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46. Method of Extinguishment 15 47. Property Damage Classification :13

48. Number of Buildings Damaged 10

SHORT CIRCUIT/GROUND FAULT

35,000 TO 49,999 DOL 40000

PIRE TERMINATED AT FLAME STAGE

WATER PROM TANK

INDERMITT COMPANY

Ford Meter Company Parkiane Tewers West Suite 400 Three Parkiane Blvd. Cearborn, 411 481 25-2548

June 28, 1998

Re: Claim No;

hesured;

BOL;

4-12-68

Dear Sir.

In response to your letter of 6-10-88, I am enclosing the following:

- * A copy with original photos of our cause and origin report.
- * A copy of the fire run report. There was no police report.
- * The vehicle has been secured at Pre-Salvage 1024 E. Broadway, Phomix, AZ. 602-268-4099. I had the vehicle towed from Les Veges to Phoenix as we have no secure storage facility in Las Veges. The vehicle was then inspected in Phoenix.
- * The odometer reading is 000971.
- * Our proliminary report indicates that the main battery cable is what started the fire. We have not investigated further in order to preserve the physical evidence until your representative can go out and inspect the vehicle.
- * The vehicle is a total less and payment has been made to our insured and his lien holder.
- * Copies of our payments.
- * The segme was not running. The keys were not in the ignition.
- * The sales contract is enclosed. The vehicle was purchased new.

The control of the last has been the tend to be a selected to be a selected to the parked it in his spartment complex space. A neighbor knecked on his door to bring his attention to the emoke and finance. The fire department was called and the fire put out.

Please contact me as to additional information or arrangements to inspect this vehicle. You are authorized to contact our expert, Nr. Jim Hall as well. He has full authority to discuss this loss with you.

Simberely,

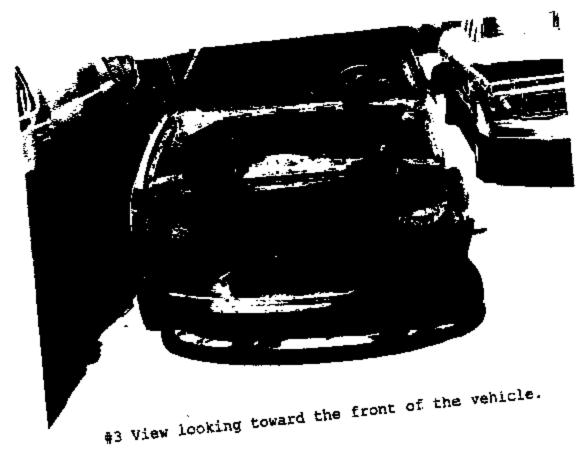
II. Titos Insurance Communic

cc. James Hall, GFI, Isaac Williams

#1 View looking toward the front and left side of the vehicle.



#2 View looking toward the left front fender and wheel wellan CLAIMS





*4 View looking toward the rear and left side of the vehicle.

#5 View looking toward the rear and right side of the vehicle.

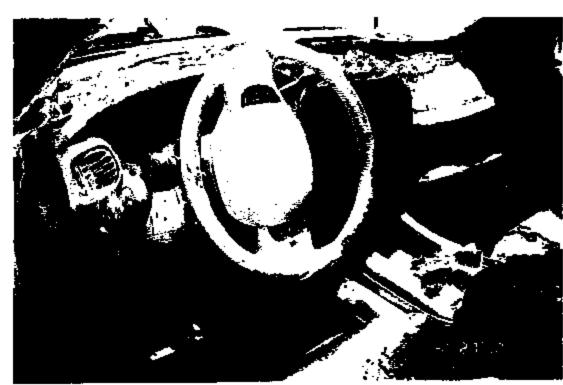


#6 View looking rear to front through the interior of the vehicle.

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#7 View looking left to right through the rear of the vehicle.



#8 View looking left to right through the front of the vehiclessawe and the state of the vehiclessawe and the vehiclessawe and the state of the vehiclessawe and the vehiclessawe and the vehiclessawe and the vehiclessawe are the vehiclessawe and the vehiclessawe are the vehiclessawe and the vehiclessawe and the vehiclessawe are the



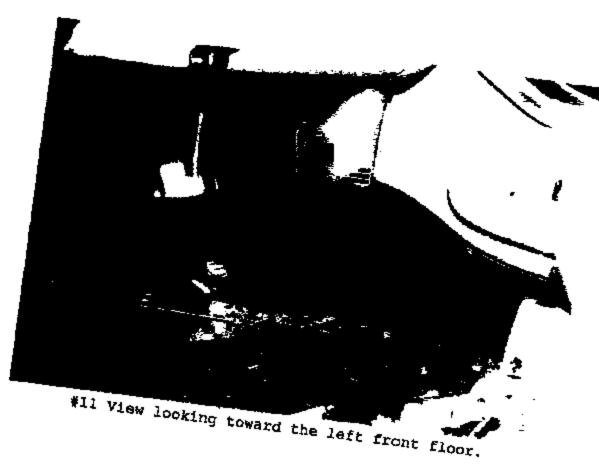
#9 View looking left to right through the front of the vehicle.

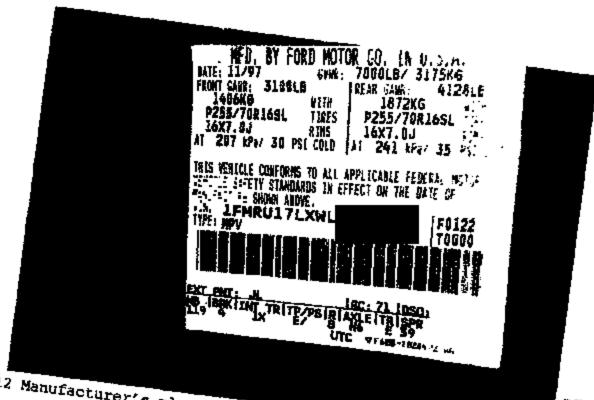


#10 View looking toward the dash.

385-865-LC1-8758

RECEIVED JUN 2 2 1998 TITAM GLAIMS





#12 Manufacturer's placard located on the left front door frame RECEIVED JUN 2 2 1998

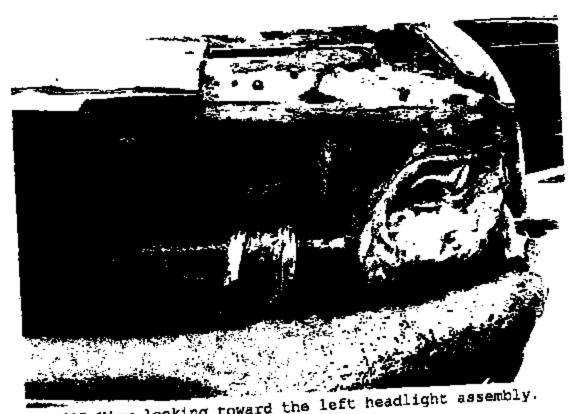


#13 VIN plate located on the windshield frame.

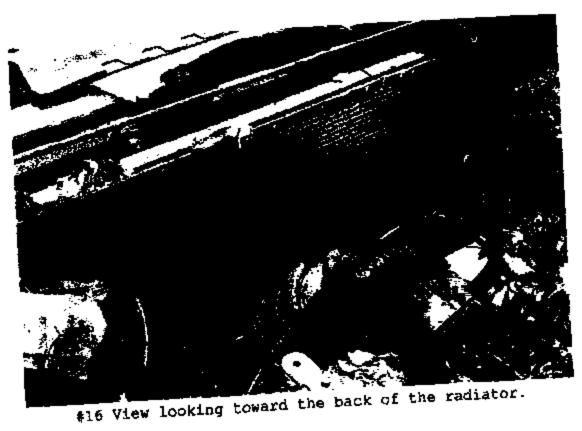


#14 View looking toward the right headlight assembly.

TITAN CLAIMS



#15 View looking toward the left headlight assembly.

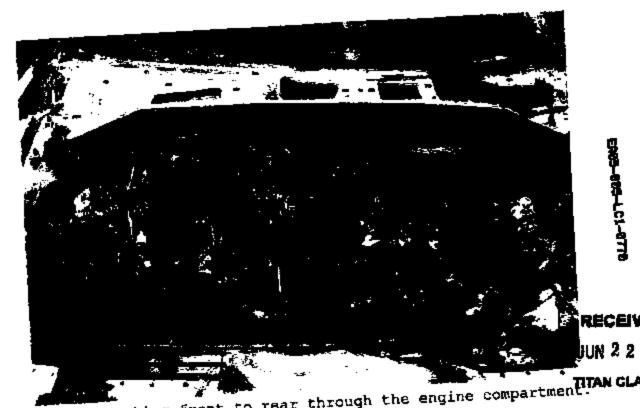


RECE JUN 2

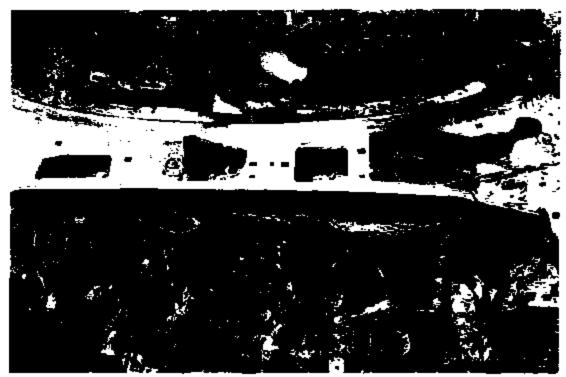
TITAN C



#17 View looking toward the right and central portions of the engine.



#18 View looking front to rear through the engine compartment.



#19 View looking toward the rear of the engine compartment.



\$20 View looking toward the left side of the engine compartments 2 2 1988



#21 View looking front to rear through the left portion of the engine compartment.



#22 View looking toward the left portion of the engine compartment.

TITAN CLAIMS

306-865-LC1-8772



#23 View looking toward the fuse box.



#24 View looking front to rear through the right side of the 2 2 1936 engine compartment.





#25 View looking toward the right rear portion of the engine compartment.



#26 View looking toward the right rear portion of the engingun 2 2 1938 compartment.



\$27 Battery located in the right portion of the engine compartment.



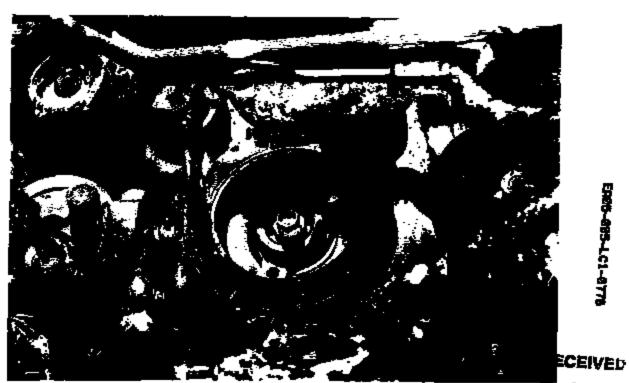
#28 View looking toward the right firewall.

RECEIVED p = 9 2 1998

MTAN CLASS



#29 Electrical connections in the right rear portion of the engine compartment.



#30 View looking toward the belts located in the lower free 2 2 1998 portion of the engine compartment. TITAN CLAIMS



#31 View looking toward the inside of the left front wheel.



#32 View looking toward the inside of the right front wheel 1998

TITAN CLAIMS



JAMES E. HALL & ASSOCIATES, INC.

CERTIFIED FIRE INVESTIGATOR

P.O. Box 6362, Scottsdate, AZ 85261-6362 -

(602) 860-1853 Fax (602) 860-2251

June 19, 1998

Ms. Lori Dreyer Titan Insurance Company 777 E. Missouri Avenue Suite 101 Phoenix, AZ 85011

Re: Insured:

Las Vegas, NV

Date of Loss: April 12, 1998

1998 Ford Explorer

Vehicle:

· VIN 1FMRU17LXW

INVESTIGATIVE REPORT

In accordance with your request of April 24, 1998, I conducted an origin and cause investigation with reference to the 1998 Ford Expedition insured by The rehicle was examined on April 27, 1998, at Pro Salvage, Phoenix, AZ. The vehicle was found parked in space of the Pro Salvage lot.

The vehicle is a burgundy 1998 Ford Expedition. VIN number 1FMRU17LXN was identified on the windshield frame and manufacturer's plate on the driver's door.

Nevada license plate was mounted on the rear bumper. Nevada license sticker expiring 1/99 is affixed to the upper right corner of the license plate.

The vehicle has four Goodyear Wrangler RT/S P25/70R16 tires mounted on aluminum alloy Ford wheels. The rear tires appeared undamaged and

RECEIVED

JUN 2 2 1998

TITAN CLASS

Ms. Lori Dreyer Re: Insured:

Vehicle:

Date of Loss: April 12, 1998 1998 Ford Explorer

June 19, 1998

Page 2

unaffected by the fire. The front tires suffered extensive fire and heat damage.

Raising the rear hatch, I examined the rear portion of the passenger This area suffered varying degrees of heat and smoke damage. One denim jacket, one pair of denim pants, one knee brace and one 10.4 fluid ounce bottle of Turtle Wax Super Protectant were found in the rear of the passenger compartment.

Opening the left rear door, I examined the center of the passenger compartment. This area suffered varying degrees of heat and smoke damage.

The forward portion of the passenger compartment suffered varying degrees of fire, heat and smoke damage. The fire damage is primarily confined to the dash and the head liner.

The odometer reading is 006971. The automatic transmission is in The vehicle is equipped with an AM/FM stereo with cassette player, automatic windows, an electric driver's seat, cruise control and a tilt steering wheel. The seats are covered with vinyl.

The engine compartment suffered extensive fire and heat damage. fire extended horizontally through the engine compartment involving both front wheel wells, both front tires, headlights and the plastic components associated with the grill. The aluminum hood is almost totally melted. Portions of the severely melted hood could be identified in several areas of the engine compartment.

The vehicle is powered by an 8-cylinder gasoline fueled engine. major components associated with the engine were identified.

RECEIVED

JUN 2 2 1998

TITAL CLAIMS

Ms. Lori Dreyer

Re: Insured:

Date of Loss: April 12, 1998

Vehicle:

1998 Ford Explorer

June 19, 1998

Page 3

A 12 volt battery is positioned along the inside of the right fender. The battery suffered extensive fire and heat damage. The positive and negative cables are still attached to the battery.

The rear of the radiator which faces toward the engine suffered varying degrees of fire and heat damage. Evidence of melting was apparent in the right portion of the radiator. The left portion of the radiator does not exhibit any areas of melting. The radiator hose extends from the top right corner of the radiator and diagonally across the engine compartment through the left forward portion of the engine. The right portion of the radiator hose suffered a significantly greater degree of damage than the left portion.

A wiring harness extends horizontally along the firewall. The right portion of the wiring harness suffered a greater degree of fire and heat damage than did the left portion.

Examining the combustible components associated with the engine compartment including the rubber hoses I found the greatest degree of damage occurred on the right side.

After examining and evaluating the fire and heat patterns, I determined the fire originated in the right portion of the engine compartment. I did not identify any physical evidence which would indicate the fire was the result of an intentional act. In order to preserve the physical evidence in the state in which I first observed it, my examination of the vehicle was discontinued pending further direction from Titan Insurance.

On May 20, 1998 I contacted stated he purchased the vehicle new and it had been driven RECEIVED

JUN 2 2 1998

TITAN CLAIMS

Ms. Lori Dreyer

Re: Insured:

Date of Loss: April 12, 1998
Vehicle: 1998 Ford Explorer

June 19, 1998

Page 4

approximately 6,000 miles when the fire occurred. The vehicle had been parked for approximately six hours when the fire was discovered. He stated it appeared the entire engine was on fire.

had not experienced any problems with the vehicle and stated it had only been in the shop for routine maintenance. The last time he drove the vehicle he did not detect any unusual odors or sounds. He reported the vehicle appeared to be running fine.

The vehicle was not filled with gas on the day of the fire. The vehicle is not equipped with any after-market equipment.

CONCLUSION

After a limited examination of the vehicle, burned areas and debris and based on the above, I determined the fire originated at or immediately adjacent to the battery located in the right portion of the engine compartment. Additional investigative work including some destructive examination will be necessary to identify the failure mode and cause for the fire.

The conclusions and opinions herein are based on evidence and information available to me as of this writing. It is conceivable that additional information may become known which bears on these conclusions and opinions. The right is reserved, therefore, to review and modify my conclusions and opinions at any time.

RECEIVED
JUN 2 2 1998
TITAN CLAIMS

Ms. Lori Dreyer

Re: Insured:

Date of Loss: April 12, 1998

April 12, 1998 1998 Ford Explorer

Vehicle:

June 19, 1998 Page 5

Attached to this report are 32 photographs and a copy of the fire department report.

Attachments

JEH: tmh

RECEIVED

JUN 2 2 1998

TITAN CLAIMS

	7TRI	REPORT NUMBER 9800035262-00	1	PRINTED ON 84/14/98 AT 18.48
	•	Date of Incident	.04/1	/15/98
	Į.	Alarn Time (military time)	. 22.	51.15
	۷.	Middle Time (milliony time)	1231	. 60 - 23
	3.	Time on Scene (military time)	12313	10 13
	4.	Time Last Unit Clear (military time)	1001	118173
	_			
	3.	Location/Address	:357:	DO HARBA DA
	6.	City/Town	1 L A	CLARY COLUMN
	7.	Zip Code	183T	
	8.	Property Number	•	LAS VEGAS LIVERED ROAD
	_			(702) 458-7322
		Occupant Name (last, first, mi)		D Birmsham Cont.
		Occupant Telephone Number		Structure Miscelleneous
	11.	Occupant Room or Apartment Number .	:148	Vehicle Sits
	12.	Owner Name (last,first,m1)	,	
	13.	Owner Address	•	
	14.	Owner Telephone Number	,	
			•	
	15.	Method of Alarm to Pire Dept	.7	TELE OR 911 TRANS. TO DISPATCH
		Type of Incident		VEH/MOB PROP FIRE OTSD A STRUC
		Type of Action Taken		EXTINGUISHMENT
	16	District	102	
				29
	13.	Shift		
	20.	Number of Alarms	:1	
		Mutual Aid Given		NONE
		General Property Use		
		Specific Property Use		RESIDENTIAL PARKING GARAGE
	Z4.	County	1	
		Census Tract		
	26,	Number of Injuries Fire Service	1000	20
		Number of Injuries Other Emergency		
	28.	Number of Injuries Civilian	. 000	B0
	29.	Number of Patalities Fire Service .	. 640	96
	30.	Number of Fatalities Other Smerg	: 000	9 0
	31.	Number of Fatalities Civilian	. 200	84
	32.	Number of Fire Serv Personnel Reap	, 220	94
		Number of Engines Responded		91
		Number of Aerial Apparatus Responded		
		Number of Other Vehicles Responded		
		Condition of Fire upon Arrival		
	37.	Time from Alarm to Agent Application	1.3	2 TO 5 MINITER
	38	Area of Fire Origin	``.ฉว	ENGINE/RUNNING GEAR/WHEEL AREA
•	39	Equipment Involved in Ignition	.61	ELECTRONIC SOUIPMENT
	45	Year and Make of Equipment Involved	. 100	TO PAGE VOGE FÖRTLIGHT
	41	Model and Serial Number of Squip In	・・ 1 グン か	PO PATLAMEN MONITOT VAT NOT
	42	Form of Heat of Ignition	. 34 . 4	UNSPECIFIED SHORT CIRCUIT
	43	Material First Ignited Form/Use		ELECTRICAL WIRE/CABLE INSULATI
		Material First Ignited Type		PLASTIC-NO INFO
	44	Ignition Factor	146	
	45.	Marhad of Detinantables	133	
	40.	Method of Extinguishment	17	WATER FROM TANK
	47.	Property Damage Classification	113	35,000 TO 49,999 DOL 40000
		Number of Buildings Damaged		
	49.	Termination Stage	: 2	fire terminated at flame stage

RECEIVED JUN 2 2 1998 TITAN GLAIMB

SIRE REPORT NUMBER 9880035262-00 PRINTED ON 84/14/98 AT 18.48 50. Construction Type 51. Number of Stories 52. Level of Origin 53. Structure Status 54. Number of Occupants at time of Inc. : 55. Nat Generating Most Flame Form/Use : 56. Mat Generating Most Flame Type . . . 57. Factor Contributing to Flame Travel : 58. Mat Generating Most Smoke Form/Use : 59. Mat Generation Most Smoke Type 50. Avenue of Smoke Travel 61. Detector Type 62. Detector Power Supply 65. Sprinkler Gystem Performance ; 66. Number of Sprinkler Heads Opened .. . 73. Mobile Property Make EXPLOER 74. Mobile Property Model FORD 75. Mobile Property Serial Number : 1FNRU17LX4LA71 76. Mobile Property License Number 1848 HYT 77. Number of Private Acres Burned : 78. Number of Federal Acres Burned : 79. Number of Public Acres Burned : 86. Fuel Model 81. Member Making Report 1887625 ATKINSON JEFFERY A 82. Date of Report 184/12/98 83. Officer in Charge SAME

RECEIVED JUN 2 2 1998 TITAN CLANES

TRANSPORT

AT HOSP.

AVAILBLE -----

---- ----E 23,52,07 23:54:02

23,58,21

00:16:13

Complainant phone: 6329221 23:51:15

Response area: 19290 23:51:15

IFO (YGK) 23:51:53 APT 148 (YGK) 23:52:38

UNIT TYPE DISPATCH

VEH IS INDER A CARPORT (YGK) 23:54:22

"""Additional Notes Added 84/13/98 On Port 868 at 84.29

RESPOND

***Notes Added by ATKINSON JEPPERY A

E23 RESPONDED T A REPORT OF A VEHICLE FIRE UPON ARIVAL FOUND SAME DAMAGE WAS ALSO CAUSED TO THE CAR NEXT TO IT PAINT DAMAGE TO THE LEFT BRAR QUARTER ALSP TAIL LENSUS MELTED LIC #

ON-SCENE

RECEIVED JUN 2 2 1998 TITAN CLAIMS





Re: Claim Number: Date of Loss : April 12, 1998

As you are aware, we are in the process of handling the above captioned claim.

Your vehicle, 1998 Ford Expedition 4 x 2, has been inspected and has been deemed a total loss due to the extent of damage sustained.

We have determined that the fair market value/actual cash value of the vehicle is \$32,494.50. This amount is includes 7.00% tax for a total of \$2,124,50 and \$13.75 in title and transfer fees. Your Personal Auto Policy is subject to a \$500.00 deductible. Therefore, our payment will total \$31,994.50.

The value of your vehicle is based on Market Value and not Kelley Blue Book. Kelley Blue Book is not used in the valuation process as blue book is a guideline and is regionalized. Market value takes into consideration the market value in your area and condition of the loss vehicle, blue book does not.

In order to receive payment of your claim it will be necessary for you to return the vehicle title. The title must be signed in the area marked "Sellers Signature". We have enclosed a Power of Attorney and Odometer Disclosure form. We ask that you complete the enclosed forms and return them to our office along with your vehicle title in the envelope provided. The Power of Attorney signature should be notorized.

We have contacted your liceholder, Ford Motor Credit, and have been advised that as this vehicle is leased they will accept payment of the vehicles Actual Cash Value as payment in full. They are aware of the amount of this settlement and have agreed to release the title/lice for this amount. The settlement check will be forwarded directly to your lienholder. A copy of the check will be forwarded to you for your records.



Please contact our office immediately with your decision in this matter.

Sincerely,
TITAN INSURANCE COMPANY

A. Lorraine Meza Sr. PD Claims Representative 1-800-347-7901 Ext. 772



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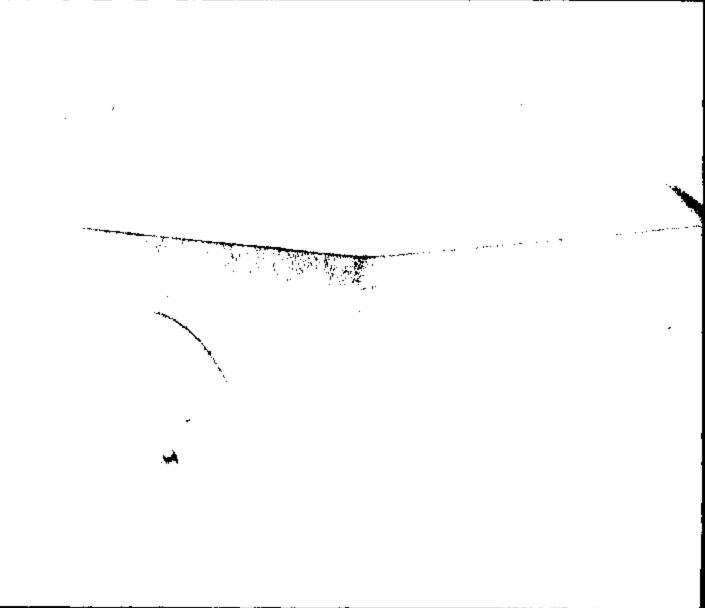
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Photo for: 18-0413-596

BED SLIDER COVER



L REAR OVERALL

Photo for: 18-0413-598



R REAR OVERALL

Photo for: 18-0413-698



R FRONT OVERÄLL



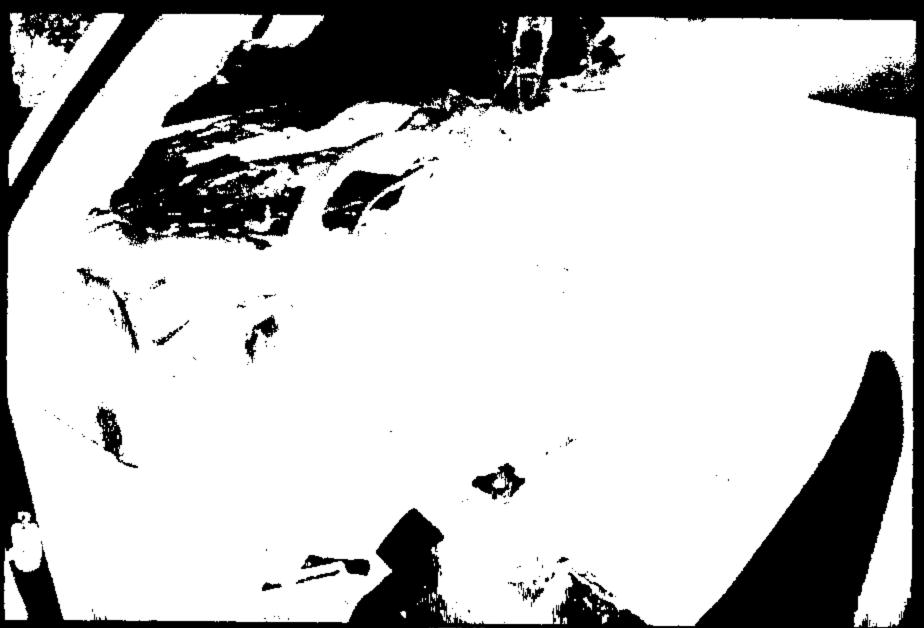


CUSTOM GRILL-FRONT BUMPER SPOILER









INTERIOR

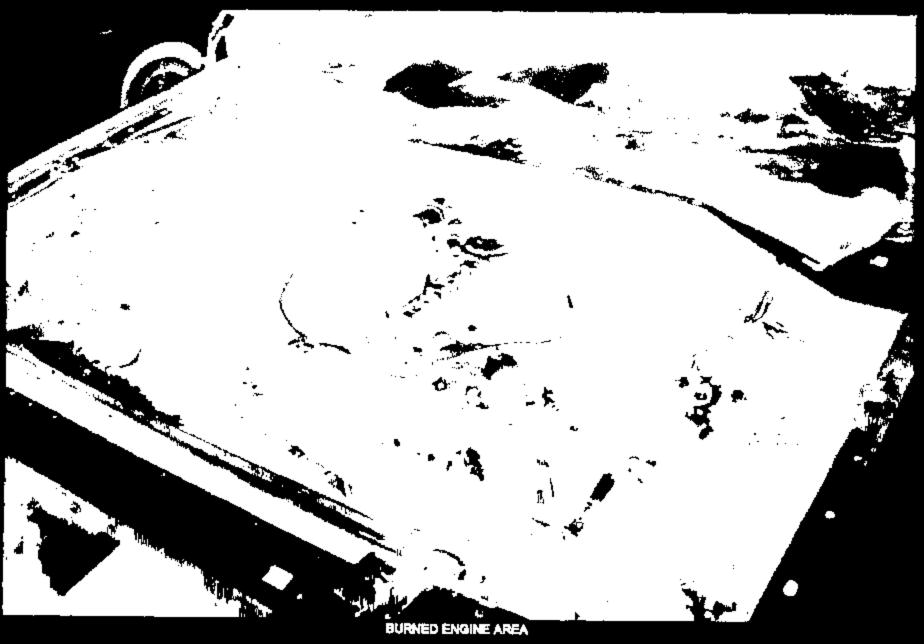


Photo for: 18-0413-596



L FRONT OVERALL





RECORDED STATEMENT

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RE:	INSURED: CLAIM NO.:
This	is Angle Touchstone with State Farm Insurance Company, I'm speaking with a minimum of the Moss BuffMoss Biuff Claims Office by telephone.
Q. A	cen you please state your full name and spell your last name for me?
Q.	Okay, and we are making this recording concerning a vehicle fire which occurred on about August 28, 2000. Today's date is August 29, 2000 and the time is approximate 8:55 a.m. Okay, uh, are you aware that our conversation is being recorded?
Α.	Yes, ma'am.
Q. A.	And is this being done with your consent? Yes.
Q. A.	Okay, can you state your age for me, please?
Q. A.	And how about your date of birth?
Q. A.	And are you married? Yes.
Q. A.	And what is your spouse's name?
Q. A.	okay. And just for the record, can you confirm for me your home address?
Q. A.	And that is zip code
Q. A.	Okay, how about a home phone number?

u. A.	Aingrit, and are you employed anywhere?
Q.	And what is your job title there?
A.	Secretary.
Q. A.	Okay, and a work number?
Q.	Okay, is one of those your direct line?
A .	Minm, tw24.
Q.	24, okay. Do you have any children?
A.	Dur.,.uh, two.
Q. A	Two, and what are their names?
Q.	Uh huh.
A.	and, uh
Q. A.	And how old are the kids? Palge land and the kids?
Q.	Okay. Alright, uh, do you happen to know your driver's license number?
A.	No, ma'am. You want me to go get It?
Q.	No, that's okay.
A.	Okay.
Q.	Uh, your address at Elda Street, how long have you lived there?
A	Uh, it was a year in April, so, a year and a half?
Q.	Olcay, and your husband and your children reside with you?

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Q. Okay. Let's eee, uh, the vehicle involved in this accident, can you go ahead and describe it for me, please? 1997... A. Q. Fire, rather. Okay. A. ...uh, Ford F150, Extended Cab truck. Q. Okay, and it was actually a fire and not an accident, so. A. It was a fire, yes. Right, uh, do you drive this vehicle back and forth to work primarily? Q. Yes, I do. And it is primarily your vehicle to drive? Q. Yes, I do, yes. Q. Oksy, are you the registered owner? A. Uh, me and my husband, yes. Q. it's in both your names? Yes. Q. Okay, how many sets of keys do you have to this vehicle? And do you have them all in your possession? Q. Uh, one's at my house and, we'll, they're both at my house now. Q. Okay, uh... it was an automatic start, I had a, uh, an alarm on it. Æ

Q. Go ahead, I'm sorry.

Uh...

Explain that one to me.

Okay, on the ignition?

Uh, it's a code ann, I had, a, uh, alarm system on it.

Q.

Q.

Α. I don't know, I guess that's how they do it. I mean it just automatic starts or, it, uh, you push it and it automatically locks the locks in your vehicle. Q. Okav. A. So, I mean, I didn't have to use the key to get in it if I didn't have to. Q. But you still had to use the key to start the vehicle? A Yes, ma'am. Q. Okay, okay, I see what you're saying. Alright, uh, go ahead and just tell me what happened as far, as best as you know. Uh. I was sitting there typing and the lady, the girl that works in the office with me, yelled A. my name and I said, what, and she goes, your truck's on fire and she come flying over me and I look up, which I was sitting there, and I was typing at my computer and I never saw anything but the smoke, she said she saw like a haze. The smoke was coming from above the, uh, driver's tire, front tire.... Q. Okay. ...like it started underneath and it was, the smoke was coming up over the hood. Q. Okay, so the vehicle was at your, your work place? Yes, ma'am. Q. Okay, uh, and about what time did... A. About 2:13, 2:15. Q. Okay, had you driven the vehicle to lunch? Uti, yes. Q. And where had you gone to lunch? My Momma's house is... Q. Where is that approximately? Uh, Q. On Common Street... Uh huh. A.

...and you had driven it from Pujeau.

Q.

Right.

- Q. Did you go anywhere else?
- A. No.
- Q. Okay, uh, ...
- A. And I always check the gauges that's with the Fire Department said, was it backfiring, I said, no. They asked if, uh, it was overheating, I said no, 'cause I have a habit of looking at my oil and my temperature and all that and I said everything was fine.
- Q. Okay. Uh, do you know about how much gas was in the tank when it...
- A. Three-fourths.
- Q. Three-fourths, okay.
- A. Uh huh, maybe a little less, but I know I had a half a tank.
- Q. Okay, uh, did you have any flammable liquids in the vehicle?
- A. Not in the front, I don't think there was any in the (Inaudible)...
- Q. Cab okay. Do you know about how many miles were on it?
- A. Uh...forty eight or forty-nine thousand.
- Q. Okay, somewhere in that area?
- Right I mean, uh, It's, I can go look at it, it's here at work.
- Q. It's still there, okey.
- A. Right.
- Q. Alright, uh, how bad is the damage to it?
- A. (Haĥa), very bad.
- Q. Is it in the cab?
- A. Oh, yeah, a car seat in the back is, uh, I couldn't say the car seat, there was clothes that my children wore to church Sunday that were destroyed.
- Q. In the extended cab?
- A. Yes, the extended cab area was destroyed, 'cause I had like four or five pairs of shorts and my husband's shirt and they were just...smoked and nasty and everything. yeah, because it melted my sunglasses on the dash, it busted out the windshield, popped the windshield, the tire where the fl....smoke started coming from on the driver's side, it popped.

Q. Okay.

A. So it melted like my sunglasses, a bracelet, I mean it just melted everything.

- Q. Okay, so you had some clothee, a car seat, a bracelet and sunshades in the vehicle?
- Yesh, they're prescription.
- Q. What other types of personal belongings did you have?
- A. Uh, oh, CD, I mean I left basically everything in there, uh, CDs. I had a, in fact, I haven't been able to go see, I had a CD excha...uh, you know, that you can put si...six CD in there?
- Q. Uh huh, a changer?
- A. Yes, and I haven't been able to, I haven't gone in there to see if I can take it out, to get those six CDs out of there.
- Q. Okay.
- A. I haven't seen if any of the ones that, uh, were on the front floorboard of the passenger seat, that's where I would throw 'em, I haven't seen if those were warped or not, they were wet from...
- Q. Okay.
- A. ...the water, but, uh, the outside covering that I had 'em in, you know, you buy this black thing and you stick a bunch of 'em in...
- Q. Right.
- A. ...uh, that was all melted.
- Q. Okay.
- A. 'Cause some of the glass was stuck to it, but I haven't, I just didn't feel like putting 'ern in a player to see if they worked or not.
- Q. The CD changer, is that something you installed in the vehicle or did that come in the vehicle?
- A. Oh, yea, ma'am. No, ma'am, that was installed.
- Q. Okay, what brand was it?
- A. Sony.
- Q. Sony, do you remember the exact model number or model name?

A Uh, not without going and looking in the truck, no, ma'em. Q. Okay, but it was a Sony, uh, c....CD changer? A. Yes, ma'am, with the remote control to change the CDs. Q. Okay, the changers, where was it mounted at? A. Uh, in between the two seats. Q. In the console? A. Yes, ma'am... Q. Okay. ...because uh when you pick it up, there's a, a hole right there... Q. Uh hush. ...and that's where it was. Q. Okay. Alright, any other items in there?...or anything else that you added onto the vehicle after you bought it? Oh, yeah, lots of stuff. Α. Q. Okav. A. In fact, I forgot to bring a picture, see, we had like one of those scoop racing hoods on it. I don't know if you know what I'm talking about. Q. It kind of, it, the middle section of the hood, is higher then the rest of the hood. Q. Okay. It was, it was dressed truck. On, uh tike uh... Q. Do you have any pictures of it before?

Q. Uh huth.

Okay.

At home, yee, ma'am, I do.

me so they'll know what it looked like.

A

Q.

And I failed to bring it with me and I said this morning, I said I got to bring a picture with

- A. But, yes, uh, we put a bed liner on the back to cover the, the bed, uh, it had a couple of spotters in the front. Yeah, it had a lot of extras on it.
- Q. Okay, uh, any idea when you gut these items on it?
- A. Two years ago.
- Q. So, when it was brand new?
- Like two and a half years ago, yes, ma'arn.
- Q. Or almost brand new?
- A. Yes, ma'am, it was almost when I did it.
- Q. Okay, do you have receipts for any of these items?
- A. I can go look for 'em, uh, Protech did all this for me where my brother-in-law works, and I know all the people, well, I don't know, yeah, I mean If, If I don't, they should have copies of it.
- Q. Okav.
- A. Don't you think?
- Q. Do they have a computerized system?
- I really don't know, uh, they moved their store from Highway 14 to, uh, Prien Lake Road, probably a year ago.
- Q. Okav.
- A. But I'm not real sure on that.
- Q. Okay. Uh, let's see, anything else? Any other items in it?
- A. Uh, my car seat, clothes, my bracelet, my prescription sunglasses, CDs, CD player, uh, there's a radar detector in there too, but I don't know if that was burnt.
- Q. Okay. Where was it at?
- A. It sits on top of my steering column. Because the way it is, it's a, one of those ones that can catch all the way around...
- Q. Uth huts.
- A. ...what is it called, 90 degree, and it sat on my thing because on my, uh, reserview mirror, that's where the little sensor was. Well, that's not gonna be there now, because my windshield's not there. The sensor was on my rearview mirror at the top.

Q. Okay, uh, did you have, was it, is this the type rader that you plug into a cigarette lighter or what?

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- A. No, ma'am, unh unh, no, ma'am, uh, it was...
- Q. How does it work?
- It was installed.
- Q. Installed...
- Like you would install a radio. But it...
- Q. Okay. Wired Into the system.
- A. Yes, ma'am.
- Q. And who Installed it?
- A. Protech.
- Q. Okay.
- A. They did all the work.
- Q. Okay, uh...
- A. But I mean, it's all been there, it, everything, like the radar detector, the CD and the scooped hood and all that, all that was done at the same time.
- Q. Okay, so all that's about two and a half years old.
- A. Yes, ma'am.
- Q. Alright, any other items?
- A. Uh, not that I can think of right now, I mean, there might be some later, but I haven't been able to go through it, we were going to do that altiunch.
- Q. Okey.
- If, I mean, if thet's okay.
- Q. Uh, yeah, that's fine.
- A. Okay.
- Q. If you don't mind, uh, I mean, if anything's salvageable, you know, go ahead and, and, and get it out of there and try to clean it up.
- A. Okay, I did take the CDs, like I said, that were burned...

Q. Uh huh.

 A. ...that caught, that (inaudible), but I haven't, I didn't feel like putting them in a CD player to listen to 'ern.

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Q. Okay.

I can go that today.

Q. Oksy, uh, do you remember like what month you bought thevehicle or exactly when?

Uh, I bought it in August from someone, from my husband's boss.

Q. Okay, so it was used when you bought it?

A. Yeah, not quite a year, though.-

Q. Okay, how many miles did it have on it, do you recall?

A. Mmmm, no, ma'am, it may be twenty. Maybe.

Q. <u>And what's your husband's boss' name?</u>

A.

Q. Okay, and what type of business is he in?

Air condition, mobile air and heat.

Q. Okay. Did you pay each for the vehicle?

No, it's financed through Hibernia.

Q. Through Hibernia?

A. Uh huh, comes out of my checking account.

Q. Alright, do you happen to know approximately how much you owe on it?

\$13,000.00 and it's either \$290.00 or \$209.00 i'm not eure.

Q. Okay, di...have you recently called for the payoff?

Yes, ma'am, I did yesterday.

Q. Yesterday, okay.A. I think it's \$290.0

I think it's \$290.00. I don't know if...I can't remember, I wrote it at home.

Q. That's okay, uh, when you financed it, did you have to put a down payment?

- Oh, mani Hmm. You know I don't even know. I can't remember that.
- Q. That's fine.
- A. I can ask the bank.
- Q. Uh, let's see, we'll just go on to the next one. When is your, uh, when's the last time you made a payment on it?
- A. Uh, it comes out of my checking account, so when I went to go...like the 20th or, between the 20th and the 28th is when they take it out of my checking account.
- Q. So, you're, uh, payment date is somewhere in that...

. .

- A. Right
- Q. ...between those days?
- Right, so it, I mean, they already took it out the ...
- Q. They took it out.
- A. ...end of August, right.
- Q. ...or, yeah, today, today's the 29th, so I guess they've taken it out for August already.
- A. Right, yes, ma'am, they have.
- Q. Okay, uft, is your account past due in any way?
- A. No, unh, unh, it is, they automatically take it out of my checking account each month.
- Q. Okay, do you carry any type of insurance with Hibernia on the vehicle?
- A. Uh, I have to look at the loan papers. I have no idea.
- Q. Okay.
- A. Sorry about that.
- Q. And has this vehicle ever been damaged in any way before?
- Uh huh, I got in a wreck in February.
- Q. Okay, what happened?
- A. In March. Uh, I had got diagnosed with bipolar disorder and, in the meantime, I was epacey and got in a couple of, well, not in a couple, four or five accidents.
- Q. Okav. when did these occur?

- A. Uh, February and March.
- Q. Okay, four or five of 'ern in, within those two months?
- A. Yes, ma'am.
- Q. Okay. And, uh, just briefly tell me where was the damage to the vehicle and each time if you can remember.
- A. Uh, the first time, it messed up my spoiler, the front end....
- O. Okay.
- A. ...by the Burton Colliseum.
- Q. Did you have that repaired?
- A. Oh, yes, ma'am, it was repaired each time.
- Q. Okay.
- A. Uh, the second time was at Popeye's on Country Club, me and another guy pulled out the same time to turn right and fils driver door hit my passenger door.
- Q. Okav.
- A. And it got fixed and the same people fixed it each time, Final Touch on Gautier Road.
- Q. Okay.
- A. Uh....hmm....when was the third time, uh....I don't know that street, uh, right there by Rite-Aid...by McNesse, you know how you have that yield sign coming from, uh, Market Basket and Popeye's? Well, anyhow, there was a yield sign and an ambulance stopped and I hit the back of an ambulance.
- Q. Airight.
- A. But I didn't have my spoiler on that has the fog lights at the bottom....
- Q. Uh huh.
- A. ...so there really wasn't any damage done to my vehicle.
- Q. Okay.
- A. But we stopped, and since it was an ambulance and we had to do all that, and then the next one, I was going down Highway 14 and this little old black tady pulled out in front of me at Intech's and, I, it was fifty at the time, but then it, uh, went to forty, just like all of a sudden, and I tried putting my brakes on and I addded a little bit and, uh, she said her vehicle got messed up, mine wasn't messed and I didn't understand that. Uh, the police off...

- Q. Uh...fm sorry, go ahead.
- A. The police officer just went shead and said, well, ya'll both can go, and he gave her my in...State Farm information, 'cause we looked at mine and there was nothing done to it. There was a little nick on it, but somebody had hit it in the Albertson parking lot and we figured that's what had happened.
- Q. Okay.
- A. And then the last one that I can remember is it happened in Moss Bluff at Wendy's...
- Q. Uh huh.
- A. ...I backed into a horse trailer.
- Q. Okay, so damage from that one was...
- The back, uh...passenger side tail light.
- Q. Okay.
- A. That side.
- Q. Okay, that little nick from Albertson's, where on the vehicle was it?
- A. On the, uh, passenger right there by the, uh, head light.
- Q. Okay, so it's sort of the corner.
- A. Right, yes, ma'am.
- Q. Okay, airight, uh, tet's have you ever had any type of, uh, problems with this vehicle as far as smoking or smelling, like, uh, it's on fire or anything?
- A. Nnno, never.
- Q. Okay, uh, have you ever tried to sell this vehicle before?
- No, ma'am, we were gonna keep it forever.
- Q. Okay, what color was the vehicle?
- A. White.
- Q. White?
- A. Yes, ma'am.
- Q. And how about the interior?

A.	Gray.
Q. A.	Okay. And all the repairs from these accidents were done by Final Touch? Yes, ma'am.
Q. A.	Okay, uh, had you ever replaced the battery in the vehicle? Hmm. I don't know. No, probably not, considering it was a new vehicle.
Q. A.	Okay, and as far as you know, uh, the person you bought it from, had he ever replaced it? I don't think so.
Q. A.	Okay. When was the vehicle last serviced? Uh
Q. A.	Any type of work at all? Like what do you mean?
Q. A.	Uh, maintenence, oil change, anything, the last time you had something done? We do all that ourself (pronounced). Uh, my husband just did it not long ago.
Q. A.	Do you know approximately when? Oh, maybe a month?
Q. A	Okay. And what exwhat did you do exactly? Just changed the oil.
Q. A.	He just changed the oil? Yes, ma'am.
Q. A.	Okay, have you ever had to take it in to, uh, a mechanic or a service station for any Unit unit, no, ma'am, uh, flat tire, but not anything that could, because I had trouble with it.
Q. A	Okey, a flat tire. That would be it.

How long ago? Uh, in fact, I had two flat tires, in fact, they blew out. Oh...

Q. A

- Q. When was that?
- A. ...about a month ago, maybe?

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- Q. They both blew out?
- A. On the, uh...I can't, on the passenger side, I took my two kids and the neighbor's kid to Sonic on Highway 14...
- Q. Uh huth.
- A. ...and we got some los creem and, why did we go that way, we were turning around or something. Or we couldn't...! don't know what it was, but we ended up going to the gas station, oh, maybe I was getting gas, and when I went to turn the corner, both of the passenger's tires just like popped and blow out.
- Q. Okay, do you know if you hit the curb or...
- A. No. I didn't...
- Q. ...you ran over something?
- A. ...if there was some...'cause the next mom...! told my, he, I called and told him to come get us, came and got us, he goes, well, did you hit a curb, I said no, I said, that's the curb I hit, there's nothing black on It, 'cause if you hit a curb, you're three are messed up and you hit...leave black stuff on the curb and there was nothing there, I don't know if they were just bad tires or what,
- Q. But they both blew out the same time?
- A. Yes, ma'am, uh huh,
- Q. How old were they?
- A. Uh, not old at all because I just bought two new front tires....probably a month before they happened, so probably two months ago.
- Q. Okay. Alright, uh, as far as you know, has there ever been any type of a warranty or a factory recall on this vehicle?
- Not that I'm aware of, no ma'am.
- Q. Okay.
- I've not received anything.
- Q. Alright, un, is the vehicle still under warranty?
- Uh, probably not with forty-nine or eight thousand miles.

Q. Do you know what type of a warranty came with it? No, I can go look in all the paperwork. A. Q. But you just don't know off the top of your head? No, ma'am, I'm sorry, I don't. Q. Okay. Uh, has this vehicle ever been stolen before? ٥. Vandalized before? No. Q. Okay, do you have any type of other insurance on this vehicle? Other than State Farm? Q. Yes, ma'am. Not that I'm aware of. Q. Okay, how long have you been with State Farm? Oh, a long time. Uh....uh, at least five years if not ten. Okay. Q. It's been a while. Q. Airight, uh, when you... 'Cause we've been married eleven years, or twelve this August, I mean September. And A. I know wa've had it ever since wa've been married. Q. So, at least twelve then? Yeah, we probably had it before then, too, 'cause we had vehicles. Q. Okay. Airight, when you were sitting at your desk typing and, uh, your co-worker let you know that the vehicle was on fire... Uh huh. ...did you go out immediately and look, and...see the vehicle? Q. No, 'cause I didn't want it to blow up, I told everybody to get their vehicles out the way, called 911, couldn't get a dial tone, and, uh, we kept trying to call and we got the fire extinguisher and we tried to ... well, I didn' that works with me that told me It was

on fire, she got the fire extinguisher after she moved her car, 'cause everybody had two people parked on either side of me.

Q. And they were up in spaces right next to yours?

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- A. Yes, there's not really a, they were just parked next to me, we don't have like lines sectioned off.
- Q. Okay.
- And I said ya'll need to get it, I said, you know, move, everybody needs to move their cars.
- Q. Okay, were any of their vehicles damaged?
- Not that I'm aware of, no, because everybody got theirs out the way.
- Q. Okav.
- A. And, but then they stood, we used all the fire extinguishers that we had. She tried to, you know, she was trying to get it out.
- Q. Okay, did you watch the vehicle, uh...
- A. Uh huh.
- Q. ...burn, okay.
- A. Uh huh, we couldn't do nothing else until the Fire Department got here.
- Q. Airight, uh, now, I know earlier you'd said that the, the smoke was, looks like it was coming from out from under the front left tire.
- Right, the driver's tire, yes, ma'am.
- Q. Okay. Dkl you immediately see flames then or?
- A. Flight, uh huh, I saw this, when she told me, I looked and she said she could see a haze and then all of a sudden she saw flames and then when she said that, that's when I saw the flames and they were coming out from that time.
- Q. So, like...
- A. Or, you know, like underneath coming from, you know...
- Q. Like beneath, between the body of the vehicle and the tire?
- A. Right, exactly.
- Okay, and they were coming from the driver's side.

- A. Right.
- Q. Okay. Uh, what color was the smoke?
- A. Mmm...It was kind of hazy looking, un, the color of the smoke.
- Q. Was it pitch black, was it kind of a gray color?
- A. Oh, gosh. I don't know, it wasn't pitch black...not until leter. It was kind of, I don't know, I don't want to say nothing wrong. Uh, grayish, it was a gray, hazy, it was hazy looking.
- Q. And how long did it take the Fire Department to get out there?
- A. How long did it take the Fire Department? Oh, I don't want to say and be wrong, uh, at least five minutes I assume. They went down Broad Street and made a big old block before they got to Pujeau Street.
- Q. Okay, and it was Lake Charles City?
- A. Yes.
- Q. Uh huh.
- A. Central came out.
- Q. Airight.
- A. And he told me i couldn't have a fire report until three days.
- Q. It was gone take 'em three days to do the fire report?
- A. That's what he told me, yes.
- Q. Oksy. Uh, let's see, as far as you remember, was the vehicle locked when they, fire began?
- A. Oh, yes it was, uh huh.
- Q. Okav.
- A. So then he asked me for a key to open the door.
- Q. Okay. And you guys called the Fire Department, right?
- A. Yes.
- Q. Did he give you any indication of what may have caused the fire?
- A. No, you don't want to know what they said (ha), they said it was the heat index (ha)...

- Q. The heat index?
- A. ...(haha)...but they were just joking, I'm sure.
- Q. Okay (haha).
- I just was throwing that (haha).
- Q. Alright, uh...
- A. They couldn't, I mean, they were looking at it and they couldn't tell me nothing.
- Q. Okay. Do you have any indication that this fire may have been arson?
- A. On, no, ma'am. I've got, we have plenty of witnesses to know that it wasn't.
- Q. Okay. No one had been messing eround with the vehicle or anything?
- A. No, ma'am. Not at all, no one's mess...uh, would usually mess with it, because I mean, if you touched it, the alarm went off, basically, I mean if you tifted the, lift the handle on the door, the alarm would go off.
- Q. And your alarm was set when you came...
- A. Oh, yes, ma'am.
- Q. ...back from lunch?
- A. Uh huh, because, uh, I mean, it don't really mean, an... I mean, it could... I could've not set it, but I know I do, because I have a habit of doing that. But, uh, it was trying to start itself when, uh, the fire started, but that's probably just because it got to the electrician... I mean, electrical system and it was frying everything.
- Q. The alarm was trying to start?
- A. Uh huh, it was trying to start the truck like, it was, it was just going crazy.
- Q. Hmm, okay.
- A. But that was after the fire started and...I mean that...
- Q. How long had it been burning at that point you think?
- A. Good five...well, probably two or three minutes. That's hard to say because they were all going crazy around here at the office.
- Q. What was it doing exactly, it was, you could hear the...
- Yeah, uh huh.
- Q. ...engine trying to start?

- A. Uh huh, yes, me'am.
- Q. Hmm, and then it would just stop or what?
- A. Yes, ma'am.
- Q. Okay.
- And then it just finally stopped.
- Q. Okay, let's see, uh, I need to ask you some information about, uh, personal finances.
- A. Okav.
- Q. Okay? Let's see, did you have any type of financial documents in the vehicle?
- A. I got 'em all out.
- Q. You got 'em all out, but were they damaged?
- A. Yeah, they were all smoked...yeah, a little bit.
- Q. What were they exactly?
- A. Uh, my, uh, Cash Deed when we bought the house, and I mean my copy that I had, my certified copy, uh, the papers that I had in the truck to exempt my veh... I mean exempt the house.
- Q. Okay, do you normally keep these in the vehicle?
- A. No, I just went and exempted 'em last week.
- Q. Oksy, so it's something you had been working on?
- A. Yes, me'am.
- Q. Okay, uh...
- A. All my loen papers from buying the house were in there.
- Q. And this is the, the house that you guys got like a year and a half ago?
- A. Right, but we just did the, uh, Cash Deed this May on it.
- Q. Okay, airight. Did you, do you have any type of credit cards?
- A. Yes, ma'am.
- Q. And what are the names the, uh, of the cards?
- A. Mmm, Discover from Visas...

Q. Okay, do you know approximately how much you owe 'em? Mmm, on all of 'em? A Q. Yeah, just a rough estimate. A. Mmm, about thirty-five on everything. Q. Okay, hundred? Thousand. Α. Q. Okay, and that's, that's the credit cards only? A. Yes, ma'am. Q. Okay, uh, do you may, no you don't pay rent, we just said you had a house... A. Right, I pay the mortgage on it. Q. Okay, and how much does that run? \$947.00. Per month? Q. Yes, ma'am. Okay. Q. 79 cents. Do you have any type of property taxes? Q. Uh, yes, those papers were in there. A. Q. Oksy, and roughly how much does that run you? Uh, it'll be, this year it'll be \$300.00 she told me.

Okay. Uh, have you ever been involved in any type of bankruptcy?

Q. Do you have any tax tiens against you?
 A. No, me'am.

No, ma'am.

Q.

Q. Any type of lawsuits you've ever been involved in?

A.	No, ma'am.
Q. A.	Okay, have you ever had any mortgages foreclosed? No, ma'am.
Q. A.	Any personal property repossessed? No, ma'am.
Q. A.	Do you gamble? No.
Q. A.	Okay, do you take drugs? No, ma'am, well, I'm on prescription drugs.
Q. A.	Okay, but not pleasure? No, ma'am.
Q. A.	Okay, uh, let's see, rough estimate was, whoop, hold on, we ran out of tape. (End of Side I)This is Angle Touchstone with State Ferm Insurance Company, I am continuing my statement with Income of your household? Uh, let's see, rough estimate, what is the annual income of your household? Uh, it might be \$50,000.00.
a.	Okay, uh, give me a monthly average of what your utilities run and that means like your gas.
A. Q.	We don't have a gas Okay.
Ä.	we don't have water.
Q. A.	Electric. Electric is about, anywhere from \$115.00 and thenuh, I mean, \$150.00 and with the summer months, it has been, uh, \$200.00.
Q. A.	Okay, uh, phone? \$35.00, \$38.00.
Q. A	Cable TV, anything like that. Uh, \$48.00.

- Q. Okay, uh, garbage and sewerage?
- Uh, we don't, we have Waste Management, they come on Mondays.
- Q. Okay, uh, your household expenses meaning food, clothing, recreation, insurance, transportation. On average, what do you think that runs you a month?
- A. Hram. Maybe \$500.00 or \$600.00?
- Q. Okay. Airight, uh, again, do you know of anyone having a motive to set this fire?
- A. No. ma'am.
- Q. Oksy.
- A. No, it was, uh, like I sald it was a, uh, sho...like a show truck, so...
- Q. Right, did you guys ever actually show it or anything?
- A. Well, you know, what, there was a plaque in there at one time, I don't know if, uh...we call him Butch, but, Mr. Schexnayder showed it or not, but there was a plaque in like someone had won something.
- Q. Okay, well...
- A. So, I don't know if he had done it the first year he had it or not, 1, I'll look and see if I find that.
- Q: It was attached in the vehicle or just...
- A. No, it was...
- Q. ...sitting in there?
- A. ...in that middle section, remember that I told you...
- Q. Uh huth.
- A. ...where the CD player is.
- Q. Uh huh.
- A. Uh, it was at the bottom of there, in fact, it might still be at the bottom of there, i, i hadn't, the seats were soaked, i couldn't climb in there.
- Q. Okay, alright, can you think of anything else that we haven't discussed that may be helpful, uh, in determining the cause of the fire?
- A. No, ma'am, it's a puzzle to me.

Q. A.	Okay. Because there is not and never been anything wrong with it.
Q.	Yeah. Uh, when your husband changes the oils, the oil in the vehicle, does he normally have a rag around the vehicle to wipe his hands and everything off?
A.	No, because he's not messy, I mean, we know how to change oil.
Q. A.	Okey, you pull it up on one of those little ramps? Right. And then just drain all the oil out and, I mean, it's an easy job, it's not
Q. A.	Okaysomething that's messy and you need a lots of rags and crud.
Q. A.	And as far as you remember, that's the last thing that was done to the vehicle? Right.
•	тария
Q. A.	Was the oil change? Yes, me'am.
Q. A.	Okay, have you understood all my questions today? Yes, ma'am.
Q. A.	is there anything you want to add to the statement? Not that I'm aware of at this time, no ma'am.
Q. A.	Okay. Have all of your enswers been the truth to the best of your knowledge? Yes, ma'am.
Q. A.	And was this interview recorded with your knowledge and consent? Yes, it was.
Q. A	Okay, can you please state your name once again?
Q.	And, uh, we're gonna go ahead and conclude the statement and for the record, the time is 9:25.
A.	Okay.

Q.

Q. And do I have your permission to turn the recorder off,
 A. Yes, ma'am.

035/180413596



BED SLIDER COVER



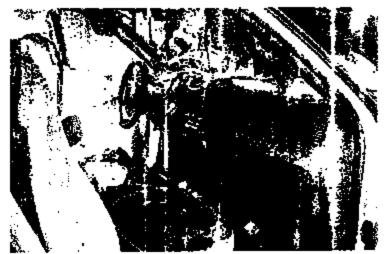
L REAR OVERALL



R REAR OVERALL



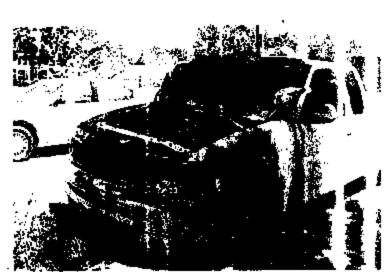
R FRONT OVERALL



NTERIOR



INTERIOR



L FRONT OVERALL



BURNED ENGINE AREA

Photo for: 18-0413-598



CUSTOM GRILL-FRONT BUMPER SPOILER

289-131-482



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Certified mail# 7001 2510 0005 8799 8664

April 28, 2003

Ford Motor Company Parkiane Towers West #300 3 Parkiane Blvd Dearborn MI 48126-2568

RE:

Claim#:

Our Insured:

Loss Date: 1/14/03

Amt. of Claim: \$18161.35

FORC MOTOR COMPANY RECEIVED CLAIMS UNIT

MAY - 1 2003

OFFICE OF THE

To Whom It May Concern:

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

Complete description of the incident: Engine compartment file

Our stubement of defect: Strict Liability

Location of evidence: Greater Tampa Bay Auto Auctions, lot# 30376345

Manufacturer: Ford

Model: F150 Year: 1998

VIN: 1FTZXD764W

The following information is attached:

Total loss valuation and draft

Vehicle Title Police Report

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 advisoring receipt of this daim and your position regarding payment of our damages within 30 days.

Sincerety,

Lori A. Coolidge, AIC

Alistate National Auto Litigation Center

198 E150

Reancice National Subrogation Claims Center 3805 Bacts Reed, Sulls 301, PO Box 21168, Reentile, VA 24018 Phone: 1-800-778-2015 or (540) 989-2800 Fac: (540) 989-2840 or (640) 778-3808 House: 8:03 AM = 4:30 PM EST Monday - Fiday

Pascq County Sheriff's Offi	ce Offense	Incident Report	Agency Report #: 03-002158		
<u> </u>	Offense L	nformation			
	IATION FOR DEPUT	ſΥ			
Statute Description INFORMATION FOR DEPUTY			Statute/Ordinance 000.0000		
INFORMATION FOR DEPOT			250.5500		
	Offense L	ocation			
Budness/Subdivision: HOLIDAY Address: HOLIDAY	SUPPLIES OL. PL		Sector: BAKE	17	
Occurred Date: 1/14/03 Tim Reported Date: 1/15/03		Date: 1/15/03 se: 01:37:47	Time: 01:37		
	ue: 01:42 Arr	ived Time; 01:48	Cleared Time: (33:15	
	Oth	er Person			
Name: Race: Address:		<u>-</u> ,	рон	Age: O#1	
Residence Phone: Employer:		Business Phone Occupation:	; (000)000-0000		

Pasco County Sheriff's Office CONTINUATION SERET

Case Reference: INFORMATION FOR DEPUTY

Date: 1/15/83

Agency Report #: 03-062158

VICTIM/WITNESS - DOMESTIC VIOLENCE PACKET ISSUED Y/N: n SAO INVESTIGATION DATE: n SUPPORT DOCUMENTS: None

On 01/15/03 at 0145 hours, I responded to , in reference to a vehicle fire. Upon arrival, Fire Rescue Squad 12 was already on scene and the fire was extinguished. 1998 Ford P150 pickup truck advised he was visiting his brother had caught firë. at that address and they were awakened by their barking dog. When he looked outside, he saw some flickering lights, which turned out to be flames coming from his pickup truck. The pickup truck was parked between two buildings behind a secured chain linked fence with barbed wire. I observed the front end of the pickup truck was burned from the engine compartment, as far back as the dashboard. Fire Marshall Larry Whitten investigated this occurrence and stated it was not arson. ruled it an accidental electrical fire which started in the engine compartment. No further action.

Narrative read back to 1970 by 1833 at Station 6

Administrative

Reporting Members CHRISTOPHER MAGAVERO Approving Supervisor: RAYMOND STANLEY

Caso Status: ADMINISTRATIVELY CLEARED

Referred To:

CHS#: 1970

CJ15#: 505

Report Date: Date Approved:

1/15/03 1/(6/03

Page 2

PHOTO INDEX - K0080-02

1-7. Perimeter views of the subject vehicle.











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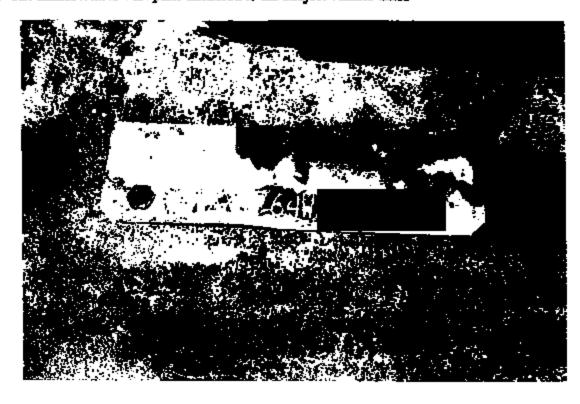
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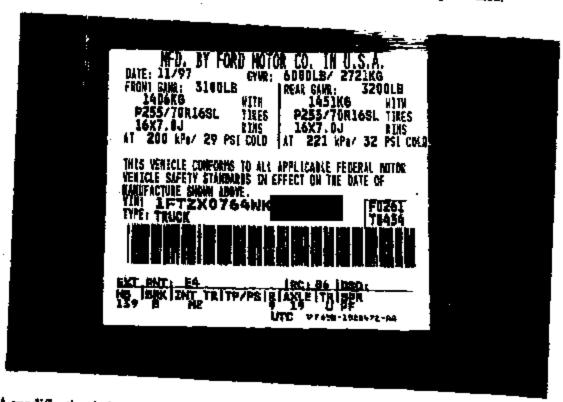
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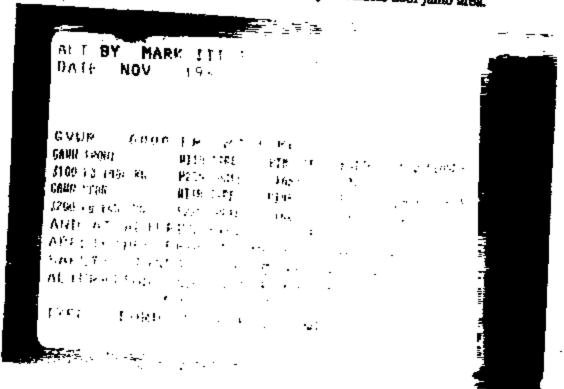
8. The manufacturer VIN plate anchored to the subject vehicle dash.



9. The manufacturer information label affixed to the subject vehicle door jamb area.



10. A modification information label affixed to the subject vehicle door jamb area.



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11. Evidence of significant burn damage to the driver side front passenger compartment.

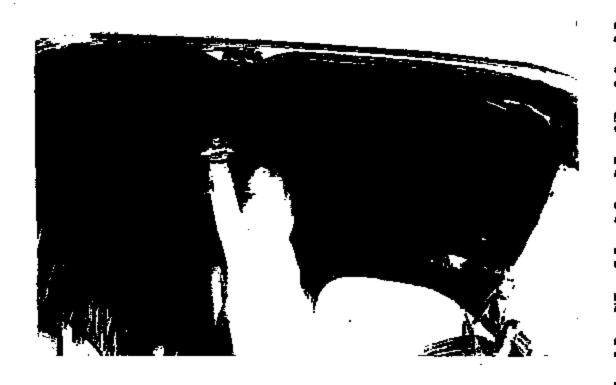


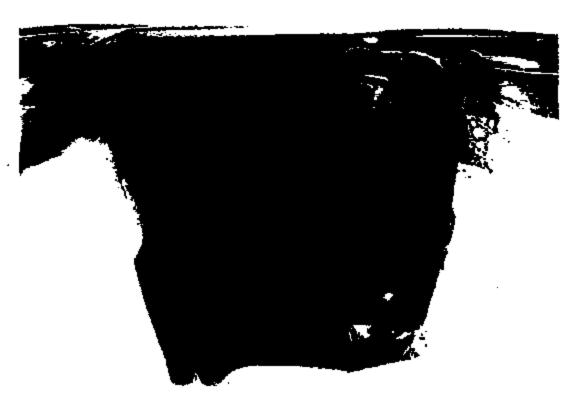
12-13. The right side passenger compartment of the subject vehicle.





14-15. Evidence of heat damage to the headliner of the subject vehicle.

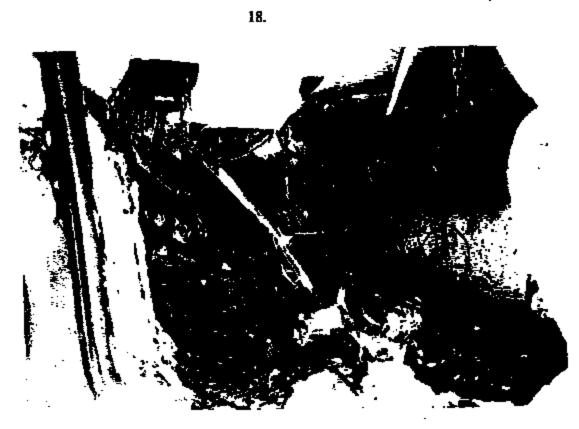




16-19. Inspection of the driver side area of the subject vehicle.



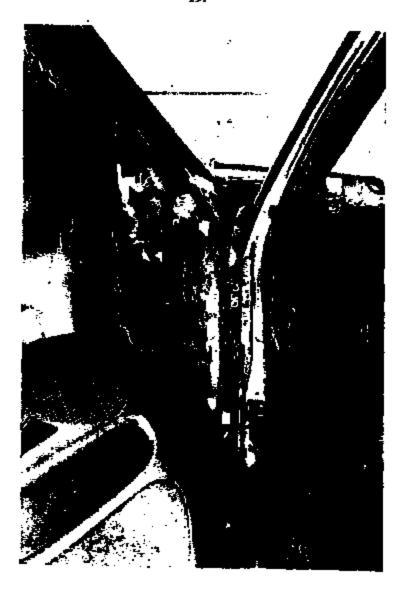




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20. Inspection of the dash area and the steering column of the subject vehicle.



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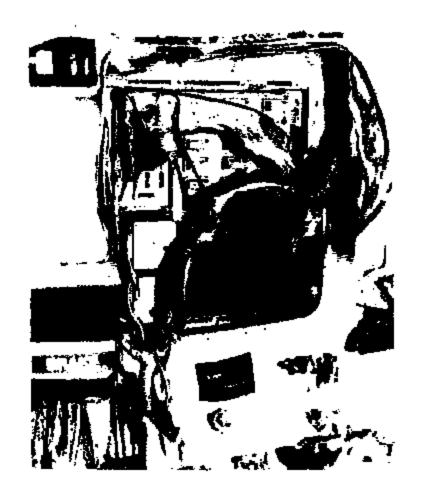
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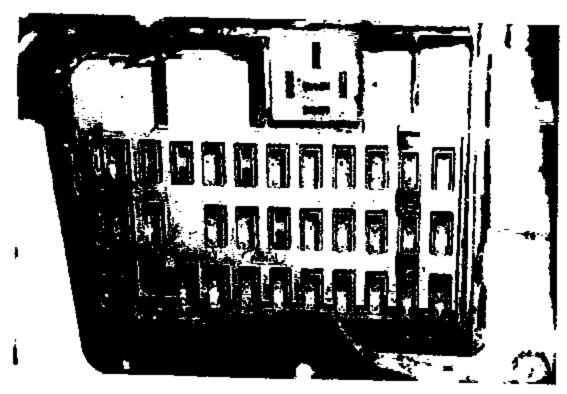
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21-22. Inspection of the fuse compartment of the subject vehicle.





23. Evidence of fire damage to the left front end of the subject vehicle,



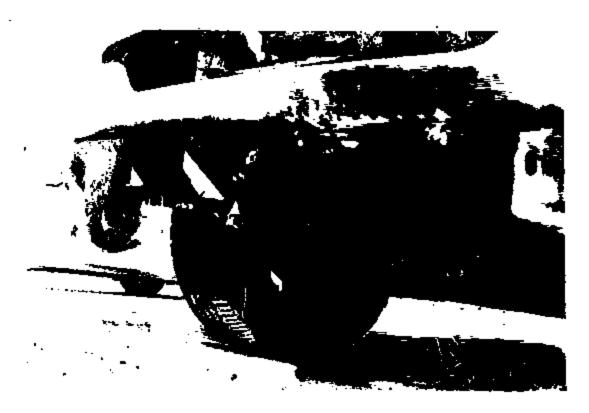
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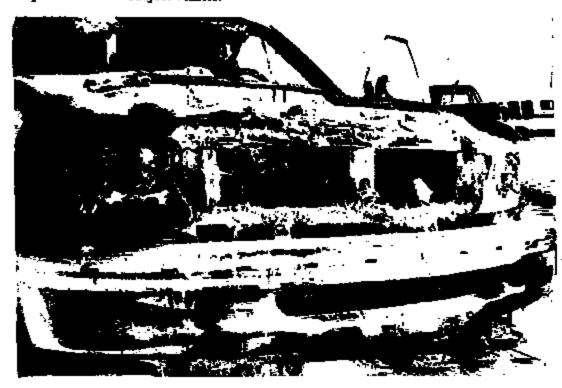
24-26. Inspection of the underside of the engine compartment of the subject vehicle.





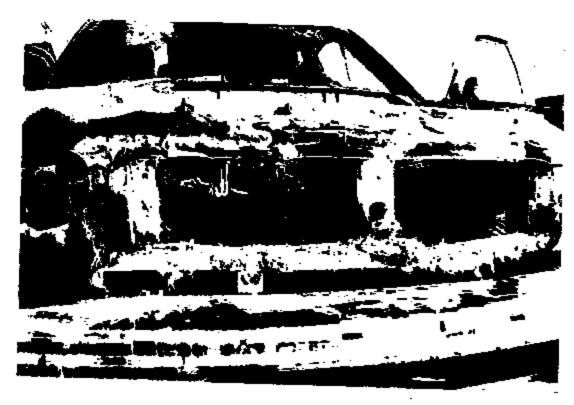


27-33. Significant burn damage apparent at the front end and within the engine compartment of the subject vehicle.



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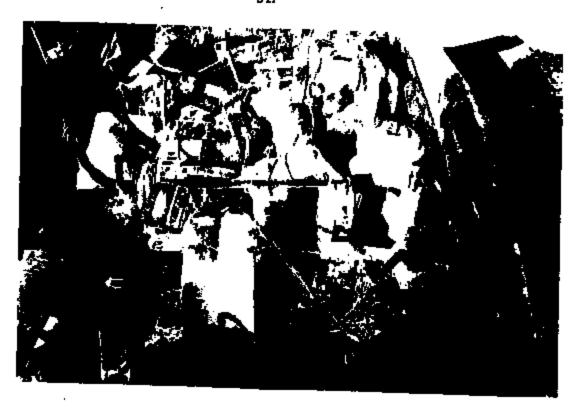


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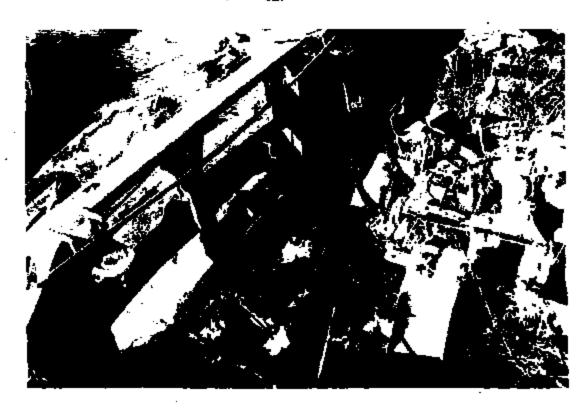
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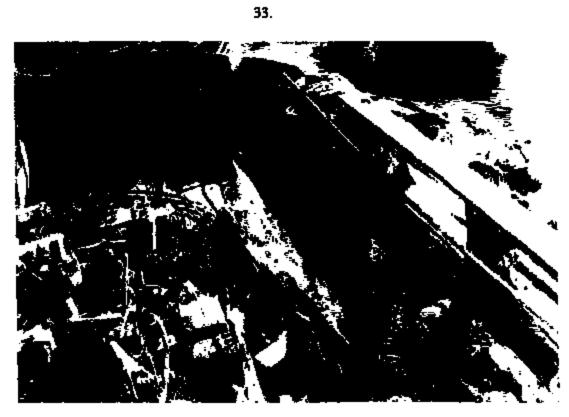
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34-38. Inspection of the left side of the engine compartment and various components and associated wiring in that area.





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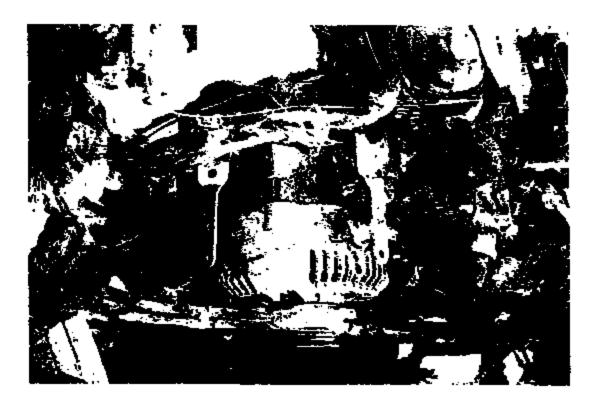


39-44. Inspection of the right side of the engine compartment and various components and associated wiring in that area.



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45. Inspection of the fuel line connections within the engine compartment.



46-47. Evidence of significant burn damage to the deah area within the passenger compartment.





F



June 17, 2003

Ford Motor Company Shawn Norton, Claims Analyst Parklane Towers West, ste 300 3 Parklane Blyd Dearborn MI 48126

480319

RB: Insuned: 1

C1# DOL: 1/14/03

Dear Ms. Norton:

As per your letter dated 5/8/03, please find enclosed the cause and origin report and color photos for the above loss. This report does address several of the items you had requested.

The police report, vehicle title, and proof of damages and payment were previously sent to you on 4/28/03 with our product liability subrogation package. The vehicle title shows the date of purchase and the mileage.

The vehicle had regular maintenance service and did not contain any after market parts or accessories. No repair work had been conducted on the vehicle prior to the fire loss. There was approximately 63,000 miles on the vehicle at the time of the loss.

Please advise if you wish to conduct an inspection of the vehicle. The vehicle is located at Greater Tampa Bay Auto Auctions, in Tampa FL. You may reach me at 1-800-776-2615, extension 338.

Sincerely,

9-400 in rookings

Lori A. Coolidge, AIC

Allstate National Auto Litigation Center .

To Kenthey

15pm 2/17/23

Réancke National Subrogation Claims Center 3800 Electric Road, Suite 201, PO Box 29500, Roancke, VA 24018 Phone: 1-800-776-2616 or (640) 989-2600 Page (640) 989-2640 or (640) 779-3803 Houre: 200 AM - 4:30 PM EST Monday - Friday

6025-065-LC1-6855

Interscience, Inc.



February 17, 2003

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

Allstate Insurance Company 5297 W. Copans Rd., Suite 100 Margate, FL 33063

Attn: Ms. Angela Brandford

Re: Our Project No: K0080-02

Insured:

Claim No

Date of Loss: January 14, 2003

Date of Notification: January 30, 2003 Date of Inspection: February 5, 2003

Dear Ms. Brandford:

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

SUMMARY

This investigation was conducted to determine the origin and cause of a vehicle fire that occurred on January 14, 2003. It is the conclusion of Interscience, Inc. that the subject fire originated at or under the engine compartment of the vehicle. Due to the extensive damage present, a specific point of origin could not be identified. Examination of the components within the engine compartment did not reveal any deficiency that would have caused the fire. The possibility that an ignition source outside of the subject

Allstate Insurance Company February 17, 2003 K0080-02 - Page 2

vehicle caused or contributed to the fire could not be eliminated. The cause of the fire at this time is undetermined.

BACKGROUND

It was reported that the subject vehicle was parked on the driveway of a relative of the insured, reported that he last operated the vehicle approximately 6:00 p.m. the evening prior to the reported fire. He further reported that at about 2:00 a.m. on the day of the fire he was awoken by the bark of a dog. He reportedly discovered the fire at that time and activated the 911 system.

In a telephone conference with the stated that there were no mechanical problems with the subject vehicle and that he usually had the vehicle repaired at a local Ford dealership in Margate, Florida. Was unable to recall the specific dealership at the time of the telephone conference. Minor services, including oil changes, were performed at various local service stations. It was reported that no recent mechanical repairs were performed on the vehicle.

The insured reported this incident to Allstate Insurance Company. Interscience, Inc., was subsequently requested to conduct an investigation into the subject claim.

Interscience, Inc.

Allstate Insurance Company February 17, 2003 K0080-02 - Page 3

OBSERVATIONS/DISCUSSION

On February 5, 2003, Interscience, Inc. visited the Greater Tampa Bay Auto Auction located at a secondary and Campa, Florida. The purpose of this visit was to conduct an origin and cause investigation of a vehicle fire.

The subject vehicle was a red 1998 Ford F150 Truck bearing vehicle identification number (VIN) 1FTZX0764What The odometer was unreadable due to burn damage at the time Interscience, Inc. examined the vehicle (Photo Index, photos 1-13). The insured reported that the vehicle had been operated for approximately 63,000 miles total.

Examination of the subject vehicle revealed that the engine compartment sustained intense flame and heat damage. The fire consumed most readily combustible materials within this compartment (Photo Index, photos 27-45). Burn patterns indicated that the fire extended into the passenger compartment on the driver side. Moderate to heavy fire and heat damage was observed within this compartment (Photo Index, photos 11-22 & 46-47). Evidence remaining indicated that the fire originated within or under the engine compartment. All fire causing electrical components were inspected in an effort to evaluate its involvement in the cause of the fire. The components inspected included but were not limited to the battery and its associated cables and wiring. Additionally,

Interscience, Inc.

Alistate Insurance Company February 17, 2003 K0080-02 - Page 4

components of the charging system were evaluated. No evidence of any electrical failure that may have caused or contributed to the ignition of the fire was identified. Due to the extensive damage that was present, a specific point of origin was not located.

Inspection of the forward area of the passenger compartment, including the dash and under dash components and wiring did not reveal any fire causing malfunction. There was no evidence to indicate that the point of origin was located in this area. There was no reported or observed after-market accessories installed within the subject vehicle that may have contributed to the fire (Photo Index, photos 11-22).

CONCLUSIONS

It is the conclusion of Interscience, Inc. that the subject fire originated within or under the engine compartment of the vehicle. Due to the extensive fire damage present, a specific point of origin could not be identified. The fire cause is undetermined at this time.

Interscience, Inc. operates as an independent contractor. The opinions expressed are based upon information available at the time this report was drafted and draw upon the background, training and experience of the personnel involved in the investigation.

Interscience, Inc.

Allstate Insurance Company February 17, 2003 K0080-02 - Page 5

Respectfully submitted,

INTERSTITUTE, INC.

Irvine Lee Pack, BSME

ILP:lke

Reviewed by,

Robert C. Williams, B.S.Ch.E.

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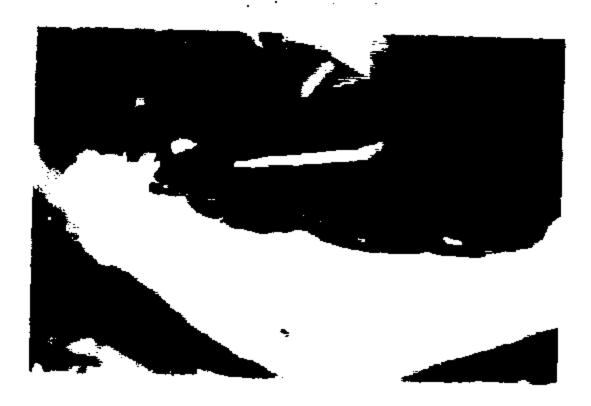














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State Farm Insurance Companies®



Metro Park Service Center 18545 Sigma Rd. Ban Antonio, TX 78258-4206

October 10, 2002

CERTIFIED MAIL - RETURN RECEIPT REQUESTED

Ford Motor Company
Parklane Towers West, Suite 400
3 Parklane Boulevard
Dearborn, MI 48126-2568



Re:

Our Claim Number:

53-E046-111

Our Insured: Date of Loss:

September 19, 2002

Vehicle: VIN: 1997 Ford F150 Extended Cab Truck

1FTDX1887VN

To Whom It May Concern:

State Farm Mutual Automobile Insurance Company Insures the Identified vehicle. This vehicle experienced a tire in the engine compartment on the above-referenced date of loss, which resulted in the vehicle being a total loss. We sattled the claim with our insured in the amount of \$16,015.16, which includes our insured's \$200 deductible.

We are currently holding this vehicle at Co-Part Salvage Yard, in San Antonio, Texas, in order to give you an opportunity to inspect the vehicle, as we will be pursuing a subrogation claim against your company. I have anciesed documentation consisting of:

Copy of police report/fire department report.

Copy of vehicle damage photos.

You may contact me at (210) 491-5010 to make arrangements to inspect this vehicle.

Again, please consider this letter as our notice of our subrogation claim, which we will pursue once you have had a chance to look at the vehicle and salvage is sold for reimbursement of the amount State Farm Mutual Automobile Insurance Company has paid, including our insured's deductible interest, less the salvage value amount.

Sincerely,

Stacy Kaye
Claim Specialist
(210) 491-5010

State Farm Mutual Automobile Insurance Company

mlb/044/1010008

Enclosure

HOME OFFICES: BLOOMINGTON, ILLINOIS 81710-4001

FIRE INCIDENT REPORTING SYSTEM

REPORT DATE: 10/01/02 FIRE INCIDENT REPORT - 902F

PAGE 1

A INCIDENT, SXP DATE DAY OF WEEK ALARM IN-SERVICE 2050449 0 . 09/19/02 THURSDAY 23:39:10 00:02:04

SYI BLOG APT/SPACE ZIP+4 CENSUS TRACT 4052 1703 B TYPE HEE/BLK STREET

170300

OCCUPANT NAME

TRURPHONE

ONNER NAME

OWNER ADDRESS

TELEPHONE 999 999-9999

METHOD OF ALARM FROM PUBLIC 7 TELEPHONE TIE-LINE TO PINE DEPT

TYPE OF SITUATION FOUND

13 VEHICLE FIRE

TIPE OF ACTION TAKEN 1 EXTINGUISHMENT

FIRE DIST SHIFT HER ALARMS MUTUAL AID . 1-0

G MBR OF FIRE SERVICE PERSONNEL: 15 MBR OF ENGINES: 3 MBR OF ARRIVAL APPARATUS: 1 MBR OF OTHER VEHICLES USED: 1

NUMBER OF RELATED INJURIES
FIRE SERVICE PERSONNEL: 0 OTHERS: 0
FIXED PROPERTY USE

NUMBER OF RELATED FATALITIES FIRE SERVICE PERSONNEL: 0 OTH OTHERS: 0

962 PAVED PUBLIC STREET

MOBILE PROPERTY USE 11 AUTOMOBILE

C' 1 ... J AREA OF FIRE ORIGIN: 81: ENC AREA/RUNNING GEAR/WHEEL AREA LEVEL OF FIRE ORIGIN: 1 GRADE LEVEL TO 9 PEST ABOVE GRADE TERMINATION STACE: 1 FIRE TERMINATED IN/AFTER FLAME STICE

K EQUIPMENT INVOLVED IN IGNITION:96 VEHICLE
FORM OF HEAT IGNITION:12 HEAT FROM GAS FUELED EQUIPMENT

L TYPE OF MATERIAL IGNITED: 23 GASOLINE FORM OF MATERIAL IGNITED: 61 ELECTRICAL WIRE, CABLE INSULATION IGNITION PACTOR: 59 NECE PAILURE/MALPUNCTION NT CLASS

STRUCTURE TYPE: CONSTRUCTION TYPE: CONSTRUCTION METHOD:

N EXTENT OF FLAME DAMAGE: EXTENT OF SMOKE DAMAGE: EXTENT OF WATER DAMAGE:

O EXTENT OF FIRE CONTROL DAMAGE: DETECTOR PERFORMANCE: SPRINKLER PERFORMANCE:

P TYPE NATERIAL GENERATING MOST PLANE:

AVENUE OF FLAME TRAVEL:

Q TYPE MATERIAL GENERATING MOST SHOKE:
AVENUE OF SHOKE TRAVEL:

EASS-685-LC1-8857

PIRE INCIDENT REPORTING SYSTEM

REPORT DATE: 10/01/02

3

FIRE INCIDENT REPORT - 902F

PAGE 2

R METROD OF EXTINGUISHMENT 5 PRECONN.LMS W/WTR IN APPARATUS TIME

X ESTIMATED STRUCTURE VALUE 14000 ESTIMATED STRUCTURE LOSS 9000

ESTIMATED CONTENTS VALUE O ESTIMATED CONTENTS LOSS 0

ESTINATED TOTAL DOLLAR LOSS 9000
PROPERTY DAMAGE CLASSIFICATION 3 1000 TO 9999 DOLLARS
TIME FROM ALARM TO AGENT APPLICATION 3 2 TO 5 MINUTES

T OFFICER IN CHARGE JACKSON, CARL POSITION OF OFFICER IN CHARGE LT.

DATE 09/19/02

MEMBER MAKING REPORT JACKSON, CARL A POSITION OF MEMBER MAKING REPORT LT.

DATE 09/20/02

O KOBILE DROPERTY INVOLVED IN IGKITION MAKE FORD MODEL F150 PICK-UP LICENSE NUMBER YEAR 97 SERIAL NUMBER 1FT0X1867V

EQUIPMENT INVOLVED IN ICKITION YEAR 97 HARR FORD HODEL PICK-UP BERIAL HUMBER 1FTDX1867VH

VOLTAGE

AL COMMENTS - - - - -

CALLED TO THIS LOCATION FOR A STRUCTURE FIRE. ON ARRIVAL, WE HAD A FORD PICK-UP TRUCK THAT HTE ENGINE COMPARTMENT AND SOME OF THE INTERIOR WAS ON FIRE. THE OWNER, PARTIED THAT HE HAD JUST HETURNED HOME APPROX. 20 MIN. E ARLIRE FROM DRIVING HOME FROM SOMERSET. THE WEIGHBORS HAD HEARD A LOUD NOISE WHEN THEY DISCOVERED THE FIRE. THE WOISE THEY HEARD WAS PROBABLY THE TIRE POPING. THE MAJORITY OF THE DAMAGE WAS IF THE ENGINE COMPARTMENT AS WELL AS THE AREA A ROWN THE NINDSHELD. POLICE ALSO RESPONDED TO THE SCENE. *UPDATE** CJ01408 23/09/02 10:18:91.8 UPDATED THE FOLLOWING A DDRESS WAS CHANGED OCCUPANT PHONE CHANGED OWNER PHONE CHANGED

FIRE INCIDENT REPORTING SYSTEM

REPORT DATE 09/19/02 FIRE INCIDENT RE	4)R41

PAGE 3

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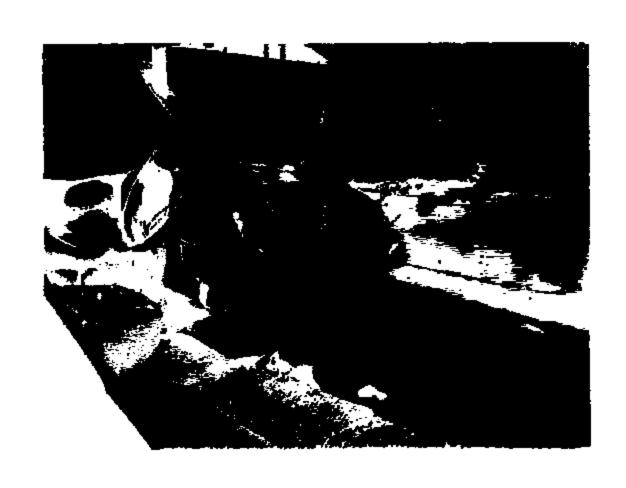
























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LAW DEFICES

COZEN AND O'CONNOR

A PROFESSIONAL COMPONATION

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HEWARK, NJ

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WESTMONT, No

MARRETT KIERNAN BROOMMANDGOZEKLOON

PHILADELPHIA, PA

ATLANTA. GA

CHARLOTTE, NO

COLUMBIA, #C

DALLAS, TX

April 30, 1998

CLARMS UNIT

MAY D 4 1998

OFFICE OF THE

GENERAL COUNSEL

Ford Motor Company Office of General Counsel Park Lane Tower West Suite 300 Dearborn, MI 48126

Hungeons Ford and Mercury, Inc. Box 130 Coolidge, Arizona 85228 (Fax 520.723.7554) Sharry

RE: INSURED

DATE OF LOSS : CLAIM NO. : LOSS LOCATION :

OUR FILE NO. : 72552

March 3L 1998

Artzona

Dear Sir/Madam:

Please be advised that we represent the Travelers Property/Casualty Company as subrogated to the recuvery rights of C & M Farms, Inc., for damages arising out of the above-referenced fire. Byewitness observations and expert investigation establish the origin of the fire in the engine compartment of a 1997 Ford Expedition. The vehicle was sold by Hudgeons Ford and Mercury to C & M Farms on March 17, 1997, with fifty-two (52) miles on the odometer.

The possibility exists that this matter may result in litigation against Ford Motor Company and/or Hudgeons Ford and Mercury. Please advise immediately if you wish to

Pord Motor Company Hudgeons Ford and Mercury, Inc. April 30, 1998 Page 2

have the fire scene inspected by a cause and origin investigator on your behalf. Please be advised that the subject 1997 Ford Expedition within which the fire originated was removed from the garage of the home during the fire by the Fire Department.

Please be advised that the vehicle was towed to Hudgeons Ford and Mercury after the fire and then towed to the location where it is currently being stored by Travelers Property/Casualty. The vehicle has not been altered since the fire by Travelers. No destructive examination of the vehicle has been conducted by Travelers. Please be advised that you will be provided with prior notice of any destructive examination of the vehicle to be conducted by Travelers and will be provided with an opportunity to attend and participate in any such inspection.

I look forward to hearing from you regarding this matter. If we do not hear from you regarding this matter, C & M Farms will proceed with reconstruction of the residence, including reconstruction of the fire within which the fire originated.

Sincerely,

COZEN AND O'CONNOR

BY: BARRETT KIERNAN

Barrett Kin

c; Mr. Dennis Luoma



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AMERICAN FAMILY INSURANCE GROUP

PO BOX 65 - DNALASKA WI 34456-0049 - PHÔNE: 1988/781-2880

October 13, 1999

FORD MOTOR COMPANY CUSTOMER ASSISTANCE CENTER 300 PIENAISSANCE CENTER P O BOX 43360 DETROIT MI 4824S CLAIMS UNIT
CLAIMS UNIT
C 2 3 1999
OFFICE OF THE
GENERAL COUNSEL

RE: Our Claim Number:

Our Policy Number:

Our insured: Date of Loss:

Cobbber 6, 1999

Vehicle:

1997 Ford F150 Pickup, VIN 1FTDX1863VI

Customer Assistance Center:

A fire occurred in the engine compartment of our insurade 1897 Ford F150 Pickup on October 6, 1999. The vehicle is currently located at Dahl Ford, 711 S. 3rd Street, LaCrosse, WI 54601.

An estimate of repair is being written at this time.

We are at this time presenting a claim under the Warranty Coverage. We will send you our supporting paperwork, regarding our payment, once the repairs are completed.

you have any questions please give me a call. Thank you for your cooperation.

Respectfully.

Susan Sickler

Susan Sidder
Physical Damage Claim Examiner
American Family Mutuel Insurance Company
American Standard Insurance Company of Wisconsin
Office - 1-600-374-1111 ext. 41322 or 781-4875 ext. 41322
Fax - 608-781-2988

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cc: Harriet Finch agent, Richard Von Ruden

TOTAL LOSS WORKSHEET

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BOOK RATING DEFINITIONS

CONDITIONS OF THE VEHICLE TO BE RATED ARE COMPARED TO OTHER VEHICLES OF THE SAME YEAR, MAKE, AND MODEL - NOT COMPARED TO ALL VEHICLES. ADDITIONAL COMMENTS وفقي EXTERIOR INTERIOR MECHANICAL TIRES MENTE STORY STORY. STATES BLANK STORY. TOUGHTELL MENTE. CARSELLE MENTE. CARSELLE FOR. NEW HEATY REST, BAS AND C. HARM PLANTS MELLIGHET REALS. HERLES, COMCAT OR MERCHAN FRING STANK ON ULTS TREAT **FAIR** DOOT PARTY pringer, etc.) or Postante programme This parada programme Transmission money MORE BRANCHINGS. 4 TO branch Tropics WOOD, BOATCHES. BOOK BRAS, No. WHICH COMED MICHIGE polityku, się jeż sięto ugie. Politykowa 150 ande MATERIAL CANCELLARY PRIVATE THE THE PARTY.
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Page: 1 Document Name: SE: CN3A

AMOUNT

DRAFT RECORD DISPLAY

-----DATES-----POLICY DRAFT 0046252924 CLAIM ISSUED ACTIVIT

10/15/1999 PAYEE:

IN PAYMENT OF: FOR TOTAL LOSS OF 1997 FORD F-150 EXT CAB 3RD DR LARIAT 4X4 P/U

SERIES: MAILED TO: PAGE:

WI 546030000 LA CROSSE

COMMENTS: WALK IN WITH TITLE AND LIEN RELEASE FROM BANK, INSD HAS LIEN RELE

ASE FROM RIVER CITY CREDIT UM. SHE TO PICK UP DRAFT 10/18/99

STATUS: 01 NOT RECONCILED DRAFT TYPE: 01 CLAIMANT LOSS ID PERIL

00 059 21,150.00 TOTAL: 21,150.00

0.00 TIN WITHHOLDING: TYPE: HANDLING:

DRAFT PAYMENT: \$21,150.00

OPT -- POL -- ---- -- CIM -- --- DRFT ------

Date: 10/19/1999 Time: 01:15:57 PM

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INCIDENT REPORT City of Onafaska - Fire Dept

NGBENT NO 99-090170 800 NO DAY WE DAY OF WEEK 00 10 06 89 Wednesda ALARM TEAE 13:30:00 FOIG A

NARRATIVE
Fire in the engine compartment. Wires were burning, and would not atop until the battery cables were cut. Fire extended into the fire wall and dash area. American Fomby insurance
Additional Founds statutative
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OCT 12 '99 16:23

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