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Fevin R. Cholakian (S.B. 103423)	
Tinquin Larsen (5.B. #2090603)	<u> </u>
Cholekian & Associates 5 Thomas Melion Circle, \$105	·
San Prancisco. Ch 94134	
тамента (415) 467-8200 минодомия (415) 467-8206	1
GALLA ADDRESS (Cartes)	· ·
ANNOUNCEMENT CLASSIFICATION OF STREET	
MANGE COME Superior Court of California County of San Mateo	ENDORSED FILED
_	SAN MATEO COUNTY
GRYNDZPGGG Redwood City, CA 94063	SAM SMIEG COS
l —	SEP 1 7 2002
PLANTER: State Farm Rutual Automobile Insurance Company	1 ' ' I
	Cheft of the Separat Court
	P. J. GANG
DEMENDANT: Ford Motor Company	TO THE PARTY OF TH
	[·
F-12 PARSE 4 TO 20	
□ DOES1 7D 20	1 . ∣
COMPLAINT — Personal Injury, Property Demage, Wrongful Death	1
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X Property Course	
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tigitate faith in shorte) netwind.	
ACTION IS A LIMITED CRAIL CASE	CYSEMPHORE
Amount demanded does not exceed \$10,000	
E proposed \$10,000, but does not exceed \$25,000 ACTION IN AN UNLEGIFED CIVIL CASE (exceeds \$25,000)	CLJ 425674
ACTION IS RECLASSIFIED by this generated complaint	CT TO SOLE
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Source wolf miles to Bushed	<u> </u>
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Residential Communication Comm	Tarre Constitution & 48-1

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a district	of hex conclied with	Oth a claims statute, and applicable claims statutes applying because (specif)	, er t:			

Date: August 28, 2002

-22-02 12:47	From-Compex Special Services	868-426-673 8	7-616 P.023/027 F-488	
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b tope c prop d prop f comparing side of insured (1 The d	ples of use of property plat and medical expenses and deceaps perty deceaps of a 1996 Ford FI bear fire due to a leak in t the capine. a total of \$16,262.70 for all largest deceaps of the wronged deceaps and th d in Companie.—Allaciement 12.	50 ("wehicle"). The he fuel injector or t aims resulting from t	he fuel rail on the right members has paid its he vehicle fire.	
13. The relief sou	ught in this complaint is within the jurisdice	on of this court.	•	
4 (1) [] 5 The emotion (1) []	PLAYS for judgment for code of soft for an configuration demands purified demands in the most chack (1) in a coording to proof			
	in the amount of \$16,262.70 regraphs of this completes alleged on info	reprion grid belief are an follow	(apacily paragraph numbers):	

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SHORT TITLE:	7. Ford Notes Company	HE REMER
First CAUSE OF AC	TION - General Megligence	Page 4
ATTACHMENT TO EX Complete COCCUP-	Complidin!	
(Use a separate cause of action form for each cause	of action.)	
GH-1, Plaintif (name):		
elleges that defendant (name): Ford Not	tor Company	

(2) Does 1 (0,20)

was the legal (proximate) cause of demages to plain@f. By the following acts or collectors to act, defendant negligently caused the damage to claiming ce (date: 03/14/02 stowest Calle Central #2 La Meza, Baja California, Mexico.

(description of mesons for fieldity):

Defendant had a duty to exarcise reasonable care to design, assemble, manufacture, inspect, test, distribute, and sell a vehicle free from defects and safe for use under forseeable usage. Defendant breached said duty by failing to exercise reasonable cars in the design, assembly, manufacturing, inspection, testing, distribution, and sale of Flaintiff's insured's 1998 Ford £150, which was not free from defects and not safe when used under forsecable conditions. As a direct and proximate cause of said breach, Plaintiff's insured's vehicle caught fire, resulting in a total loss. As a result of said negligence, Plaintiff has incurred damages as referenced above.

• • •	Ú		· ·	
SHORT TILE Ford Motor Co	yapany	<u></u>	٧.	CASS HERE
<u>decond</u>	CAUS	SE OF ACTION - P	oducis Liability	Page 5
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5FCHRFMA ⇒>	ISS	ue List 			6:03:02
FCSD REGION:	_	MARKET:	_	ISSUE STATUS:	
P&A CODE: VIN: SALES REGION	IFTRX17L8w	SALES ZONE	: _	CASE NUMBER:	
A LAST HND/ C P&A LAO	Customer Phone Numb Trmt Customer Name	er/	Reaso Year	n/ Model	Stat/ Type
04/02/02				ALLEGED - NON-SERIOU F-SERIES	IS C 07

F1=Help F2=AddAction F5=CustomerList F6=DealerInfo F7=Prev F8=Next F10=IssueDetail F11=Menu F12=Return NO MORE RECORDS AVAILABLE OGDB427 SECHIDMA ---> ___

1FTRX17L8WK Owner Status: ORIGINAL

1998 еаг: WSD: 08/11/98 Model: F-SERIES

Mileage:

Hm Ph:

Name: Trmt:

Case: 1450430912

Day Ph:

Symptom: Reason:

FIRE/SMOKE VISIBLE FLAME UNDERHOOD LEGAL - ALLEGED - NON-SERIOUS INJURY

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Dealer:

PERRY FORD

Issue Type: 07 Issue Status: C 07 LEGAL CLOSED

CAN Court: CAN Award: Legal Issue Type:

MORSII Contact: N

A/C DATE

Origin Description

04/01/02 CACI38 INJURY; ADVISE CUST INFORMATION WILL BE FORWARDED TO CONSUME

04/02/02 CALGL MAKE OUTBOUND CALL TO CUSTOMER 04/02/02 CALGL FINAL CASE DISPOSITION

F1=He1p F7-Prev

F2-AddAction F8=Next

F4-ActionDetail F9-ViewMORSII

F6=DealerInfo F11=Menu

F12-Return OGDB427

NO MORE RECORDS AVAILABLE

━> Model: F-SERIES Year: 1998 1FTRX17L8WK VIN:

Owner Status: OPIGINAL

WSD: 08/11/98 Hm Ph: Name: Case: 1450430912 Day Phi

Trut: Symptom Desc: FIRE/SMOKE VISIBLE FLAME UNDERHOOD LEGAL - ALLEGED - NON-SERIOUS INDURY Reason Desc:

Dealer: PERRY FORD

C CLOSED Issue Status: **LEGAL** Issue Type: 07 Odometer Reading: Document Number: 1 MI Comma Type: PH PHONE

PMARTINE PAULA VOGRINCIO-MART Analyst:

12:29:29 EST Action Time: 04/01/02 Action Data: Action Date:

US CONCERN CASE BASE Origin Desc:

INJURY: ADVISE CUST INFORMATION WILL BE FORWARDED TO CONSUME Action Desc: -VEHICLE CAUGHT ON FIRE UNDER THE HOOD ON Comments: CUSTOMÉR SAYS:

MARCH 2002 = IT CAUSED A HOLE IN THE ENGINE ==INSURANC E COMPANY STATED THAT IS A MANUFACTURER DEFECT = INSURANCE PAID FOR THE VEHICLE \$14,000 AND THE DIFFERENCE OF GUSTANDIN G CREDIT WILL BE COVERED ALSO BY THEN -CUSTOMER HAD PAID F OR VEHICLE \$19.000 DOLLARS SO FAR = BELIEVES THAT FORD SHO

F2=AddAction F4=Prevaction F5=NextAction F6=ActionData

OGD8427 MORE COMMENTS AVAILABLE

F9=PrevComments F10=NextComments F11=Menu F12=Return F13=ESP

VIN: 1FTRX17L8WK Year: 1998 Model: F-SERIES

Owner Status: ORIGINAL WSD: 08/11/98

Mame: Ha Ph: Case: 1450430912 Day Ph:

Symptom Desc: FIRE/SMOKE VISIBLE FLAME UNDERHOOD Reason Desc: LEGAL - ALLEGED - NON-SERIOUS INJURY

Dealer: PERRY FORD

Issue Type: 07 LEGAL Issue Status: C CLOSED Communitype: PH PHONE Odometer Reading: 1 MI

Analyst: PMARTINE PAULA VOGRINCIO-MART Document Number:

Action Date: 04/01/02 Action Data: Action Time: 12:29:29 EST

Origin Desc: US CONCERN CASE BASE

Action Desc: INJURY; ADVISE CUST INFORMATION WILL BE FORWARDED TO CONSUME OR VEHICLE \$19.000 DOLLARS SO FAR ==BELIEVES THAT FORD SHO ULD COMPENSATES HIM FOR THE DIFFERENCE AND COLLATERAL DAMAGE S =HAD NO VEHICLE RIGHT NOW ==LOST AROUND \$5000 DOLLARS SO HAD NO VEHICLE RIGHT NOW ==STEELERS SO THE DIFFERENCE AND STEELERS SO THE DESCRIPTION OF STEELERS SO THE STEELERS SO THE DESCRIPTION OF STEELERS SO THE DESCRIPTION OF STEELERS SO THE ST

S == HAD NO VEHICLE RIGHT NOW == LOST AROUND \$5000 DOLLARS == HIS GARAGE IS DAMAGED == HIS NEIGHBOUR WAS SLIGHTLY BUR NT IN THE HANDS AND FACE == NEIGHBOURS WERE SO AFRAID AND H E IS AFRAID THAT WILL SUIT HIM FOR THIS PER CUSTOMER, DEAL

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MORE COMMENTS AVAILABLE OGDB427

10/03/02 08:05:39 Action Detail SECHADMA

==> 1FTRX17L8WN Year: 1998 Model: F-SERIES VIN:

WSD: 08/11/98 Owner Status: ORIGINAL

Hm 2h: Name: Case: 1450430912 Day Ph:

Trmt: Symptom Desc: FIRE/SMOKE VISIBLE FLAME UNDERHOOD

Reason Desc: LEGAL - ALLEGED - NON-SERIOUS INJURY

PERRY FORD Dealer:

C CLOSED Issue Status: LEGAL Issue Type: 07 1 MI Odometer Reading: Comm Type: PHONE

Document Number: PAULA VOGRINCIO-MART PMARTINE Analyst:

Action Time: 12:29:29 EST 04/01/02 Action Data: Action Date:

US CONCERN CASE BASE Origin Desc:

INDURY; ADVISE CUST INFORMATION WILL BE FORWARDED TO CONSUME Action Desc: E IS AFRAID THAT WILL SUIT HIM FOR THIS PER CUSTOMER, DEAL Comments:

NONE: CAC ADVISED: - THIS INFORMATION WILL BE F ER SAYS: ORWARDED TO OUR CONSUMER AFFAIRS OFFICE. SOMEBODY WILL CONT

INFERENCE CASE ID: 5341 ACT IN TWO BUSINESS DAYS.

F5=NextAction F6=ActionData F4=PrevAction F2=AddAction Fl=Help

F9=PrevComments F10=NextComments F11=Menu F12=Return F13=ESP NO MORE COMMENTS AVAILABLE **OGDB427** SECHADNA

Action Detail

10/03/02 08:05:42

1FTRX17L8WK VIN:

Year: 1998

Model: F-SERIES WSD: 08/11/98

Name:

Owner Status: ORIGINAL

Case: 1450430912

He Ph:

Day Ph:

Trmt:

__>

Symptom Desc: FIRE/SMOKE VISIBLE FLAME UNDERHOOD

Reason Desc: LEGAL - ALLEGED - NON-SERIOUS INJURY

Dealer:

PERRY FORD

Issue Type:

07 PH LEGAL PHONE

Issue Status: Odometer Reading: C CLOSED 1 MI

Comm Type: Analyst:

9245LG

LEAH GALE

Document Number:

Action Date:

04/02/02

Action Data: Y

Action Time:

17:36:01 EST

Origin Desc:

CONSUMER AFFAIRS - LITIGATION PREVENTION MAKE OUTBOUND CALL TO CUSTOMER

Action Desc: Comments:

LPA SPOKE WITH CUSTOMER'S GRANDDAUGHTER (HEIDI) WHO ADVISED THAT SHE DOES NOT BELIEVE THAT THERE WILL BE A PERSONAL INJU RY CLAIM, LPA ADVISED THAT MATTER SHOULD CONTINUE THROUGH IN

SURANCE COMPANY AND EXPLAINED SUBROGATION PROCESS.

FS=NextAction F6=ActionData F4-PrevAction F2=AddAction F1=Help F9=PrevComments F10=NextComments F11=Menu F12=Return F13=ESP

NO MORE COMMENTS AVAILABLE

OGDB427

Action Detail SECHADNA

10/03/02 08:05:45

--> Year: 1998 Model: F-SERIES 1FTRX17L8WM VIN:

wsp: 08/11/98 Dwner Status: ORIGINAL

Hm Ph: Name: Case: 1450430912 Day Ph: Trat:

Symptom Desc: FIRE/SMOKE VISIBLE FLAME UNDERHOOD LEGAL - ALLEGED - NON-SERIOUS INJURY Reason Desc:

PERRY FORD

Dealer: C CLOSED Issue Status: 07 LEGAL Issue Type: Odometer Reading: 1 MI PHONE Comm Type: PH

Document Number: 9245LG Analyst: LEAH GALE

Action Time: 17:36:50 EST 04/02/02 Action Data: N Action Date:

CONSUMER AFFAIRS - LITIGATION PREVENTION Origin Desc:

FINAL CASE DISPOSITION Action Desc:

LPA SPOKE WITH CUSTOMER'S GRANDDAUGHTER (HEIDI) WHO ADVISED Comments:

THAT SHE DOES NOT BELIEVE THAT THERE WILL BE A PERSONAL INJU RY CLAIM. LPA ADVISED THAT MATTER SHOULD CONTINUE THROUGH IN

SURANCE COMPANY AND EXPLAINED SUBROGATION PROCESS.

FS=NextAction F6=ActionData F4=PrevAction F2=Addaction F1=Help F9=PrevComments F10=NextComments F11=Menu F12=Return F13=ESP NO MORE COMMENTS AVAILABLE

OGDB427

State Farm Insurance Companies®

FORD MOTOR CONTRACTOR RECEIVED

May 1, 2002

MAY = 6 2002 P.O. Box 25002 Sakersfield, CA 83390-5002 OFFICE OF THEX: 1-868-863-1004

OFFICE OF THEM: 1-868-863-104 GENERAL COUNSEL

CERTIFIED MAIL - RETURN RECEIPT REQUESTED AND REGULAR MAIL

Ford Motor Company
Park Larte Towers W Ste 400
3 Park Ln Bivd
Dearborn MI 48126-2568

RE:

Claim Number:

Our Insured:

Date of Loss:

March 14, 2002

Make/Model/Year.

1998 Ford F150 Pickup

VIN Number:

1FTRX17L8WK

Dear Sirs:

The identified 1998 Ford F150 pickup is insured by experienced a fire in the engine compartment. This vehicle

State Farm^e would like to give you an opportunity to inspect the vehicle and give you advance notice of our subrogation claim. Please contact me or anyone on team one to set a time for your inspection.

Sincerety.

Pat Cartifos

Claim Specialist, Team 3H

State Farm Mutual Automobils Insurance Company

(619) 278-4178

PC/GC:058/0501004

3/14/02/50 198 F-150 . 4 0

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to Thomas Mailda Cliff	:te, 9105	1			,
San Francisco, CA 94	k1.34	1			
**************************************	#6200 mini.comm (415)467-8206	1			
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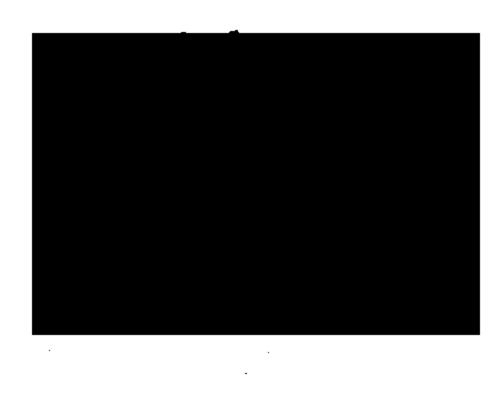
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100 Mily Barry, Loy 4, 1800M	COMPLAINT — Personal Demage, Wrongh	Injury, Property Fee 2 of 2 of Death

10. The following cases of account of account of actions allocated): Window Velocity Morior Velocity German Hegipon	· -	
compartment fire side of the engine insured a total of	soly of a 1998 Ford FLSO ("Wehlche"). The Wehlche suffered an angine due to a leak in the fuel injector or the fuel reil on the right . State Farm Mutual Animabile Insurance Company has paid its (\$16,262.70 for claims resulting from the wehicle fire. of whomphs death and the reinformation plants who documents are	<u>н</u> 1
14. PLAINTHEF PRAYS for judg e. (1) compensator (2) punitive dem b. The appoint of damages (1) abouting to (2) in the amount	iges in (ras must sheck (1) in cases for personal injury or wonglet death): roof t at: \$ 16, 262.70	
Date: May 9, 2003 Timopin Largent or to continue of the conti	COMPLANT — Personal injury, Property Damage, Wrongful Death	ا چة

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Second	- CAUSE OF ACTION - Pro	ciucie Lisbility	Page 5
(1		
ATTACHMENT TO (E)	Compleint Cross-Compliant		
(Lips a supported cream of a	pitan form for each cause of action.)		
Pleinfff (nemat State	Farm Murual Automobile	Insurance Compa	σĀ
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	Appropriate Field Fig. 48 tolows , sold, and/or warrantie	z The defendant	manufactured,
failare	of the vehicle or its pa	rta caused the m	alfonction, resulting
	e to the plaintiff.		-
Service In the Control of the Contro	CAUSE OF ACTION - Pr	oducta Liability	Schriftmer A Pals



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State Farm Insurance Companies*



August 4, 2003

CLAIMS DEPT FORD MOTOR COMPANY WEST. TOWER 3 PARK LANE BLVD STE 400 DEARBORN MI 48288 RECEIVED AUG 18 NEW

Auto Claim, Central Subregation P.O. Box 22095 Tutsa, OK 74121-2095 Phone: 1-668-650-1617

AUG I 9 2003

RE:

Claim Number:

Our insured:

Date of Loss:

Vehicle:

May 1, 2003

1997 Ford Extended Cab Pickup

VIN Number: 1FTDX1760VI

Dear Sk/Madam:

This State Farm[®] insured's 1997 Ford extended cab pickup was involved in a fire. We have settled the claim with our insured in the amount of \$11,964.19, which includes our insured's deductible.

Our investigation revealed the cause of the loss was due to an electrical malfunction at the main battery fuse connection located on the firewall of the right side of the engine compartment.

Enclosed is the documentation to support State Farm's claim. The vehicle is located at Copart and is being held for your inspection. You may contact me at 668-650-1917, extension 5449 to make arrangements to inspect the vehicle.

Please consider this letter as our demand to Ford Motor Company for reimbursement of \$11,964.19.

Sincerely,

Ronda James, Team 6 Claim Representative

888-850-1917, Ext. 7788

State Farm Mutual Automobile Insurance Company

103/0804010

Enclosure

2/1/02/120

170.6748

IN THE DESTRICT COURT OF OKLAHOMA COUNTY STATE OF OKLAHOMA HUED IN THE DISTRICT COURT

		OKLAHOMA GOUNTY,	JALA.
)	MAR 2 6 2004	
) }	PATRICIA PRESILEY, COUR	RT CLERK
Plaintiffs,)	Pleprity	
-V8-	Case No.	200 1-	
FORD MOTOR COMPANY,	}	E - 2004-	2523
Defendant.)		
PET	THON		

- 1. Plaintif

 is an insurance company registered with the State of Oklahoma; Plaintif

 defendant is a corporation that manufactures and selfs vehicles for resale throughout the United States of America; this cause of action arose in Oklahoma County, Oklahoma; therefore, this court has both subject matter and personal jurisdiction.
- 2. In 1997, defendant negligently manufactured a Ford 150 Lariat, VIN #1FTDX1760VR On May 1, 2003, while legally parked, with the engine off and the key out of the ignition, said motor vehicle erupted into flames and burned.
- 3. As a result, plaintiff McNeely suffered property damage in the total amount of \$11,964.19, for which plaintiff McNeely paid a deductible of \$100.00 and plaintiff State Farm Mutual Automobile Insurance Company, pursuant to a policy of insurance, paid the balance of \$11,864.19.

Wherefore, plaintiffs demand judgment against defendant(s) for the sum of \$11,964.19, plus interest and costs, including reasonable attorney fees.

Respectfully Submitted

Thomas G. Ferguson, Jr. OBA #2878

Russell T. Bowlen OBA #15731

WALKER, FERGUSON & FERGUSON

301 Northwest 63rd Street, SUITE 400

Oldahoma City, OK 73116

Telephone (405) 843-8855

Facainile (405) 843-8934 Attorneys for Plaintiff(s)

SCOTT & ASSOCIATES

INVESTIGATIVE SERVICE, INC.



VEHICLE FIRE REPORT

Prepared For State Farm Insurance Company

Claim No.

Insured.

SPORT & STATED

7200 S. Pennsylvania, Suite E, Oklahoma City, OK 73159

405-681-4544

(FAX) 405-681-4591

(Mobil) 405-627-7161

VEHICLE INSPECTION

mer/insured:		S & A Case No.: 0386-094
Address Owners, Oklehors		Company State Fano Lecurance Company
of Investigation:	N. 21, Tulsa, Oklahoma. Lot a	Policy N/A No.:
Location At Time of Fire Loss	Oklahoma	Date of Investigation: 5/18/03
DESCRIPTION OF VEHICLE		not on cont
YEAR 1885		COLOR (BOTTOM) Green
MODEL 150 Lartet		<u> </u>
LICENSE PLATES: STATE OK	NUMBER 1997	EXPIRATION 5/03
VEHICLE IDENTIFICATION NUM	(BER (VIII)	
AGENCIES INVOLVED FIRE DEPARTMENT OWNER	Okishorsa Fire Department	DATE OF LOSS: May 1, 2003
INCIDENT REPORT 03-0000	LES	TIME OF CALL: 11:43 AM
LAW ENFORCEMENT AGENCY	NA.	
OTHER AGENCIES INVOLVED	NA	
REMARKS		
11:43 AM. The officer in cha	re Department received their Initial notings of fire fighting operations was Capture off duty. I did obtain a capy of the figures of this fire as undetermined.	lication of this fire loss on May 1, 2003 at also Devid M Sole. I attempted to contact the re locident report, which is attached for your
·		- AND TO THE

<u>EXTERIOR</u>

GLASS CONDITIONS	POSITION		
BROKEN BY HEAT WISSEN WINDSHIELD X	B INTACT UP DOWN UNKNOWN		
REAR WINDOW	\mathbf{X} \square \square		
DRIVER'S WINDOW X			
PSNGR FRT WINDOW			
LEFT REAR WINDOW			
RIGHT REAR WINDOW			
Remarks: The windshield was broken out by the fire and heat compartment. The driver side front window was up a remainder of the glass had a heavy carbon halld up o	I (1) O (1) O (INS 1002 MIN PLOMO POL 1114		
SUNROOF: OPEN CLOSED M	ELTED N/A X		
T-TOPS: ON REMOVED M	ELTED NA X		
DOOR CYLINDERS (LOCKS)			
LEFT FRONT INTACT X MELTED PUNCHED M	ISSING LOCKED UNLOCKED		
RIGHT FRONT INTACT X MELTED PUNCHED ME	ISSING LOCKED UNLOCKED		
TIRES MANUFACTURER SEE	TREAD WEAR NUMBER OF LUGS		
LEFT FRONT Yokohama Gaolander H/T P255-70P16	Good 5		
RIGHT FRONT Yokohama Geolander HT P265-76P16	Good 5		
LEFT REAR Yokohuma Geotander IVT P265-70P16	Good Good B		
RIGHT REAR Yokokuma Geolander N/T P265-7016	Good		
REMARKS: The right front tire received minimal heat damage good condition.	and lost air pressure. The restainded Greenway in		

EXTERIOR DAMAGE
FRONT BUNIPER No fire demage - minimal smoke demage
HOOD Severe fire and heat damage and melted
GRILL No fire damage minimal smoke damage
LEFT FENDER Fire and heat dumage scross the top edge of this tender. This heat came from the engine area.
DRIVER'S DOOR Fire damage to front, edge of the window frame of the door.
REAL DATE OF THE PROPERTY OF T
TRUNK LID . N/A
REAR BUMPER OK
ROOF Miner demage to front edge.
RIGHT QUARTER PANEL No demage
REAR PASSENGER DOOR N/A
FRONT PASSENGER DOOR Minimal heat dismage to front edge of the window frame of the door.
RIGHT FENDER Severe fire and heat damage
REMARKS: The fire and heat damage to the advisor of this risk was to the head, windshield, right front
fender end a portion of the roof.
VAN ONLY
REAR CARGO DOORS NA
SIDE CARGO DOORS NA
ENGINE COMPARTMENT
ENGINE ACCESSIBILITY: HOOD LATCH: WORKING X FORCED OPEN MISSING!
ENGINE: INTACT X PARTIALLY STRIPPED BURNED X MISSING L
SIZE OF ENGINE A SV-R Gas
BATTERY: INTACT MELTED X REMOVED 1
RADIATOR: INTACT X MELTED REMOVED 1 3.

ENGINE CUMPARUM	TOWIN	· ·		
Off LEVEL OK	<u> </u>	BELTS: Molted		
XADIATOR: OK		HOSES Heat dame	08	
TRANSMISSION LEVEL:	ok	AUTOMATIC TRANS.	X STANDARD TE	RANS.
_		EL DRIVE		
FRONT WHEEL DRIVE	REAR WHE	T DKIAE [V]	FOUR WHEEL DRIVE	<u> </u>
ENGINE PARTS MISSING	N/A	<u> </u>		_
BURGLAR ALARM SYSTE	M: YES NO	UNKNOWN	×	
REMARKS:				
This emine comparin	ent was determined to be t	he compartment of origin	of this fire. The hood	received
severe fire and heat day	uage from the engine side o	if the hood with the rear t	No tulins posis purse	ı away.
·				
UNDER VEHICLE	<u> </u>			
FUELTANK: INTACT	X DAMAGED		MISSING	
	 :	$\overline{}$		_
FUEL CAP: INTACT	X MELTED	MISSING	' ∐	
FILL PIPE: INTACT	X DAMAGED	MESSING	; 🔲	
		LEAKAGE NO	TICED YES	NO X
OIL PAN: INTACT	C) Hoomes	L LEAKAGE NO	, 160 TES	」 ~~
TRUNK COMPART	MENT EXAMINATION	•		
TIMENT COME STATE				
PICKUP 🗙 VA	N OTHER			
LOCKED OPE	FORCED 1	RUNK LOCK INTACT: YE	SS NO	MELTED
				_
			<u> </u>	
IF FORCED, BY WHOM		<u> </u>		
. ^	-			
TRUNK RELEASE BUTT	TON: YES NO	INKNOWN		
SPARE TIRE	INTACT X	-MISSING	MELTED	UNKNOWN
	-	-		, ? {
TIRE CHANGING EQUIP	MENT: INTACT	XI MISSING	MELTED 📆	ENKHOOM
\			76	2 To 10
OTHER CONTENTS/	There was no contents is t	the had of this vehicle st		34. E
PERSONAL EFFECTS:				AC.
	i			7
		<u> </u>		
		<u> </u>	• • •	
		- ·		-1 -C1-3151

ga sa sa sa sa sa

PASSENGER COMPARTMENT × X BURNED MISSING DASHBOARD: INTACT MUSSENG BURNED X RADIO: INTACT ľХI MISSING BURNED INTACT SPEAKERS: MELTED BURNED INTACT FIREWALL: DESTROYED BY FIRE IN DEBRUS INTACT IGNITION: OFF X ON PUNCHED POSITION: BURNED LOCKED INTACT . STEERING COLUMN: FRONT SEAT: REMOVED BURNED INTACT BENCH X REMOVED BURNED INTACT LEFT FRONT X RIGHT FRONT INTACT REMOVED BURNED REMOVED X BURNED INTACT REAR BEAT: PERSONAL EFFECTS: YES 🔲 NO 🗙 X BURNED INTACT GLOVE BOX: NONE FOUND AT SCENE **HONITION** IGNITION KEY: ODOMETER READING: 77401 DESTROYED YES X NO DATE OIL CHANGE STICKER: PERSONAL EFFECTS IN PASSENGER COMPARTMENT Umbreila end glaves The damage in this passanger compartment was caused by heat from the eagine co .REMARKS: through openings in the fire wall and through the fire damaged windshield.

EVIDENCE COLLECTED:

Wiring from positive battery feed, under engine bay.

ORIG<u>IN:</u>

The compartment of origin of this fire loss was the engine compariment and the area of origin was the right (passenger) rear corner of this engine compartment. The point of origin was at the battery feed distribution wiring of the bettery protection fuses.

CAUSE

After completing this fire scene examination it was determined the cause of this fire as an telest shalk motion at the main battery has competion compared on the bight aide of the engine comparement. It was determined the battery feed that feeds the cab relay board had shorted to the steel fuse bracket holder. The bettery cable that shorted to the bracket was the one that splits off the starter sciencid and is protected by a 175 AMP fuse. This circuit then follows the windshield cowling and feeds the power relays and the rest of the vehicle cab electric needs.

When this bettery feed wire came in contact with the steel fuse bracket holder it welded itself to the bracket causing overheating which then ignited nearby combustibles under the hood. The fire then spread up through the windshield cowling and up across the windshield cracking and breaking the windshield allowing the fire to enter the passenger compartment.

This cause can be documented by the area and point of origin being determined to be at the location of the faulting, by evidence of faulting/shorting wiring and by the elimination of other causes.

An inspection was made of the passenger compariment, the undemeath side of the vehicle, the bed area and the exterior of this vehicle end no evidence was recovered to indicate any type malfunction in any of those areas caused the

RECOMMENDATIONS

my portion of the investigation be closed.

If after reading this report you have no maintained in our office and man be deserved upon your request. reopened upon your request.

if you have any questions, comments or further instructions please do not hesitate to contact me.

Thank you for the assignment.

B. Nr. South, do B. W. Scott Lichard Street, sto

PHOTO SHEET

- 1. Through 6. Exterior of risk.
- 7. 8. 9. Identification VIN

and tag

- 10. Bed of truck.
- 11. Damage to hood of truck.
- 12. Through 16. Three and spare on risk.
- 17. 18. Damage to windshield, location where fire entered passenger compartment.
- 19. Through 23. Underneuth side of vehicle.
- 24. Through 32, Passenger compartment.
- 33. 48. Engine compartment area and point of origin.
- 49. Oil dipatick.
- 50. Through 55. Evidence of faulted wiring.
- 56. 57. 58. Photographs of exact type vehicle unburned showing wiring and connections.

SHORE THE CELL THE PARTY OF THE











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State Farm Insurance Companies



Rocktord Service Center 7404 Cherryvale N. Goulavard P.O. Box 5525 Reakford, IL 61125

June 19, 2001

Ford Motor Company
Park Lane Towers West, Suite 400
Three Park Lane Bouleverd
Dearborn, MI 48126-2566

RE: Claim Number.

Our Insured:

Date of Loss:

Make/Model/Year of Product

Sertal Number:

May 23, 2001 1995 Ford F160 Pickup 1FTEF15NXS



Dear Product Defect Department:

This State Farm* insured vehicle was involved in a fire loss. We settled a claim with our insured for \$8,633.13.

Our investigation revealed that the cause of the loss was due to fuel leakage from the rear crossover line stop the engine.

Enclosed is the documentation of State Farm's claim. The evidence is being held for your inspection. You may contact me at (815) 332-8503 to make arrangements to inspect the vehicle.

Please consider this letter as our demand to Ford Motor Company for reimbursement of \$8,633.13.

Sincerely,

Pam Kraan

Claim Representative

State Farm Mutual Automobile Insurance Company

(815) 332-6503

PK/020/0619008

Enclosure

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-GKE DANG

5/230 25/01 10/230 10/230 10/2000

ROPE OFFICE: BLOCKINGTON, 11LTHOLS 61710-0001

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7855 Geoss Point Ro G5 Skokie, IL 60077 TEL 847/674-9650 FAX 847/674-9653 E-MAIL probeinc@worldnet.att.net

Ms. Pam Krasn Claim Specialist State Ferm Mutuel Automobile Insurance Company PO Box 5526 Rockford, Illinois 61125

grander in grand i

DOUG MOSER
Monroe Center, Illinois
(Fire In 1995 Ford F-150 pickup truck)
State Farm Claim #13-7345-693
Our Project No. 01-4429-FV
Date of Loss: May 25, 2001

June 18, 2001

Distribution: Copies 1 & 2 – Ms. Para Kraan (Copy 1 photographs)

Copy 3 - File

Copy / of 3 copies



7855 GROSS POINT Ro G5 SKOKIE, IL 60077 TEL 847/674-9650 FAX 847/674-9653 E-MAIL probeinc@worldnet.stt.net

Ms. Pam Kraan Claim Specialist State Farm Mutual Automobile Insurance Company PO Box 5526 Rockford, Illinois 61125

RE:

Monroe Center, Illimols

Dear Ms. Kraan:

On Friday, May 25, 2001 a fire occurred in a 1995 Ford F-150 pickup truck owned by Monroe Center, Illinois while the vehicle was being driven along lifinois Route 64 near the intersection with Esmond Road near Esmond, Illinois. The had been driving approximately fifteen minutes when the fire occurred; just prior to the fire he noticed that the fuel gauge was falling; he switched fuel tanks, and shortly thereafter the fire occurred. On May 29, 2001 you requested that we investigate this occurrence and determine, if possible, the origin and cause of the fire. This report describes our observations and findings in as brief a manner as possible.

Our field investigation was conducted by John K. Maurus of Probe, Inc. on June 1, 2001 when the vehicle was examined on the outdoor secure lot of Greater Rockford Auto Auctions, 5937 Sandy Hollow Road, Rockford, Illinois.

The vehicle was identified by means of its Greater Rockford Auto Auctions stock

#A13466. Our investigative work consisted of examining, diagraming, and photographing the subject burned vehicle, and examining the engine compartment in a similar unburned vehicle for comparison purposes. To facilitate further understanding of this report, a schematic plan view of the vehicle and twenty-four of the photographs taken in the course of the investigation are appended as Exhibits A and B, respectively.

....

The subject vehicle was a 1995 Ford F-150 pickup truck with a red exterior. The Vehicle Identification Number (VIN) reportedly was 1FTEF15NXSI. A breakdown of the VIN was as follows:

```
1-Nation of origin: USA
F-Meke: Ford
T-Vehicle Type: Truck
E-GVWR & Brake Type: 6001-7000 Hydraulic
   Model Code (Series): F-150 Regular Cab
1
5
N-Engine: 5.0L V-8 EFI
X-Check Digit
S-Model Year: 1995
L-Assembly Plant: Michigan Truck, Wayne, Mi
A١
1
     Sequential Production Number
3
4
6
6
```

The metal VIN plate along the lower left edge of the windshield was destroyed by the fire; no attempt was made to locate a hidden VIN number. An adometer reading could not be obtained due to the extent of damage in the dashboard area. There were no license plates on the vehicle at the time of this investigation.

Ą

The vehicle was equipped with a steel body and frame, gasoline-fired fuel-injected 5.0 liter V8 engine, automatic transmission, rear drive, 4X2 wheel/drive configuration, power brakes, power steering, air conditioning, bettery in the right front of the engine compartment, dual fuel tanks with fillers equipped for use with unleaded gasoline along the left side, single exhaust equipped with a catalytic converter and terminating along the right side at the rear, steel wheels with a 5-bolt pattern, front disc and rear drum brakes, unidentifiable tires, and a radio/stereo unit in the dashboard.

The fuel system consisted of braided metal feed and return lines leading into the rear of the engine compartment. The feed line was connected to a regulator and then to the rear of the left fuel rail atop the engine. The left fuel rail fed four injectors along the left cylinder bank; the right fuel rail fed four injectors along the right cylinder bank. The left and right fuel rails were connected at the front and rear by crossover lines utilizing semated steel fittings.

The fuel return began at the forward end of the right fuel rail, and then led rearward parallel to the right fuel rail via a metal rail to the rear of the engine, where it was connected to the braided steel return line leading back to the fuel tank.

~87,

Apart from the fire demages, to be described below, the following conditions were observed:

- All parts and components were present on the vehicle. There was no evidence of stripping or parts substitution.
- Miscelleneous damaged contents were observed in the cab and rear bed area.
- There was no evidence of prior collision damage.
- 4. The engine oil level was checked and found to be slightly in excess of one quart low. Some of the oil from the crankcase probably volatilized from the heat of the fire surrounding the engine.

On the exterior of the vehicle there were heat signatures on virtually all metal surfaces except for a small area along the leading edge of the engine hood, where the original red paint finish still remained. The heaviest overall damages on the bodywork occurred at the rear of the engine compartment. On the engine hood, the heaviest damages occurred above the center rear of the engine compartment. The damages decreased in intensity toward the rear of the vehicle. The interior of the rear bed was also heavily damaged, along with

miscellaneous contents items in the bad. It also appeared that molten aluminum which had dripped down onto the roadway at the time of the fire had been placed in the rear bad. All of the tires, including the spare, were destroyed by the fire, and the only remaining segments were the tire pads which were in contact with the ground. Some of the pad segments were observed in the cab, and remaining tread on the pads indicated that the tires had been in good condition. Noteworthy observations regarding the exterior damages consisted of the previously mentioned heavy damage at the center rear of the angine bood, and also heavy damages at the traiting edges of the left and right front fenders near the juncture with the forward edges of the left and right cab doors.

On the interior of the vehicle, heavy damages were observed both in the engine compartment and cab. The heaviest overall damages were in the upper rear center part of the engine compartment, and also along the center part of the firewall in the front part of the cab. The firewall sustained extremely heavy heat signatures. Virtually all combustible materials in the dashboard area of the cab were consumed. In the engine compartment, there were heavy heat signatures on steel surfaces of the engine, and aluminum components, including the intake manifold, were partially melted. The heaviest overall mail damage occurred along the right and rear sides of the aluminum intake manifold atop the engine.

The rubber crossover lines connecting the forward and rear ends of the fuel rails atop the engine were completely destroyed. The heaviest overall damages observed occurred around the location of the rear crossover line atop the engine. There were additional heavy melt damage patterns in the front of the engine compartment, where aluminum items were partially melted, including the radiator, alternator, AC compressor, and the throttle body.

Examination and evaluation of the flame and heat damage patterns described above, both on the exterior and interior of the vehicle, led to the conclusion that the fire originated in the upper rear center part of the angine compartment, as denoted by a cross in Exhibit A. The fire then spread throughout the engine compartment, rearward into the cab via openings in the firewall, the windshield, and the underside of the console, rearward into the bad, and along the underside of the vehicle.

The fire was caused by fuel leakage from the rear crossover line atop the engine. This conclusion was substantiated by the fire origin location, the heavy damages in and around the fire origin location, and the circumstances surrounding the loss, when apportedly observed his fuel gauge dropping, which was an indication of fuel leakage.

Vapore from the leaking fuel in the engine compartment were probably

ignited by an atternator spark, the hot exhaust manifold, or the catalytic converter.

The proximate cause for the fire, i.e. the reason that the fuel leak occurred, could not be determined due to the extent of damage in and around the fire origin area, including complete destruction of the rear fuel crossover line. Reasonable possibilities included improper connections, defective materials, and physical damage to the crossover line. There was no way of determining the pre-fire physical condition of the fuel crossover line.

All other sources of natural and accidental activation energy and incendiarism were eliminated from consideration as causative agents for the fire. These included fuel leakage from other locations, other types of fluid leakage, the exhaust system and catalytic converter, belt stippage, overheating of the engine and transmission, friction, spontaneous ignition, misuse of smoking materials, providential acts, and an intentionally set fire.

In summery, our conclusions regarding this commerce may be stelled, within a reasonable degree of fire investigation certainty, as follows:

1. On Friday, May 25, 2001 a fire occurred in a 1995 Ford F-150 pickup truck owned by the second of the Center, Illinois while the vehicle was being driven along Illinois Route 84 near the intersection with Esmond Road in Esmond, Illinois. The fire had been driving approximately fifteen minutes when the fire occurred; just prior to the fire he noticed that the fuel

gauge was falling; he switched fuel tanks, and shortly thereafter the fire occurred.

- The fire originated in the upper rear center part of the engine compartment, as denoted by a cross in Exhibit A.
- The fire was caused by fuel leakage from the rear crossover line atop the engine.
- 4. The proximate cause for the fire, i.e. the reason that the fuel teak occurred, could not be determined due to the extent of damage in and around the fire origin area, including complete destruction of the rear fuel crossover line. Reasonable possibilities included improper connections, defective materials, and physical damage to the crossover line.
- All other sources of natural and accidental activation energy and incendiarism were eliminated from consideration as causetive agents for the fire.

No physical evidence was removed from the vehicle by this investigator.

Should there be any questions regarding this investigation or the findings,

or if we may be of further assistance, please feet free to contact us.

Respectfully submitted,

PROBE, INC.

John K. Maurus, CFI

Director of Fire and Explosion Analysis

EXHIBIT A

SCHEMATIC PLAN VIEW OF 1995 FORD F-150 PICKUP TRUCK OWNED BY MONROE CENTER, KLUNCIS.

-Not to scale.

-Cross-hatching denotes area of fire origin -Circled numerals denote camera positions corresponding to photograph numbers in Exhibit B.

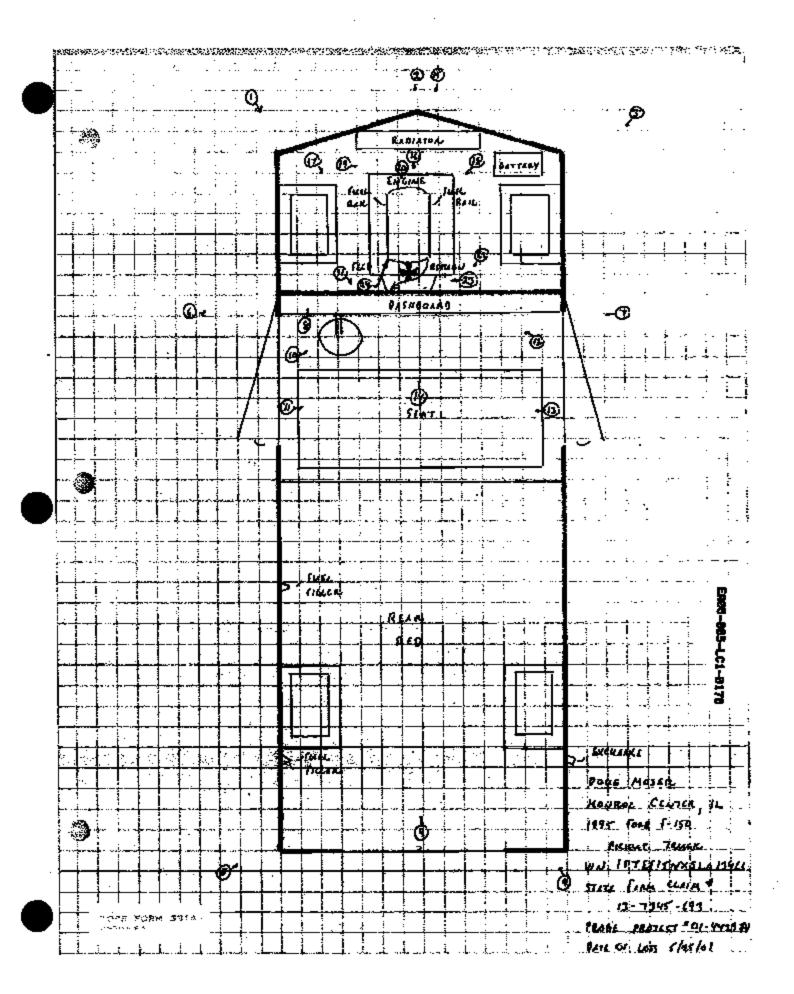


EXHIBIT B <u>PHOTOGRAPHS</u>

The following photographs were taken by John K. Meurus of Probe, Inc.

on June 1, 2001 in the course of examination of the vehicle.

- Figure 1 Exterior view of vehicle with camera facing from left front oblique.
- Figure 2 Exterior view of vehicle with camera facing from front.
- Figure 3 Exterior view of vehicle with camera facing from right front oblique.
- Figure 4 Exterior view of vehicle with carnera facing from right rear oblique.
- Figure 5 Exterior view of vehicle with camera facing from left rear oblique.
- Figure 8 Exterior view of left side of engine compartment and cab with camera facing from left, showing heavy heat signature at juncture of rear edge of fender and forward edge of door.
- Figure 7 Exterior view of engine compartment and cab with camera facing from right, showing heavy heat signature at juncture of rear edge of fender and front edge of door.
- Figure 8 Exterior view of engine hood with camera facing forward, showing heaviest heat signature at rear center.
- Figure 9 View of interior of rear bed with camera facing forward.
- Figure 10 View of dashboard area in front of ceb with camera facing from left.
- Figure 11 View of seat in cab with camera facing from left.

Figure 12 - View of deshippard area in front of cab with camera facing from right.

Figure 13 - View of seat In cab with camera facing from right.

Figure 14 – View of firewall in front center part of cab with camera facing forward, showing heavy heat signature, corresponding to the fire origin location in the engine compartment.

Figure 15 — Oversit view of front end of vehicle with camera facing from front, showing grill area, engine compartment, and underside of engine hood.

Figure 16 - View of engine compartment with camera facing from front.

Figure 17 – View of engine compartment with camera facing from left front oblique.

Figure 18 - View of engine compartment with camera facing from right front oblique.

Figure 19 – View of front of engine compertment with camera facing from tell, showing melted radiator, and location of battery.

Figure 20 – View of top of engine with camera facing from front. Please note that heavier damage occurred along the intake manifold at the right side (shown at left in photograph).

Figure 21 — View of upper rear center part of engine compertment with camera facing from left front oblique, showing fixe origin location, fual rails and lines, and heavy melt damage to rear of intake manifold.

Figure 22 – View of upper rear center part of angine compartment with camera facing from right front oblique, showing fire origin facation, fuel rails, and heavy met damage to rear of intake manifold.

Figure 23 — Close-up view of fire origin location in upper rear center part of engine compartment with camera facing from right, showing serrated fitting at end of right fuel rail. This fitting connected to a crossover line leading to a serreted fitting at the end of the left fuel rail.

Figure 24 – Close-up view of fire origin area in upper rear center part of engine compartment, with camera feeing from left, also showing fuel lines with braided hose for both feed and return.



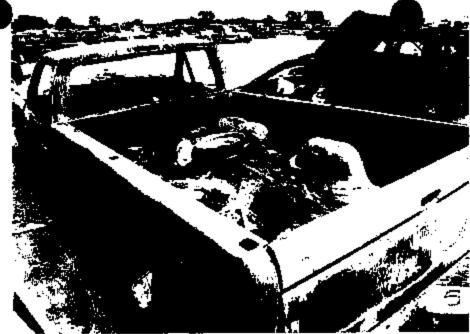


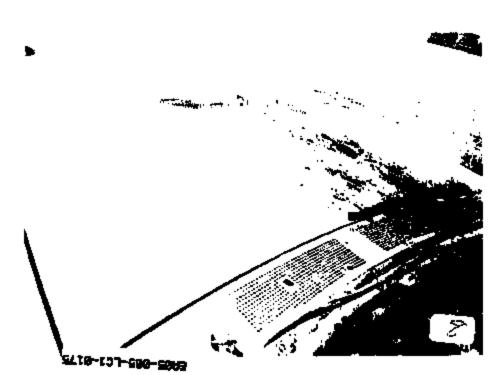




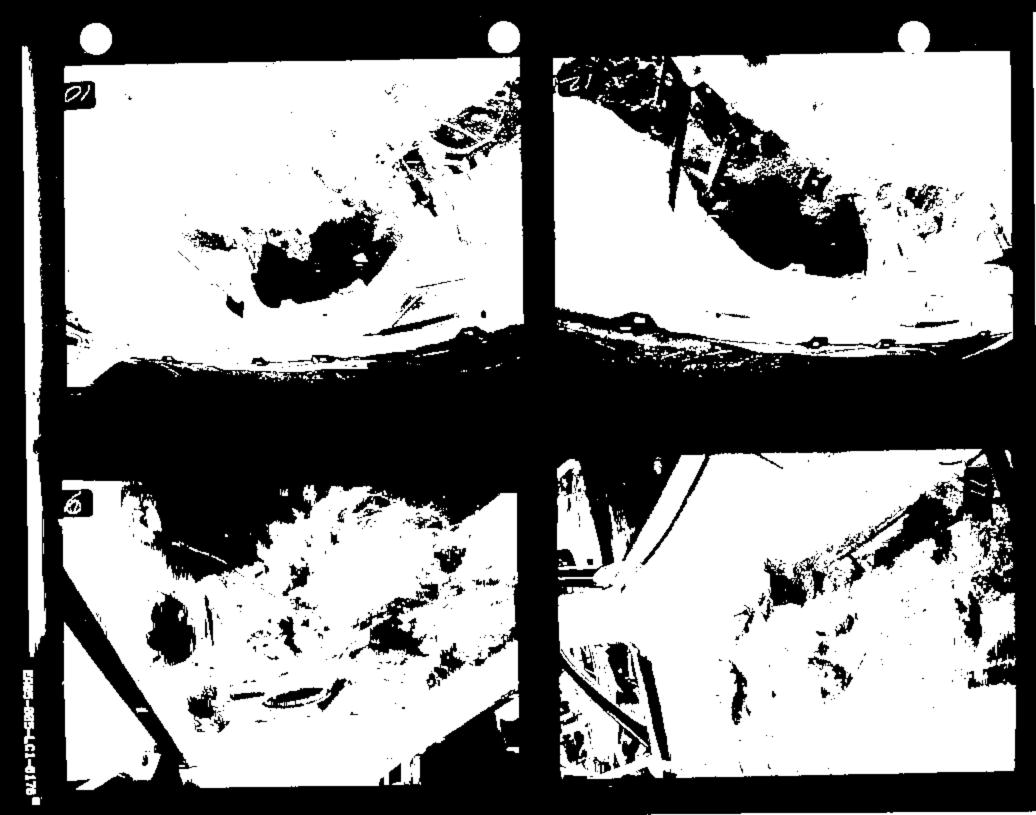
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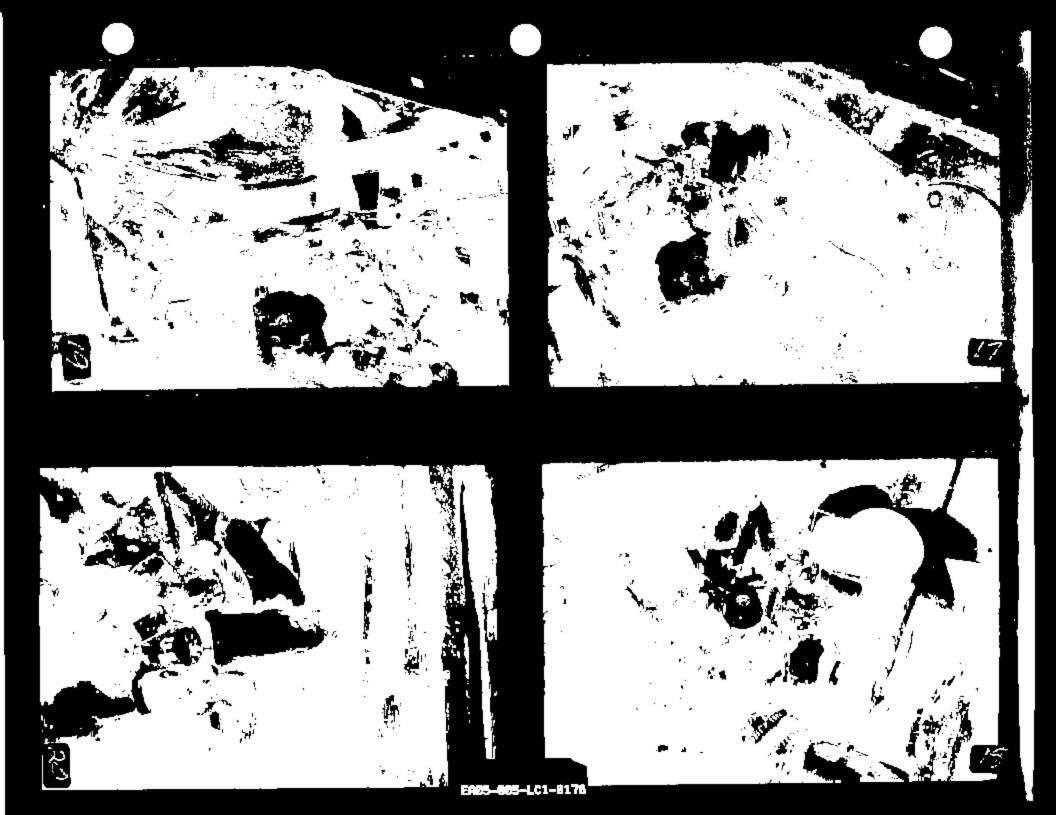






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E005-005-LC1-0179

Department of Professional Regulation

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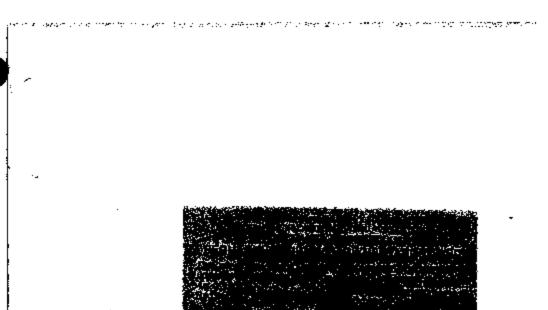
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CLASS A PRIVATE DETECTIVE

SKOKIR, IL

Leonard A. Sherman increase the stription of the st

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National Document Center

Okłahoma City, OK 73126-8992

P.O. Box 268992



02/27/2004

Ford Motor Corporation Office of the General Counsel Parking Towers West # 400 3 Parking Blvd. Dearborn, MI 48126 PORD MOTOR COMPANY RECEIVED CLAIMS UNIT

MAR 0 4 2004

OFFICE OF THE GENERAL COUNGEL

Re: Our Insured:

Our Claim#:

Date of Loss:

12/17/2002

Your Insured:

Ford Motor Corporation

Your Claim #:

Total Amount Owed:

M.952.52

To Whom It May Concern:

We have made payment to our insured for damages resulting from this accident. Our investigation has established that the above loss was caused by a tegr or lack in the fuel Line which was on recall on the 1997 Ford F150 pickups. 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 enecused 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 estropped 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 512-238-5720 with your FAX numbers other the requested information can be sent to you.

Sincerely.

Truck Insurance Exchange

Jacy

Bound

Tracy Barbo

Subrogation Representative

512-238-5720

12/17/07/2 12/17/07/2 10/18/07/2

5**005-885-L**C1_0182

SMOKE SHADOW INVESTIGATIONS

Lawrence G. Schwarz, CFI 15260 Renoir Flace Colorado Springs, CO 20921 Smokeshado@aol.com

FRIVILEGED AND CONFIDENTIAL

Claim # 851 # 225

Prepared for FARMERS INSURANCE Mr. Andy Artzherger Special Claims Representative



SUBJECT 1997 Ford- Pickup F150

Clak

SSI # 225

INITIATING STATEMENTS

On December 20th 2002 I, Lawrence Schwarz, of Smoke Shadow investigations received an assignment from Mr. Andy Artzberger of Farmers Insurance to examine a 1997 Ford F150 that had caught fire. Mr. Artzberger advised me that the insured insurance is examine a 1997 Ford F150 that had caught fire. Mr. Artzberger advised me that the insured insurance is most of the truck for deliveries and emade. On the day of the fire the vehicle had been driven for most of the morning when the driver pulled in to make a delivery. He turned off the truck and ren inside to drop off some equipment. After a few minutes he returned to the truck and started the engine. Immediately a flash of fire and smoke came from the engine compeniment. Mr. Artzberger stated the truck is currently at Hometown Anto Services in Parker, Colorado. He advised me that Farmers Insurance is requesting an examination of the vehicle to determine the origin and cause of the fire.

STATEMENTS FROM THE INSURED

On the evening of the 20th of December I contacted the insured. to find out any details regarding the maintenance history of the 97 Ford truck. explained that he purchased the truck used from a Chevrolet dealership in August of 1999. The truck was reporta that immediately put into service as a shop truck for Pine Valley Electric. the track has not had any troubles and he has maintained all the oil changes and preventive maintenance through Hometown Auto Services in Parker. He explained that on the day of the fire an annioved was making a delivery when he shut off the truck to go inside the business. When he returned to the truck and started the engine he heard a whoosh sound followed by smoke coming out of the engine compartment. copened the hood and put out a small fire with a hand-held extinguisher. Mr. Diederick reports the track is currently parked at Hometown Auto Services in Parker.

After talking with Mr. Diederick I contacted the state of Hometown Auto Services and made arrangements to examine the vehicle.

VEHICLE DESCRIPTION

On the afternoon of December 26th I arrived at Homotown Auto Services.

Road, Parker CC Upon my strival I contacted the keys while he explained the information he had attained describing a recall on the fuel system for this particular vehicle.

Upon my request the recall upgrades. The result of this impriry shows that the insured vehicle had not been upgraded as recommended by the recall order.

The insured, 1997 Ford F150 was found locked and secured on the rear parking lot of Hometown. Service center. The exterior of the vehicle appeared undamaged with a minimal amount of amoke staining visible on the defroster vent near the passenger side of the truck. The inspection of the interior passenger compartment revealed no evidence of flame damage or amoke odur.

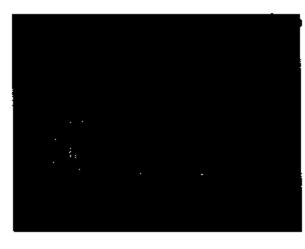
The inspection of the engine compartment revealed fire and best damage at the connection of the neoprene fuel line and the steel fuel rail. The 1997 4.6L V8 engine had sustained flame damage.

from the spray pettern of ignited fuel as the fuel line separated from the fuel rail. This apparation provided a stream of presentized gasoline to be ignited by an electrical spark which occurred during the normal firing process of the engine. A close inspection of the connection point for the neoprene line and the steel tube of the fuel rail revealed a test or separation at the pressure fitting. The fire demage observed was confined to this immediate area. The concentration of the damage was conductive to a short duration fire which was extinguished immediately after the ignition of the fire.

FIRE CAUSE DETERMINATION

Accidental / Paul leak

Upon the completion of a systematic evaluation of the fire damage it was confirmed the fire originated as the result of a tear or look in the fuel line. The specific location of the fuel leak was determined to be at the intake connection of the neoptene fuel line to the steel tube of the fuel rall. The damage observed at this location was consistent to the recall bulletin attained through NHTSA. Based on the specific location of the fire damage and the associated recall listing a prescriptor condition of a failure at the crimped connection it is my opinion the fire was the direct result of a failure at the fuel line connection.



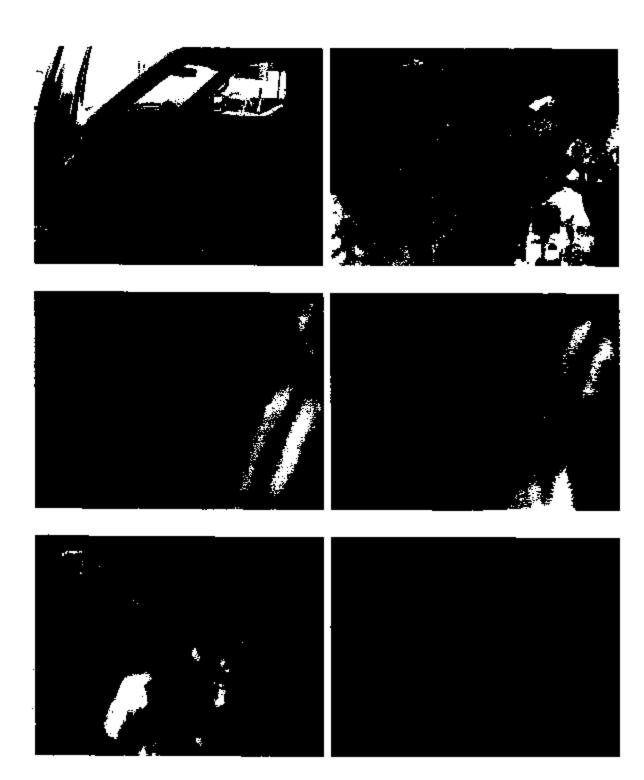


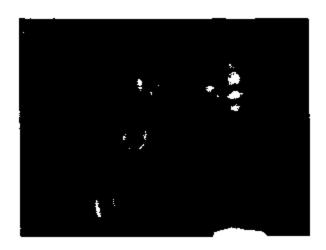




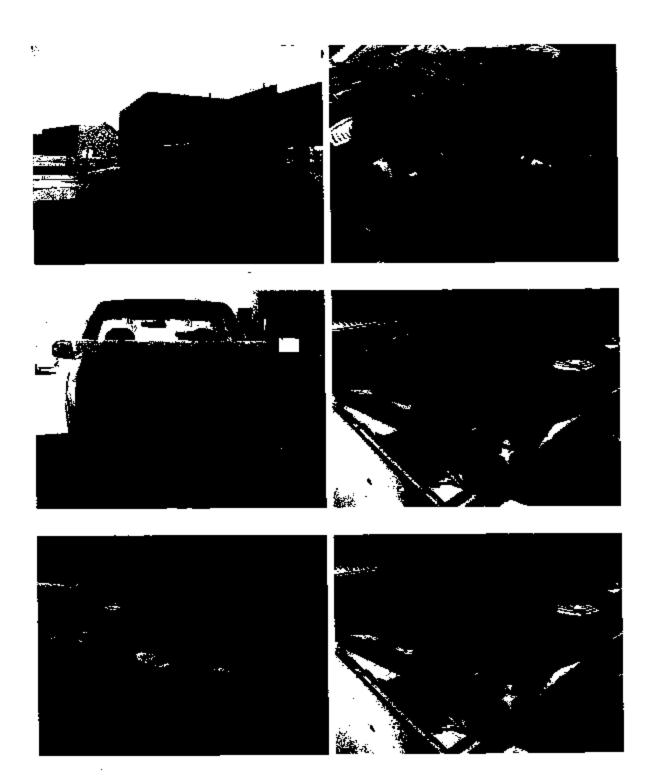








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IN THE COUNTY COURT OF THE 17TH JUDICIAL CIRCUIT IN AND FOR BROWARD COUNTY, FLORIDA

Case No:

04015809

Plaintiff,

FORD MOTOR COMPANY

Defendant.

PROPERTY DAMAGE SUBROGATION COMPLAINT

GENERAL ALLEGATIONS

COMES NOW Plaintiff, ALLSTATE INSURANCE COMPANY as subrogee of



- and sues Defendant, FORD MOTOR COMPANY, and for grounds alleges as follows:
- 1. This is an action for an amount which does not exceed \$15,000.00 and as such is within the jurisdiction of this court.
- Plaintiff is a corporation that is duly authorized to issue insurance policies in the State of Florida.
- Upon information and belief, Defendant, FORD MOTOR COMPANY is a foreign comporation authorized to do and doing business in Broward County, Florida.
- At all times material hereto, plaintiff insure inder a policy of insurance which covered, among other things, damages to the insured's vehicle more particularly described as a 2002 Ford Ft50 pick-up.
- . 5. At all times material hereto, Defendant, FORD MOTOR COMPANY, was in the business of designing, engineering, manufacturing, assembling, inspecting, testing, distributing and servicing

automobiles and more specifically, the 2002 pick up truck which belonged to the plaintiff's insured.

- 6. At the time of the purchase, Defendant, FORD MOTOR COMPANY, impliedly warranted that the product was free from defects, that it was of commercial quality and that it was reasonably fit for its specific purpose.
 - All written warranties are in the possession of the defendant.
- 8. On or about 10-27-2002, the above mentioned product, without warning to the plaintiff's insured, caught on fire while the Plaintiff's insured was operating said vehicle in a normal and reasonable manner, subsequently, the vehicle was extensively damaged.
- 9. The 2002 pick up truck was in an unreasonably dangerous condition in that it was subject to and did in fact malfunction while in normal use and without warning and notice to the plaintiff's insured. In that there was a defect in the crimped fitting between the metal pressure line on the steering gear box and the hose that extends to the power steering pump so that it failed and power steering fluid leaked on a hot catalytic converter.
 - Said product was manufactured, assembled and sold in this defective condition.
- 11. As a direct and proximate result of the defendant's breach of implied warranty, plaintiff's insured was damaged.
- 12. As a result of this incident, plaintiff was required to pay their insured the sum of \$15,685.99 (inclusive of a \$250.00 deductible) and is legally subrogated to their insured's rights to the extent of said payment.
- 13. Plaintiff and plaintiff's insured notified the defendant of the breach within a reasonable time after discovery of same and has otherwise complied with all conditions precedent to bringing a claim against the defendant.

14. Plaintiff is entitled to prejudgment interest on all liquidated damages from the date of the payment to or on behalf of its insured.

COUNT I-BREACH OF IMPLIED WARRANTIES

- Plaintiff realleges paragraphs 1 through 14 and further alleges.
- 16. Defendant, FORD MOTOR COMPANY, designed, engineered, manufactured, labeled, assembled and distributed the product as mentioned above.
- 17. Defendant, FORD MOTOR COMPANY, warranted that the product was free from defects, that it was of merchantable quality and that it was reasonably fit for its specific purpose. Further Defendant, FORD MOTOR COMPANY, had full knowledge that consumers would rely upon the safety and reliability of the product.
- 18. Defendant, FORD MOTOR COMPANY, breached its implied warranty of merchantability in that the product was unsafe and unfit for its obvious and intended purpose as evidenced by its malfunction and that as a result of this unsafe and unfit condition the property of the insured was extensively damaged.
- 19. As a direct and proximate result of the breach of its implied warranties, plaintiff's insured's property was damaged.
- 20. All written warranties are in the possession of the Defendant, FORD MOTOR COMPANY.
 - Plaintiff is a direct beneficiary of the above warranties.
- 22. As a direct and proximate result of the Defendant's breach of the implied warranties, the plaintiff was damaged.

WHEREFORE plaintiff demands judgment against the Defendant, FORD MOTOR

COMPANY, in the amount of \$15,000.00 as well as court costs, interest and all other relief deemed just and proper.

COUNT II-BREACH OF IMPLIED WARRANTY OF FITNESS FOR A PARTICULAR PURPOSE

- 23. Plaintiff realleges paragraphs 1 through 14 as if fully set forth herein.
- Defendant, FORD MOTOR COMPANY, designed, engineered, manufactured, labeled,
 assembled and distributed the product as described above.
- 25. Defendant, FORD MOTOR COMPANY, impliedly warranted the product was of merchantable quality and reasonably fit for the specific purpose for which it was sold.
- 26. Plaintiff and plaintiff's insured relied on the defendant's warranties that the product was free from defects, was of commercial quality, and was reasonably fit for its specific purpose.
 - 27. Plaintiff and plaintiff's insured are direct beneficiaries of the warranty.
- 28. Defendant, FORD MOTOR COMPANY, breached its implied warranty of fitness for a particular purpose in that the product was unsafe and unfit and it multiunctioned when in its normal use.
- 29. As a direct and proximate result of the defendant's breach of its implied warranty of fitness for a particular purpose, plaintiff and plaintiff's insured suffered damages as described above.

WHEREFORE plaintiff demands judgment against the Defendant, FORD MOTOR COMPANY for damages in the amount of \$15,000,00 as well as court costs interest and all other relief deemed just and proper.

COUNT III-STRICT LIABILITY IN TORT

30. Plaintiff realleges paragraph 1 through 14 as if fully set forth herein and would further

allege:

- 31. Defendant, FORD MOTOR COMPANY, is in the business of manufacturing or selling products, specifically, the product as described in this Complaint.
- 32. The product was placed on the market, and in plaintiff's insured's possession with knowledge by the Defendant, FORD MOTOR COMPANY, that it would be used without inspection for defects.
- 33. The product was defective and unreasonably dangerous in that without warning to the plaintiff's insured, the product malfunctioned and caused the damages described in this Complaint.
 - The defect described in this complaint caused the damages.
- 35. The plaintiff and the plaintiff's insured suffered the damages described in this complaint as a direct and proximate result from the defendant's actions described in this complaint.

WHEREFORE plaintiff demands judgment against the Defendant, FORD MOTOR COMPANY, in the amount of \$15,000.00 as well as court cost, interest and all other relief deemed just and proper.

COUNT IV-NEGLIGENCE

- 36. Plaintiff realleges paragraphs 1 through 14 and further alleges:
- 37. Defendant, FORD MOTOR COMPANY, negligently and carelessly designed, engineered, assembled, manufactured and distributed the above described product in violation of good and accepted engineering and industry practices. The Defendant, FORD MOTOR COMPANY, was further negligent by designing and manufacturing the above described product so that it was prone to damage when in its normal use.

38. Plaintiff's insured was a foreseeable plaintiff based on their dealings with the defendant.
WHEREFORE plaintiff demands judgment against the Defendant, FORD MOTOR.
COMPANY, in the amount of \$15,000.00 as well as court costs, interest and all other relief deemed.

COUNT V-NEGLIGENT FAILURE TO WARN

39. Plaintiff realleges paragraphs 1 through 14 as if fully set forth herein.

just and proper.

- 40. Defendant, FORD MOTOR COMPANY, negligently and carelessly designed, engineered, assembled, manufactured and distributed the above described product and failed to warm that the product would malfunction during the normal course of use.
- Defendant knew or should have known of the defective and dangerous condition of the 2002 pick up truck and had a duty to issue a recall of said product.
 - 42. As a direct and proximate result, the plaintiff was damaged as mentioned above.

WHEREFORE plaintiff demands judgment against the Defendant, FORD MOTOR COMPANY, in the amount of \$15,000.00 as well as court costs, interest and all other relief deemed just and proper.

UDINE & UDINE, P.A.

6209 West Complexial/Boulevard

Ft. Lauxleydfild, FL 333/9

(954) 724 \$199

Michael L. Volac, Ess

Fla. Bar Not: 0818800

ISSUE LIST

Last Handling Date/ Issue Stalus	Name/ Reason Desc	Vin/ Case No.	Model Year and Vehicle Line	issue Type
2/28/2003		1FTRF17232N	2002 F-SERIES	07
CLOSED	LEGAL • FIAE CLAIM	1353453192		
1/17/2003	CEGAE 1 WIE GO	1FTRF17232N	2002 F-SEFIES	02
CLOSED	TEGAL - CUSTOMER UNHAPPY WITH DECISION	1353453192		
12/11/2002		1FTRF17232N	2002 F-SERIES	02
CLOSED	LEGAL - CUSTOMER UNHAPPY WITH DECISION	1353453192	****	02
11/30/2002		1F3RF17232N	2002 F-SERIES	UZ
CLOSED	LEGAL - CUSTOMER WAITING FOR	1353453192		
	ACKNOWLEDGEMENT	1FTRF17232	002 F-SERIES	02
11/25/2002 CLOSED	REPRESENTED TO THE GAL SECTION	1353453192		
11/18/2002		1FTRF17232	2002 F-SERIES	07
74 02502	LEGAL - ALLEGED - NON-SERIOUS INJURY	1353453192		

All Action Details for leases

Print

Casse: 1353453192

VIII: 1FTRF17232N

Bymptom Deer: STRG/HANDLING FLUID CONCERNS

Resson Desc: LEGAL - FIRE CLAM

legus Type: 07 LEGAL

Year: 2002

Owner Status: Original

Model: F-SERVES WSD: 2002-01-09

Primary Phone:

Origin Deec: CONSUMER AFFAIRS - LITIGATION PRÉVENTION-FD

Origin Date: CONSUMER AFFAIRS - LITIGATION PREVENTION

Origin Desc: CONSUMER AFFAIRS - LITIGATION PREVENTION

Secondary Pha

leque Status: CLOSED

ANTON: OPEN LEGAL CONTACT - PRODUCT LIABILITY

Dealer: 04820 MAROONE FORD OF MARGATE

Comm Type: FAX Odometer: 1 MI Analysi Name: LEICH, CHERIE

Antice Date: 01/21/2003

Analyst: CLEICH

Action Time: 09.15.29.056

Action Date: No

VEHICLE CAUGHT ON FIRE, CUSTOMER REQUESTS CONTACT FROM FORD REPRESENTATIVE.

Action: MAKE OUTBOUND CALL TO DEALER

Dealer: 04820 MAROONE FORD OF MARGATE

Odometer: 1 Mil

Analyst Name: CASSANDRA JONES

Action Date: 01/22/2003

Comes Type: PHONE Americat CJONES

Action Time: 15.45.30.968

Action Data: Yes

Community LEFT MESSAGE FOR DLR TO RETURN CALL

Data Element Name

Deta Velue

CONTACT PERSON

VIA FOR KIRK SHERIDAN

Action: UPDATE/ADDCO CASE

Dunier: 04820 MAROONE FORD OF MARGATE

Comm Type: PHONE

Odometer: 1 MJ Analyst Name: CASSANDRA JONES

Analyst: CJONES

Action Date: 01/26/2003

Action Time: 15.09.59.358

Action Data: No

COMMITTEE ANOTHER MESSAGE FOR DLR CONTACT, WILL AWAIT RESPONSE

Action: CREATE CLOSED INFO CONTACT

G190-600-F11-6198

Dualer: 04820 MAROONE FORD OF MARGATE

Odometer: 1 Mil

Analyst Nems: CASSANDRA JONES

Action Date: 01/28/2003

Comm Type: MAIL Analysis CJONES

Action Time: 16.03.25.057

Origin Desc: CONSUMER AFFAIRS - LITIGATION PREVENTION

Action Data: No

Comments SPOKE TO SM. HE STD THAT THE CUSTOMER CAME IN WANTING COMPENSATION FOR ITEMS NOT RECOVERED IN THE FIRE. LPA ADVISED SM OF THE PREVIOUS DECISION, CUST WOULD HAVE TO CONTINUE WORKING WITH INSURANCE CO FOR ASSITANCE, LPA FAXING LETTER TO DLR AND SENDING LETTER TO CUST.

Action: FINAL CASE DISPOSITION

Dealer, 04820 MAROONE FORD OF MARGATE

Odometer: 1 Mi Analyst Name: CASSANDRA JONES

Action Date: 02/26/2003

Come Type: MAIL Analyst: CJONES

Action Time: 13.15,47.689

Origin Desc: CONSUMER AFFAIRS - LITIGATION PREVENTION

Action Date: No.

Comments NO COMMENTS AVAILABLE:

All Action Details for 18849

Print

VIN: 1FTRE17232N

Year: 2002

Model: F-SERIES

Casa: 1353453192

WSD: 2002-01-09

Symptom Deec: FIRE/SMOKE SCORCHED/BURNT RESEARCH DEGET LEGAL - CUSTOMER UNHAPPY WITH DECISION

Primary Phone: Secondary Phor

Orlain Desc: US CONCERN CASE BASE

Igaue Type: 02 INFORMATION

Leave Status: CLOSED

Owner Status: Original

ACHON: CB-ADVISE GUSTOMER CA HAS MADE A DÉCISION; SUPPORT DECISIÓN

Dealer: 04820 MARCONE FORD OF MARGATE

Odometer: 18000 Mil

Comm Type: PHONE

Analysi Name: MARIANA ANESETTI Action Date: 01/08/2003

Analyst MANESETT Action Time: 13.29.29.403

Action Deta: No

Caller Information & Different From Vehicle Owner: Firet Home LINDA

لانتناء احتنانا

Last Nome RYZNAR

Day Phone

Relationable FAMILY

COMMUNICATION CUSTOMER SAYS: -CUST SAYS THAT SHE IS AWAITING A RESPONSE FROM OUR LEGAL DEP IN RELATION TO THE VEH CATCHING ON FIRE. PER CUSTOMER, DEALER SAYS: -NONE- CAC ADVISED: "THANK YOU FOR CONTACTING FORD MOTOR COMPANY IN RELATION TO THIS ISSUE. TO ENSURE OUR RECORDS ARE COMPLETE, YOUR COMMENTS HAVE BEEN DOCUMENTED, HOWEVER, THE DECISION OF THE CONSUMER AFFAIRS OFFICE WORK WITH INSURANCE CO. INSURANCE COIS FULLY INVOLVED. LETTER OF CLOSING SENT. INFERENCE CASE ID: 1569

Action: DOCUMENT ADDITIONAL INFORMATION

Degia:: 04820 MARCONE FORD OF MARGATE

Odometer: 16000 MI

Analyst Name: KIRK SHEFIDAN

Action Date: 01/17/2003

Comm Type: VISIT Anelyst K-SHERII

Action Time: 11.13.18.685

Orleán Desc: DEALER

Action Date: No.

Comments CUST CAME INTO DEALER ON 1/17/03 FOR INFO ON SON'S VEH. BURNED UP, WANTS TO SUBMITT REPORT FROM FIRE INVESIGATOR : RICHARD METZGER... WILL FILL OUT REQ FOR CONSUMER AFFAIRS FORM AND FAX CUST'S INFO AND REPORT, KS All Action Details for Issue

Print

VIN: 15T0517939 Norte:

Year: 2002 Owner Status: Original

Model: F-SERIES WSD: 2002-01-09

Case: 1353453192

Symptom Deec:

Reason Deep: LEGAL - CUSTOMER UNHAPPY WITH DECISION

Isage Status: CLOSED

Primary Phone: Secondary Phot

Action: CB-ADVISE CUSTOMER CA HAS MADE A DECISION; SUPPORT DECISION

Dealer: 04820 MARCONE FORD OF MARGATE

Odomater: 18000 MI

leave Type: 02 INFORMATION

Analysi Name: MCKINLAY CLAUDEL

Action Date: 12/11/2002

Comm. Type: PHONE Analyst: CLICKINLA

Action Time: 10.30.14.334

Origin Desc: US CONCERN CASE BASE

Action Data: No

Caller Information If Different From Vehicle Owner:

First Name

LEcture Initial

net Name

Day Phone

Relationship PARENT

COMMENSA: CUSTOMER SAYS: =CUST STATES VEH CAUGHT FIRE DUE TO DEFECT PER OPNION OF A FIRE MARSHALL =BASED ON FIRE MARSHALL'S OBSERVATION WAS DUE TO LEAKING POWER STEERING FLUID AS THEY FOUND EVIDENCE FROM THE POWER STEERING PUMP AREA #THEY NEVER NOTICED ANY LEAK PRIOR TO THIS HAPPENING -AUUST HAVE BEEN AN INTERNAL LEAK -CALLING ON BEHALF OF HER SON -VEH WAS A TOTAL LOSS *THEY STILL HAVE TO PAY \$9,000 ON THIS VEH =THIS OCCURED OCT 27TH AT ABOUT 2:30 =8TATES THAT SHE RECEIVED A LETTER BY FORD THAT READS SHE HAS TO GO THROUGH HER INSURANCE COMPANY =ALLSTATE ADVISED CUST THEY WOULD NOT BEABLE TO FILE SUIT AGAINST FORD ON HER OR HER SON'S BEHALF -MENTIONED THAT ALLSTATE WORKS WITH FORD ANYWAY -CUST IS REQUESTING FORD COVER LOSS AND PAY FOR THE \$3,000 THAT IS LEFT TO PAY =ALSO SON LOST CO'S/CELL PHONE/DIGITAL CAMERA AND OTHER PROPERTY BECAUSE OF FIRE -WILL GO THROUGH HER LAWYER IF SHE HAS TO AND CONSULT WITH THE NEWS PAPERS -NOT HAPPY THAT FORD CRC IS UNABLE TO DO ANYTHING ABOUT THIS PER CUSTOMER, DEALER SAYS: MAROONE FORD OF MARGATE =OLRSHIP WON'T GIVE CUST ANY PHONE NUMBERS TO CALL OR OFFER ANY HELP CAC ADVISED: "THANK YOU FOR CONTACTING FORD MOTOR COMPANY IN RELATION TO THIS ISSUE, TO ENSURE OUR RECORDS ARE COMPLETE, YOUR COMMENTS HAVE BEEN DOCUMENTED. HOWEVER, THE DECISION OF THE CONSUMER AFFAIRS OFFICE IS FINAL. (NOTE TO CSR: 8UPPORT CONSUMER AFFAIRS DECISION.)" - EXPLAINED TO CUST THAT UNFORTUNATELY WE ARE UNABLE TO CHANGE THE DECISION AND THAT IT IS NOT FORD'S INTENTION FOR HER AND HER SON TO HAVE HAD THIS HAPPEN #LET HER KNOW THAT THERE WAS NO FSA/CSP ON VEH FOR THIS INFERENCE CASE ID: 1589

All Action Datails for Issue

Print

VINE 1FTHF17232N

ISSUE TYPE: 02 INFORMATION

Year: 2002 Owner Status: Original Model: F-SERIES WSD: 2002-01-09 Case: 1353453192

Name: Symptom Desc:

Symptom Desc: Reason Desc: LEGAL - CUSTOMER WAITING FOR ACKNOWLEDGEMENT

EDGEMENT

Primery Phone: Secondary Phoe

Action: CB-IT MAY TAKE 7 DAYS FOR CONSUMER AFFAIRS TO BEGIN INVESTIGATION

Degler: 04820 MARCONE FORD OF MARGATE

Odometer: 18000 MI Analyst Name: ANITHA PILLAI

Analyse Name: ANTHA PLA Action Date: 11/21/2002 Comm Type: PHONE Analysi: APILLA

Action Time: 15.40.29.990

Origin Desc: US CONCERN CASE BASE

Action Data: No

Catter Information (1 Different From Vehicle Owner.

First Name LINDA Middle initial

Lest Nume RYŽNAR Day Phone

Relationship FAMILY

Comments CUSTOMER SAYS: = CUST CALLING BACK BECAUSE THEY HAVE NOT HEARD FROM THE LEGAL DEPT YET PER CUSTOMER, DEALER SAYS: = NONE CAC ADVISED: THANK YOU FOR CONTACTING US IN RELATION TO YOUR ONGOING CASE. CONSUMER AFFAIRS INVESTIGATIONS MAY TAKE UP TO 7 DAYS TO INTIATE. LET ME ASSURE YOU THAT THIS TYPE OF SITUATION IS A HIGH PRICERTY FOR FORD MOTOR COMPANY. I HAVE VERIFIED YOUR CONTACT INFORMATION TO ENSURE WE CAN CONTACT YOU WHEN FURTHER INFORMATION IS AVAILABLE OR REQUIRED.

NOVEMBER INFERENCE CASE ID: 1572

Action: UNABLE TO CONTACT CUSTOMER 9 TIMES

Dealer: 04820 MARIOONE FORD OF MARIGATE

Odometer: 16000 MI

Analyst Name: KIRK SHERIDAN

Action Date: 11/21/2002

Comm Type: INTERNET
Analysis K-SHERII

Action Time: 18.20.14.687

Origin Desc: DEALER

Action Date: No

Comments AS PER PREVISTATED, I AM CLOSING CASE, CUST WAITING FOR LEGAL DEPT.

Action: CB-ADVISE CUST WE WILL NOTIFY THE DEPT SOMEBODY WILL BE IN TOUCH

Dealer: 04820 MAROONE FORD OF MARGATE

Odometer: 16000 MI Analyst Name: KAREN GREEN Comm Type: PHONE Analyst: KGREEN Origin Desc: US CONCERN CASE BASE

Action Date: 11/27/2002

Action Time: 11.09.32.677

Action Data: No

Caller Information If Obligent From Vehicle Owner:

First Name LINDA

Hiddle Initial

Lasi Nemië RYNAR

Day Phone

Relationship PARENT

COMMENDED CUSTOMER SAYS: SONS VEHICLE WAS INVOLVED IN A FIRE (SEE HISTROICAL ISSUES SUMMARY) CUST HAS NOT RECEIVED NOTIFICATION FROM FORD AS THE CRC ADVISED THAT SHE WOULD. THE INSURANCE COMPANY HAS MADE AN OFFER WHICH THE CUST HAS NOT ACCEPTED AS THERE IS A \$5000 DIFFERENCE NOT TO MENTION THAT THE INSURANCE COMPANY IS NOT PAYING FOR THE TOOLS THAT WERE LOST IN THE FIRE. CUST WOULD LIKE TO GET A RESPONSE FROM FORD WITH REGARDS TO WHAT IS GOING TO BE DONE ABOUT THIS SITUATION, PER CUSTOMER, . DEALER SAYS: NONE CAC ADVISED: THANK YOU FOR PROVIDING US WITH THIS INFORMATION IN RELATION TO YOUR CASE. I WILL FORWARD THIS TO DUR CONSUMER AFFAIRS DEPARTMENT, AND I HAVE REQUESTED THAT THEY CONTACT YOU WITHIN TWO BUSINESS DAYS. INFERENCE CASE ID: 1571

Action: UNABLE TO CONTACT CUSTOMER 3 TIMES

Declar: 04820 MARCOINE FORD OF MARGATE

Odometer: 18000 Mi

Analyst Name: KIPK SHERIDAN

Action Date: 11/27/2002

Comm Type: INTERNET

Analyst: K-SHERIT Action Time: 14.12.47.673

Origin Deec: DEALER

Action Deta: No

Comments AS PER PREV STATED, WFO BEEN PASSED ON, CLOSE CASE.

Action: CB-ADVISE CUST WE WILL NOTIFY THE DEPT SOMEBODY WILL BE IN TOUCH

DULIN: 04820 MAROONE FORD OF MARGATE

Odometer: 16000 MI Analyst Name: AUDRIEY YEUN

Action Date: 11/29/2002

Comm Type: PHONE

Annivet: AYUEN

Action Time: 13,35,35,908

Origin Desc: US CONCERN CASE BASE

Action Deta: No

CONTINUES CUSTOMER SAYS: -STATES THAT THE VEH CAUGHT ON FIRE -VEH IS TOTALLED -UTILITY TRAILER, TOOLS AND LAWN MOVER WERE ON THE VEH AND THEY WERE YOTALLED AS WELL-THIS OCCURED ON OCT 27/2002 -THERE WAS A POLICE AND FIRE REPORT FILLED OUT-VEH WAS TESTED BY A FIRE INSPECTOR FROM HIS INSURANCE COMPANY AND IT WAS DETERMINED THAT THERE WAS A FAULTY POWER STEERING LINE THAT DRIPPED ON THE CATALYTIC CONVERTER -STATES THAT THE INSURANCE COMPANY IS ONLY COVERING THE COST OF THE VEH -SEEKING FURTHER ASSISTANCE PER CUSTOMER, DEALER SAYS: CAC ADVISED: THANK YOU FOR PROVIDING US WITH THIS INFORMATION IN RELATION TO YOUR CASE. I WILL FORWARD THIS TO OUR CONSUMER AFFAIRS DEPARTMENT, AND I HAVE REQUESTED THAT THEY CONTACT YOU WITHIN TWO BUSINESS DAYS. INFERÊNCE CASE ID: 1571

Action: UNABLE TO CONTACT CUSTOMER 3 TIMES Dealer: 04820 MAROONE FORD OF MARGATE

Odometer: 16000 Mil

Comm Type: INTERNET

Origin Desc: DEALER

Analyst Name: KIPK SHERIDAN Action Date: 11/30/2002 Analyst: K-SHERI1 Action Time: 07.58.02.351

Action Date: No

Comments AS PER PREV STATED, I AM CLOSING CASE CUST WAITING FOR LEGAL DEPTCONSUNER AFFAIRS DEPT.

ENS-005-C1-0294

All Action Details for Issue

					_
	Year; 2002	Model: F-SERIES	Casa: 1353453	Print	
VIN: 1 ETBE17222A Name: Symptom Desc: Resson Desc: REDIRECTED CALL - LEGAL SECTION	Owner Status: Original	WSD: 2002-01-09 Primary Phone: Secondary Phone			
Issue Type: 02 INFORMATION	Isaua Status: CLOSED		···		
Action: CONSUMER AFFAIRS; ADDRESS AVAILABLE I Denier: 04820 MAROONE FORD OF MARGATE	N PHRASEOLOGY	Origin Desc: US CO	NCERN CASE BASE		
 Odometer: 18000 MI Analyst Name: NOHANED EBRAHIM Action Date: 11/25/2002	Comm Type: PHONE Analyst: MERRAHIM Action Time: 15.00.28.432	Action Data: No			
Caller information if Different From Vehicle Carner. First Name MLLUE	Middle initial	Last Name HENNINGSON	Day Phone 9549788162	Relationship OTHER	
Comments CUSTOMER SAYS: CUST IS CALLING FROM MANUFACTURE'S DEFECT AND WOULD LIKE TO KNOOUST AND WANTS ADDRESS FOR FORD, CUST SAID SETTLED ONLY THE VALUE OF THE VEH, PER CUST ADVISED: PLEASE SEND A DEMAND LETTER TO FOINFERENCE CASE ID: 5339	THE CLIENT LOST ABOUT \$4000 D	NUE TO THE VEH BEING ON	PRINCED AND THE IN	BURANCE CO	

All Action Details for Issue

Print

VINE 1FTRF17232N

Year: 2002

Model: F-8ERIES WSD: 2002-01-09 Case: 1353453192

Currier Status: Original Symptom Deac: FIRE/SNK/KE VISIBLE FLAME UNDERHOOD

Primary Phones Secondary Pho

Reason Deec: LEGAL - ALLEGED - NON-SERIOUS INJURY

feaue Type: 07 LEGAL

Issue Status: CLOSED

Action: INJURY: ADVISE CUST INFORMATION WILL BE FORWARDED TO CONSUMER AFF

Dealer: 04820 MAROONE FORD OF MARGATE

Odometer: 18000 Mil

Comm Type: PHONE Analysts SDENNIS

Analysi Name: SHELLEY DENNIS Action Date: 11/15/2002

Action Time: 09.48.51.630

Orlein Desc: US CONCERN CASE BASE

Action Data: No

Caller Information if Different From Vehicle Owner:

First Name LINDA

Middle initial

Last Nume RYZNAR

Day Phone 9542270795 **Relationship** SPOUSE

Comments CUSTOMER SAYS: - CUST STATES VEH WAS TOTALLED/BURNED, NOT REPAIRABLE, ON OCT.27/02, EBSR83 ALLIGATOR 175, BROWARD COUNTY, 4:45PM - DOES NOT KNOW WHERE FIRE ORIGINATED FROM; UNDER HOOD - POLICE AND ON-LOOKERS SAID IT WAS ELECTRICALLY RELATED -FIRE REPORT CASE/021049878-10 AND POLICE REPORT WAS FILED; DOES NOT HAVE IT YET - CLAIM HAS BEEN FILED WITH INSURANCE; ALMOST READY TO SETTLE \$18,058 OWED BY CUST, \$13,459 PAYING TO CUST - TOOL SET IN VEH, CHAINSAW, WEEDWACKER, LAWNINOWER, CELLPHONE, CDS -CALLER WOULD SAY IT IS A DEFECT; SON LOVED EVERYTHING ABOUT TRUCK - CALLER STATES SON DID NOT NOTICE ANYTHING, SAW BLACK SMOKE UNDERNEATH VEH GETTING BACK IN VEH AFTER GETTING OUT TO CHECK LAWINIMOVER ON BACK OF TRUCK, THOUGHT GRASS WAS ON FIRE, PUT IN 1ST GEAR AND HEARD A POPPING NOISE AND RAN AWAY FROM VEH - SOMEONE FROM TRUCK STOP HAD CALLED POLICE THAT A SILVER TRUCK WAS ON FIRE - VEH TAKEN TO WHERE ALLSTATE AUTHORIZED TO BA TAKEN, ALLSTATE 800-288-1893 EXT 2152 MILLIE PER CUSTOMER, DEALER SAYS: MARCONE FORD OF MARGATE 5401 WEST COPANS ROAD/ROYAL PALM BLVD. MARGATE, FL 33083 TEL: (954) 970-0596 CAC ADVISED: - THIS INFORMATION WILL BE FORWARDED TO OUR CONSUMER AFFAIRS GROUP, SOMEBODY WILL CONTACT IN TWO BUSINESS DAYS, INFERENCE CASE ID: 5341

Action: AS PER TEAM LEADER

Disaler: 04820 MARCONE FORD OF MARGATE

Odometer: 16000 Mil

Analyst Name: CHARMAINE EDWARDS

Action Deta: 11/15/2002

Comm Type: PHONE Analysis CEDWARDS

Action Time: 15.50.54.307

Origin Dego: MANUAL - PHONE CSR

Action Data: Yes

Caller Information If Different From Vehicle Owner:

First Name

Page 2 of 2

Day Phone

Last Nome

Relationship

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	Data Element Name		Deta Value
	TEAM LEADER NAME		LEO
Action: SEND AC Dealer: 04820 M/ Odomater: 16000	XNOWLEDGEMENT LETTER ARDONE FORD OF MARGATI	TO CUSTOMER E Comm Type: PHONE	Origin Date: CONSUMER AFFAIRS - LITIGATION PREVENTION
Analyst Name: C Action Date: 11/	ASSANDRA JONES	Analyst: CJONES Action Time: 15.19.51.739	Action Data: Yes
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FORD MOTOR COM



Certified mail: 7001 0320 0005 0854 7884

July 30, 2003

Ford Motor Company 3 Parkiane Blvd, Ste 300 Dearborn MI 48126

RE:

Claim #:

Our Insured:

Loss Date:

10/27/02

Amt. of Claim: \$14500.09

To Whom It May Concern:

The above noted subrogation claim has been identified as a product liability loss.

Complete description of the incident: Leak of power steering fluid from defectives

power steering system caused vehicle fire. Our statement of defect; Sirkt Liability

Location of evidence: Copart, W Palm Beach FL, lot# 8469352, phone: 561-798-5158

Manufacturer: Ford

Model: F150

Year: 2002

VIN: 1FTRF17232N

The following information is attached:

Police Report Settlement Drafts Total Loss Valuation

If you require information not listed above, please advise promptly. If a tender is made to another manufacturer, please advise of the name and address of the manufacturer or distributor, as well as the contact person. Otherwise, please admowledge receipt of this claim and your position regarding payment of our damages within 30 days.

Lori A. Coolidge, AIC

Alistate National Auto Utigation Center

Roanoke National Subrogation Claims Center 2500 Flenife Road, Sale 301, PO Box 21169, Rosmote, VA 24016 Phone: 1-800-776-2015 or (540) 988-2800 Pex: (540) 989-2840 or (540) 778-8803 Hours: 8:00 AM - 4:30 PM EBT Monday - Friday



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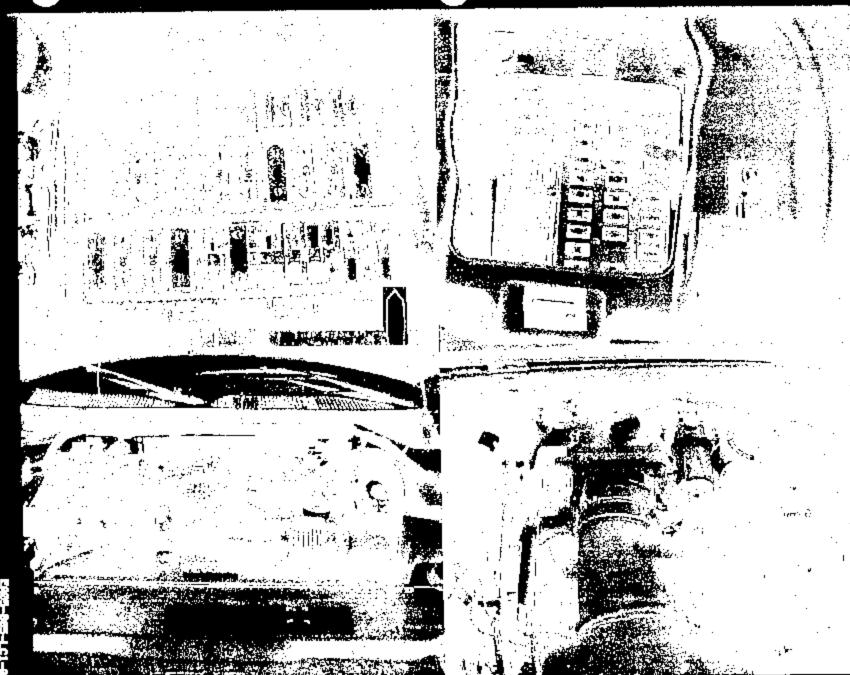


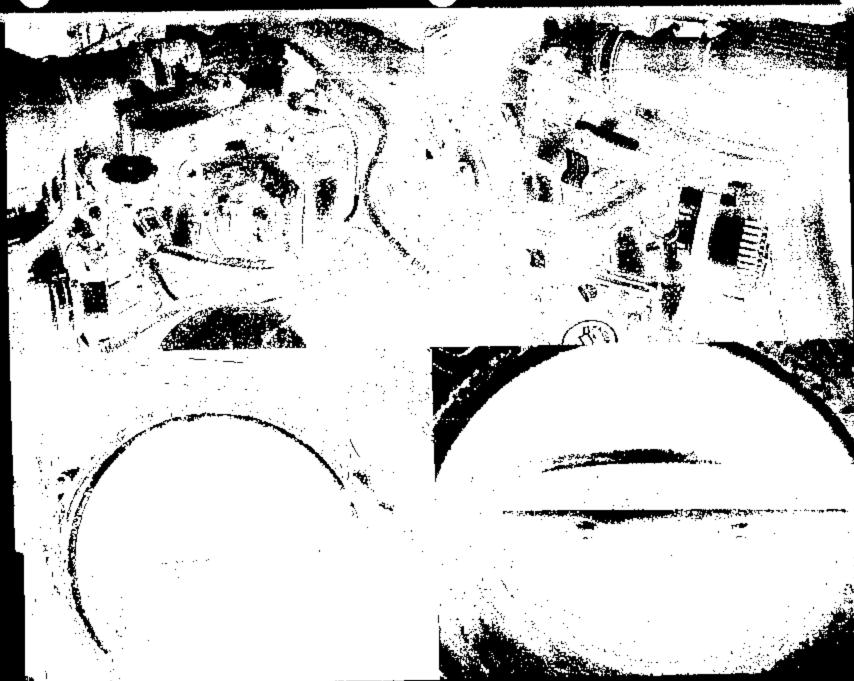
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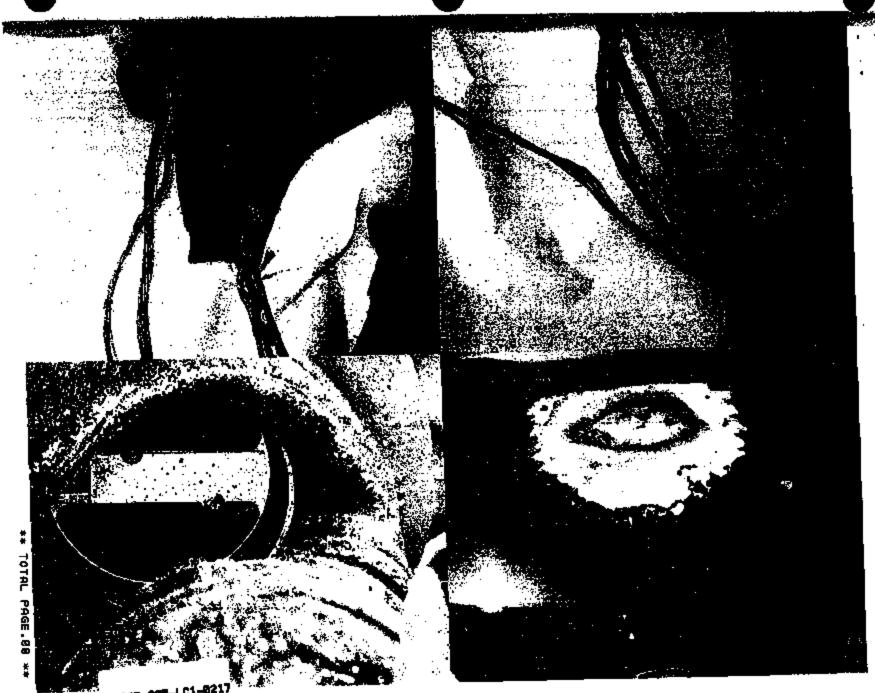
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Presidents — party and Casquity Indigency Copyrig graf Affiliana Companion P.C. Box 867 Horsham, PA 18044

Ogiden Gregory Litigation Representative Carrieri Schregotica (800) 247-8276 est. 7283

January 25, 2001 ·

Shawn Norton
Ford of America

FAX 313 845 4089

Claim Number: Date of Lose:

ineured:

Your File Number:

07/19/00

Unknown

Deer S. Norton:

I attached the information you requested:

- 1. The date of loss is July 19, 2000
- 2. The place of loss was Highway 3 Hampton GA
- 3. I em awaiting a copy of the fire report
- 4. Pictures are attached
- 5. The defective part is with our expert (please contact me to arrange mutual inspection)
- 8. The vehicle is a total loss \$16,422

You can contact me at the above telephone number between the hours of 7:30 s.m. and 3:30 p.m. I look forward to working with you.

If you have any questions, please call me.

Sincerely,

Deidra Gragory Litigation Representative Motor By Spring on Bright Start Colon Bright Start

E985-065-101-64



Precional Inspects and Commity Insurance Company and Affiliated Companies P.O. Ben 957 Hamison, PA 19044

Debits Gregory Differion Representative Compel Subreguises (800) 247-8278 ext. 7263

October 3, 2000

Ford of America

Fax: 313 845 4089

Claim Number:

Dete of Lose:

07/19/00

Insured:

Cleimant: Ford

Your File Number:

Unknown

Dear Shawn Norton:

Consider this letter as a formal notice of subrogation. The total amount of our subrogation is \$ pending. I enclosed our supporting documents for your review.

Our investigation reveals that a 1998 Ford F-150, Triton V-8 extended cab truck caught on five on July 19, 2000 due to an electrical failure within the throttle position sensor. The viri is 1ftdx1768wns and the mileage is 118028. We have retained the vehicle for your inspection. Please call me to make arrangement for your inspection.

Please note my correct address above. You can contact me at the above telephone number between the hours of 7:30 a.m. and 3:30 p.m.

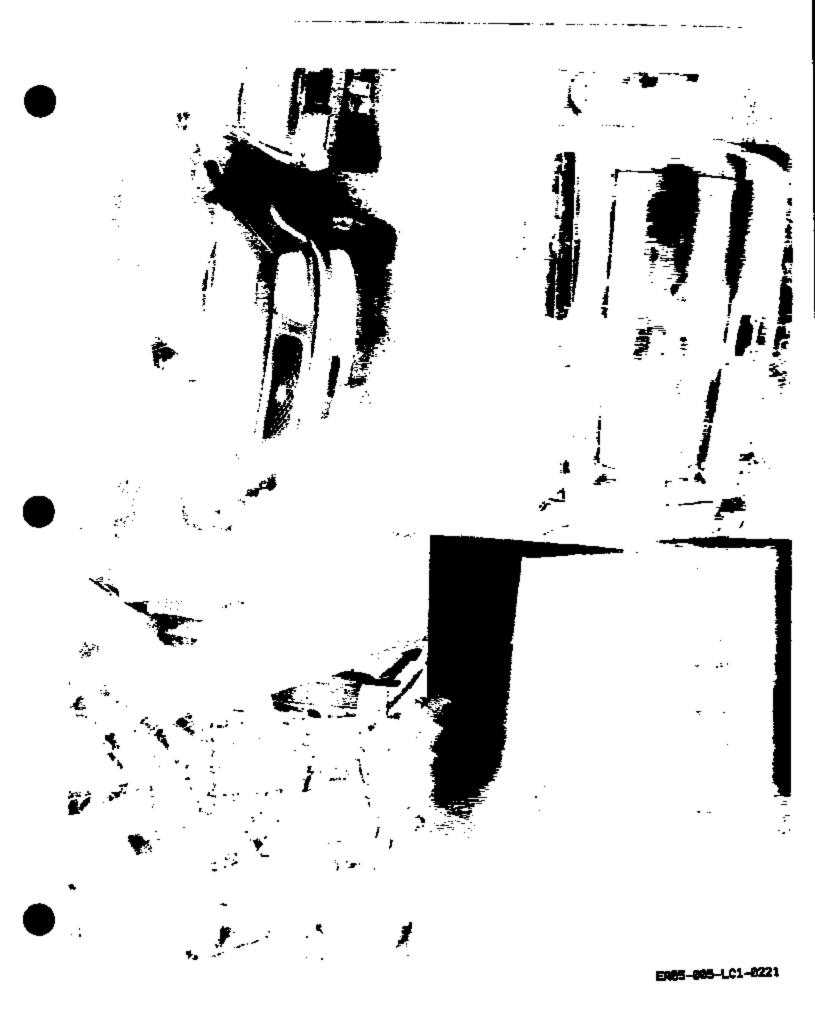
If you have any questions, please call me.

Sincerely,

Deldra Gragory Litigation Representative



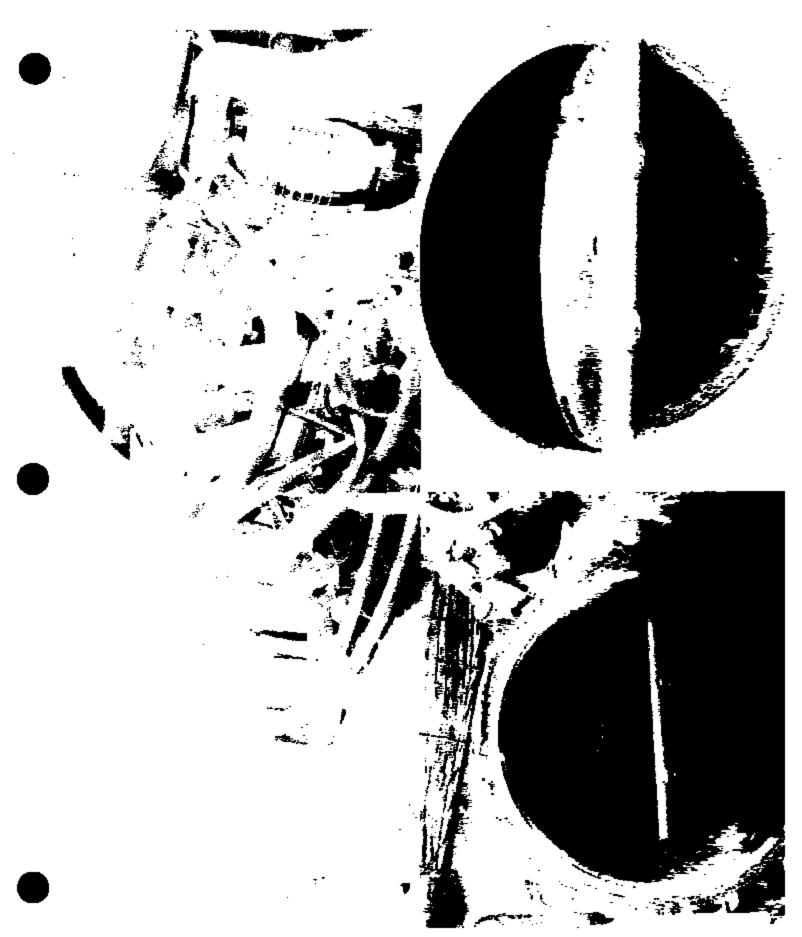
 This loss occurred in a 1998 Ford F-150. The vehicle was examined at SADISCO-South in Forest Park.





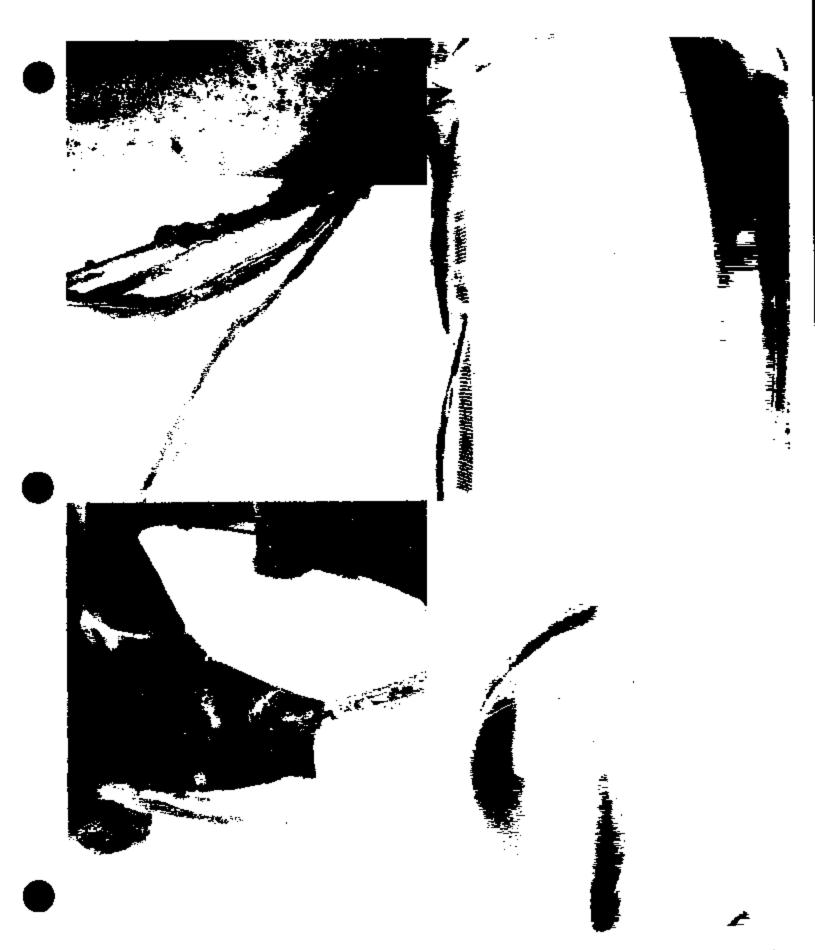




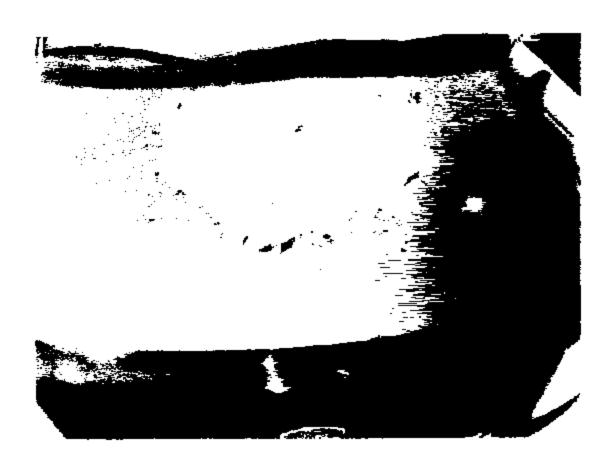


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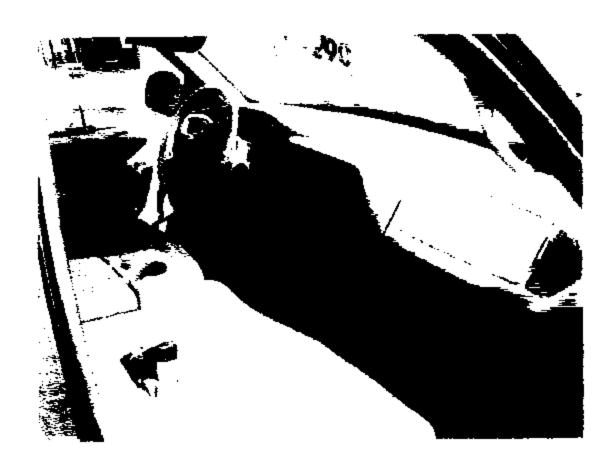




EASS-265-LC1-8227



The fire was confined to the engine compartment though it berned through the head.

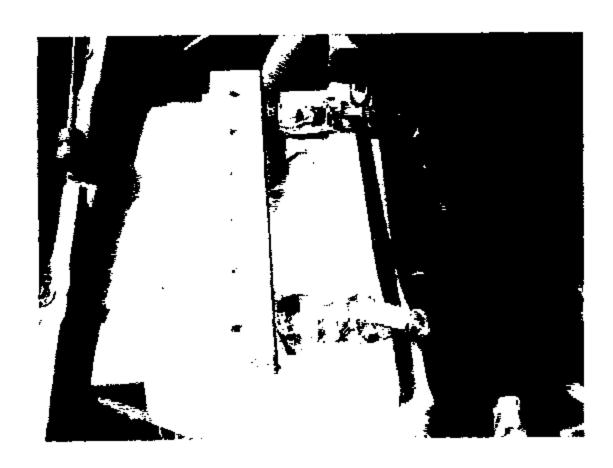


There was so visible fire damage within the passenger compariment.

4. The educator indicated there were 118628 miles on the vehicle.



 An examination of the engine compartment revealed damages centered over the top of the engine.



The battery was and amonged by the fire and was still connected to battery
cables.



7. An examination of two fuse blocks revealed this twenty-susp fuse to be blown as well as a fifteen-amp fuse in another block. The identity of the affected circuits could not be determined with the literature available.



3. The windings on the afternator were undamaged as illustrated by the pink color at the rad arrow. This fact along with burn patterns eliminated the alternator as a source of ignition.



 This photo illustrates the cogine compartment of an undamaged Ford F-150 track.



16. Adjacent to the throttle body and within the area of greatest damage, two sets of wire run from below the engine to sensors mounted on the throttle body.



11. The wires on the left attach to the TPS and had the insulation burned off of the conductors from the TPS downward. The wire set to the right had insulation still clinging to the conductors. This is consistent with the wires on the left being subjected to internal heating and a possible ignition source.

IN THE STATE COURT OF COBB COUNTY, GEORGIA, CIVIL ACTION #

PLAINTIFF:

(Our File #234~6791)

2004A

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DEFENDANT:

Ford Motor Company

COMPLAINT FOR TORT OF NEGLIGENCE (PRODUCT LIABILITY)

STATEMENT OF FACTS

"Plaintill") Files this Complaint for damages against Defendant Ford Motor Company, and respectfully shows the Court as follows;

- 1. Defendant Ford Motor Company (hereinafter referred to as "Defendant") is a foreign profit business corporation registered to do business in the State of Georgia. Said Defendant may be served with process through its registered agent in the State of Georgia to-wit: Corporation Process Company, 180 Cherokee Street, N.E., Marietta, Cobb County, Georgia 30060.
- 2. Defendant designed, tested, manufactured, assembled, inspected, marketed, distributed and warranted a 1999 Fold Flog Piethp May 29, 2003. (hereinafter 'said products') prior 22
- may 29, 2003. (hereinafter 'Plaintiff' & Snaured') in the stream of interstate commerce prior to one
- 4. Thereafter, Plaintiff's Insured used said product for its intended purpose without abuse and without modification.
- 5. On or about May 29, 2003, said product caught fire and was a total loss due to the failure of the transmission cooling line (hereinafter "defective part").
- 6. As a result of the casualty described in the previous paragraph, property owned by Plaintiff's Insured was damaged in the amount of \$18,956.65 (salvage is undetermined).
- 7. Subsequent investigation revealed that Defendant had negligently designed; negligently tested; negligently manufactured, negligently assembled; negligently inspected; negligently marketed; negligently distributed said product in a defective condition at the time of first distribution and sale for use.
- 8. Subsequent investigation revealed that Defendant's negligence described in the previous paragraph was the proximate cause of the Casualty described above and of the damages described above.
- 9. As a result, Defendant is liable as tort feasor in the amount of \$18,956.65 (salvage is undetermined) for damages caused by the

defective part.

- 10. Plaintiff is subrogated to all rights and interest in the claim against Defendant as a result of making payments to Plaintiff's Insured under a policy of insurance.
- 11. Plaintiff has served Defendant a copy of: (a) Plaintiff's First For Admissions to Defendant; (b) Plaintiff's First Interrogatories to Defendant; and, (c) Plaintiff's First Request For Production of Documents To Defendant with the summons and complaint pursuant to O.C.G.A. 9-11-4(a)-(g).
- 12. Plaintiff has served Defendant a copy of: (a) Notice of Plaintiff's Desire To Settle This Litigation; (b) Notice of Plaintiff's Intention To Seek Attorney's Fees In The Event of A Default By Defendant; (c) Notice of Plaintiff's Intention To Seek Interest; (d) Notice of Service of Discovery Materials; and, (e) Notice of Conditional Stipulation For Extension of Time For Defendant with summons and complaint pursuant to O.C.G.A. 9-11-4(a)-(g).

COUNT A: TORT OF NEGLIGENT DESIGNING; NEGLIGENT TESTING; NEGLIGENT MANUFACTURING; NEGLIGENT ASSEMBLY; NEGLIGENT INSPECTION; NEGLIGENT MARKETING; AND, NEGLIGENT DISTRIBUTION

- 13. Plaintiff herein incorporates by reference the allegations contained in paragraphs 1 through 12 as if set forth herein.
- 14. Plaintiff shows that said defective part in said product, which was designed, manufactured, distributed and sold by Defendant was in a defective condition at the time of the first distribution and sale for use. Plaintiff shows that the defective condition existing in said product included, but was not limited to:
- a. A defective design of the defective part installed in said product.
- b. The failure to warn and to continue to warn users, purchasers and registered owners of such products, by letter, recall notice, or other reasonable means, of the dangerous characteristics and properties of the defective part Defendant had a duty to exercise reasonable care to design, test, manufacture, assemble, inspect, market, and distribute safe products, so as to not subject purchasers or users or innocent third parties to an unreasonable risk of harm.
- 15. Defendant breached its duty to exercise reasonable care with respect to said product and defective part.
- 16. Defendant was negligent and acted in a willful and wanton manner in designing, testing, and/or manufacturing, inspecting, marketing, distributing and selling the installed defective part in such a manner and in such condition as to make said product inherently dangerous and defective.
- 17. Defendant's defective product failed as a result of the negligence of Defendant described in this Count so that Defendant's negligence was the proximate cause of the incident and resulting

Plaintiff's complaint.

II. PRAYER FOR RELIEF AND DAMAGES

WHEREFORE, Plaintiff demands judgment against Defendant in the amount of \$18,956.65 (salwage is undetermined); plus 3% pre-judgment interest, one-third attorney fees in the event of default, costs and 3% post-judgment interest; and that a writ of fieri facias issue commanding all Sheriffs within the State of Georgia and their lawful deputies to execute said writ by levy and seizure of Defendant's goods

June 17, 2004

Ronald W. Parnell Attorney for Plaintiff State Bar Number 564450

Our File #234-6791 Post Office Drawer 81085 Conyers, Georgia 30013 (770) 929-8585 Answer Service

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Certified mail#: 7001 2510 0005 8799 7391.

May 19, 2004

Ford Motor Co. Parklane Towers West #300 3 Parklane Blvd Dearborn MI 48126

RE:

Claim #:

Our Insured:

Loss Date:

5/29/2003

Antt. of Claim: \$18956.65



The above noted subrogation daim has been identified as a product liability loss.

Complete description of the incident: defective transmission cooling line caused

vehide fire.

Our statement of defect: Strict Liability

Location of evidence: Vehicle: Verastar North, lot# 2304414, phone: 770-975-1107

Parts: ATS, fle# K42465, phone: 770-423-1400

Manufacturer: Ford

Model: F150 Year: 1999

VIN: 2FTRX08L0X

The following information is attached:

Sattlement Draft and Total Loss Valuation

Title

Fire Dept Report

Please contact the above to conduct an inspection of the vehicle and defective parts. If a tender is made to another manufacturer, please advise of the name and address of the manufa distributor, as well as the contact person. Please acknowledge receipt of this claim-ship position regarding payment of our damages within 30 days.

Sincerely,

Lori A. Cookige, AIC

Alistate National Auto Litigation Center

Roznoke National Subrogation Claims Center 3800 Ejecite Road, Suite 301, PO Box 21169, Roanuke, VA 24018 Phone: 1-800-776-2615 or (840) 989-2800 Fee: (640) 989-2840 or (546) 776-8803 Hours: 8:00 AM - 4:30 PM EST Monday - Friday

RICHARD SCHWARTZ INVESTIGATIONS INC. MARKY THESE SEASONS.

RMS INVESTIGATIVE ENGINEERING INC. LATING No. IMMODULE 4800 S.W. 64TH AVENUE, SUITE 105G - DAVIE, PLORIDA 33314 MARLING Appress: P.O. Box 551376 • Davie, Propins 33355

Mr. John Soto STATE FARM INSURANCE COMPANY 7355 Southwest 117th Avegue Miami, Florida 33183

RE.

Insured:

Truck

Claim No:

D.O.L.:

Our File No:

12-31-02 02-2261

FIRE INVESTIGATION REPORT

Date of Report: July 16, 2002

Lead Investigator:

Richard M. Schwartz, CFEI, CFEII

Florida Licensed Investigator #C8600879

This report is provided as a CONFIDENTIAL AND PRIVILEGED DOCUMENT between the addressee and the author. Any other use or reproduction without the expressed written consent of the addressee is expressly forbidden. Any misuse of this report, including but not limited to quotation in part without written consent of the addressee and author is forbidden. This report is based upon the information contained within the report and known to the investigators at the time of the writing of the report. Any additional facts and/or circumstances, which are discovered after the above date of report, could result in the amending of the conclusion(s) rendered in the report.

Table of Contents

- I. Origin and Cause Report
- II. Photographic Documentation

I. Origin and Cause Report

RMS INVESTIGATIVE ENGINEERING INC. LATER NO DEBUGGATE 4800 S.W. 64Th AVENUE, SUITH 105G - DAVIE, PLORIDA 33314 MARLING AIRPRESS: P.O. BOX 551376 - DAVIS, FLORIDA 33355

Mr. John Soto STATE FARM INSURANCE COMPANY 7355 Southwest 117th Avenue Miami, Florida 33183

RE:

Insured:

1999 F-150 Pickup Truck

Claim No:

D.O.L.:

Our File No:

12-31-02

02-2261

July 16, 2002

Dear Mr. Soto:

<u>PURPOSE OF THE ASSIGNMENT</u>

We received the assignment to inspect the 1999 Ford pickup truck to determine the origin and cause for the fire occurrence. The assignment included instructions to limit our inspection to a non-destructive and non-invasive examination.

The following are the results of our investigation.

<u>PRELIMINARY REMARKS</u>

An inspection of the vehicle was conducted at Adessa Salvage Yard in Opa-Locks, Florida on June 25th 2002. After checking in at the office we were shown to the vehicle by an Adessa employee. The vehicle was located in the "Z" Lane.

The following are the results of our inspection.

Insured:

Our File: 02-2261

DESCRIPTION OF THE VEHICLE

The vehicle is described as a 1999, F-150 extended cab pickup truck that was black in color. The vehicle was further identified through a vehicle identification number 2FTZX0726XC The vehicle was not equipped with a license tag at the time of our inspection.

The following are the results of our inspection.

INSPECTION OBSERVATIONS

Inspection of the exterior of the vehicle revealed that it was equipped with front and rear metal bumpers. The rear bumper was a step style bumper. A receiver hitch was in place on the center rear of the bumper. The vehicle was also equipped with a radio antenna on the right front quarter panel.

The fisel filler neck is located on the left side panel of the pickup bed just in front of the rear axle. Examinations of the fuel filler neck revealed that it was intact and the plastic cap was undamaged from the fire occurrence. Continued examinations from the exterior of the truck revealed that it was equipped with a plastic bed liner and metal pipe style running boards. The truck is also equipped with left and right side view mirrors.

Examinations of the vehicles tires revealed the following:

Front Left: Goodyear Wrangler AP steel belted radial tire, size P255/70R16. This tire was burned and defiated.

Front Right: Goodyear Wrangler AP P255770R16, this tire was undamaged from the fire occurrence.

Rear Left: Good year Wrangler AP P255/70R16, this tire was undamaged from the fire occurrence.

Rear Right: Goodyear Wrangler AP P255/70R16, this tire was undamaged from the fire occurrence.

Overall examinations made of the exterior of the valuele, revealed heavy fire damage originating in the engine compartment with some communication into the passenger compartment.

Insured: Our File: 02-2261

<u>INSPECTION OF THE INTERIOR</u>

Inspection of the interior of the passenger compartment revealed that it was equipped with two front bucket seats and a near folding bench seat. The vehicle is also equipped with left and right side air bags. The vehicle is equipped with an automatic transmission that uses a column mounted shift lever.

Inspection of the dashboard area revealed that it was a partial electronic and analog style dash. The dashboard was burned during the fire occurrence with heaviest damage noted to have occurred to the top, forward edge of the dash (immediately adjacent to the engine compartment/passenger compartment bulk head wall).

Continued examinations of the interior of the passenger compartment revealed that the vehicle was equipped with power windows, power door locks, factory air conditioning, tilt steering wheel, cruise control and an AM/FM CD radio unit that was equipped with a detachable face. The vehicle was also equipped with carpet and padding.

Overall examinations made of the passenger compartment revealed evidence of fire damage caused from lateral communication through the bulk head wall from the engine compartment.

ENGINE COMPARTMENT

Examinations of the engine compartment revealed the vehicle was equipped with a V-8, fuel injected engine. Examinations of the engine compartment revealed the transmission fluid and engine oil were full. The power steering fluid reservoir and brake fluid reservoir were consumed during the fire occurrence.

Examinations made of the vehicle's storage battery revealed that it was located on the passenger side of the engine compartment above the fender well. Examinations of the battery revealed a greater degree of heat-induced damage to the driver's side of the battery. Damage was extensive to the battery and consumed a majority of the battery casing as well as melting of the battery post, which resulted in the separation of the battery cables from the battery.

Overall examinations made of the engine compartment revealed the transmission, air conditioning compressor, power steering pump, and alternator were present as well as the partial remains of the vehicle's radiator and AC condenser coil. The vehicle's fan belt was consumed and not available for our inspection.

Insured:

Our File: 02-2261

Overall examinations made of the interior of the engine compartment revealed heavy burn damage and heat damage noted to the driver's side center area of the engine. Damage in this area resulted in heavy melting and flowing of the air induction chamber as well as partial consumption of the valve cover on the driver's side of the engine. The fuel lines were still connected to the fuel well.

Damage was extensive on the driver's side of the engine and resulted in the complete consumption of the combustible and flexible portions of the fuel lines as well as the melting of the fuel pressure regulator in this area.

OTHER RELEVANT INFORMATION

Information provided to this firm at the time of our assignment included a copy of the National Highway Traffic Safety Administration recall number 98V194000 which covers a review of this recall reveals that it covers an o-ring malfunction with the first pressure regulator.

CONCLUSION

Based upon our inspection and investigation to date it is the opinion of this firm that the fire occurrence is the result of a fuel and/or fliel vapor leak that occurred on the driver's side of the engine.

Based upon our review of the recall information provided by your office we would recommend placing Ford Motor Company on notice as well as the Ford Dealership.

A complete copy of the repair history fit the vehicle should be obtained as well as a follow-up recorded statement from the insured/last driver of the vehicle. The purpose for this follow-up statement would be to document clearly the last time the vehicle was used and when it was parked as to determine and clarify, what the time of discovery of the fire was. As soon as this information is obtained it should be forwarded to our office for our follow-up review and comment.

In addition Ford Motor Company and the dealership who sold the vehicle should be invited to participate in a follow-up joint inspection of the vehicle in an attempt to locate the remains of the fuel pressure regulator and document it's condition. If it is able to be located within the melted metal remains.

Insured: 1

Our Fife: 02-2261

In the interim the remains of the vehicle should be preserved to allow follow-up examinations by this firm and other interested parties.

RICHARD SCHWARTZ INVESTIGATIONS INC., reserves the right to amend and modify the findings listed in this report, based upon the discovery of additional information. Should any additional information be discovered, it should be forwarded to our office for our review and comment.

PLEASE FORWARD THIS STATEMENT TO:

NAME:

CSO:

CSU-133

ROB, CASSETTE TAPE(S) WILL FOLLOW VIA MAIL. THANKS AND HAVE A NICE DAY.

STATEMENT CLAIM NUMBER OPERATOR

TEHB

INTRODUCTION:

THIS IS JOHN SOTO, CLAIM REPRESENTATIVE WITH STATE FARM INSURANCES. THE TIME IS APPROXIMATELY 10 MINUTES TO 1:00

IN THE AFTERNOON. THE DATE IS MARCH OTH ASS

SPEAKING OVER THE PHONE TO REGARDING

CLAIN IN VICTOR 982-352.

Q. can I ask you to state your name and spell your last name for me ріевяе?

A. ike Victo ₩e Boy

Are you aware that this conversation is being recorded? Q. Α.

Yesiam.

is it being recorded with your full consent? Q.

A.

is there any reason you'd be unable to answer the questions I'm about to ask you Q.

A. No.

if I ask a question you do not understand please stop me and i'll either rephrase Q. the question for you or repeat it if necessary. The purpose of the conversation is to provide further information to State Farm® regarding the claim that was reported for a date of loss of December 31st, 2001. Okay. You're our named Insured under a policy for a '99 Ford F150. Correct?

Yes. Α.

Okay. And was that your vehicle? Q. Α.

Yes.

Q. Okay. Are you the one who normally drove it?

Α.

Okay. Was it leased or was it being financed? Q.

Α. It was leased.

Okay. And was the lease already up or it still had more time on it? Q. A.

Um it was up in May of this year, year 2002.

Okay. And you had leased it originally ! guess in '99 or so? Q. Α.

You leased it new? Correct? Q.

A. Brand new.

Okay. Where did you get the vehicle from? Where did you take out the lease? Q. Α.

Um it was from, what's it called, I forgot the name of the, of the dealership.

- Q. Where is it at?
- It's on Northwest 57th Avenue right next to the Palmetto. A.
- Sunset Ford what used to be... Q.
- Sunset Ford. Α.
- Okay. I think it's Maroone now. Q,
- A, Right.
- Q. They're no longer...
- They changed the name on it. А.
- They change every couple of months I think. Q.
- Α. Right, right.
- Okay. And so you're the one who normally drove the vehicle? Q.
- A.
- Okay. Did you make any changes to the vehicle after you purchased it? Q.
- A.
- Q. Did you add a radio to it?
- Α.
- Q, Did you add an alerm?
- Α, No I had a factory alarm.
- Okey. So pretty much as it was when you purchased it that's the way you left it? Q. A.
- Okay. Did you notice anything strange about the vehicle when you owned it? Q. A.
- Well when I, when I got it um um let's say a year into the car a lot of times um when I turned on the car the digital dash would take awhile to turn on. That's the only thing that i found strange about the car.
- And when you say awhile, how long would you say it would take? Q.
- Oh it would take usually like um 10 to 20 seconds for it to turn on. Like it wouldn't turn on with the car. It would kil- it would kinda like kick on a few seconds after.
- Anything else that you noticed unusual? Q.
- Um nepe,
- Old you ever get any notices in the mail regarding any recalls on the vehicle? Q.
- Where did you normally take it for servicing? Q.
- Um I would take it for service to this place called Auto Tech 'cause it was conveniently A.

- Q. Apart from routine maintenance, were there any major repairs that needed to be done?
- A. No.
- Had the car ever been involved in any accidents? Q.
- Α.
- Any body work done to the car or anything like that? Q.
- Α. N-nape.
- Did you ever take it into a Ford dealership at all? Q.
- A. Um nope.
- And what happened on December 31st? Q.
- On December 31st um i was at my sister's boyfriend's house and someone came A. knockin' on the door in the middle of the day th- the truck was pretty much on fire.
- Q. And when you went out what did you find?
- The truck was on fire and um there was pretty much nothing I could do except to turn it off. I called the fire department and they came as soon as possible and they tried to turn it off but th- th- pretty much from the time they got there it was pretty much gone and it was a total loss
- When, when you went out there had the fire enguifed the truck completely or was Q. it burning mainly on one spar-spot?
- A. It was burning mainly in the hood area.
- Q. The engine?
- A. Yeah the engine. It was pretty much engulfed.
- Q. Did anybody there notice how the fire had started?
- Um nope. Just some neighbors came out and they started, you know, knockin' on the door when they saw the car on fire.
- Had you been driving it a lot that day? Q.
- Um nope. Normally, #ke I usually drive it.
- How much would you say you normally drive it? Q.
- Um I'm fairly close to my job so maybe like five miles a day. A.
- Q. That's it?
- Yeah. A.
- Q. That's pretty good.
- Yeah. I mean my job is literally like a block down the street. Α.
- Okay. And had you been regularly servicing the vehicle? Was it... Q.
- Yeah. Besically what I was doing is just the normal oil changes. That's about it. A.
- And you had done some oil changes to it? Q.

- A. Right.
- Q, Okay. Was it set for another oil change or...
- It was set for an oil change in the 1st of April. A,
- Q. And all those oil changes were also done at Auto Tech?
- Α.
- Okay. Were you injured at all when the vehicle burned? Q.
- A.
- Q. Okay. So no one was inside the vehicle?
- Α. That's correct.
- Old you lose any personal items in the vehicle? Q.
- A. No. Huh uh.
- Okay. That concludes the recorded statement, is there anything you'd like to add Q.
- Um nope, that's pretty much it. Α.
- Okay. Did you understand all the questions that I asked you? Q.
- A.
- Did you answer them honestly to the best of your ability? Q.
- Okay. You were aware this conversation was being recorded? Q. A,
- And it was recorded with your full consent? Q.
- Α. Yes.
- Q. Okay. Thank you ver-...

TEHB/V982352,513

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Photograph #1; View of the right side of the truck



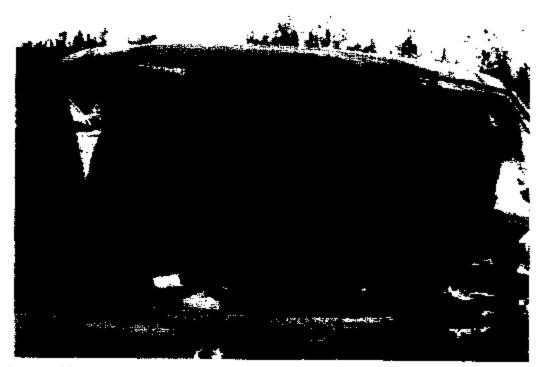
Photograph #2: View of the front of the truck



Photograph #3: View of the left side of the track



Photograph #4: View of the rear of the truck



Photograph #5: View of the passenger compartment area through the front windshield



Photograph #6: View of the dashboard area from the right side or passenger side of the vehicle



Photograph #7: View of the front seating area

17



Plantograph #8: View of the drivers pod area



Photograph #11: View of the passenger side of the engine compartment



Photograph #12: View of the vehicle's storage battery



Photograph #13: View of the driver's side of the engine compartment taken from the passenger side



Photograph #14: View of the area of origin



Photograph #15: View indicating the amount of heat damage to the sir induction chamber



Photograph #16: Another view of the air induction chamber



Photograph #17: View of the fire damage to the power storring line



Photograph #18: View of the top of the engine taken from the passenger side



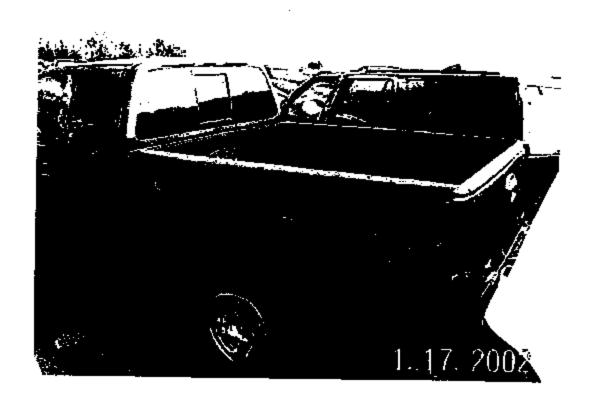
Photograph #19: View of the burn damage to the inside of the front driver's side tire



Photograph #20: View of the driver's side of the engine compartment















IN THE CIRCUIT COURT IN AND FOR BROWARD COUNTY, FLORIDA GENERAL JURISDICTION DIVISION CASE NO.

STATE FARM FIRE AND CASUALTY COMPANY, an ambrogee o Plaintiff.

Vs.		•		
FORD	M(OTOR COMPANY, A Foreign Corporation, effendant.	COMPLAINT	0302675
	PL	elutiff sees the Defendent, and elleges:	:	
	Ļ	This is an action for damages within the jurisdictional i	imits of this Court.	
	2.	That Defendant Ford Motor Company, is a foreign vehicles and duly authorized to do business within the	corporation in the ba State of Florida,	siness of tempofacturing motor
	3.	That the defendant knows that the motor vehicles it is used by purchasers without inspection for defects.		aced on the market and will be
	4.	That the defendant placed a 1999 F-150 Pick-Up Truck purchased by Plaintiff's subrogor without impection f	VIN 2FTZX0726X0 or defects.	on the market that was
	5.	The automobile was defective because of a maifunction fact vapor leak in the engine. As a result, the engine on damage to the driver's side center area of the engine. Tilem.	Marks 1984 4-4 4-4-4	_ &
	6.	That on or about December 31, 2001, at the private loc Place Condominisms, the subject vehicle was parked a	ation of ad unoccupied,	Apt. assadena
		At the above date and location, a resident of the Coodo of the condominium. When the resident went outside a from underscath the subject vehicle's bood. The fire depthe fire.		
1	9.	The Plaintiff's subrogor's vehicle was determined to be the Ford 150 Pick-up truck.	a total loss due to bear	vy fire daminge to the engine of

9. As a result of the defective fact pressure regulator and fuel leak that occurred in the engine, Plaintff

anbrogor's vehicle was damaged and depreciated in value and the value of its use was lost.

10 By reason of the incident alleged, STATE FARM FIRE & CASUALTY COMPANY became liable under a policy of collision insurance haned to its subrogor to pay and at diverse times did pay to or for the benefit of its insured, the losses resulting in a sum of \$17,850,00 Plaintiff's insured has an uncomponented deductible in the amount of \$1,000.00, which STATE FARM FIRE & CASUALTY COMPANY claims as trustee of its improd.

State Farm Fire and Casualty Company vs. Ford Motor Company Page 2 Case Number:

11. By reason of the above payments and the above trust, Plaintiff, STATE FARM FIRE A: COMPANY, became subrogated to the rights of its itsured against the Defendant.

WHEREFORE, Plaintiff demands Judgment in the sam of \$17,850.00 together with Court coslaterest if applicable, appropriate loss of use and diminution to value, and any further costs the Court

COUNT II- INDEMNIFICATION

- 12. That Plaintiff reaffirms and realleges paragraphs 1-9 as if more fully set forth herein.
- 13. That the incident and damages occurred through no fault of the Plaintiff's subrogor, but so defective fuel pressure regulator of the 1999 F-150 Pick-up Truck, amountactured by the defendant.
 - 14. As a result of the facility fuel pressure regulator, the 1999 F-150 Pickup Truck was a total ic
- 15. Plaintiff was only vicariously, constructively, derivatively or technically liable for the damag 150 Pickup Truck.
- 16. By reason of the incident alleged, STATE FARM FIRE AND CASUALTY COMPANY been a policy of property damage insurance issued to its subroger to pay and at diverse times did under that resulting in a sum of \$17,850,00, which STATE FARM FIRE AND CASUALTY COMPANY claims insured.
- 17. By reason of the above payments and the above trust, Plaintiff, STATE FARM FIRE AN COMPANY, became subrogated to the rights of its insured against the Defendant.
 - 18. As a result, the defendant ower Plaintiff the amounts expended in settling the property dam:
 - 19. The defendant has failed and refused to indomnify the Plaintiff for the property damage claim

WHEREFORE, Plaintiff demands Judgment in the sum of \$17,350.00 together with Court costs interest if applicable, appropriate less of use and diminution in value, and any further costs the Court of

LAW OFFICES OF ODALYS NODARSE-BUS

ODALYS WODARSE BUSCI

Attorney for Plaintiff 2676 SW 137⁷⁵ Avenue

Miami, FL 33175

Telephone:(306) 221-2429

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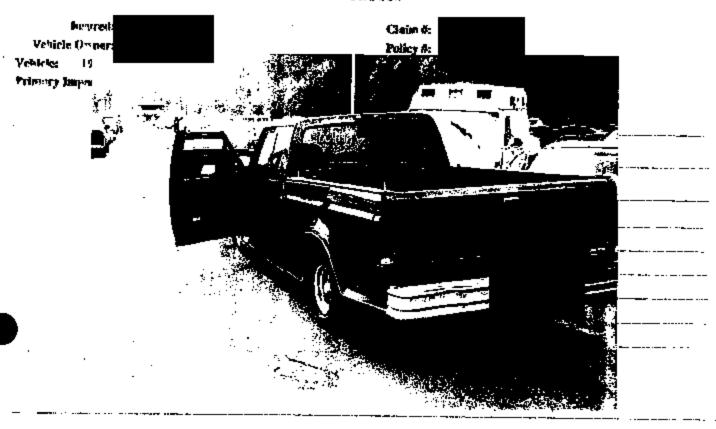
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PHOTOS -





FARMERS 9770 W. LITTLE YORK HOUSTON, TX 77040 (713)462-8845 FAX: (713)162-0535

PHOTOS





Anatia Subrogation COE P O BOX 149293 Austin, TX 78714 Fax (512) 238-7060 famine herio@farmerainsururaz.com

July 20, 2001

Ford Motor Company Attn: Consumer Affairs 16800 Executive Plaza Dr. MID # 3NE-B Dearborn, MI 48126-4207

Dear Consumer Affairs:

Our Insured:

Our SALN #:

Date of Loss: 03-25-01

Amount of Claim: \$10,794.95 (includes insured's datacable) —less Salvage Pending

This letter is to advise you that the above captioned loss has been re-assigned to me for handling,

Our investigation has established that the above loss was caused by the negligence of your insured. We have made payment to our insured for the damage. By virtue of our subrogation rights this letter is to advise you that we are seeking reimbursement from you for the amount of \$10,794.95 (minds) immed's deducable; less Salvage Pending. Our insured's vehicle was rendered a total loss. We are forwarding support for disposition of salvage

"Be aware that no partial payment to Farmers Insurance that 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 an express written release of our claim executed by an individual who identifies himself/herself as a member of our subrogation department. Therefore, our logal rights to enforce collection on the remaining amount of the claim shall not be waived or entopped due to a partial payment by you or someone acting on your behalf."

Our name should appear on any check made payable to our insured in settlement of his or her damage. If you have already made a settlement with our insured, please advise us immediately If you have any questions, please contact me at my direct line. (512) 238-5738.

Sincerety,

MID CENTURY INSURANCE COMPANY OF TEXAS

. Janine Lorio

Subrugation Claims Representative

Factores Group, Inc.

Forensic Analysts, Inc.

PRELIMINARY REPORT OF FINDINGS

CLAIM NO:

INSURED:

Prepared for:

MID CENTURY INSURANCE COMPANY P. O. BOX 1627 SPRING, TEXAS 77380

ATTN: MR. CHARLIE CHAPPELL

Jeffrey R. Abroms, CFI, CFEI, ASE

President

Table of Contents

		Page
I.	INTRODUCTION	3
U.	CONCLUSION	4
Œ.	DISCUSSION	5
	 FORD VEHICLE IDENTIFICATION FORD VEHICLE INSPECTION 	
ίV.	BASIS OF REPORT	12
V.	ATTACHMENTS - PHOTOGRAPHS	17

L INTRODUCTION

On March 25, 2001, a fire occurred involving 1996 Ford vehicle. On March 27, 2001, Forensic Analysts, Inc. was retained by Mr. Charlie Chappell of Mid Century Insurance Company to Inspect the vehicle and evaluate the damage.

On March 28, 2001, Jeffrey Abrams, CR, CFB, ASE, of Forensic Analysts, Inc. Inspected and photographed the Ford F150 vehicle at 3531 McKinney, Baytown, Texas.

Samples of both engine oil and automatic transmission fluid were collected during this inspection should an engine oil analysis be desired to help determine pre-fire condition of the engine and/or transmission. All samples are being stored at the offices of Forensic Analysts, Inc., pending further instructions from Mid Century insurance Company.

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

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II. CONCLUSION

Forensic Analysts, Inc., inspected and photographed the 1996 Ford vehicle.

Based on our observations and the findings as noted in this report, it is our opinion that this 1996 Ford FI50 engine compartment fire was the result of an electrical short of the wire routed to the left rear engine compartment alarm siren. It is further our opinion that the installer of this alarm siren improperly routed the siren wiring through un-grommetted holes in the firewall and the repair facility should be held fully accountable for this.

Page 4

II. CONCLUSION

Forensic Analysis, Inc., inspected and photographed the 1996 Ford vehicle.

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Page 4

III. DISCUSSION

FORD VEHICLE IDENTICATION

The vehicle was identified as a blue, two-door, 1996 Ford F150 XLI, extended cab pickup. The vehicle was bearing Texas license plate No. and the Vehicle Identification No. **1FTEX15N1T** The Texas Department of Public Safety inspection sticker **H04647536** expires in October of 2001. The vehicle registration sticker No. expires in September of 2001. At the time of our inspection the adometer could not be read as it was electronic and all power had been disconnected.

FORD VEHICLE INSPECTION

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

- The vehicle truck bed was unburned, and both rear wheel and fire assemblies were unburned as well.
- The rear portion of the vehicle cab, or the extended cab portion of the vehicle cab, along with the right side door panel was unburned.
- The left side door panel, although unburned, was covered with a thick layer of soot on the front five inch (5") section.

Page 5

April 16, 2001

FAI No. 2034

- The right front fender was mildly burned, and only a portion of the painted surface Immediately behind the top portion right front head lamp assembly was consumed.
- The left front fender experienced significantly more intense burn, consuming approximately liftly percent (50%) of the painted surface.
- The right front tire was still fully inflated at the time of our inspection, however, the left front fire was severely burned, generating a deflated tire,
- 7. The vehicle front grille was primarily intact, although, it had fallen to floor level immediately in front of the truck. It was severely burned, but only partially consumed, in an approximately twelve inch (12") section in the very middle.
- Both front head lamp assemblies were severely burned and partially consumed.
- The vehicle hood was severely burned, and contained a white hot spot immediately above the left rear corner of the engine compartment.

Our inspection of the vehicle interior revealed few effects of a vehicle fire, with the exception of:

A mildly deformed, top portion, right side of the vehicle dash, and

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 A mildly burned and partially consumed flooring material at the top portion of the carpeting, adhering to the frewall on the left side.

Our inspection of the engine compartment revealed that this vehicle was equipped with a V-8, multi-port, fuel injected engine. The burn within the engine compartment was as follows:

- 1. The right third of the engine compartment contained few areas that were consumed. All of the components were only badily burned. Even the easily and readily consumed heater hoses were only severely burned on the top. Additionally, the high tension wires routed to the right side of the engine were relatively unburned, indicative of a fire that was very mild in the right third of the engine compartment.
- As we moved toward: the center third of the engine compartment, we observed a fully Intact radiator, however, the radiator cooling fan shroud was primarily consumed.
- The burn intensified immediately above the engine, severely burning all of the spark plug wires that were routed to the centrally located distributor cap.
- 4. As we moved closer to the left side of the engine, we observed partial consumption of the high tension wires routed across the left side valve cover to the distributor cap.

- 5. The power steering hoses that were in the open air environment in front of the engine compartment, immediately to the left of the power steering pump, were consumed. Please note, however, that the easily consumed plastic composite power steering pump reservoir was still primarily intact, indicative of a fire that did not originate surrounding the power steering pump.
- 6. The lower radiator hose, immediately in front of the consumed power steering hoses, was relatively unburned at the time of our Inspection, Indicative of a fire that was primarily upper level, within the left third of the engine compartment.
- 7. The air intake plumbing, that was routed from the left front corner of the engine compartment to the air intake manifold in the front center third, was severely burned and had fallen down to Immediately above the trame rall. In fact, the right half of the air filter housing appeared to be primarily consumed. This air intake plumbing is in the open direnvironment and is readily consumed.
- 8. As previously stated, the air Intake plumbing had fallen to immediately above the frame rail, and the unconsumed remains of the combustible plastic composite materials was observed on the front half of the left third of the engine compartment.
- The oil filter immediately behind the power steering pump was relatively unburned, indicative of an upper level burn within the left third of the engine compartment.

- 10. The high tension wires, that were routed on the left side of the left side valve cover, were relatively unburned, again, indicative of a like that was contained at and above the top of the valve cover.
- 11. The left side inner fender well mounted power distribution center had fallen down above the missing (consumed) inner fender well. This power distribution center was severely burned, but primarily intact, at the time of our inspection. The uniformity of burn around the power distribution center is consistent with a fire that did not originate within this center.
- 12. All of the wires that were routed to the left third of the engine compartment at, and immediately surrounding the master cylinder, were severely burned. These wires still contained primarily intact insulation in the area below the bottom of the brake power booster. Only the wires that were in the open air environment in the left third of the engine compartment were void of insulation.
- 13. The burn experienced by the firewall was relatively uniform across the right side two-thirds, however, there was a clean burn at and immediately above the brake power booster. This clean burn in the top four inches to eight inches (4"-8") of the firewall was most intense in the very left rear corner of the engine compartment.
- 14. This intensely burned left rear comer of the engine compartment was immediately neighboring a severely burned mount, that was likely the mount for the aftermarket alarm siren, that was still bolted to the firewall immediately to the left of the brake power booster.

15. The aluminum brake master cylinder was relatively unburned, although the brake master cylinder reservoir was consumed in this fire. That would account for the hot spot on the hood immediately above it.

A closer inspection of the wires that were routed to the left rear fire wall mounted aftermarket alarm stren, revealed:

- These wires were void of insulation along its entire run within the engine compartment, up to and including, the hole that was observed in the firewall.
- These wires were routed immediately above the burned, but still
 intact wiring harness runs in the left rear corner of the engine
 compartment, consistent with an over-current within the wires that
 were routed to this alarm siren.
- 3. Continuing to trace this alarm siren wiring through the firewall, we observed that these wires were, indeed, routed into the wiring on the underside of the vehicle dash on the left side of the steering column, and were part of the aftermarket alarm siren.
- 4. The wires that were routed through a hole in the fire wall were not insulated from the metal of the fire wall. In fact, the hole that was drilled in this firewall still contained sharp edges edges sharp enough to compromise wiring insulation after a significant period of time. The only way this wire can burn in the tashion observed and consume the left rear mounted alarm siren, and not consume the wiring on the wiring harness runs in the left rear corner of the engine.

compartment, is far the fire to be the result of an over-current situation of the wiring routed to the alarm siren.

Page 11

April 16, 2001

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IV. BASIS OF REPORT

This report is based upon the following:

- 1. Inspection of the 1996 Ford vehicle,
- 2. Information and observations as noted in this report.