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VS.

FORD MOTOR COMPANY, TEXAS INSTRUMENTS, INC., E.I., and PAYNE MOTORS INC. d/b/a WESLACO FORD-MERCURY and WESLACO MOTORS

IN THE DISTRICT COURT O	ıF MAR	14	2005
HIDALGO COUNTY, TEXAS	OMAR GUE Pistrict Court		

 $\frac{38^{\circ}}{2}$ judicial district

PLAINTIFFS' ORIGINAL PETITION

TO THE HONORABLE JUDGE OF SAID COURT:

COMES NOW, Plaintiffs, **Company ("Ford")**, Texas Instruments, Inc. ("YI") Payne Motors inc. d/b/a Westeco Ford-Mercury and Westeco Motors ("Payne") and Westeco Motors and would show unto the court as follows:

1. Parties & Venue:

Plaintiffs are from Hidalgo County, Texas.

Defendant, Ford Motor Company, Is a Delaware Corporation with its principal place of business in Michigan and may be served with process, by certified mail, return receipt requested, by serving its registered agent. Ct Corp System, 350 N. St. Paul Street, Callas, Texas 75201

Defendant, <u>Texas Instruments, Inc.</u>, is doing business in Texas and may be served with process, by certified mall, return receipt requested, by serving its registered agent, Richard J. Agnich, 7839 Church Hill Way, MS 3999, Dallas, Texas 75251.

Defendent, <u>Pawne Motors Inc d/b/a Weslaco Ford-Mercury and Weslaco Motors</u>, may be served with process, by certified mail, return receipt requested, by serving its registered agent, E. M. Payne, 2401 E. Expressway 83, Weslaco, Texas 78596.

Venue is proper in Hidalgo County, Texas because the Plaintiffs reside in Hidalgo County, all or part of the conduct complained of herein took place in Hidalgo County, Texas, and because at least one Defendant conducts business there.

2. Discovery Control Plan

The Plaintiffs move the court to enter a discovery control plan pursuant to TRCP §190.4 which includes two sets of interrogatories of no more than 30 written Interrogatories, excluding interrogatories asking a party only to identify or

authenticate specific documents. Plaintiffs will submit a proposed discovery control plan after conversing with Defendants' counsel.

3. Facts and Background

Plaintiffs, purchased a 1997 Ford F-150 4x4 Lariatt pick up track (VIN 1FTDX08W8VK (VIN 1FT

On or about November 26, 2004 parked his F-150 in his driveway at his Hidalgo County residence at the second with the "KAPTON_{e"} and/or other defective electrical components, wiring and/or circuits on the vehicle, was the ignifion source for the fire which originated in the vehicle and consumed Plaintiffs' vehicle and damaged Plaintiffs' residence.

4. Negligence

The Defendants were negligent in one or more of the following particulars and such negligence was a proximate cause of Plaintiffs' damages:

As to Defendents, Ford, Tl. and Payne:

- In failing to timely and properly notify Plaintiffs of the defective condition of their vehicle;
- b. In failing to remedy the defective condition;
- In failing to advise authorized Ford dealerships to remedy the defective condition;
- In failing to properly monitor and locate vehicle registrations to identify and locate customers, such as Plaintiffs, who own defective vehicles;
- In failing to advise Plaintiffs' not to park the automobile in a garage, carport or items capable of catching fire;
- In manufacturing and distributing Plaintiffs' vehicle without correcting defects;
- In failing to adequately investigate fires occurring in the subject vehicle line which included a similar cause and origin of the fires in question;
- In failing to institute a timely or effective vehicle recall campaign;
- By negligently designing the electrical circuit which controls the vehicles' cruise control;

- j. By designing an electrical circuit that supplies continuous electrical power to the speed control switch when the vehicle is parked, not running with the ignation key off, thereby providing an ignition source for the fire;
- k. By falling to provide adequate engineering design specifications to \$1\$ concerning the number of cycles the speed control deactivation switch would encounter over the subject vehicles' foreseeable life. Additionally, Ford failed to consider or provide switch cycle data created by the vehicles' anti-lock brake, suspension leveling and traction control systems;
- By failing to provide adequate engineering design specifications to Ti;
- By falling to include an adequate electrical current limiting device in the electrical circuit which supplies power to the switch;
- By instituting an unreasonable date of production to achieve "Job One;"
- In failing to adequately manufacture, investigate, engineer and/or test the speed control switch prior to distribution to Ford for inclusion into the subject vehicles;
- In failing to design a speed control switch which does not allow the intrusion of corrosive substances in contact with the electrical components of the switch;
- q. In failing to test the speed control switch prior to distribution based on foreseeable electrical, thermal, cyclical, and environmental conditions the switch would encounter during the expected life of the vehicle and/or speed control switch;
- r. In failing to consider previous failure and/or engineering problems associated with the use of "KAPTON_e" in similar hydraulic pressure switches where chemical attack, mechanical forces, and/or manufacturing processes were suspected but not considered during the design, manufacture and/or marketing of the speed control deactivation switch installed on Plaintiffs' vehicles:
- In failing to advise Ford and/or the Plaintiffs that "KAPTON_e" failures had occurred
 in other similarly designed pressure switches;
- in supplying and/or distributing defective components for installation in vehicles such as Plaintiffs without correcting such defects;

- By failing to design and manufacture the switch with electrical components which would not corrode and cause an electrical short and fire; and
- v. In such other respects as may be shown by the discovery or at trial.
 - 5. Breach of Warranty between TI and Ford

Ti breached its warranty to Ford to supply a speed control deactivation switch (SCDS) that compiled with Ford engineering specifications. The switches supplied were not merchantable, not fit for the purpose intended, and did not comply with the sales agreement between Ford and TI. TI breached the implied warranty of merchantability (UCC § 2.314) since the SCDS in question leaked, corroded and caught on fire. Ti breached the implied warranty of fitness for particular purpose (UCC § 2.315), since Ford relied on TI's skill and judgment to select or furnish suitable goods, which turned out to be inadequate and unsuitable for the engineering specification for the vehicle which resulted in the SCDS leaking, corroding and catching on fire.

Plaintiffs are third-party beneficiaries of the warranties made between TI and Ford. Ti's breach of one or more of these warranties were a proximate cause of the Plaintiffs' damages (UCC 2.715) for which Plaintiffs sue T). The discovery of Ti's breach of these warranties occurred at the time of the fire in question.

6. Gross Negligence

The Plaintiffs' resulting damages, injuries and losses were caused by the gross negligence, fraud and malice of the Defendants. The conduct of Defendants Ford and TI constitutes gross negligence, fraud and malice as those terms are understood under Texas law and as defined by Section 41.001 Tex. Civ. Prac. and Rem. Code, in that it constituted a conscious indifference to the rights and welfare of persons affected by it. The Defendants' fraud and deceit will, in one way, be shown by Ford's and TI's spollation of evidence that has been uncovered during the course of this lawsuit. As a result, Plaintiffs seek to recover exemplary damages from Defendants, Ford and TI as a result of their gross negligence, fraud, deceit and malice. Plaintiffs intend to show that the factors the jury may consider in determining the amount of exemplary damages which should be awarded include:

- the nature of the wrong committed by Ford and TI;
- the character of Ford's and TI's conduct.
- the degree of culpability of Ford and TI;
- the situation and sensibilities of the parties concerned; and
- the extent to which Ford's and Tt's conduct offends a public sense of justice and propriety.

The Plaintiffs believe that exemplary damages should not exceed Three Million Dollars (\$3,000,000.00).

7. Damages

Plaintiffs would show that their damages, injuries and/or losses are within the jurisdictional limits of this Court, and lockude property damages, loss of their vehicle(s), home, home contents, loss of use of vehicle and home, mental anguish, costs to repair or replace their property, and any other consequential damages to reseeably arising from the incident in question.

Plaintiffs would show that they are entitled to reasonable and necessary attorney fees and costs of prosecuting this matter.

Plaintiffs would show that they are entitled to pre-judgment and postjudgment interest at the maximum rate allowed by law.

REQUEST FOR RELIEF

- (a) Plaintiffs request that Defendants be cited according to law to appear and answer;
- (b) Plaintiffs demand judgment against Defendants for all actual damages within the jurisdictional limits of the Court and for attorneys' fees, and all statutory additional [or exemplary] damages as set forth above, costs of court, and prejudgment and post judgment interest at the highest lawful rates;
- ©) Plaintiffs also ask for such other relief to which they may be entitled

Kespecingy submines

Norman July TBAN 10856920

Michael John

TBA# 10856910

1018 Preston, 4th Floor Houston, Texas 77002

(713) 237-8383

Fax: (713) 237-8385



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CAUSE NO.

	Ж	IN THE COUNTY COURT
INSURANCE		C.C.C.L. #4
VS	Х	AT LAW NO.
FORD MOTOR COMPANY	Х	HARRIS COUNTY, TEXAS

PLAINTIFFS ORIGINAL PETITION & REQUEST FOR DISCLOSURE

A. Discovery Control Plan

 Plaintiff intends to conduct discovery under Level 1 of Texas Rule of Civil Procedure 190.2 because this suit involves only monetary relief aggregating not more than \$50,000, excluding court costs, prejudgment interest, and attorney fees.

B. Parties

- 2. Plaintiff is Insurance, a general agency doing business in Texas and whose address is Insurance Dallas, Texas
- 3. Defendant is Ford Motor Company a corporation doing business in Texas whose agent for service is CT Corporation Systems and the registered agent is 350 N. St Page Dallas, Texas 75201

C. Jurisdiction

4. This case is for damages under \$13,215.97 and the court has jurisdiction of the case

D. Venue

The court has venue due to a negligent act occurring in the city of La Porte, Harris County, Texas.

E. Facts

6. Plaintiff is an insurance general agency and carried an automobile policy on the auto of Marley O, and Emma Garcia. The auto damages when the vehicle was parked in the garage of the insured and suddenly caught on fire at the home of the insured in La Porte Texas on or about Jamuary 10 2005.

The defendant is the manufacture of the vehicle which was and is a 1999 Ford Expedition. The cause of the damages is due to a manufacturing and design flaw which caused the vehicle to catch on fire. The fire occurred in the cruise control or near the cruise control and appears to be the types of problem that the defendant has issued recall notices on. The defendant was negligent in the manufacturing of the vehicle and the defendant's negligence is the proximate cause of the damages herein stated.

F. Damages

Plaintiff seeks liquidated damages in the amount of at least \$13,215.97.

G. Disclosure

Plaintiff seeks disclosure under 194.2 and all its subparts of the Texas Rules of Civil Procedure which shall be answered 30 days after the service upon the defendant.

H. Prayer

10. For these reasons, plaintiff asks that defendant be cited to appear and answer and, on final trial, that plaintiff have judgment against defendant for \$13,215.97, judgment interest and cost.

Respectfully Submitted,

Durward D. Moore
Attorney for the Plaintiff
State Bar No. 14327000
Post Office Box 38013
Dallas, Texas 75238
Tele: 214 369 7090

Fax: 972 355 2379

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DALLAS, DALLAS COUNTY, TEXA	,	35 315 F, 12 X	8/
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me petition of plaintiff at or before	re 10 o'clock	A.M. of the	Monday next aft
ϕ iration of 20 days after the date α tation, in	r service Mere	or, a copy or	murop socombania
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USE NO. 05-01-17211-CV			
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FORD MOTOR COMPANY			DRI
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led in said court on the 10TH day of			_•
Distracted in commencement but	RUSSELL G. LIT	TLE	_
Plaintiff is represented by			
	11211 KATY FRE	eway, suite 61	0
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	HOUSTON, TEXAS		<u> </u>
	HOUSTON, TEXAS	770 <u>79</u>	
Whose address is	HOUSTON, TEXAS	77079 Court at offic	
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whose address is ISBUED AND CIVEN UNDER MY HAND AND Date, Texas this the <u>llTH</u> day of	HOUSTON, TEXAS	77079 Court at offic	
whose address is ISBUED AND CIVEN UNDER MY HAND AND and, Texas this the 11TH day of 1 M.	HOUSTON, TEXAS SEAL of said JANUARY EVA SOTO	77079 Court at offic 	o, in
ISSUED AND CIVEN UNDER MY HAND AND Date, Texas this the <u>litt day of</u> M.M. E.M. H.M. H	HOUSTON, TEXAS	77079 Court at office	o, in



YOU HAVE BEEN SUED. YOU MAY EMPLOY AN ATTORNEY. IF YOU OR YOUR ATTORNEY DO NOT FILE A WRITTEN ANSWER WITH THE CLERK WHO ISSUED THIS CITATION BY 10:00 O'CLOCK A.M. ON THE MONDAY NEXT FOLLOWING THE EXPIRATION OF THEMTY DAYS AFTER YOU WERE SERVED THIS CITATION AND PETITION, A DEPAULT JUDGMENT MAY BE TAKEN AGAINST YOU.



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CIVIL SUIT NUMBER 2004-874

4th JUDICIAL DISTRICT COURT

VERSUS

PARISH OF MOREHOUSE

FORD MOTOR COMPANY

STATE OF LOUISIANA

FIRST SUPPLEMENTAL AND AMENDING PETITION FOR DAMAGES

NOW INTO COURT, through undersigned counsel, come

potitioner, who wish to supplement and amoud its

original potition as follows:

Ľ.

By amending Paragraph 6 of its original Petition for Damage to reed as follows:

4

Ford Motor Company is liable unto positioners for all damages and faith bernin as based, upon information and belief while the engine, was abut off, power continued to flow to the cruise central switch, causing it to shore circuit, and start the fire."

IL.

By adding Paragraph 6a, of its original Petition for Damages to read as follows:

*6a.

Due to Ford's failure to properly design the cruise control switches and properly manufacturing the mechanism that shots off the speed control device the fire occurred in the 1997 Ford F-150 vehicle owed by Timothy Thompson."

Ш.

Politicon reiterates all allegations of fact previously asserted by politicons in these proceedings.

EVEREFORE, PETITIONERS PRAY, that this First Supplemental and Amending Political he filled as prayed for and its accordance with law, and that defendants he served and cited to appear and unswer suitse, and after all legal delays and due proceedings had, there be judgment herein in favor of publishmer and against defendants, in solido, for all sums due as

prayed for, together with legal interest thereon from date of judicial demand until paid, and for all costs of these propertings.

Respectfully automitted,

ARMOUR LAW FIRM (A Limited Liability Company)

By:

Bonita Primet-America 1744 Jackson Street P. O. Box 710 Alexandria, Louisiana 71309 (318) 442-6611 (318) 442-4719 - Bix La Sup.Ct. Bac Roll #21827

Attorneys for State Farm Matrail Automobile Insurance Company

PLEASE SERVE – WITH THE PIRST SUPPLEMENTAL AND AMENDING PETITION:

FORD MOTOR COMPANY Through its attentiey of record. Michael B. Alker 434 N. Columbia Street, Suite 200 Covington, Louisiana 70433

CIVIL SUIT NUMBER: 2004-874

4th JUDICIAL DISTRICT COURT

VERSUS

PARISH OF MOREHOUSE

FORD MOTOR COMPANY

STATE OF LOUISIANA

ORDER

CONSIDERING THE FOREGOING, it is

ORDERED that the First Supplemental and Amending Petition of State Force Mutual

Automobile Insurance Company be filed and served as prayed for and in accordance with law.

Bastrop, Louisiana, this ______day of _________, 2005.

4th JUDICIAL DISTRICT JUDGE

CIVIL SUIT NUMBER

46 JUDICIAL DISTRICT COURT

VERSUS 2004-674

FORD MOTOR COMPANY

PARISH OF MOREHOUSE OF STATE OF LOUISIANA

PETITION FOR DAMAGES

The petition of

foreign insurance corporation authorized to do and doing business in the State of Louisiana, with respect represents:

1.

Made defendant herein is Ford Motor Company, a foreign corporation, who may be served through its agent for service of process, CT Corporation Systems, 8550 United Plaza Blvd., Baton Rouge, Louisiana.

2.

Defendent is justify and truly indebted unto petitioner for such sums as are reasonable in the premises, together with legal interest from date of judicial demand until paid, and for all costs of these proceedings.

3.

On or about December 29, 2003, and the second was operating a 1997 Ford

F-150 pickup that was manufactured by defendant, Ford Motor Company.

returned home and parked the 1997 Ford F-150 near his home when the vehicle caught fire, causing a total loss to the vehicle, in Morehouse Parish, Louisiana.

4.

As a direct result of the above described fire, the vehicle was rendered a total loss.

5.

The cause of the aforementioned fire was latent and/or hidden manufacturing defects that existed at the time of the purchase by

LACKED TO SECTION 2

Ford Motor Company is liable usto petitioners for all damages set forth herein as the vehicle was unreasonably dengarous in construction and composition because design defects caused heat from electrical short-circuit aroing to occur.

7

The above described defects are also redishitory and are the result of defects that have rendered the vehicle usulets, or its use so inconvenient, that it must be presumed the would not have purchased the vehicle if the had known of the defects at the time of the said thereof.

В,

was notither aware of the defects existing at the time of the sale of the subject vehicle, nor should be have been proximed to discover such defects as a reasonably prudent buyer.

9

As the manufacturer, Ford Motor Company has actual knowledge of the redhibitory defects and is not entitled to notice and opportunity to repair said defects, which in this case is impossible due the nature of the loss sustained.

10

In violation of the warranty against radiability defects, Ford Motor Company caused the damage or injuries complained of herein, both legally and in fact.

H.

At all times pertinent functo, there was in full force and effect a policy of insurance, issued by State Farm Matual Automobile Insurance Company in favor of providing coverage for such damages as sustained by the vehicle and, as a result of such contractual commitment, State Farm Mutual Automobile Insurance Company paid to the contractual commitment, and the comprehensive provisions of said insurance policy, said amount being the value of the value. State Farm Mutual Automobile Insurance Company is therefore logally.

Petitioner seeks an award just and adequate under the premises herein, however, the amount sought is below the jurisdictional limits required for a trial by jury.

WHEREFORE.

- That this petition be filed and that the defendant be served with a copy of same and cited to appear and maswer said potition within the delays allowed by law;
- That after trial be had, there he judgment rendered herein in favor of plaintiff, and against defendant, FORD MOTOR COMPANY, for all sums due in the premises, together with legal interest on all sums from date of judicial demand until paid, and for all costs of these proceedings, and
- For all orders necessary and proper in the premises, and for full, general, and equitable relief.

Respectfully submitted,

ARMOUR LAW FIRM
(A Limited Liability Company)

By: Bonita Presett Armour

1744 Jackson Street

P. O. Box 710

Alexandria, Louisiana 71309

(318) 442-6611

(318) 442-4719 - fax

La Sup.Ot. Bar Roll #21827

Attorney for State Farm Mutual Automobile Insurance Company

PLEASE SERVE:

Ford Motor Company CT Corporation Systems 8550 United Plaza Blvd. Baton Rouge, Louisiana. CIVIL SUIT NUMBER

4th JUDICIAL DISTRICT O

VERSUS 3004-674

FORD MOTOR COMPANY

PARISH OF MOREHOUSE

STATE OF LOUISIANA

REQUEST FOR NOTICE

In accordance with the provisions of the Louisiana Code of Civil Procedure, you are hereby requested to give us written notice, by mail, ten (10) days in advance of the date fixed for trial of this case, whether on exceptions, rules or the merits thereof.

In accordance with the provisions of the Louisians Code of Civil Procedure, you are also requested to send us immediate notice of any order of judgment made or rendered in this case, upon entry of such order of judgment.

Respectfully submitted,

ARMOUR LAW FIRM

Bonra Preuert-Armour

1744 Jackson Street P. O. Box 710

Alexandria, Louisiana 71309

(318) 442-6611

La.Sup.Ct. Bar Roll #21827

Attorneys for State Farm Mutual Automobile Insurance Company

WHITTE CELLY

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ARMOUR

LAW FIRM
(A Limited Liability Company)

1744 Jackgra Street

Alexandria, Louisiana 71381 P. O. Ber 716

Bonita Presett-Armeur Rebecca T. Boyett Mayme Holt Brown Aliksen N. Beneit

Of Council: Stacy J. McQuillin

Mr. Shawn Norton Ford Motor Company Parlane Towers West Suite 300 Three Parklane Boulevard Dearborn, MI 48126-2568

RE: Claim Number

Insured

Responsible Party

DOL Our File November 16, 2004

Alexandria, Louisiaga 71589

a 5/04

Telephone (318) 442-6611

bkparmour@armourlew.not

Faculmile: (318) 442-4719

Tell Free: 877-442-4611

le Party : Ford Meter Company

December 28, 2003

04-268

Dear Mr. Norton:

In response to your correspondence dated October 14, 2004, please see attached requested information with regards to the above referenced matter.

- Attach statement with a complete description of the incident, including events that
 occurred prior to and subsequent to the loss. A complete description of the
 incident, including events that occurred prior to and subsequent to the loss has
 been requested and will be provided upon receipt.
 However, I have attached a copy of the report from the City of Bastrop.
- ORIGINAL COLOR PHOTOS of the vehicle's collision/fire damage and the
 aileged defective parties, from several different angels.
 Plaintiff is not in possession of the original color photos, however, I am enclosed
 please find color copies of photographs taken of the fire damage to the 1997
 F150.

8. Attach the complete service history for the subject vehicle, including any tune-ups or oil changes.

A complete conv of the service history has been requested and will be provided.

A complete copy of the service history has been requested and will be provided upon receipt of same.

Very truly yours,

ARMOUR LAW-FIRM

(A Limited Liability Company)

By:

Bonita Preuett-Armour

BPA:cli Enclosure



Office of the General Countries

PRIVILEGED & CONFIDENTIAL

Ford Meter Company Partitions Towers West Suite 308 Three Parkiene Boeleverd Deerbore, Michigan 48126-2568

October 14, 2004

PO BO Alexa	ur Law Firm DX 710 ndria, LA 71309 NTION: BONIT) A PREUETT-ARMOUR
Fle;	Claimant: D/C/E:	

260320

Dear Ma, Preuett-Armour,

Your Claim #:

We acknowledge your recently submitted subrogation claim. In order to assist us in evaluating your claim, we request that you provide us with the following information: (Please note that the information requested is in regard to the Ford manufactured vehicle.)

X	1.	Attach statement with a complete description of the incident, including events that occurred poor to and subsequent to the loss.
П	2.	A copy of the police and/or tire report.
□ ⊠	3.	ORIGINAL COLOR PHOTOS of the vehicle's collision/fire damage & the alleged detective perte,
	4.	from several different angles. Odginal color photographs of the inside of the vehicle showing the steering wheel, dash and roof areas.
	5.	Original color photographs of the accident / fire scane from several different angles.
	€.	Attach a copy of your expert's report and the expert's original photographs.
	7.	Attach the repair estimate, repair order, or your total loss worksheet for the vehicle's damage and any losses associated with this incident, and
		copies of draft peyments.
X	B.	Attach the complete service history for the subject vahicle, including any tune-ups or oil changes.
form;	Pleas	e answer the following in the space provided. If you need additional epace, please use the back of the
	9.	What was the city and state of occurrence:NANA
	10,	The 17 digit vehicle identification number:NA_1FTDXO763XVIK
	11.	What was the mileage at time of occurrence:NA
	12	What is the alleged defect:NA 10 / P4
	13.	Has the alleged defective part been repaired or replaced? (circle one) Yes or No. Unit name

14.	What is the current location of the vehicle, and the alleged defective part(s)?
	Information has been requested and will be provided.
15.	List at after market additions or modifications that were made to the vehicle:
	Information has been requested and will be
	provided upon receipt
16.	Was the engine running? (circle one) Yes or No
17.	Were the keye in the ignition? (circle one) Yes or No
16.	Was this vehicle purchased new or used: See answer to 415
	If purchased used, provide the date of purchase, mileage at the time of purchase, and from whom
	the vehicle was purchased. See a rispey to #15.
	•

Once we are in receipt of the requested information, it will be reviewed and you will be notified of our decigion concerning your claim. Should you not send all of the requested information and materials, we will assume that you are not interested in pursuing a claim and we will close our file, <u>Please note that your vehicle will not be inspected until all the above information has been submitted and a determination has been made as to whether an inspection is warranted.</u>

Please be advised that all necessary steps should be taken to ensure that the subject vehicle and all of its component parts are maintained and preserved for that. Ford Motor Company has the right to inspect the vehicle and remove and test any component part that you claim to be defective, and to be presented with the vehicle and the subject component part(a) at the time of trial, should litigation ensure from this informal claim.

Please Note: If you propose to repair the vehicle for continued usage, such repairs may not be performed until after Ford Motor Company has inspected the vehicle and removed and tested any component part you claim to be detective or advised you in writing that it does not intend to perform such inspection and/or testing at this time. But even in that event, Ford Motor Company will instat that all components claimed to be defective are maintained and preserved for trial.

Sincerety.

Shawn L. Notion Claims Analyst / Litigation Assistant

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MAND DAMAGE CONSULTANTS

Dallas, Texas April 9, 2004

State Farm Insurance Co. PO Box 52808 Shreveport, LA 71135-2808

Attention: Howard Hines

Re:

Ford F150

Fire

Bastrop, Louisiana

Date of Fire: December 28, 2003 State Farm File No: 18-0956-142 Haug File No: 1040197-118/129

As you requested, we have inspected the captioned vehicle to determine the origin and cause of a fire. Our inspection was conducted on March 12, 2004, following the original origin and cause inspection by Mr. Bo Roberts of Bo Roberts & Associates, Shreveport, Louisiana. This initial report covers work completed to date.

This engineering report has been written for your sole use and purpose and only you have the authority to distribute it to any other person, firm, or corporation. Haag Engineering Co. and its agents and employees do not have and do disclaim any contractual relationship with, or duty or obligation to, any party other than the addressee of this report and the principals for whom the addressee is acting. Only the engineers who signed this document have the authority to change its contents and then only in writing to you. This report addresses the results of work completed to date. Should additional information become available, we reserve the right to amend, as warranted, any of our conclusions.

DESCRIPTION

The involved vehicle was a 1997 Ford F150 XLT, Vehicle Identification Number (VIN) 1FTDX07WXVIII The vehicle was a black, automatic transmission 3-door extended cab pickup track equipped with cruise control, power steering, and power brakes. At the time of the fire, the vehicle had 96,389 miles on the odometer. The vehicle was manufactured in September 1996 and was equipped with a 4.8 liter V-8 engine.

POST OFFICE BOX 814245 DALLAS, TEXAS 75381-4245 WWW.HAAGENGINEERING.COM 2455 McIVER LANE CARROLLTON, TEXAS 75005 972-247-6444 FAX 972-484-1821

State Farm Insurance Ford F150 Bastrop, LA

Page 2 April 9, 2004 Haag File: 1040197-129/118

<u>BACKGROUND</u>

We obtained background information from Mr. Bo Roberts of Bo Roberts & Associates. According to Mr. Roberts, about two weeks before the fire, the owner replaced a brake fuse that had burned out. The owner drove the vehicle on a long trip and noted that the cruise control ceased operating while he was driving. He took the vehicle home and parked it in his garage. About an hour and a half after he parked it, he noted that the truck was on fire and the fire was concentrated in the engine compartment on the driver's side toward the firewall. He was able to extinguish the fire while it was still contained to the engine compartment.

INSPECTION

At the time of our inspection, the vehicle was located at CoPart Auto Auctions, 5235 Greenwood Road, Shreveport, Louisiana. The apparent extent of burning was confined to the engine compartment, primarily on the driver's side, toward the firewall. The vehicle appeared to be undisturbed in the burned area. The brake master cylinder had been heavily burned but there was some plastic left melted on the brake fluid container closest to the firewall. The switch and associated wiring on the end of the master cylinder was burned, but mostly intact.

The fuse compartment was burned and covered with melted aluminum from the hood but was essentially intact. The cruise control module forward of the fuse box was also burned mostly on the exterior and toward the fuse box but was also primarily intact. The wiring harness across the top of the brake master cylinder and wiring from the fuse box and cruise control was burned free on insulation but we found no arcing of any wires. A solenoid about an inch long and 3/4 inch in diameter was hanging by two wires from the wiring harness. The copper on the solenoid was slightly scoted but an o-ring on one side of the solenoid was unburned and pliable. The solenoid appeared to have been burned from the top and plastic dripped down. Two other wires hanging down from the wiring harness had contacts on the end of them. The contacts were burned and what appeared to be an electronic component (possibly a resistor) was still attached to one of them.

Wires in the area of the fire were all intact except one of the wires on the switch at the end of the brake master cylinder, which had broken. The opposite end of the wire was intact and had a piece of melted aluminum on it.

The air filter case was mostly intact and had two holes in it where the fire had burned through the plastic exposing the interior portions. The paper air filter inside was intact. Other rubber and plastic components toward the top of the engine were melted and burned but in general, all components of the engine could be easily identified, with the exception of items that had been consumed in the immediate area of the brake master cylinder.



Page 3 April 9, 2004

Haag File: 1040197-129/118

Bastrop, LA

We photographed the area of the fire origin thoroughly and removed some of the melted hood that had fallen into the engine compartment to expose wires and components. We noted the wires coming through the firewall were intact and covered with insulation and wires toward the front of the engine were also intact and covered with insulation. The primary burning was

occurred near ruptured fuel lines.

The remainder of the vehicle was intact. We inspected the brake switch on the brake pedal in the cab. The switch was located on the brake pedal attached to the rod that connects the brake pedal to the master cylinder. The switch opened when the brake was released and closed consistently when the brake pedal was touched. Approximately 1/4 inch of brake pedal movement operated the switch. This corresponded to approximately 1/32 of an inch of movement at the switch itself. We were unable to cause the switch to stick or find any malfunction of the switch or shortcircuiting of wiring around the switch.

around the master cylinder, and on top of the engine where secondary burning appeared to have

In order to preserve evidence, we stabilized fragile components in the engine and left them in place,

DISCUSSION

There have been many fires associated with the cruise control in 1997 Ford products that have a failure of the brake system reported by owners in the days preceding the fire. Usually, those reports indicate that a brake light or brake light fuse had to be changed. This fire appears to have followed this same pattern as many fires that have occurred in Ford Lincoln Town Cars and other models. In all of these fires, the cruise control brake shutoff switch or related components have been suspected as the cause of the fire.

Most of the fires involving the cruise control on Ford vehicles result in fires that consume so much of the vehicle engine, master cylinder, cruise control, and other affected components, that a determination of the exact cause of the fire is not possible. However, on this vehicle, with the exception of exterior plastic burning, the entire cruise control module, brake master cylinder, cruise control brake switch, and other similar components are intact. Additionally, components that are burned are still held in place by wiring, which is fingile, but still intact. Therefore, we recommended that the inspection be halted until Ford could be notified and Ford engineers could be involved in further inspection should Ford decide to do so. We were instructed to suspend this inspection based on that recommendation. This inspection has therefore been suspended pending notification of other parties.



Page 4

Bastrop, LA.

PRELIMINARY CONCLUSIONS

Based on the background information we received and our inspection, we conclude the following:

- The origin of the fire is near the firewall on the driver's side in the engine compartment of the pickup truck.
- The cause of the fire appears to be related to a failure of the cruise control and may be related to a burned out brake fuse indicating a malfunction of the brake indication system on the vehicle prior to the fire.

ADDITIONAL WORK PROPOSED

Our inspection was suspended pending notification of other parties. Once the additional parties are present, the inspection can be completed and final conclusions reached. Note that this additional inspection will be destructive and fragile evidence must be removed and stored.

MARK T. BURN Libertee No. 50665

Respectfully submitted,

HAAG ENGINEERING CO.

Mark T. Babb, P.E.

Louisiana Registration

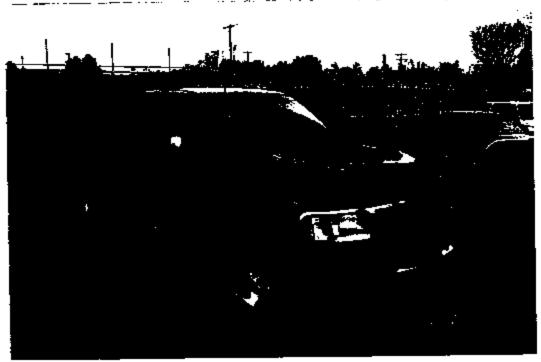
John D. Stewa<u>rt, P.R.</u>

Texas License

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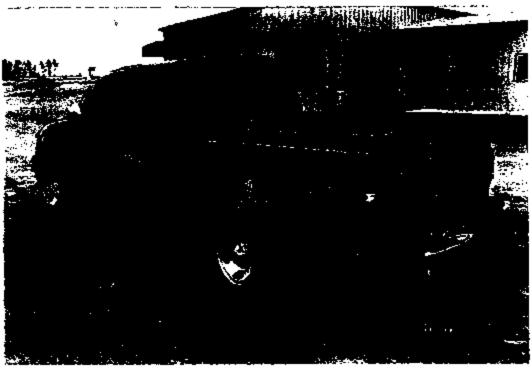
Photographs



PHOTOGRAPH 1: Front passenger's side of the vehicle.



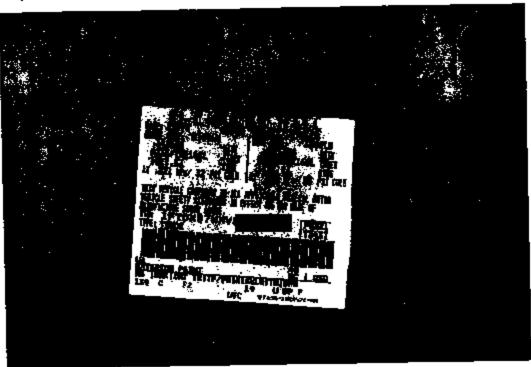
PHOTOGRAPH 2: Front driver's side of the vehicle.



PHOTOCRAPH 3: Rear driver's side of the vehicle.



PHOTOGRAPH 4: Rear passenger's side of the vehicle.



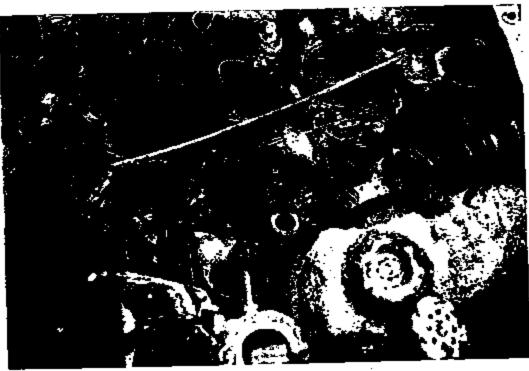
PHOTOGRAPH 5: The vehicle identification sticker.



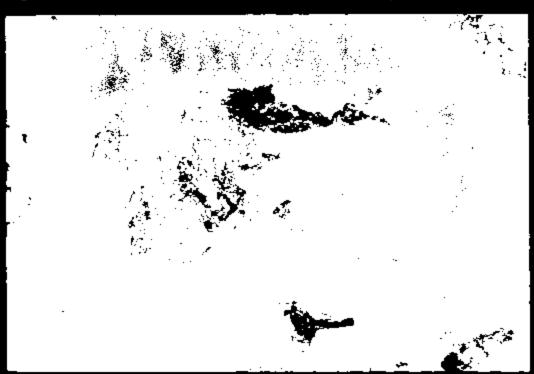
PHOTOGRAPH 6: A view of the engine compartment from the top prior to our inspection.



PHOTOGRAPH 7: A closer view of the engine compartment from the top.



PHOTOGRAPH 8: A view of the apparent origin area.



PHOTOGRAPH 9: The fuse box srea.



PROTOGRAPH 10: Various components were hanging from very fragile wires. We photographed them before touching them, as the wires were very fragile.



PHOTOGRAPH 11: Another burned engine component. This burned part contained a coil.



PHOTOGRAPH 12: A view of the burned coil in the previous photograph.



PHOTOGRAPH 13: These contacts were located in the origin area.



PHOTOGRAPH 14: Reverse side of the contacts.

State Farm Insurance Companies



State Farm Service Center SECTION Shreveport, LA 71135

January 26, 2004

4 FEB -3 A8:40

Ford Motor Company Customer Relation Services PO Box 6248 Dearborn, Mi 48121

RE: Claim Number:

> Our Insured: Your Insured:

Your File #: Amt. Coll:

Amt. Medical

Amt. Rental: Deductible:

\$250.00 Total Sub: \$pending

Date of Loss: December 28, 2003

\$pending

FORD NE OR COMPANY

FEB 0 4 2004

FINCE OF THE GELIERAL COUNSEL

Dear To Whom it may concern:

We have been informed that you are the insurance carrier for the party designated as your insured in the caption of this letter. Our investigation of this accident establishes that your insured was responsible for this accident.

Enclosed are supporting papers to document our loss.

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

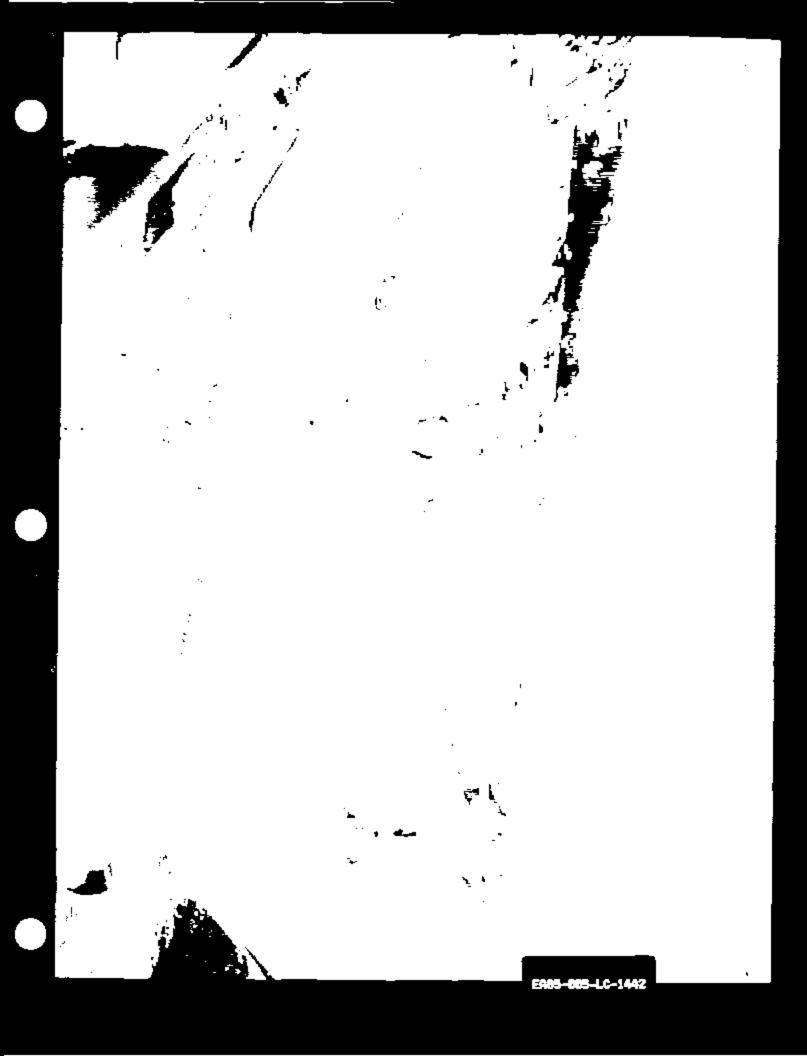
Howard Hines

Claim Representative

(800) 325-6280

State Farm Mutual Automobile Insurance Company

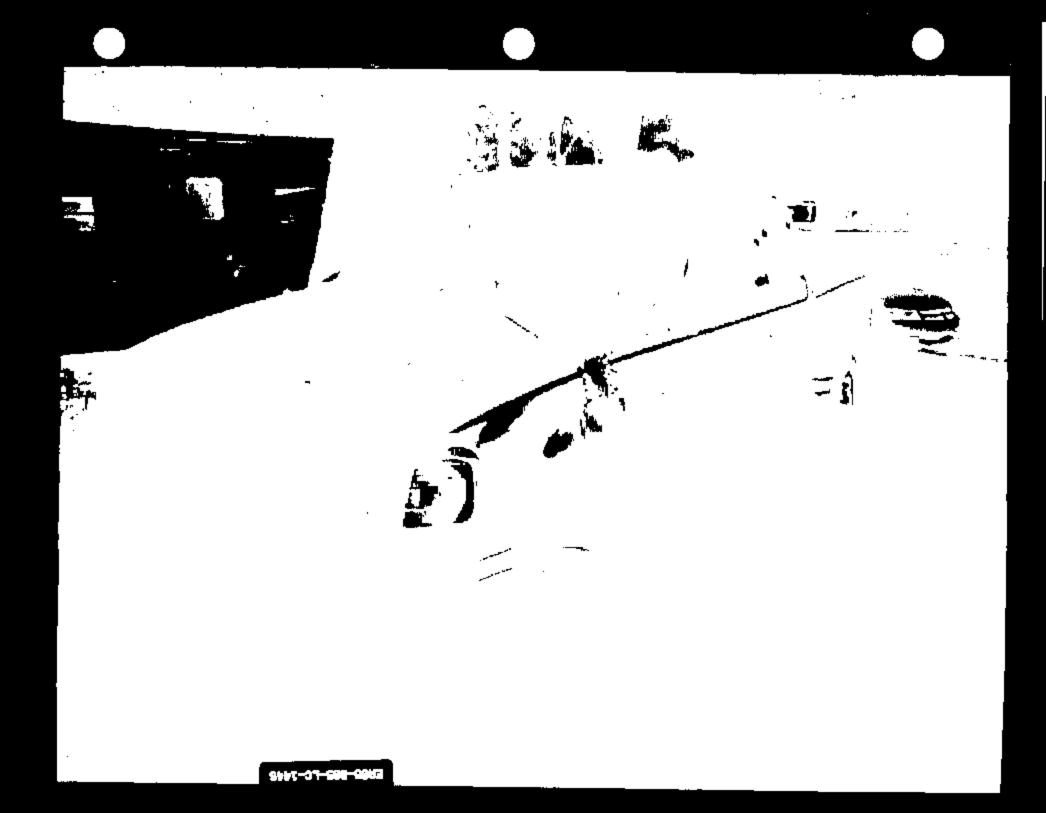
P.S. To expedite service, please use the above claim number in all written and oral correspondence.

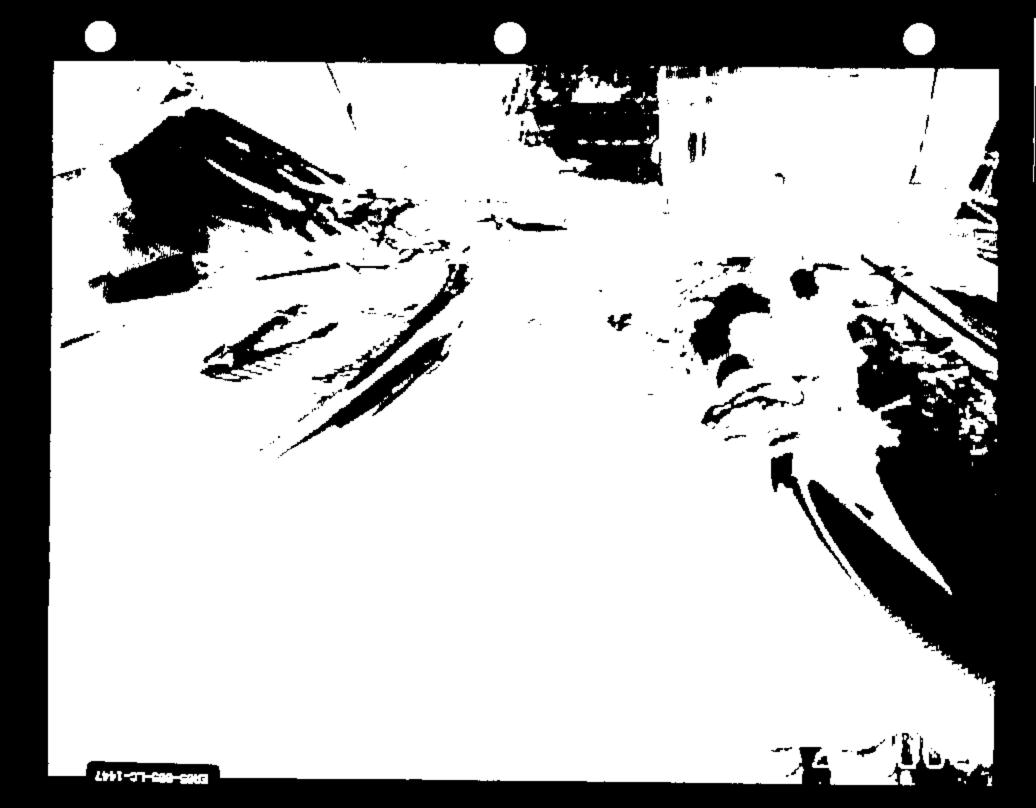


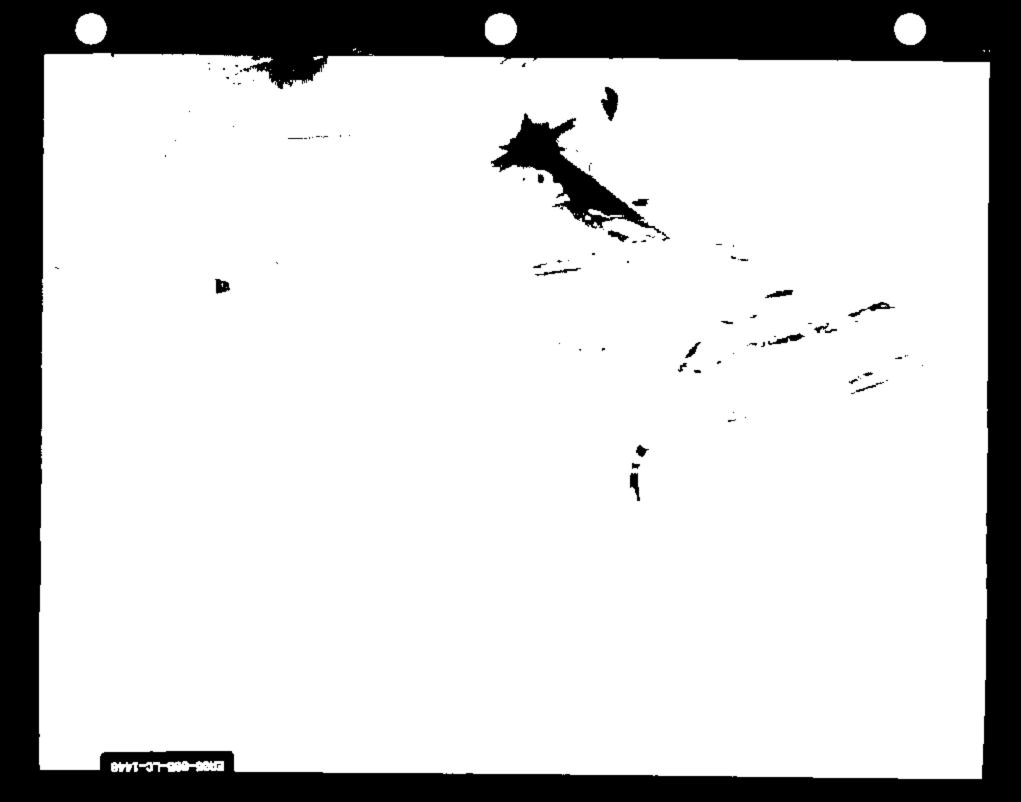






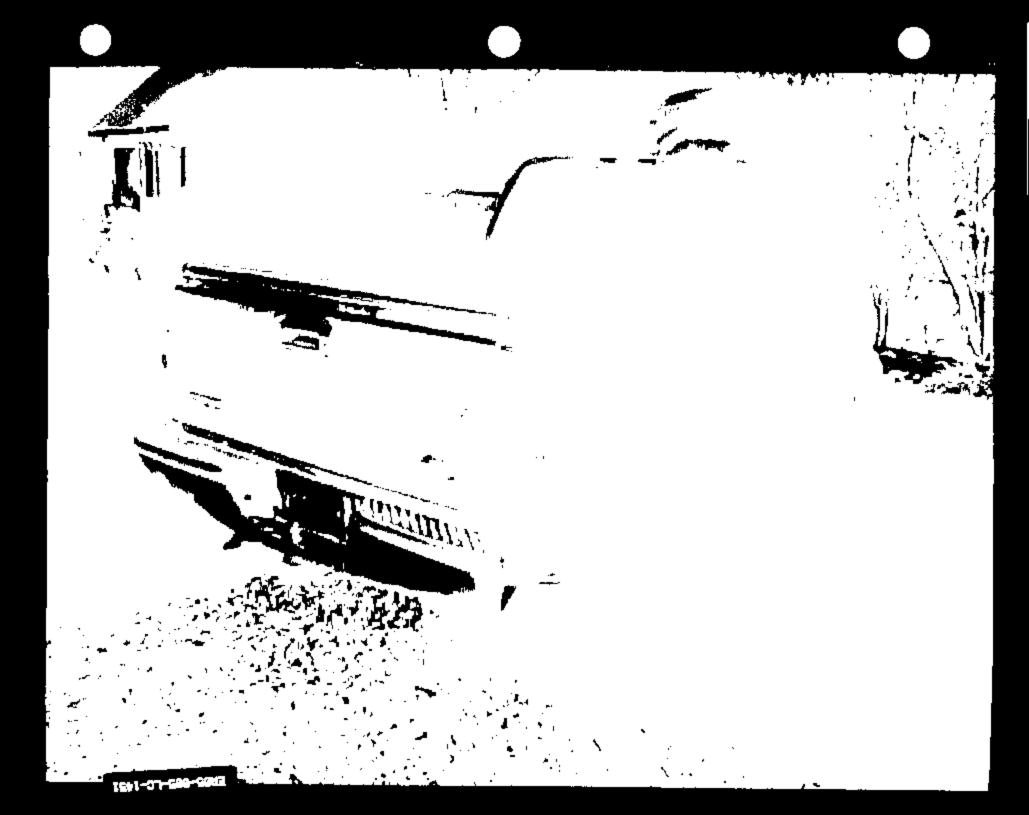


















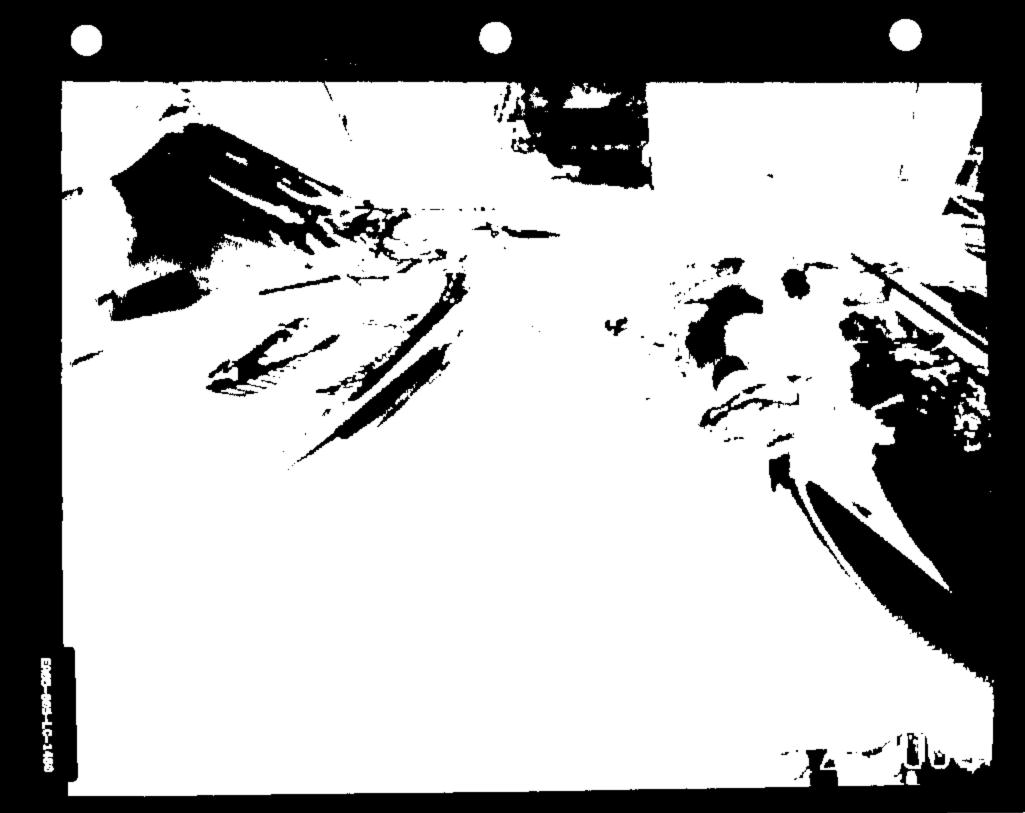




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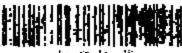




Photo # 20

Shows fire damage around brake pressure switch ternise control deactivation awitch.



Photo # 21

Shows fire damage around brake pressure switch restrict control deactivation switch).



Photo #4

Shows 1997 (450) looking from passenger side.





Photo 2.5

Shows 1997 † 150 looking from narpussenger side.



Photo è a

Shows 1967 F350 looking tions con.



Photo # 16

Shows damage to from driver side of the engine compartment.



Photo # 12

Shows fire damage around brake pressure switch ternise control deactivation switch).



Photo # 18

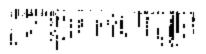
Shows fire damage mound backe pressure switch temise control deactivation switcht.



Shows presenger side of engine.



Pluno 9-23 Shows examination of battery and cables.





Photo#13

Shows examination of interior.





Photo # 14

Shows examination of interior.



Photo 2.15

Shows damage to frost driver side of the eneme compartment.



Photo # 1

Shows 1997 F150 looking from from,





Photo#2

Shows damage to the rear head area over the driver's side of the engine.



Photo: 3

Show: 1997 P150 looking trong from passenger side.





Photo # 11

Shows examination of underside of vehicle.

Photo #12

Shows examination of interior

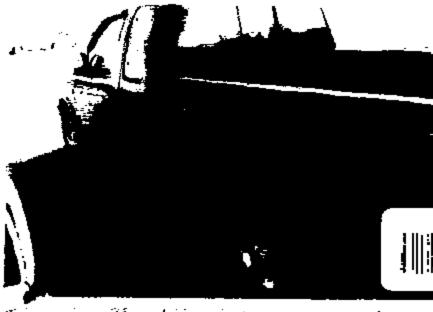


Photo #7

Shows 1997 F150 looking from rear driver side.

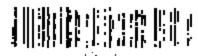




Photo # 8

Shows 1997 I-150 from from driver side,



Photo 50

Shows examination of underside of vehicle.



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CHAMBERLAIN ◆ MCHANEY

ATTORNEYS AT LAW

Reply to:

P. O. Box 684158 Austin, Texas 78768-4158 301 Congress Ava., 21* Floor Austin, Texas 78701 (512) 474-9124 Fax (512) 474-8582

Writer's Email: aveilbarn@chmc-law.com

San Antonio Office: 310 South St. Mary's, Suite 1815 San Antonio, Tenas 78205 (210) 227-3331 Fax (210) 227-3334

0

April 7, 2005

Shawn L. Norton Ford Motor Company Parkline Towers West, Suite 300 Three Parkline Blvd. Dearborn, Michigan 48126-2568

Certified Mail - Return Receipt No. 7004 1160 0005 6338 6989

RE: Fa

Farmers Ciaim No

Insured:

Your Claim No.:

Date of Loss:

11/30/04

Amount of Loss:

\$11,454.86

Dear Mr. Norton:

By way of introduction, I am an attorney retained by Farmers Insurance Company to pursue its subrogation interest in connection with the above-referenced matter. My client has informed me that its investigation into the facts of the incident establishes that Ford Motor Company, was responsible for this incident and the resulting damage to exceed which. The amount of loss above reflects property damage to sevenicle and includes a deductible.

It is my understanding that your investigation into this matter is ongoing. However, our investigation that was conducted on the vehicle has determined that the brake master cylinder was the proximate cause of the fire.

This letter is being written to give you the opportunity to resolve this matter without resorting to legal action against Ford Motor Company. Therefore, I would request that you contact me at your earliest convenience so that we may discuss this matter further. If I have not heard from you within 30 days from the date of this letter, I will file suit against Ford Motor Company.

I look forward to your prompt reply.

Very truly yours,

Amy C. Welbom

ACW/ymn

Forensic Analysts, Inc.

PRELIMINARY REPORT OF FINDINGS

CLAIM NO: 1

INSURED:

Prepared for:

TEXAS COUNTY MUTUAL INSURANCE COMPANY
P.O. BOX 268994
OKLAHOMA CITY, OKLAHOMA 73126-8994

ATTN: MS MICHELLE MARTENS

Jeffrey R. Abrams, CFI, CFEI, ASE, CVFI

President

Table of Contents

		Page
I.	INTRODUCTION	;
II.	CONCLUSION	1
111.	DISCUSSION	6
	 FORD VEHICLE IDENTIFICATION FORD VEHICLE INSPECTION INTERVIEW WITH THE INSURED RECOMMENDATION 	
IV.	BASIS OF REPORT	23
v.	ATTACHMENTS PHOTOGRAPHS	24

I. INTRODUCTION

Reportedly, on November 30, 2004, a vehicle fire occurred involving a 1999 Ford F-150 vehicle. On December 16, 2004, Forensic Analysts, Inc. was retained by Ms. Michelle Martens of Texas County Mutual Insurance Company, to inspect the vehicle, and determine the origin and cause of the vehicle fire.

On December 21, 2004, Mr. Jeffrey Abrams, CPI, CFEI, ASE, CVFI, of Forensic Analysis, Inc., inspected and photographed the Ford F-150 vehicle, located at insurance Auto Auctions, 4701 Agnes St. Carpus Christi, TX 78405.

No fluid samples could be removed from this vehicle, to relate to any wherewithol of the engine prior to the onset of the line.

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

II. CONCLUSION

Forensic Analysis, Inc., inspected and photographed the Ford F-150 vehicle land reviewed the file information.

in conclusion, based on our observations and the findings as noted in this report, it is our opinion that this four-door, 1999 ford F-150 Pickup vehicle fire was distinctively most intense within the left-rear corner of the engine compartment at, and immediately surrounding, the consumed and separated components associated with the brake master cylinder.

There was a distinct fire flow from this left-rear corner of the engine compartment across the front of the engine compartment, from the left to the right. There was, however, a secondary area of fire intensification in the right third of the engine compartment, surrounding the primarily consumed right-front fire and wheel assembly. This may be able to be explained by the wind, or effects, of the weather on the vehicle exterior.

The fire flow was very distinct from the engine compartment into the vehicle interior, through the firewall access holes, due to the upper level burn within the vehicle interior. Please note, however, that widespread aftermarket electronics were observed within the vehicle interior, consistent with the installation of an aftermarket entertainment and/or stereo system.

At the time of our inspection, there was no indication of any contribution to the onset of the fire, per the observed wiring associated with the interior stereo electronics. But at the time of our inspection, the burn within the vehicle interior was distinctively upper level, and intensifying from the rear toward the front of vehicle interior, purely consistent, again, with a fire that traveled from the engine compartment through the firewall access hales into the interior, and not vice versa.

Page 4

Due to the widespread, and multitude, of fires that have been observed in the left-rear corner of the engine compartment on Ford F-150 vehicles, this fire is not inconsistent with those fires that have been linked to electrical failures surrounding the electronics associated with the brake master cylinder. At the time of our inspection, however, due to the complete separation of all components associated with the brake master cylinder, a definitive determination could not be made relating to a specific cause of the fire, only that the specific area of fire origin was upper level in the left-rear corner of the engine compartment at, and immediately surrounding, the brake master cylinder. No fluid samples could be taken, due to the exposure of the internals of the engine to the elements.

Page 5

January 5, 2005

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III. DISCUSSION

The scope of our inspection was to determine a vehicle fire origin and cause.

FORD VEHICLE IDENTIFICATION

The vehicle was identified as a black, four-door (4), 1999 Ford 6-150 vehicle, bearing a burned license plate that was found within the truck bed, the vehicle identification number could not be seen at the time of our inspection, but may be discovered on some components during the course of the inspection. The Texas Department of Public Safety inspection sticker number and vehicle registration stickers were consumed in this fire. The vehicle was equipped with a manual transmission.

FORD VEHICLE INSPECTION

Our inspection of the Ford F-150 **vehicle exterior**, which relates to **pre-existing body damage**, actually revealed no indication of any significant impact damage at all. There was no indication of any repairs that had been performed on any of the exposed body panels that had been burned. There was no indication of any significant point application on any of the exterior body panels either, to indicate any significant impact damage, whatsoever.

The film thickness on the vehicle exterior was relatively uniform, again, inconsistent with any type of significant repairs, and then repainting.

It must be noted that there was some impact damage surrounding the right-rear brake tamp/turn signal assembly. This area had been crushed, and deformed.

Page 6

January 5, 2005

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immediately above the right side of the chromed steel rear bumper. This damage indeed was pre-existing, had not been repaired, and is described as relatively mild. We also observed some mild impact damage into the rear table of the rear chromed steel bumper. Again, this did not generate any communicated damage to any components surrounding this area. It had not been repaired, and the damage is described as relatively mild.

Our inspection of *vehicle exterior*, which relates to *forced entry* into a locked vehicle without the use of the proper door key, revealed no indication of any significant violation at all. There was no evidence of any compromise surrounding the right-side or left-side door lock/handle assembly to indicate forced entry into a locked vehicle. Even though this is not a vehicle theft, it must be noted that the lock of forced entry is only significant if the vehicle had been parked, and left unattended for an extended period of time, to see if there was any indication of any type of violation or compromise that may have contributed to the onset of this vehicle fire. Of course, forced entry into a locked vehicle without the use of the proper door key is a most point in this case, as all exterior window glass was shattered as a result of the fire.

Our inspection of the **vehicle exterior**, which relates to **fire damage**, revealed a fire that was primarily contained to the engine compartment area. Specifically:

- The rear chromed steel bumper, although mildly indented on the rear face, was intact, attached, and uncompromised as a result of exposure to any fire or heat.
- The tailgate, which was also intact, attached, and uncompromised, still contained a tull complement of paint, again, completely unrelated to a vehicle fire.

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- 3. The vehicle contained a trailer hitch on the back, and wining associated with an aftermarket trailer hitch installation. At the time of our inspection, there was no indication of any comprehense surrounding these aftermarket wires that were routed to the left-size rear of the vehicle. Again, there was no relationship between this area and any communicated damage as a result of exposure to fire or heat.
- 4. Both the left and right truck bed sides were intact, attached, and still fully pointed. There was no indication of any significant heat or fire damage, with the exception of some mild communicated heal damage on the top front portion of the right truck bed side. Ninety-five-percent (95%) of all paint on the right truck bed side, however, was still completely intact, attached, and uncompromised as a result of exposure to fire or heat. The right truck bed side was the first area of fire damage that was observed. The left truck bed side was still fully intact, and uncompromised, as a result of exposure to fire or heat. We did notice some mild amount of soot that was starting to build up on the forward section of both right and left truck bed sides, however.
- Both right-rear and left-rear tire and wheel assemblies were intact
 and attached, and fully inflated, at the time of our inspection,
 unaffected by vehicle fire at all.
- 6. The truck bed interior contained no evidence of any fire damage, at all. It did not have a liner, and was pointed black in color, consistent with the black point on the vehicle exterior. All evidence, again, is inconsistent with any fire that migrated to this truck bed at all. The truck bed also contained an aluminum alloy toolbax, traversing the entire width of the front two-foot (21) section of the

pickup bed. This aluminum alloy toolbox, although milally distorted as a result of exposure to heat on the top, was still fully intact that was not significantly affected by exposure to fire or heat. There was even a sun-shield, or separator, separating the rear windshield there this toolbox area that was also composed of an afuminum untovinaterial. This section was also intact and attached, and unaffected by significant exposure to the fire. It was mildly distorted as a result of exposure to heat.

- 7. As previously stated, the rear windshield was shattered, as were all other exterior window glass. The framework surrounding the rear windshield still contained a portion of the paint. As there was a portion of the paint that was unconsumed surrounding the rear windshield, all evidence is consistent with a fire migrating to, and not significantly intensifying as we move toward, the rear of the vehicle interior.
- 8. As we continued to move forward, on both right and left sides of the vehicle cab, it must be noted that there was indeed intense burn on the top half of both right-rear and left-rear door panels. The bottom half still contained primarily all of the paint that was intact, attached, and only mildly compromised as a result of exposure to fire and heat. Obviously, this was an upper level fire within the rear portion of the vehicle interior, compromising the section surrounding the rear door glass.
- 9. As we continued to move forward, it must be noted that the elevation of burn gradually lowered. It towered to approximately two-feet (2') above ground, on the forward portion of the left-front door panel. This elevation of burn lowered to the very base of the right-front door panel, traversing the entire elevation of the front.

portion of the right-front door panel. This, again, is consistent with a fire intensifying as we were moving from the rear toward the trant. This could be the effects of the wind current on the vehicle exterior, or could be indicative of a fire that was more intense an title right side than on the left side of the exterior of the vehicle. Additionally both right-side and left-side exterior mirrors were consumed in this relatively intense front portion engine compartment tire.

- 10. There were side-step bars below the rocker panel on both right and left sides of the vehicle. These step bars were only mildly burned on the front. The left-side step bar was fully intact, and only mildly distorted as a result of exposure to heat. The front half of the right-side step bar, however, was severely burned, consuming all of the paint and plastic composite components. This is, again, consistent with a fire that was mildly more intense on the right side than the left side of the vehicle exterior.
- 11. As we continued to move forward, it must be noted that the left-front fender experienced intense burn. The only section of the left-front fender that still contained intact point was that on the bottom six-inches (6") at, and immediately behind, the left-front wheel well. However, ninety-five-percent (95%) of all the paint on the left-front fender was burned to the point of consumption. Additionally, the left-front fire and wheel assembly was burned to the point of deflation. The aluminum alloy mag wheel was still intact and attached. The fire was only approximately ten-percent (10%) consumed as a result of exposure to heat and fire.
- 12. Comparing the left-front fender to the right-front fender, it must be noted that the right-front fender experienced much more intense burn, as all of the point was consumed, and virtually the entire tire.

on the right-front fire and wheel assembly was consumed as well. Additionally, the fire intensification was significantly greater on the right front, as approximately fifty-percent (50%) of the right-front aluminum alloy mag wheel was consumed as well. Again all indicators point to a fire that was disfinctively more intense on the right side than the left side of the vehicle, and intensifying as we were moving from the rear toward the front.

- 13. The closed vehicle hood was burned to the point of consumption.
 Virtually all of the aluminum alloy vehicle hood had melted as a result to exposure to fire and heat, and was not available for our inspection.
- 14. As we continued to move forward, it must be noted that both front headlamp assemblies, as well as the front grille and plastic composite components surrounding the front chromed steel bumper, were burned to the point of consumption.

In summary of our inspection of the burn experienced by the vehicle exterior, all evidence is purely consistent with a fire that was intensifying as we were moving from the rear toward the front of the vehicle, and consistent with a fire that was distinctively more intense on the right side than on the left side of the vehicle. The intensification on the right side versus the left side of the vehicle could be the result of wind current.

On inspection of the vehicle interior revealed:

 We observed the severely burned remains of the interior rear bench seat. Please note, however, that the seat cushion, or foom material, on the rear seat bench, was only approximately thirtypercent (30%) consumed. Obviously, this fire was not intense enough within the vehicle interior to consume this easily consumed form material.

- 2. Immediately in front of the rear bench seal was an aftermarket wooden boarn box. In fact, this boom box traversed the entire width of the vehicle interior, and occupied the entire space between the front and the rear seats. Obviously, this vehicle contained significant aftermarket electronics within the vehicle interior associated with an aftermarket stereo system.
- We also observed an aftermarket wire that was routed to the vehicle interior, surrounding the right-side "B" pillar, potentially consistent with aftermarket electronics that were installed within the vehicle interior as well.
- 4. As we continued to move forward, it must be noted that we observed primarily the skeletal remains of the front seats. There were some bits of the foam material that were still adhering to the framework, but ninety-five-percent (95%) of all the foam material on the front seats were consumed as a result of exposure to this fire.
- 5. As we confinued to move forward, it must be noted that the flooring material was primarily infact, but severely burned. There was no area of localized heat intensification on the flooring material with the exception of exposure to fire fall-dawn.
- 6. As we continued to move forward, it must be noted that the center hump, although severely burned, contained a stick. This vehicle was equipped with a manual transmission. It was not an automatic transmission. The stick was severely burned, but still contained some

Page 12

- unconsumed combustible materials at the very top, inconsistent with significant fire intensification within the vehicle interior.
- 7. Both right-side and left-side interior door panels were burned to the point of near consumption. There were sections of unconsumed combustible materials in the bottom three-to-six-inches (3"-6") of both right-side and left-side front door panels, again, consistent with a relatively upper level burn within the vehicle interior.
- 8. As we confinued to move forward, it must be noted that the vehicle dosh experienced widespread burn and partial consumption. There were still, however, significant amounts of unconsumed combustible materials, surrounding the right-side airbag assembly and the left-side situated steering column. The intensification of burn was not significant enough around the dash to consume these easily consumed combustible materials, inconsistent with a fire that originated anywhere around the vehicle dash.
- 9. We did observe widespread insulation-void wiring in the upper levels of the vehicle dash, but there was still a significant amount of burned, but intact, wiring insulation at, and below, the firewall access holes, consistent with a fire that was migrating from the vehicle engine compartment into the interior, and not vice versa.
- 10. We also observed the fallen, mildly burned, but primarily intact remains of the aluminum alloy air conditioning evaporator core under the right third of the vehicle dash. There was no indication of any significant burn surrounding this evaporator core. However, the evaporator core did fall to floor level, likely due to the fact of consumption of aluminum alloy air conditioning hoses in the engine compartment. This is, again, purely consistent with a fire that was

- most intense within the engine compartment, and migrated from the engine compartment into the interior, and not vice versa.
- 11. We observed the center third dash-mounted stereo. This stereo was not an OEM (Original Equipment Manufacturer) stereo, and was imbedded within fallen, burned, and resolidified plastic composite and unconsumed combustible materials, immediately above the center hump. This aftermarket stereo, likely, is consistent with the aftermarket boom box that was observed behind the rear bench seat.
- 12. We also observed wiring that was routed to aftermarket amplifiers below the seats, again, purely consistent with aftermarket electronics having been installed within the vehicle interior.
- 13. We inspected the area at, and immediately surrounding, the steering column for aftermarket wiring installations. At the time of our inspection there was no indication of any widespread aftermarket wiring installations that was consistent with an aftermarket alarm system. Again, however, due to the fact that there were widespread electronics installed within the vehicle interior associated with aftermarket stereo equipment, there were indeed substantial amounts of aftermarket wiring run throughout the vehicle interior, which may need to be addressed relating to the onset of the fire.

Again, as previously stated, the burn within the vehicle interior was most intense in the upper portions; and Intensified as we moved from the rear toward the front of the vehicle interior. But the burn was distinctively most intense at, and immediately above, the firewall access holes, consistent with a fire that was migrating from the engine compartment into the interior, and not vice versa.

Our inspection of the engine compartment revealed:

- This vehicle was equipped with a V-8, distributoriess, multipart feet injected engine, and a manual transmission.
- The burn within the engine compartment was very widespread, affecting virtually every component, and consuming the vast majority of the combustible materials.
- 3. There was intense burn on the right third of the engine compartment. This is expected, due to the fact that the right-front tire and wheel assembly was burned near to the paint of consumption. Therefore, it is not unusual to observe primarily ninety-percent (90%) of all combustible materials in the right third of the engine compartment having been consumed.
- 4. We even observed the consumption of the right-rear-situated aluminum air conditioning accumulator. Again, as the aluminum alloy lines were consumed routed to the aluminum air conditioning evaporator core, this is consistent with the observation of the fallen aluminum air conditioning evaporator core under the right third of the vehicle dash.
- 5. There was a battery that was situated in the right third of the engine comportment as well, that had falten to immediately above the right-side frame rail. This battery was burned to the point of near consumption, only teaving the lead plates within the interior.
- 6. Ninety-percent (90%) of all wiring routed to, and from, the battery was insulation-void. This, again, is not unanticipated, due to the fact of the fire intensification surrounding the right-front fire and

wheel assembly.

- 7. Peculiarly enough, however, even though there was intensification of burn in the right third of the engine compartment, the right-side fiberglass composite engine valve cover was burned, but primarily intact, at the time of our inspection. If the fire originated in this right third of the engine compartment, we would have anticipated partial consumption, or near total consumption, of this easily consumed fiberglass composite valve cover.
- 8. As we continued to move from the right toward the left side of the engine compartment across the top of the engine, it must be noted that there was partial consumption of the aluminum alloy upper air intake manifold. This partial consumption was most noteworthy on the front, and was widespread across the entire width of the top portion of the engine. There was no localized area of intense burn that could be addressed relating to a specific fire flow across the top of the engine, however.
- 9. Comparing the top of the engine to the front of the engine compartment, however, was very different. The fire intensifications typically accur within the open-air environment in the front of the engine compartment. This fire was no different, as at the time of our inspection, the aluminum alloy air conditioning condenser and radiator were primarily consumed. There were some motion and resolidified aluminum alloy materials immediately above the lower radiator core supports. However, for the most part, ninely-eight percent (98%) of the air conditioning condenser and radiator were consumed in this very intense engine compartment fire. Not only were the air conditioning condenser and radiator consumed, but the aluminum alloy tront cooling fan clutch was also consumed.

again, consistent with significant fire intensification within this openair environment.

- 10. We did observe, however, a distinct fire flow, as evidenced by the burn patterns experienced by the front aluminum alloy timing chair cover. This aluminum alloy timing chain cover on the right half was burned, but still fully intact, at the time of our inspection. The too half of the left side of the aluminum alloy timing chain cover, however, was consumed, exposing the timing chain on the left-side of the engine. Obviously, there was significantly more fire intensification on the left side of the front of the engine, consistent with a fire flow from the left toward the right side of the open-air environment in the front of the engine compartment.
- 11. Consistent with our observations of the fire flow from the left to the right side of the engine compartment, it must be noted that the left-side fiberglass composite engine valve cover was nearly eighty-percent (80%) consumed. This, again, is purely consistent with a fire traveling from the left toward the right side of the engine compartment, and consistent with us moving toward on area of fire intensification along the left side of the engine.
- 12. There was an ABS (Anti-lock Brake System) brake controller associated with this vehicle. This aluminum alloy controller was immediately to the left of the front portion of the left side of the engine. At the time of our inspection, it was still primarily completely intact. It is situated approximately twelve-inches (12") below the closed vehicle hood, and consistent with a relatively upper level fire in the left third of the engine compartment. This is quite a peculiarity, due to the fact that the fire was significantly less intense on the exterior of the vehicle on the left side as compared to the

right side. This, again, can relate to the effects of wind or weather, and needs to be addressed with conversations with the insured.

- The left third of the engine compartment experienced intense burn as well, consuming the aluminum alloy brake master cylinder. At the time of our inspection, there was no evidence of a brake master cylinder attached to the front partion of the brake power booster. Simply stated, there was total consumption of the brake master cylinder at the time of our inspection. Additionally, at the time of our inspection, there was no evidence of any fallen remains of the brake master cylinder that lay on top of the left-side frome rail or the left-front upper or lower control arms. It is likely that these components had separated during transport.
- 14. As we confinued to move foward the left side of the engine compartment, immediately above the left-front inner fender, there were some remains of the left-rear engine compartment situated power distribution center. This power distribution center contained a distinct burn pattern, as there was significant consumption of combustible materials on the right side, immediately neighboring the consumed broke master cylinder, but significant greater amounts of unconsumed combustible materials on the left side of the power distribution center. This is purely consistent with a fire flow from the right toward the left side of the brake master cylinder, potentially consistent with an area of fire intensification between the brake master cylinder and the left side of the engine.
- 15. Consistent with the fire intensification having been relatively elevated in the left third of the engine compartment, it must be noted that we observed the burned remains, but primarity intact remains, of the lower radiator hase. This, again, is purely consistent

with a fire that was relatively upper level within the engine compartment, in the left third of the engine compartment.

There is no way for a fire to flow from the right third of the engine comportment toward the left side of the engine compartment, intensifying the area surrounding the left-side fiberglass composite valve cover, without the fire originating around the left side of the engine. In fact, the left-side engine valve cover is relatively protected by other brackets, as well. All evidence is purely consistent with this fire having been most intense surrounding the left-rear engine compartment situated brake master cylinder. Due to the fact that the brake master cylinder was completely consumed, and all electronics associated with the brake master cylinder had separated prior to this inspection, a definitive determination could not be made as to the exact cause of this vehicle fire.

The area of origin is very distinct. Please note, however, that there are multitudes of fires originating in the left-rear corner of the engine compartment, that have been associated with failed electronics relating to the brake master cylinder. We will attempt to ascertain whether or not there is consistency in the time fine relating to the onset of this fire, to see if there were any problems associated with repairs or anomalies with this vehicle, which could lend credence to an area of fire origination, as well.

At the time of our inspection, however, all that can be established is that the area of greatest fire intensitication was upper level, within the left-rear corner of the engine compartment, consistent with fires that are the result of failed electronics surrounding the brake master cylinder. A definitive determination as to the cause of the fire, however, could not be established, due to the fact that significant separation of consumed components occurred prior to this inspection.

Page 17

Jampany 5, 2005 FAT File No. 3539

We attempted to take fluid samples from this vehicle, due to the fact that there was significant consumption of the fiberglass composite valve cover and the full side of the timing chain cover. No fluid samples could be removed from this vehicle, to relate to any wherewithal of the engine prior to the onset of the fire

INTERVIEW WITH THE INSURED

An interview with the insured, who shall be referred to as "he" in the following interview), helped construct an **order of events** immediately preceding the onset of this vehicle fire.

- The insured stated that he purchased the vehicle used, and at the time of purchase, he thought that the vehicle had around forty-fivethousand (45,000) miles on it.
- He fnought that at the time of this fire loss, the vehicle had ground one-hundred-four-thousand (104,000) miles on it.
- 3. He said that the vehicle (as far as he knew) had never been involved in an accident, with the exception of same minor damage to the area around the front license plate, but this damage only affected the front license plate holder and nothing else.
- 4. He said that when he purchased the vehicle around two (2) years ago, he replaced the dash-mounted stereo. But, even though he replaced the dash-mounted stereo with an aftermarket stereo component, he said that nothing else within the interior was aftermarket.

Page 26

Tarmary 5, 2005

F.W. file No. 3355

- 5. He said that he did have an amplifier under the rear bench seat, and he also had a boom box enclosure that had speakers in it, but he said that these components were just placed within the vehicle interior. They were not attached to anything, and they were not hooked up.
- He said that at the time of the fire, the vehicle was locked, and all
 of the windows were up.
- He said that he did not have an aftermarket aform installed on the vehicle, and it only had the factory equipment.
- 8. He said that the vehicle had been parked in his driveway for the entire day, and when he went out to start the vehicle, it was just started, and driven around twenty feet (20").
- After the vehicle was driven twenty feet (201), he literally drove the vehicle back approximately twenty feet (201), and then he parked the vehicle in his driveway again.
- He said that he went inside, and had lunch during the next fortyfive-minutes-to-an-hour (45 min.-1 hr.)
- 11. He said that while he was inside, and while he was planning on getting in the vehicle, and driving it away approximately forty-five-minutes-to-an-hour (45 min.-1 hr.) later, when he exited his residence, he stated that he saw that the vehicle was on fire. More specifically, he said that the engine compartment was on fire, and a portion of the aluminum hood had metted immediately in front of where the driver sits.

- 12. He said that the vehicle burned for approximately fifteen-to-twenty [15-20] minutes, but he was very disappointed with the tire department. He said that when the fire department arrived it seemed like they took a significant amount of time prior to their putting out the fire.
- 13. He said that the fire burned for a long enough period of time where the vehicle next to his truck also caught on fire. He thought that that could have been eliminated.
- 14. He said that he has had no significant repairs at all to the vehicle, and everything on the vehicle was fully operational. This included the cruise control, which he uses very often.

<u>RECOMMENDATIONS</u>

We recommend that the 1999 Ford F-150 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 this Ford F-150 vehicle by any other concerned parties.

IV. BASIS OF REPORT

This report is based upon the following:

- 1. Inspection of the 1999 Ford F-150 vehicle.
- 2. Interview with the insured.
- Information and observations as noted in this report.

Page 23

V. ATTACHMENTS

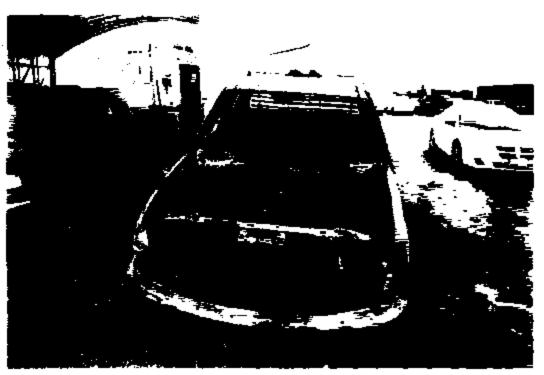
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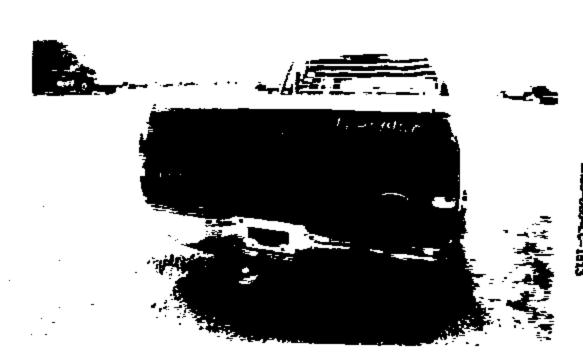
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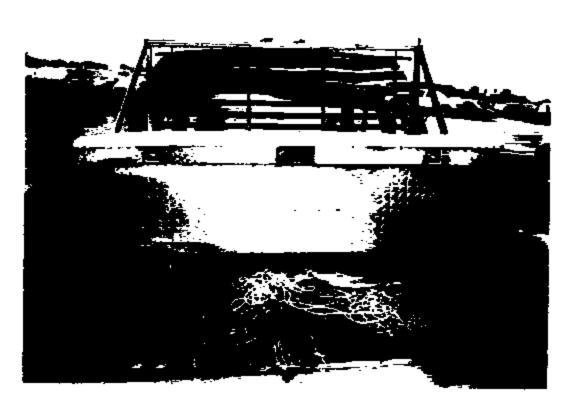
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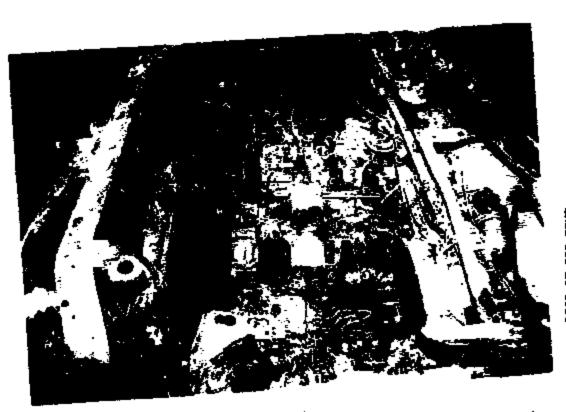


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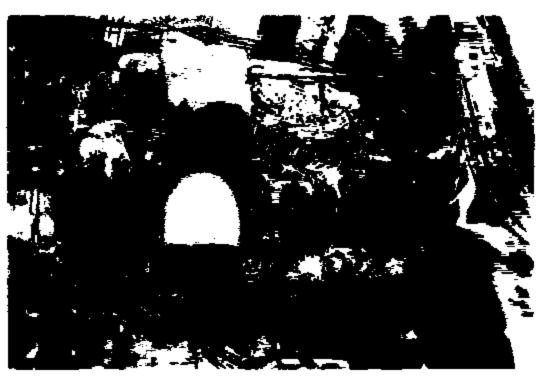


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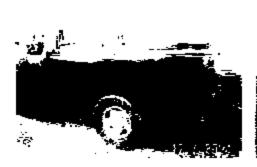
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