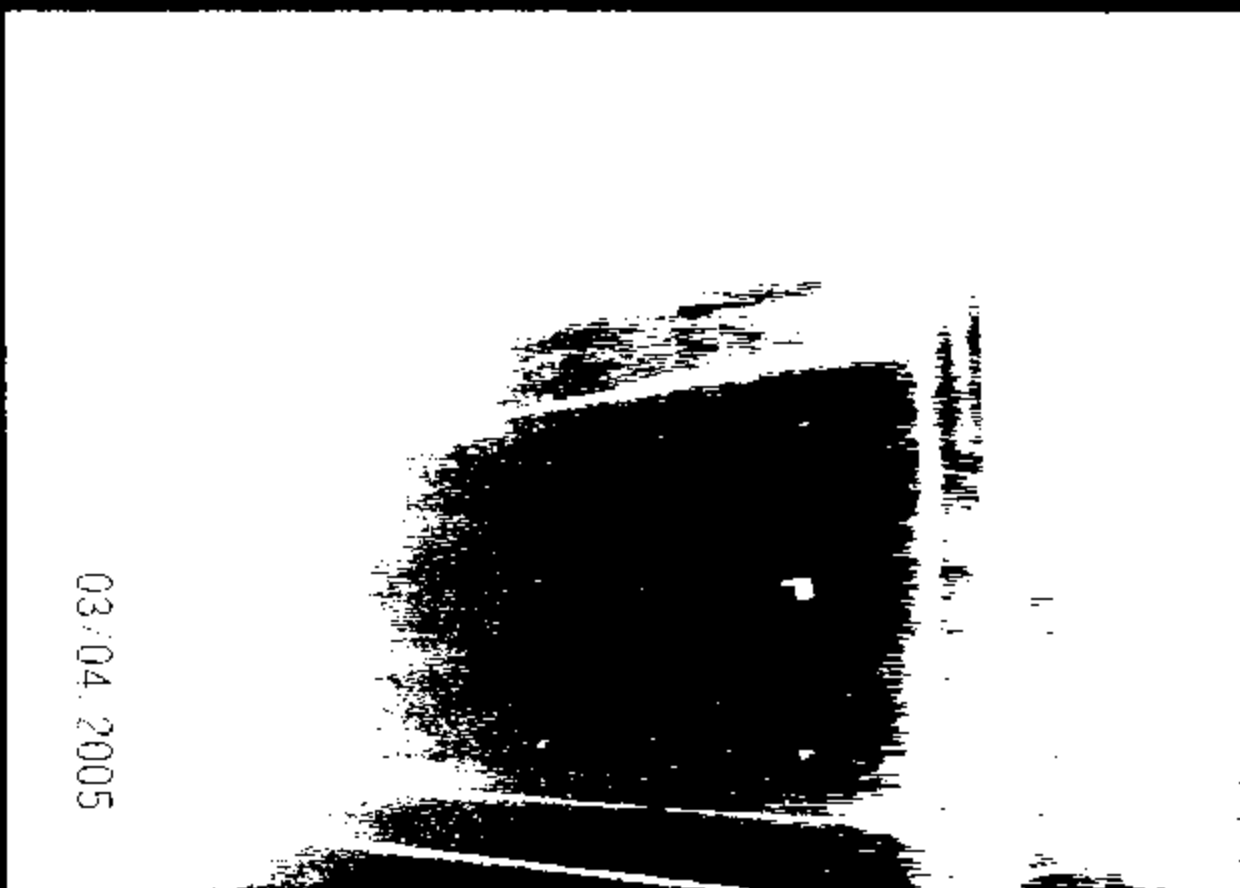


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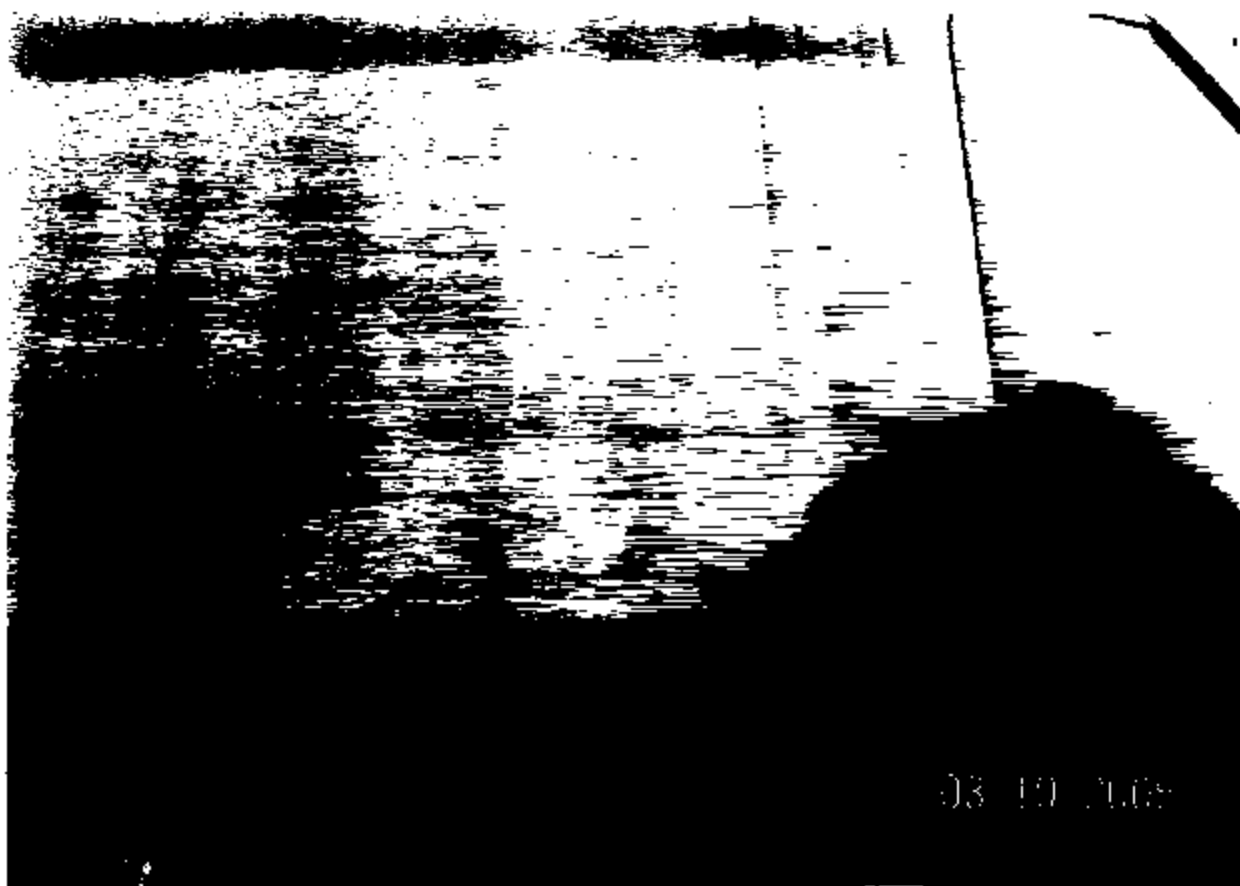
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03/04/2005



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03/19/2005



01-19-2005



02-19-2005

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03/19/2005

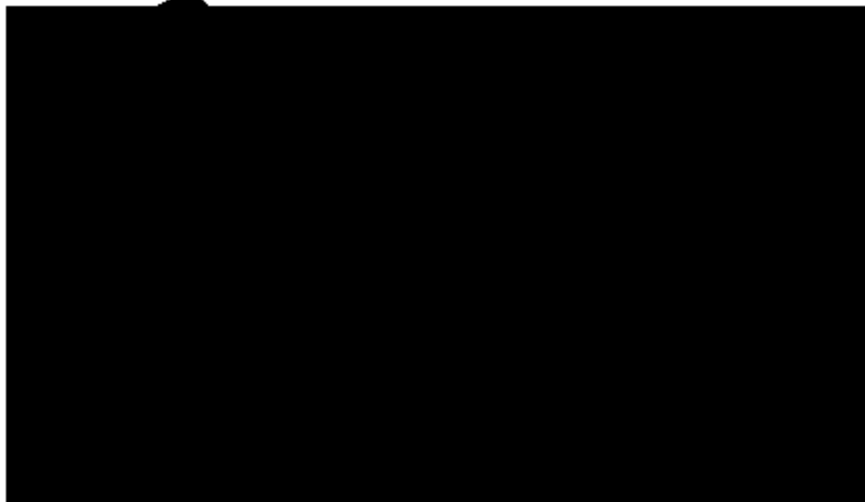
03 13 2005

2005-005-LC-0518

(1)

03 19/2005





All Action Details for Issue

Print

VIN: 1ETEX15H8SN	Year: 1995	Model: F-SERIES	Case: 1875590895
Name:	Owner Status: Subsequent	WSD: 1994-10-10	
Symptom Desc: FIRE/SMOKE VISIBLE FLAME UNDERHOOD		Primary Phone:	
Reason Desc: LEGAL - ACCIDENT / FIRE		Secondary Phone:	
Issue Type: 10 OGC	Issue Status: CLOSED		

Action: CONTACT ADVANCED TO OGC
Dealer: 02561 SEWELL FORD, INC.
Odometer: 87000 MI
Analyst Name: ECHEVERRIA ROSA
Action Date: 03/30/2005

Coman Type: PHONE
Analyst: RECHEVEZ
Action Time: 18:45:59.391

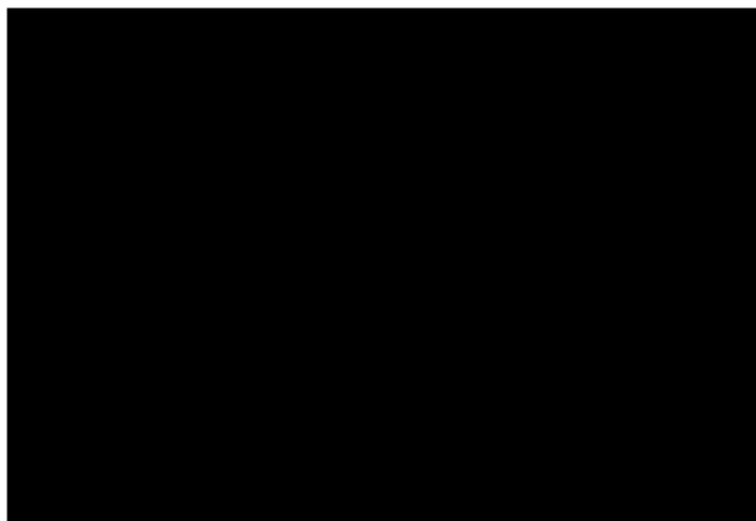
Origin Desc: US CONCERN CASE BASE

Action Data: No

Comments CUSTOMER SAID: - THERE WAS A FIRE THAT BURNT DOWN HIS TRUCK WHICH IS RELATED TO THE CRUISE CONTROL - THE FIRE OCCURRED 03/20/2005 - AT APPROXIMATELY 11:30 AM - IN TRAVIS COUNTY - THERE WAS A POLICE REPORT FILED - THE POLICE REPORT NUMBER IS G0205-S013177 - THE FINDINGS OF THE POLICE REPORT ARE THE DEFECTIVE PART CRUISE CONTROL WAS THE CAUSE OF FIRE - INSURANCE COMPANY WAS INFORMED - THE CUST DOES NOT HAVE INSURANCE COVERAGE FOR FIRE - ONLY HAS COVERAGE FOR COLLOSIONS - THERE WERE NO INJURIES INCURRED - SAYS THAT THERE WAS PERSONAL PROPERTY DAMAGE DONE TO PART OF CAR PORT AND TO THE TREE AND THE GRASS IN HIS YARD - THE VEH IS CURRENTLY AT HIS EX WIFE'S HOUSE WHERE THE FIRE OCCURRED DEALER SAID: SEWELL FORD LINCOLN MERCURY 2425 EAST 8TH STREET DESSA, TX 78761 TEL: (432) 488-0421 FAX: (432) 488-0441 DISTANCE: 2.14 MILES CRC ADVISED: I WILL FORWARD THIS INFORMATION TO THE FORD OGC DEPARTMENT. YOU WILL BE CONTACTED WITHIN 3-5 BUSINESS DAYS.

E05-000-LC-0012

4/7/2005



March 15, 2005

VIA CERTIFIED (Return Receipt Requested) and REGULAR U.S. MAIL

Ford Motor Company
Parklane Towers West
Three Parklane Boulevard
Dearborn MI 48126-2568
Attention: Steve Norton



RE: Policyholder: [REDACTED]
Policy number: [REDACTED]
Date of Loss: 11/23/2004

Dear Sir,

This is to advise you that Nationwide Insurance Company has completed an initial investigation involving the following vehicle:

Year: 1997
Make: Ford
Model: F150 XLT
VIN: 1FTDX1767V [REDACTED]

Our preliminary investigation indicates the above vehicle was parked and sitting unoccupied when it caught on fire. The fire started in the general area of the activation switch near the cruise control area of the truck. In addition, we have been informed of Ford's recent recall due to fires occurring in this area.

This letter will confirm Nationwide Insurance's intent to perform a destructive Origin and Cause Examination on the subject vehicle. While we do not intend to intentionally cause any damage to the vehicle during our examination, there is potential for damage just through handling. On March 31, 2005 we will be conducting our destructive examination of the subject vehicle at 1045 Atlanta Highway SE, Winder, GA at Verastar Salvage Facility. Should you have any questions regarding this matter, please contact me at (404) 434-6152.

Sincerely,

David Pollock
Special Investigator III



Aug 11 04 07:21a

FARMERS

2818769805

P. 2

Aug. 9. 2004 3:56PM

No. 1335 P. 2



The Farmers Group, Inc.

24781 Long Lake Drive
Suite 200
Houston, Texas 77057-6525
511-496-2864 (phone)
511-496-0914 (fax)
800-770-7300 (toll free)
pronet@farmersgroup.com
www.farmersgroup.com

REPORT OF FINDINGS

Claim No: [REDACTED]

Date of Loss: 07/21/04

VEHICLE FIRE EVALUATION

INSURED: [REDACTED]

2001 FORD F150 LARIAT

Prepared for:

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

Randy Callison, ASE, CFEL, CVFI
Project Manager

August 9, 2004

ProNet File No. 7497

EA85-005-LC-8536

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I. INTRODUCTION

On July 21, 2004, a fire occurred involving a Ford vehicle. On July 22, 2004, The ProNet Group, Inc., was retained by Mr. Chris Novotny of Farmers Insurance Group to inspect the vehicle and evaluate the damage.

On July 27, 2004, The ProNet Group attempted to inspect the vehicle at the insured's residence, located at 1543 Pifata Lane in Crosby, Texas. The Ford vehicle had been moved from the residence, however, fire debris was located in the driveway adjacent to the garage. This debris consisted mainly of burned and melted engine compartment components. The steel skeleton of the cruise control deactivation switch was located in the debris and taken into evidence.

On August 2, 2004, ProNet inspected the vehicle at Insurance Auto Auction, located at 2535 West Mount Houston in Houston, Texas. During this visit, the vehicle was inspected and photographs were taken to document our observations. The observations described and pictured in this report are representative of the conditions observed during our visit. This report will not reflect all conditions of the vehicle, but will demonstrate typical conditions observed. All photographs are available for review.

The cruise control deactivation switch was collected during this inspection and is currently stored by ProNet.

II. BASIS OF REPORT

This report is based on the following:

1. Inspection of the vehicle.
 2. Interview with the owner of the vehicle, Mr. John Yasso.
 3. Research of the National Highway Traffic Safety Administration (NHTSA) records to identify any preliminary evaluations, engineering analyses, or recalls on 2001 Ford F150 Lariat trucks.
3. Information and observations as noted in this report.

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

III. CONCLUSION

Based on our findings and observations as noted in this report, it is our opinion the 2001 Ford F150 Lariat truck fire originated in the left rear quadrant of the engine compartment, was accidental in nature, and was caused by the failure of the cruise control deactivation switch.

IV. DISCUSSION

INTERVIEW

An interview was conducted with Mr. John Yasso on August 12, 2004, and the following information was obtained:

1. He has owned the vehicle since March or April of 2001. There has been no previous trouble with the vehicle, no warning lights flashing, and no recent repairs.
2. The vehicle was equipped with an aftermarket alarm, radio, subwoofers, and amplifier.
3. He had driven approximately thirty (30) miles home from work and had left the vehicle sitting for an hour, when he heard the alarm going off.
4. He went outside and saw flames coming from the hood, just right of center (passenger side) and medium to dark gray smoke. He attempted to put the fire out with a water hose, which it seemed to make it worse. He called 911 and they advised him to get away from the vehicle. The fire department responded three to four minutes later and extinguished the fire.

VEHICLE DESCRIPTION

The vehicle was identified as a gold-colored four-door 2001 Ford F150 Lariat truck bearing Vehicle Identification No. 1FTRW07L51K [REDACTED] and Stock No. 834544.

EXTERIOR INSPECTION

Our inspection of the truck exterior revealed:

1. A burn pattern consistent with a fire originating in the engine compartment.
2. The windshield was shattered.

3. The right and left front fenders were void of paint. The left front fender evidenced the most intense burn.
4. The right and left front tires were burned. The inboard side of the left front tire had evidence of intense burn.
5. All that remained of the hood was a very small section attached to the left hood hinge.
6. All combustibles were consumed on the front face of the vehicle.

PASSENGER COMPARTMENT

Our inspection of the passenger compartment revealed:

1. A burn pattern consistent with a fire that propagated from the engine compartment into the passenger compartment after consuming the firewall (bulkhead) access hole seals.
2. The front third section of the dash was consumed.
3. The front third section of the headliner was burned.
4. The front seat coverings were mildly burned.
5. The floorboard in the rear passenger area contained aftermarket electrical wiring consistent with aftermarket stereo components being installed. No components were located and it appears these items were removed subsequent to the fire.

6. Closer inspection of the aftermarket stereo electrical wiring in the rear passenger area did not reveal any electrical short-circuiting that would have caused the fire. Specifically, the insulation for the electrical wiring was not melted, which is indicative of electrical overheating. The wiring routed to the dash area and one (1) heavy gauge wire (wire A) routed through a firewall opening right of the brake booster. Wire A was void of insulation three inches (3") from the firewall (passenger compartment side) along its route towards the starter solenoid, which was secured at the right upper quadrant of the firewall in the engine compartment. Attached to the end of wire A (engine compartment side) was a burned fuse holder.

A shorter heavy gauge wire (wire B) was attached to the starter solenoid B+ terminal, the other end of the wire evidenced a "set screw" consistent with the use of a fuse holder.

It can be concluded that wires A and B are the same wire and they were attached via a fuse holder. Wire A did not have any evidence of electrical short-circuiting along its route from the passenger compartment to the engine compartment and wire B did not have any evidence of electrical short-circuiting.

7. Inspection of the passenger compartment fuse/relay center revealed No. 14, a 15-amp fuse, had failed.

ENGINE COMPARTMENT

Our inspection of the engine compartment revealed moderate to intense lower to upper level progressive type burn patterns consistent with a fire originating in the left rear

quadrant of the engine compartment and propagating around the front of the engine in a clockwise direction. Specifically:

1. The right upper control arm rear bushing was basically intact and the front bushing was slightly burned. The left upper control arm front and rear bushings were consumed indicative of a fire that was more intense in the left third section of the engine compartment.
2. The battery had evidence of intense burn that consumed the case and exposed the lead plates within.
3. The right engine valve cover was burned in a progressive pattern (more burn at the front than the rear). The left valve cover evidenced a significantly greater burn than the right valve cover indicative of a fire that was more intense in the left third of the engine compartment.
4. The vehicle was equipped a V-8 engine coupled to an automatic transmission. The front face of the engine specifically, the aluminum timing chain covering revealed surface burn, while the left third of the left timing chain covering was consumed. Again, this is indicative of a fire that was more intense in the left third section of the engine compartment than the right third.
5. The alternator was located at the front upper edge along the centerline of the engine. The left face of the alternator had evidence of intense burn.
6. The fuel supply and return hoses were burned but intact. The securing clips for the lines were in place.

7. The electrical wiring in the engine compartment was void of insulation. Inspection of the wiring did not reveal any evidence of electrical short-circuiting that would have caused this fire.
8. The aluminum, plastic and rubber components secured to the top face of the engine had evidence of progressive burn patterns, consistent with a fire that propagated from the left third section of the engine compartment to the right third.
9. The air conditioner condenser was consumed and all that remained of the radiator was the left lower corner. The burn pattern observed to the radiator is consistent with a fire that propagated from the left third section of the engine compartment to the right.
10. The power steering fluid reservoir was consumed. The reservoir location is directly adjacent to the front third of the left valve cover and slightly forward and right of the brake master cylinder.
11. The brake booster, located in the left rear quadrant of the engine compartment, exhibited evidence of exterior surface burn. All that remained of the brake master cylinder was the securing hardware attached to the brake booster.

It should be noted that the front third section of the brake master cylinder housing, as well as internal components of the master cylinder, were observed in the driveway fire debris at the residence. The front third of the master cylinder was located in the debris. The front quarter of the master cylinder exhibited evidence of very little burn.

12. The right two-thirds section of the front face of the power distribution center had evidence of intense burn. The distribution center is located approximately six inches (6") to the left of the brake master cylinder location and forward of the brake booster. The interior of the distribution center, specifically the electrical wiring and relays, did not evidence electrical short-circuiting or electrical overheating that would have caused the fire.
13. The cruise control servo located directly forward of the power distribution center exhibited evidence of intense burn.

RECALLS

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

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

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

SUMMARY

In summary, this 2001 Ford F150 truck fire originated in the left rear quadrant of the engine compartment, specifically in the immediate area of the brake master cylinder as evidenced by the burn patterns. The burn patterns are further indicative of a fire originating at the cruise control deactivation switch. Specifically, the cruise control deactivation switch is located on the top face front third section of the brake master cylinder and is supplied with 12-volts at all times. The switch itself had evidence of intense burn, however the front quarter of the master cylinder was basically intact.

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

RECOMMENDATIONS

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

V. ATTACHMENT

PHOTOGRAPHS

1. View showing the fire debris located at the vehicle owner's residence.



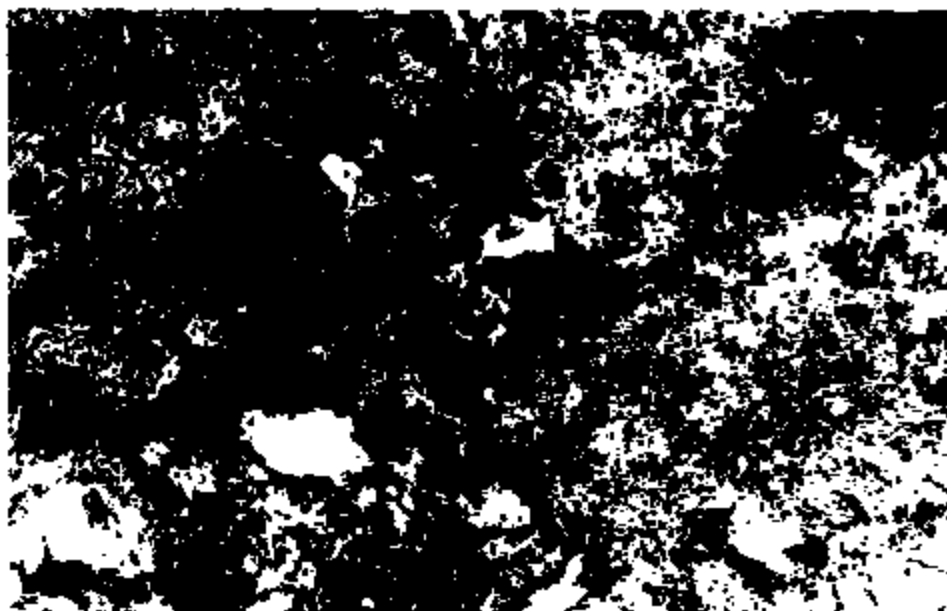
2. View showing the fire debris located at the insured's residence.



3. View showing the fire debris located at the insured's residence.



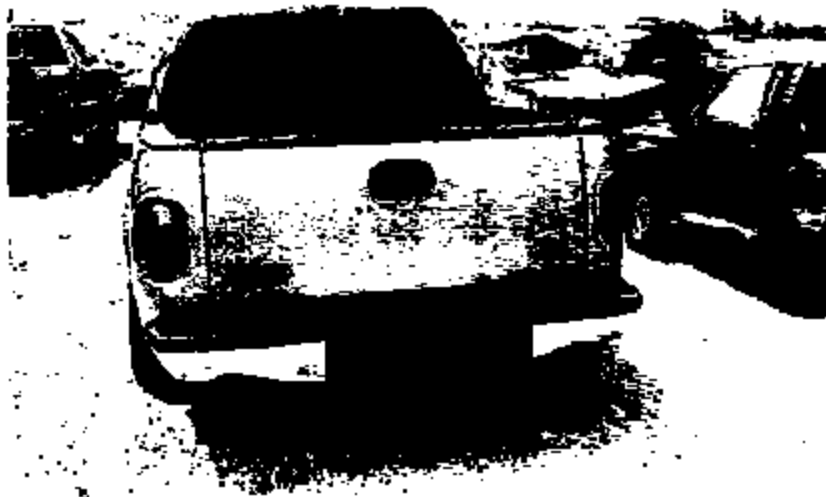
4. View showing the cruise control deactivation switch located in the fire debris.



5. View showing the front of the 2001 Ford F150 Lariat vehicle.



6. Rear view of the vehicle.



7. Front to rear view of the right side of the vehicle.



8. Rear to front view of the right side of the vehicle.



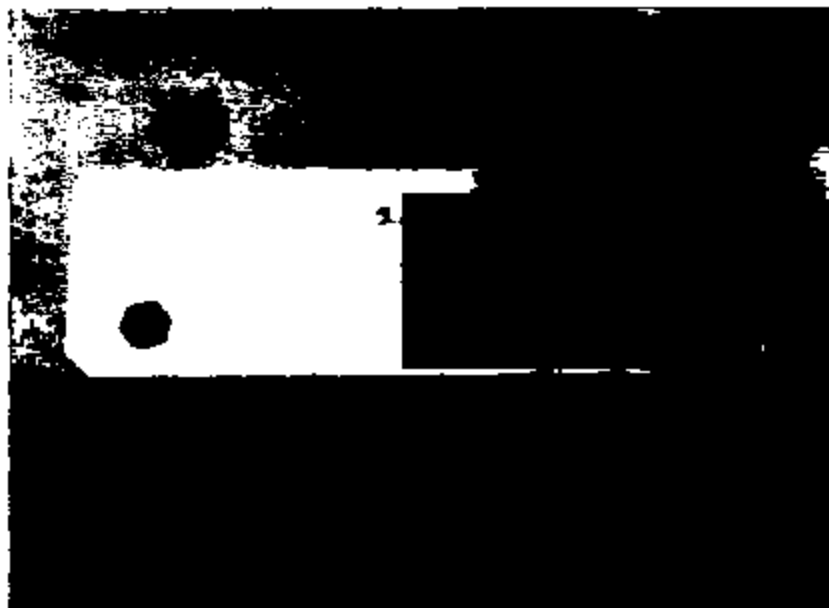
9. Front to rear view of the left side of the vehicle.



10. Rear to front view of the left side of the vehicle.



11. View of the vehicle identification number.



12. Right to left view of the rear passenger compartment.

13. Left to right view of the front passenger compartment.



14. Left to right view of the rear passenger compartment.



15. View showing the right third of the dash.



16. View showing the center third of the dash.

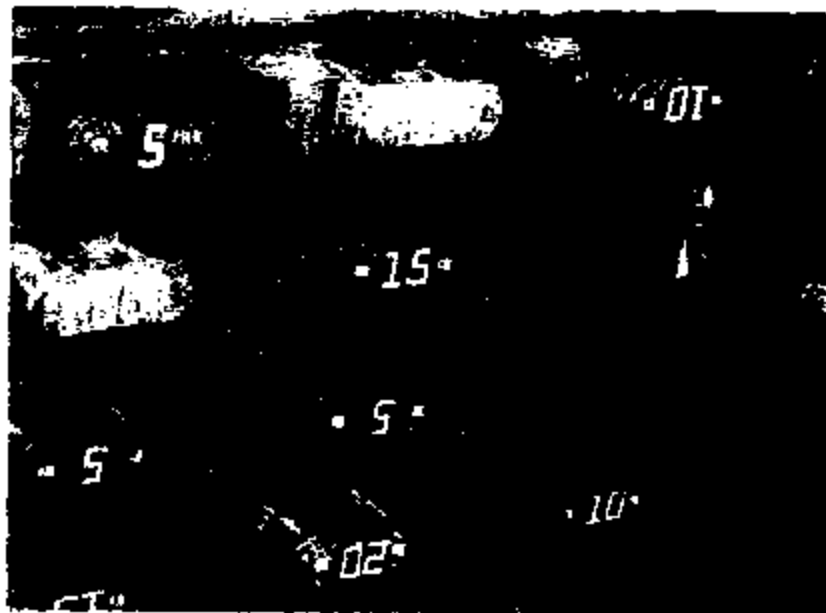
17. View showing the left third of the dash.



18. View showing the passenger compartment fuse/relay center.



19. Closer view showing the passenger compartment fuse/relay center.



20. View showing fuse No. 14.



21. Overview of the engine compartment.



22. Right to left view of the engine compartment.



23. Left to right view of the engine compartment.



24. View showing the right third of the engine compartment.

25. View showing the center third
of the engine compartment.



26. View showing the left third of
the engine compartment.



27. View showing the right rear corner of the engine compartment.



28. View showing the left rear corner of the engine compartment.



DN03-003-1-C-0004

29. View of the right valve cover and timing chain cover.



30. View of the left valve and timing chain cover.



31. View of the aftermarket wires A&B.



32. View of aftermarket wire A.



33. View of aftermarket wire B.



34. View of aftermarket wire A at the point where it enters the passenger compartment (engine compartment side).



EMOS-001-LC-0587

35. View of aftermarket wire A at the point where it enters the passenger compartment (passenger compartment side).



36. Another view of wire A.



EN003-0003-1-C-07000

37. Closer view of wire A.



38. View of the fuel hose connectors and clips.



39. Closer view of the fuel hose connectors and clips.



40. View of the left valve cover.



41. View of the power distribution center.



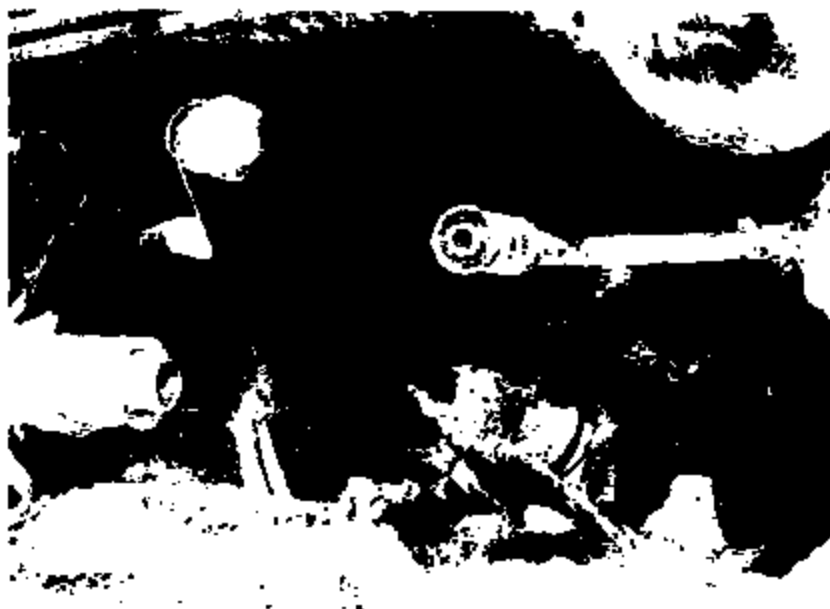
42. Another view of the power distribution center.



43. Another view of the power distribution center.



44. View of the right upper control arm bushing.



DNB-010-LC-0002

45. Closer view of the right upper control arm bushing.



46. View of the left upper control arm bushing.



Exhibit-005-LC-0003

47. Closer view of the left upper control arm bushing.



EX-100-UC-0004



left front



left

CRN-001-LC-00195



cd player



front seats

EMD-005-LC-0506

7/26/2004



rear seats



interior of truck bed

CRN-003-LC-0007

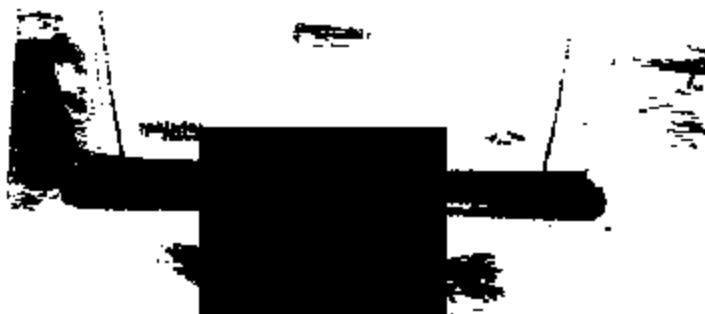


left side



left rear

EMS-005-LC-0290



rear



right rear



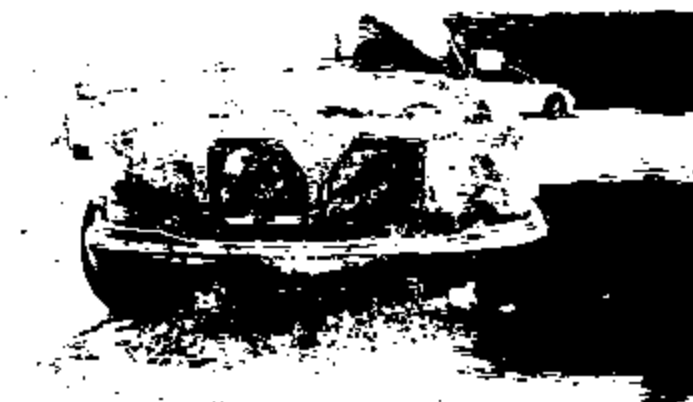
right side



right front

ENC-025-LC-0503

7/26/2004



front



engine

ENCLOSURE-10-0001



FARMERS

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

08/20/2004

4 AUG 26 4:41

Ford Motor Company
Attn: Shawn Norton
P O Box 6248 MD-3NE-B
Dearborn, Michigan 48126



Re: Our Insured: [REDACTED]
Our Claim #: [REDACTED]
Date of Loss: 07/21/2004
Your Insured: Ford Motor Company
Your Claim #: Unknown
Deductible Amount: \$500.00
Loss of Use Amount: \$0.00 - *payment pending at this time*
Total Amount Owed: \$18,107.00

Dear Mr. Norton:

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

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

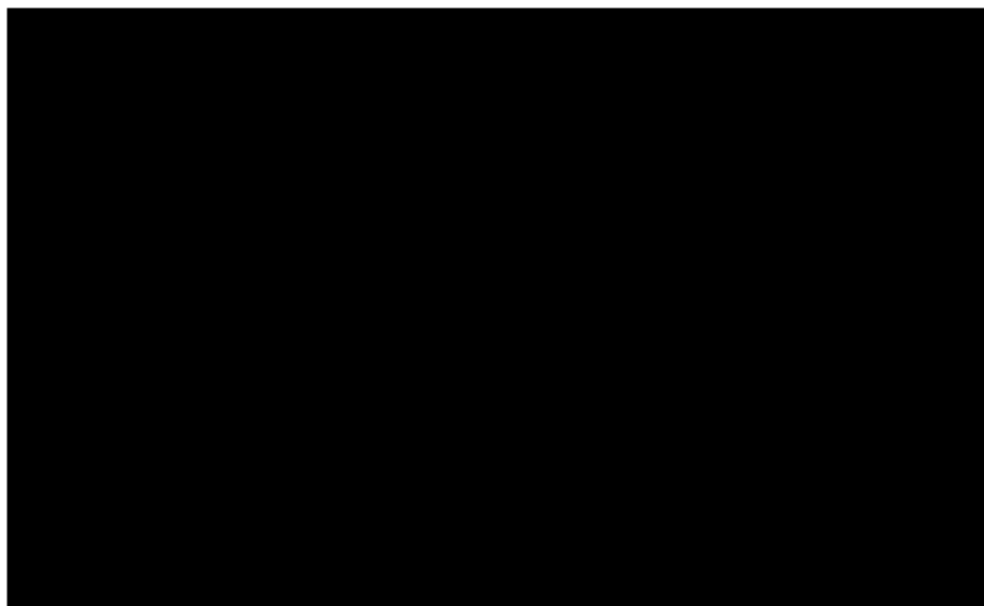
If you need additional support for our claim or require further information, please call me at 512-238-5739 with your FAX number so that the requested information can be sent to you.

Please be advise we will hold salvage for 45 days for your review and inspection of vehicle.

Sincerely,
Mid-Century Insurance Company of Texas

Scott Sheffield
Scott Sheffield
Subrogation Representative

EA00-005-LC-0002



State Farm Insurance Companies®

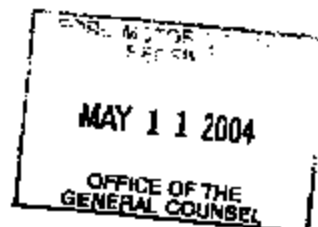


May 4, 2004

P. O. Box 9813
Winter Haven, FL 33883-9813
1-800-301-7350

FORD MOTOR COMPANY
PARKLANE TOWERS WEST STE 400
3 PARKLANE BLVD
DEARBORN MI 48126-2568

RE: Our Claim Number: 59-Y720-839
Date of Loss: April 27, 2004
Vehicle: 2001 Ford Pick-Up
VIN: 1FTRX18L51N [REDACTED]



Dear Ford Motor Company:

The identified vehicle is insured by State Farm Mutual Automobile Insurance Company. This vehicle experienced an engine compartment fire.

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

Please contact me at 1 (800) 301-7350, Ext. 8565, within the next 15 days to set up a time for your inspection.

Sincerely,

A handwritten signature in cursive script, appearing to read "Mattie Butler-Link".

Mattie Butler-Link
Claim Representative
1-800-301-7350, Ext. 8565
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY

MBL/056/0504002.122

- 4/27/04
- '01 F150
- VIN



Lakeland Fire Department

Fire Incident Report

Date Printed: 8/26/2004

Page: 1

VOID 5032 State FL Date of Report 4/27/2004 Tuesday Station 2 Year 2 Incident No. 04-05455-000

Location		Type of Address Street Address	
Address [REDACTED]		Apt. No. [REDACTED] Direction [REDACTED]	
City Lakeland State FL		Zip Code [REDACTED]	
Incident Type	Passenger vehicle fire	Date and Time	Station and Address
Aid Given/Received	None	Alarm	04/27/04 18:37:26
Threat VPI	None	Enroute	04/27/04 19:38:48
Threat Incident No.		Arrival	04/27/04 19:42:21
		Controlled	04/27/04 20:15:25
		Last Unit Clear	04/27/04 20:26:28
Primary Action	Burglary	Station	Station A
Additional Action		Alarm	Alarm 1
Additional Action 2		City Unit	City Unit 1

Estimated Dollar Losses and Values		Circumstances	
Contents Loss	\$0.00	Fire Service	0 0
Property Loss	\$10,000.00	Civilian	0 0
Pre-Incident Contents	\$0.00		
Pre-Incident Property	\$10,000.00		

Property	Mixed Use	Not mixed use	Property Use	Bedroom, gymnasium
Owner				
Business Name	[REDACTED]	Phone	[REDACTED]	
Name	[REDACTED]	App	[REDACTED]	
Address	[REDACTED]	Zip Code	[REDACTED]	PO Box
City Lakeland	State FL			
Person/Entity Involved				
Employment	[REDACTED]	Phone	[REDACTED]	
Name	[REDACTED]	App	[REDACTED]	
Address	[REDACTED]	Zip Code	[REDACTED]	PO Box
City Lakeland	State FL			



Lakeland Fire Department

Fire Incident Report

Date Printed: 07/26/2004

Page: 2

FDID: 5032	State: FL	Date of Report: 4/27/2004 Tuesday	Station: 2	Zone: 2	Incident No.: 04-05468-000
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Narrative

E-21 responded to a vehicle fire in the YMCA parking lot. Upon our arrival, we discovered a late model Ford pick-up with heavy flames coming from the engine area. We extinguished the fire with a single 1-3/4" pre-connected hand line. We made contact with the truck owner who advised that he had previously had an electrical short repaired. Upon investigation, we ruled out any suspicious causes and determined the most apparent cause to be an electrical short in the engine compartment. The owner advised that he called a tow truck and that they were en route to remove the vehicle. No further action required by LFD personnel.

Officer in Charge: RILEY, DOUG
Officer Making Report: RILEY, DOUG

Date: 4/27/2004
Date: 4/27/2004

Interscience, Inc.

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



Our Project No: L0500-02
Insured: [REDACTED]
Claim No: [REDACTED]
Date of Loss: April 27, 2004
Date of Notification: May 4, 2004
Date of Inspection: May 11, 2004

Report Prepared For:

State Farm Fire & Casualty Co.
14055 Riveredge Dr., Suite 500
Tampa, FL 33637

Attn: Ms. Mattie Butler-Link

Report Prepared By:

Sean P. Clinco, B.S.M.E.



Interscience, Inc.

May 19, 2004

7705 Ann Ballard Road
Tampa, FL 33634-2334
(813) 883-4774
Fax (813) 889-9157

State Farm Fire & Casualty Co.
14055 Riveredge Dr., Suite 500
Tampa, FL 33637

Attn: Ms. Mattie Butler-Link

Re: Our Project No: L0500-02
Insured: [REDACTED]
Claim No: [REDACTED]
Date of Loss: April 27, 2004
Date of Notification: May 4, 2004
Date of Inspection: May 11, 2004

Dear Ms. Butler-Link:

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 driven by the son of the insured at the time of the subject loss. The vehicle had been parked in a parking lot of a YMCA. A passerby observed the fire and alerted the driver of the vehicle of the situation. The driver proceeded to attempt to extinguish the fire with a fire extinguisher, but was unsuccessful. The fire reportedly occurred approximately one hour after the vehicle had been parked. The fire department had been contacted and the fire was subsequently extinguished.

State Farm Fire & Casualty Co.
May 19, 2004
L0500-02 - Page 2

The incident was reported to State Farm 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 Riverview, Florida.

OBSERVATIONS/DISCUSSION

On May 11, 2004, Interscience, Inc. visited the Co-Part Auto Salvage, at 12020 US Highway 301 South, Riverview, Florida. The purpose of this visit was to conduct an origin and cause investigation of the subject vehicle fire.

The subject vehicle was a black 2001, Ford F-150 pick up truck bearing vehicle identification number (VIN) 1FTRX18L51N [REDACTED]. The odometer reading could not be determined at the time of the inspection as the odometer was digital and required a power supply to register a reading.

A visual examination of the interior and exterior of the subject vehicle revealed that the windshield of the vehicle on the driver's side had sustained fire damage as a result of radiant heat from the engine compartment. Essentially no fire or smoke damage was observed on the interior of the vehicle. However, there was some fire damage to the interior side of the fire wall below the dash board on the driver's side. This was most likely caused by radiant heat from the engine compartment.

The interior fuse panel was examined and five fuses were observed to have been blown. The fuse diagram was not available for identifying the circuits served by the fuses.

The engine compartment was systematically and thoroughly inspected and photo documented. The area of fire origin was determined to be located within the engine compartment on the driver's side of the vehicle which had sustained significant flame and heat damage. The fire damage was intense and localized on the driver side of the engine compartment. The fire consumed most readily combustible materials in this localized area.

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, suspect electrical components were collected. A preliminary examination of some of these components was conducted on site. These same components were retained for further examination. Since the vehicle had been parked for approximately one hour, the possibility of this being a fuel related fire was eliminated.

An examination of the components retained was conducted at Interscience, Inc. facility located in Tampa, Florida. Examination of the electrical components from the engine compartment identified evidence of arcing in 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 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.

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.

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.

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

State Farm Fire & Casualty Co.
May 19, 2004
L0500-02 - Page 5

Respectfully submitted,

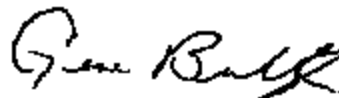
INTERSCIENCE, INC.



Sean P. Clince, B.S.M.E.

SPC:lke

Reviewed by,



Gene Bullington

PHOTO INDEX - L0500-02

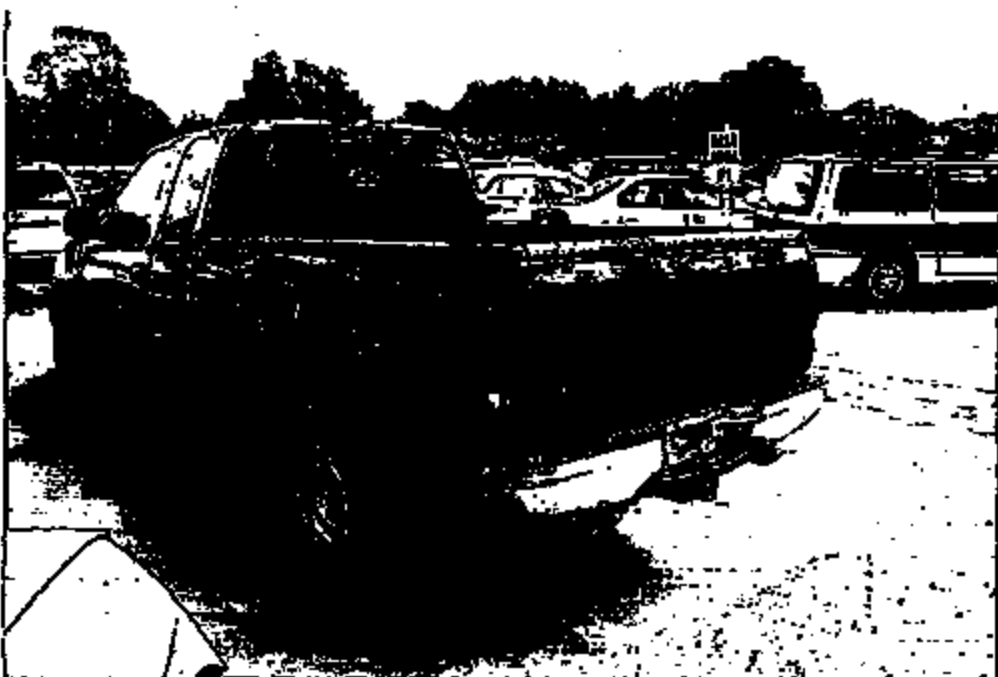
1-8. Exterior views of the subject vehicle.



3.



4.



ERG-825-LC-8613

5.



6.



7.



8.



ER05-885-LC-0615

9-15. Interior views of the subject vehicle.



10.



EROS-885-LC-0617

11.



E985-003-LC-0518

12.



13.



EA05-005-LC-0619

14.



ER65-665-LC-6628

15.

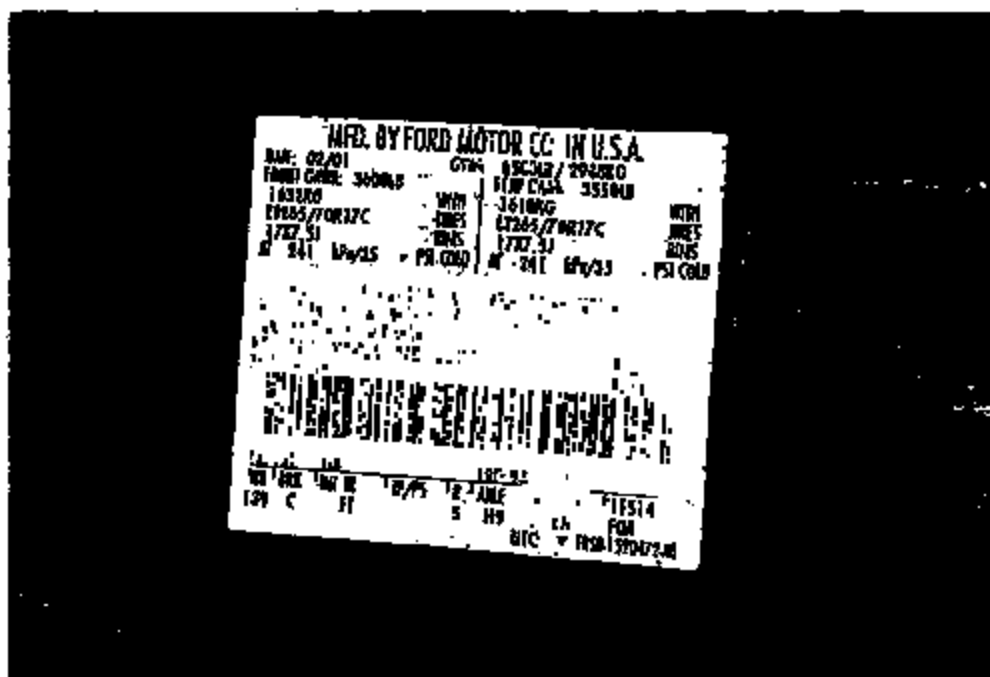


ER05-005-LC-0621

16. A view of the vehicle instrument panel.



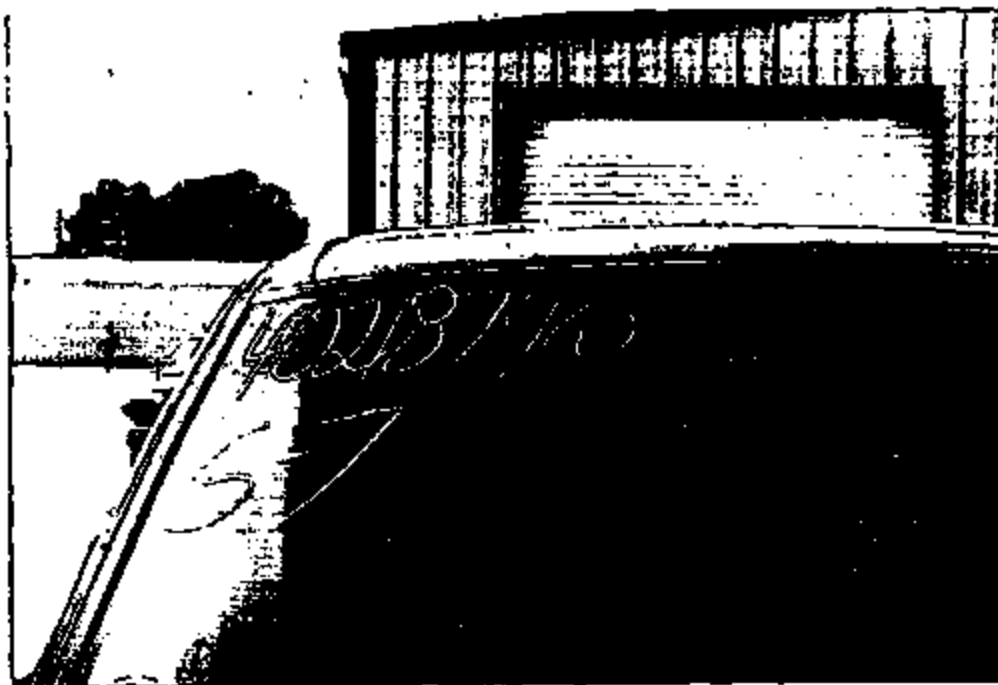
17-18. Views of the manufacturer's decal and VIN number.



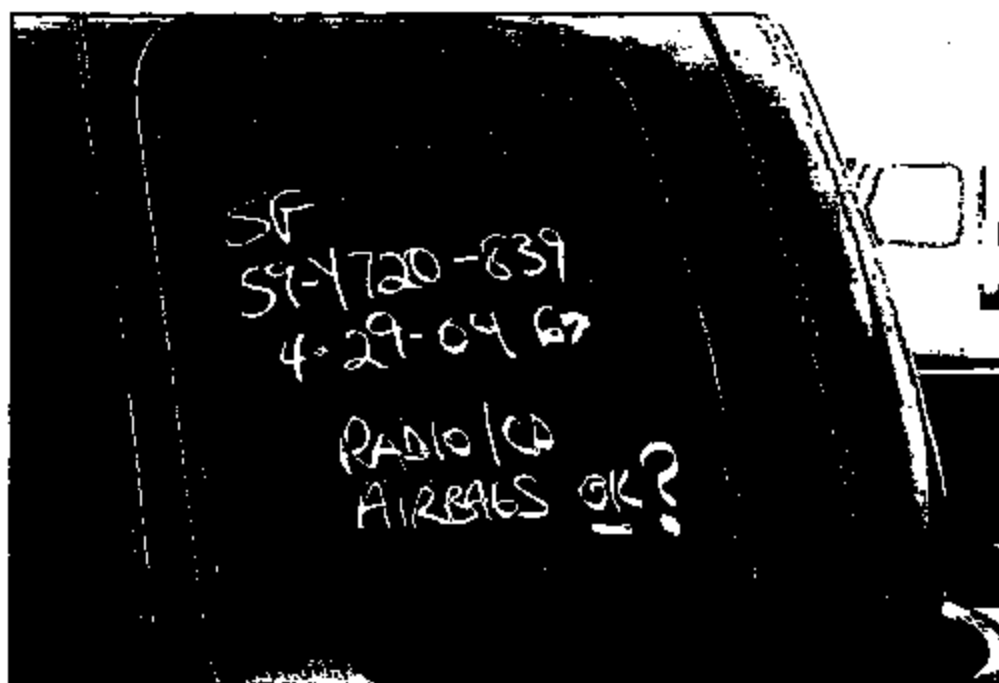
18.



19-20. Views of Co-Part lot number and State Farm claim number.



20.



21-23. Views of burn patterns on exterior of the vehicle hood.



22.



23.



24. Overall view of the engine compartment.



25. A view of the underside of the vehicle hood.



26-28. Views of the engine compartment.



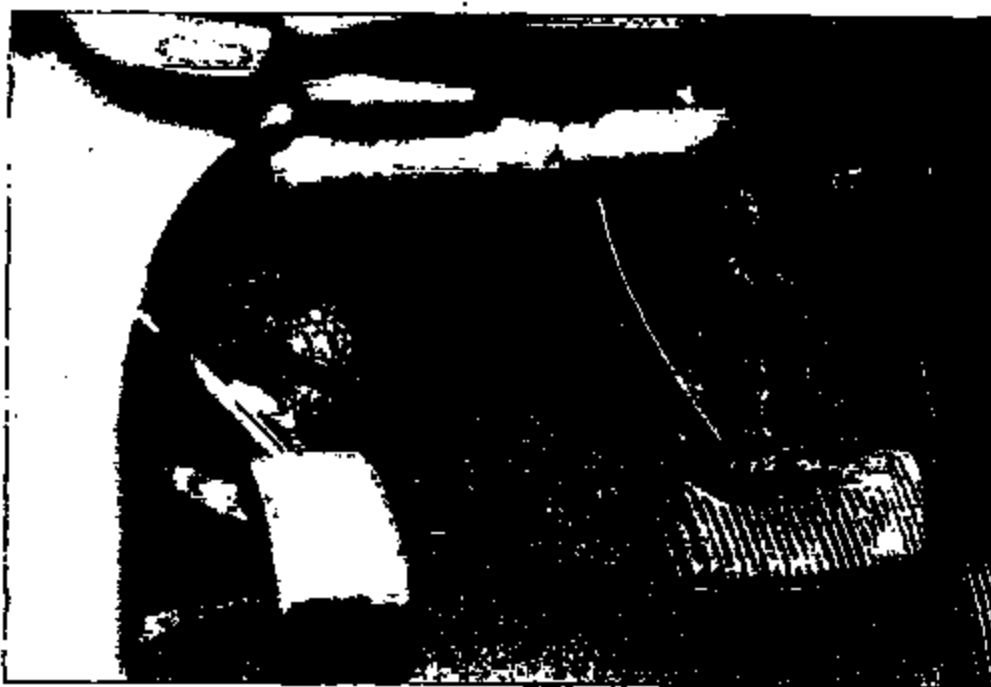
28.



29. A view of a burn pattern in the engine compartment.



30-31. Views of burn damage to the interior side of the fire wall of the vehicle.



32-33. Views of the engine compartment fuse panel.



34-35. Views of the drivers side of the engine compartment.



36-40. Views of arcing to an electrical connector.



38.



39.



40.



41-43. Views of the fuel lines behind the engine.



42.



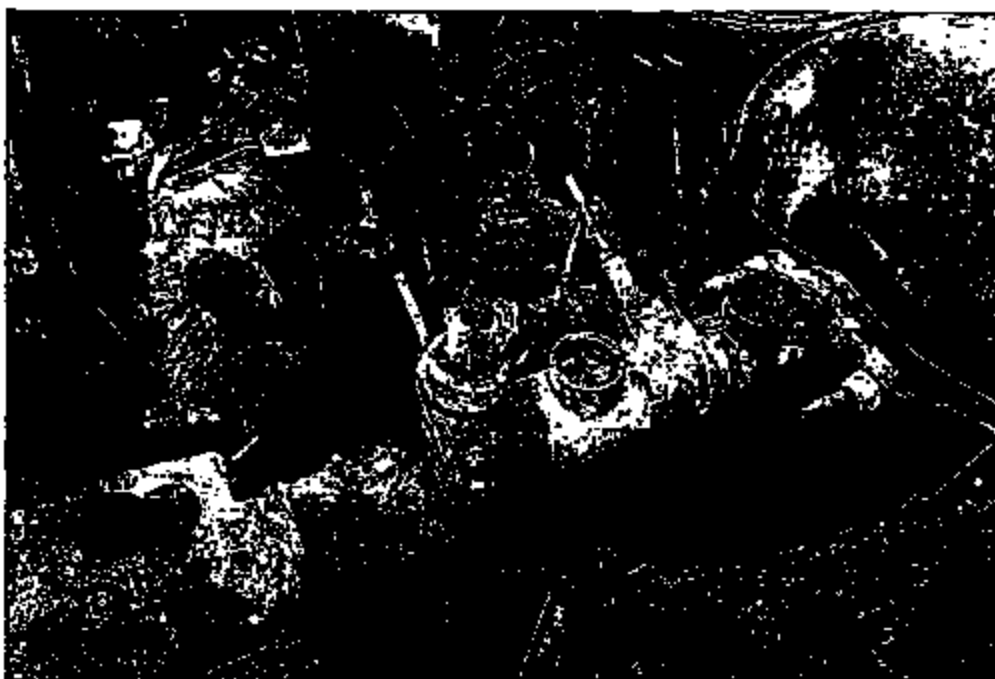
43.



44-51. Views of the electrical connectors located at the top of the deactivation switch on the master cylinder.



45.



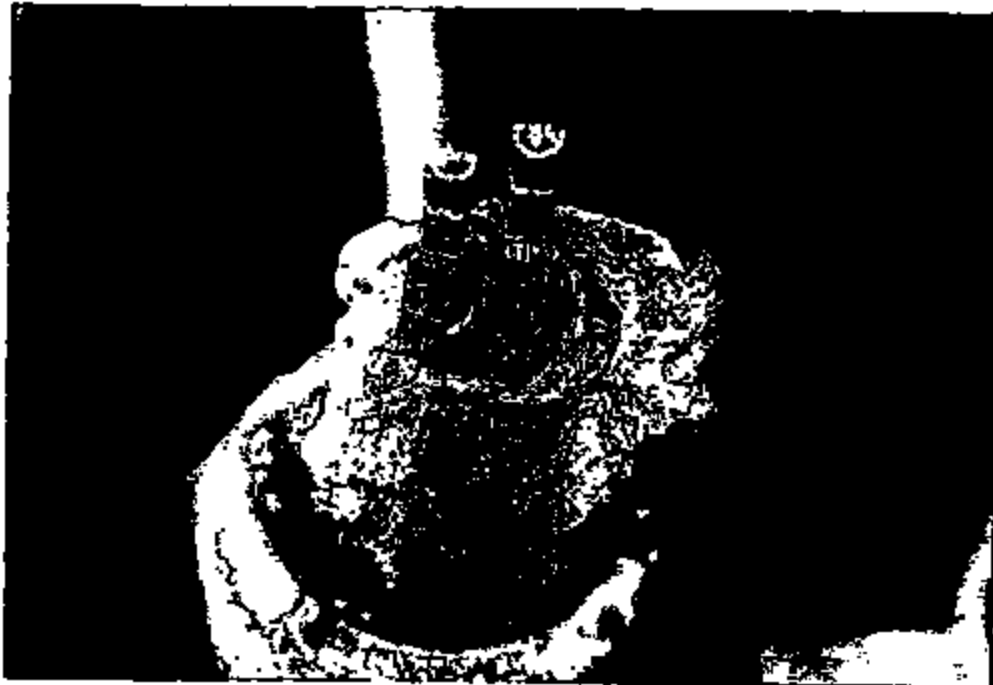
46.



47.



48.



49.



50.

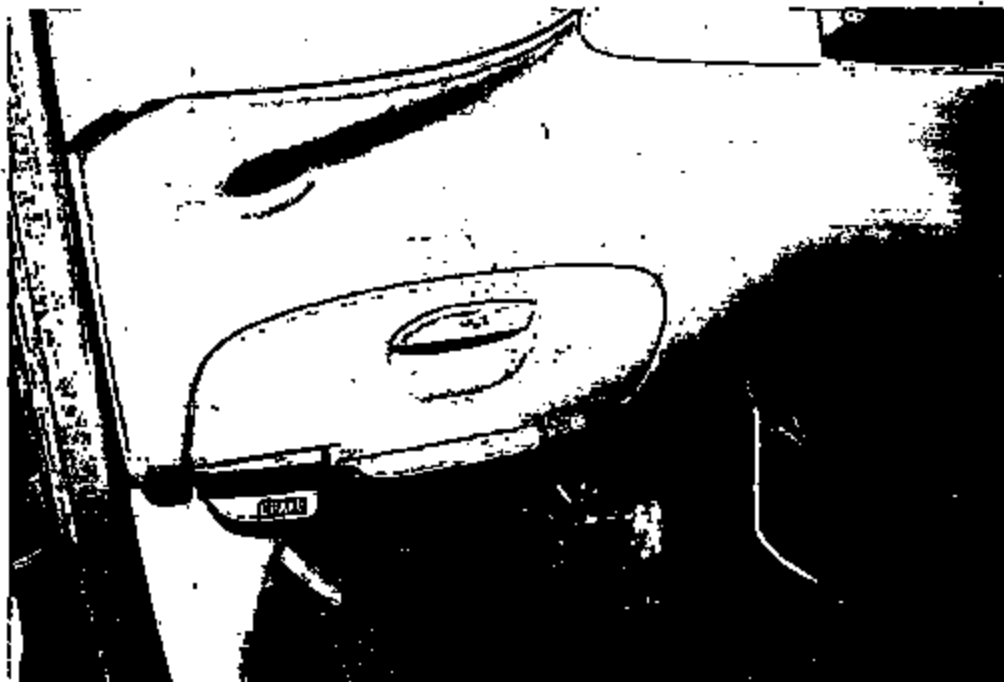


51.

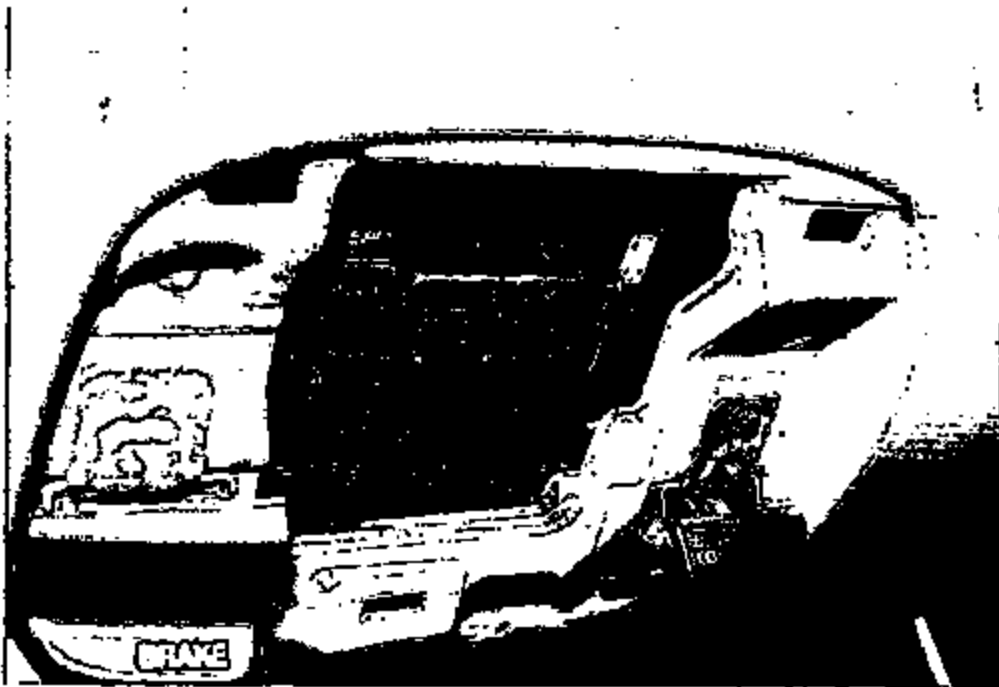


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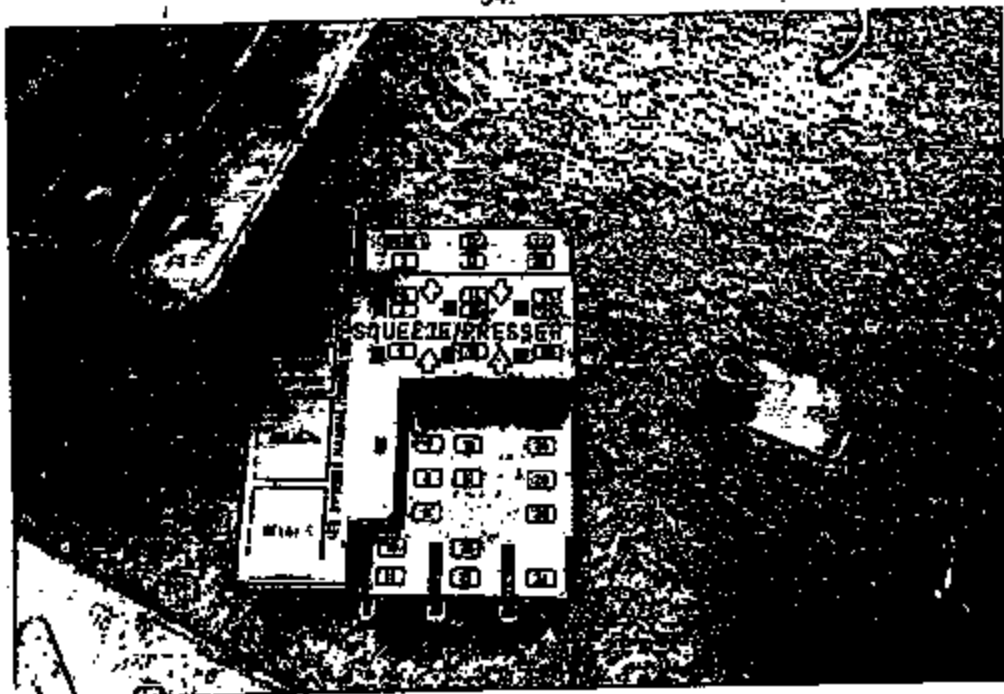
52-55. Views of the interior fuse panel of the vehicle.



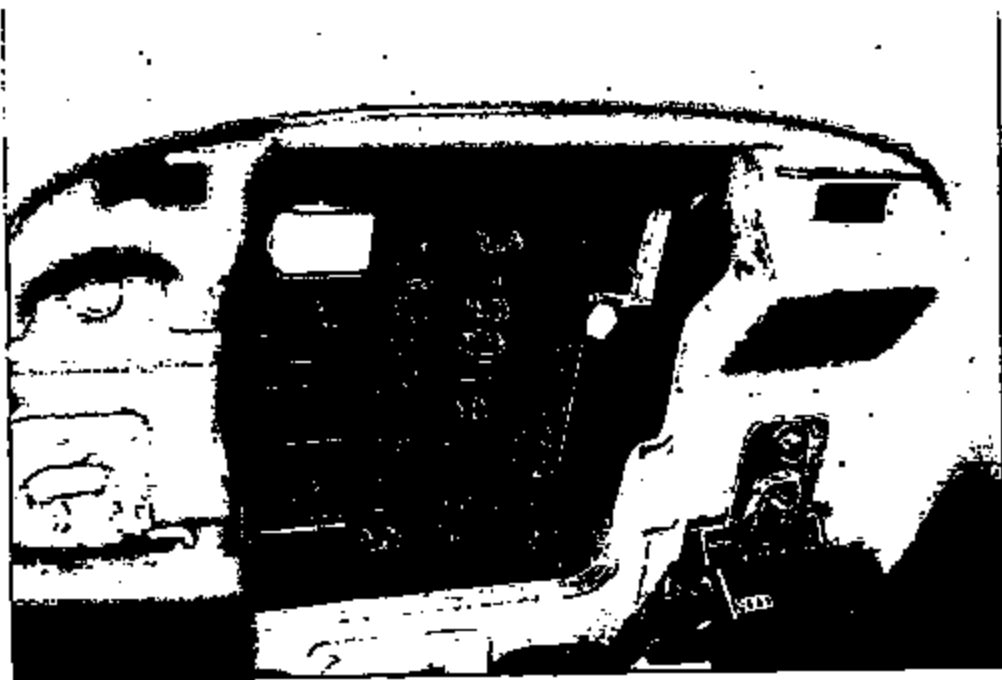
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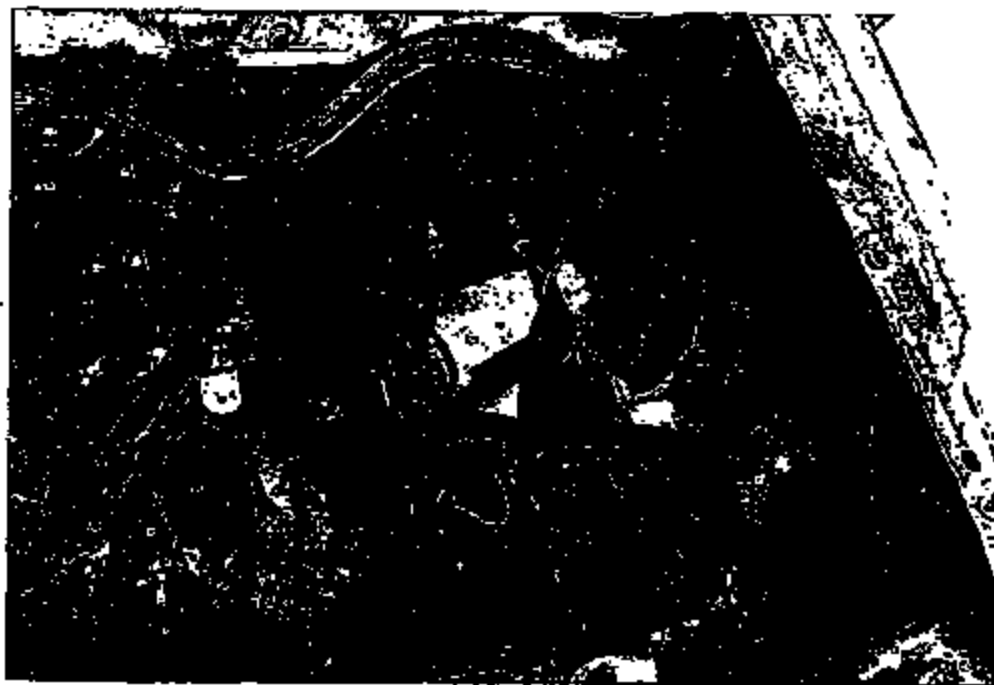
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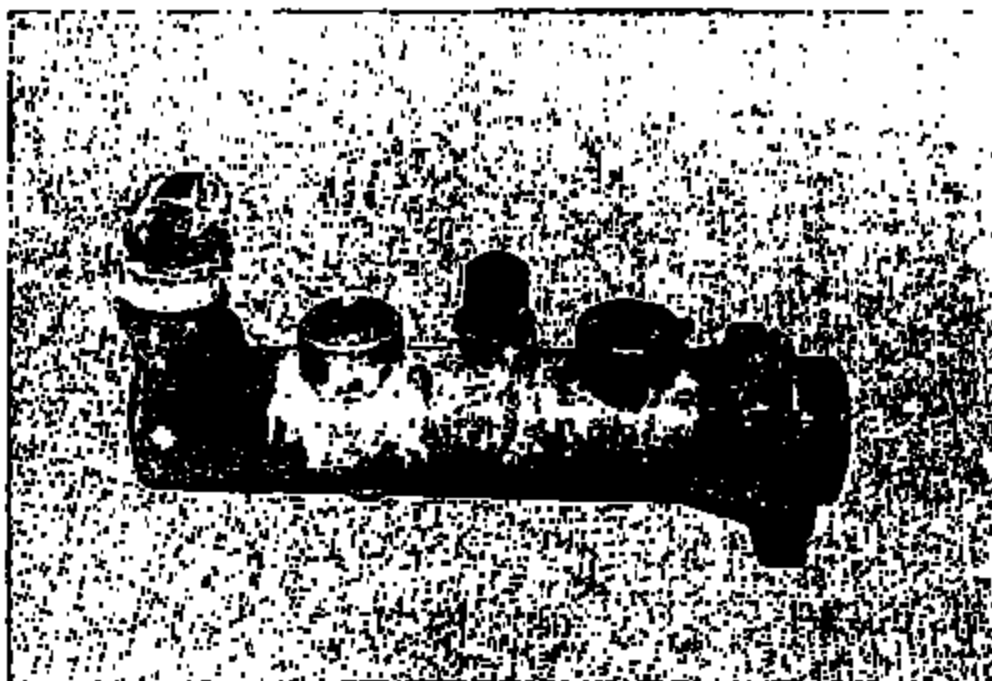
55.



56-57. Views of the engine compartment with the master cylinder removed.



58. A view of the evidence that was removed from the subject vehicle.



59-69. Views of arcing on the electrical connectors of the cruise control deactivation switch.

