



6575 Snowdrift Road, Suite 101
Allentown PA 18106
Tel: (610) 398-9800 / (800) 521-0986

March 06, 2003

FORD MOTOR COMPANY
RECEIVED
CLAIMS UNIT
MAR 14 2003
OFFICE OF THE
GENERAL COUNSEL
OFFICE OF THE
GENERAL COUNSEL
MAR 14 01:24
LITIGATION
PRACTICE GROUP

FORD MOTOR COMPANY/CUSTOMER RELATION CENTER
PO BOX 6248
DEARBORN MI 48126

ATTN CLAIMS/CUSTOMER SERVICE

INSURED: [REDACTED]
CLAIM NUMBER: [REDACTED]
DATE OF LOSS: 02/23/2003 AMOUNT OF LOSS: \$ 0.00
LOCATION OF LOSS: [REDACTED] CEDAR PARK, TX

Dear Sir/Madam:

The purpose of this letter is to inform you that as a result of this loss, Liberty Mutual Group has paid damages to our Insured under their Homeowner coverage.

Right of Subrogation Subrogation involves our right to recover from a negligent party the money we have paid on our Insured's behalf for property damage and related expenses.

Notice of Liability Since our investigation shows that this loss occurred due to negligence on your part, we shall expect you to reimburse us the amount shown above.

This letter is official notice of our claim against you for these expenses.

Please Note: Any payments you may have made to our Insured will not relieve your responsibility to reimburse us.

Expedition
2/23/03
Cedar Park, TX

MAR 13 01:01
CONSUMER AFFAIRS
SECTION

(over)

If You Were Insured

If you had insurance at the time of this loss, we ask that you do the following:

- promptly notify your insurance carrier of this claim notice;
- *please advise us* that you are doing so and we will communicate directly with that company.

If You Were Not Insured

We will be happy to work with you in establishing a convenient payment plan. Please contact me right away at the number listed above, extension 256.

I appreciate your prompt response to this notice. If you have any questions about this letter, please feel free to call me.

Sincerely,

DONNA PASCARELL
Subrogation Department

Enclosure

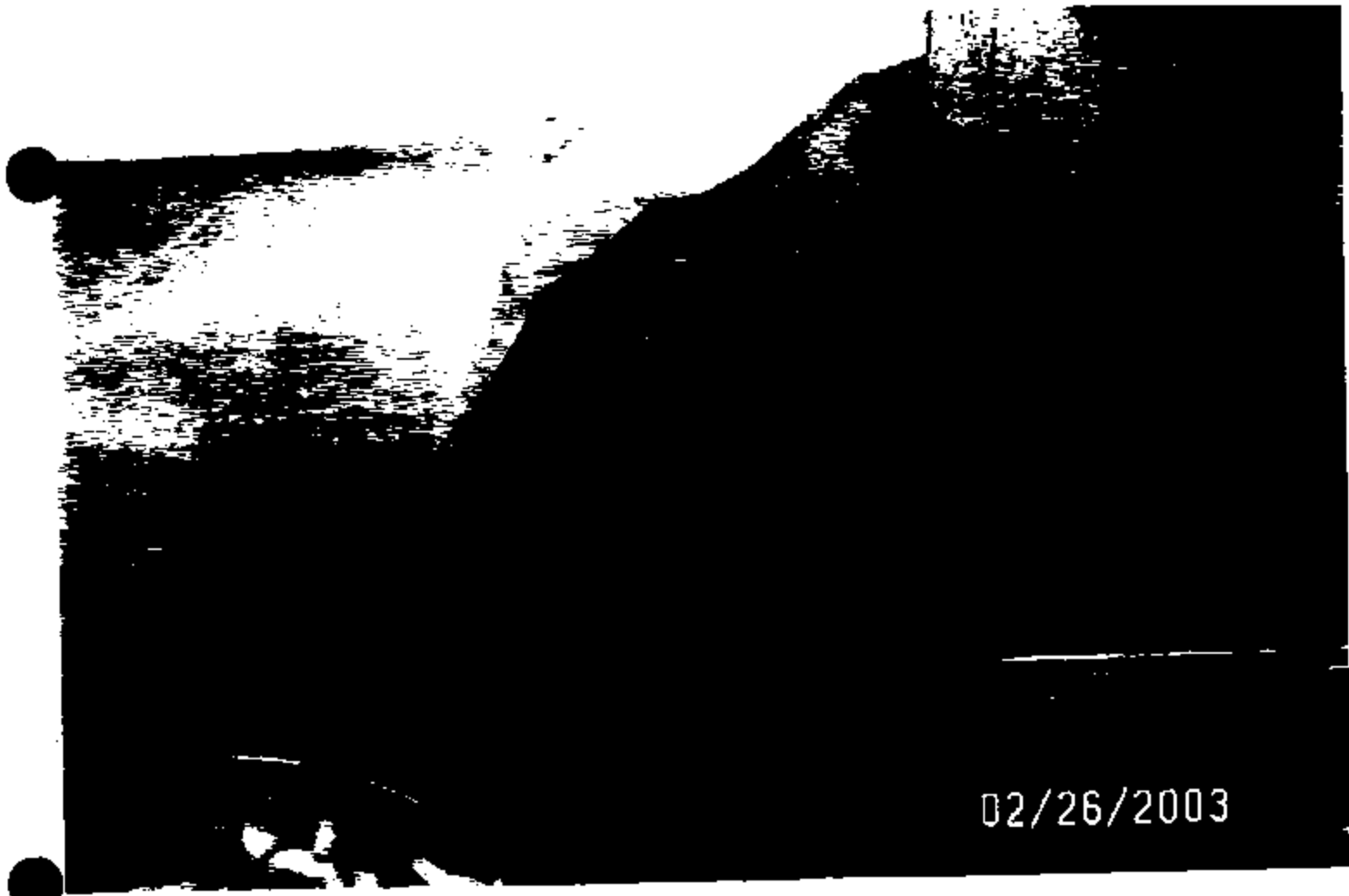
This is a follow up to letter sent to you on 02-25-2003. The contact in Irving, TX office is William Welch 800-969-4307. He is still adjusting the claim. See enclosed for location of vehicle.



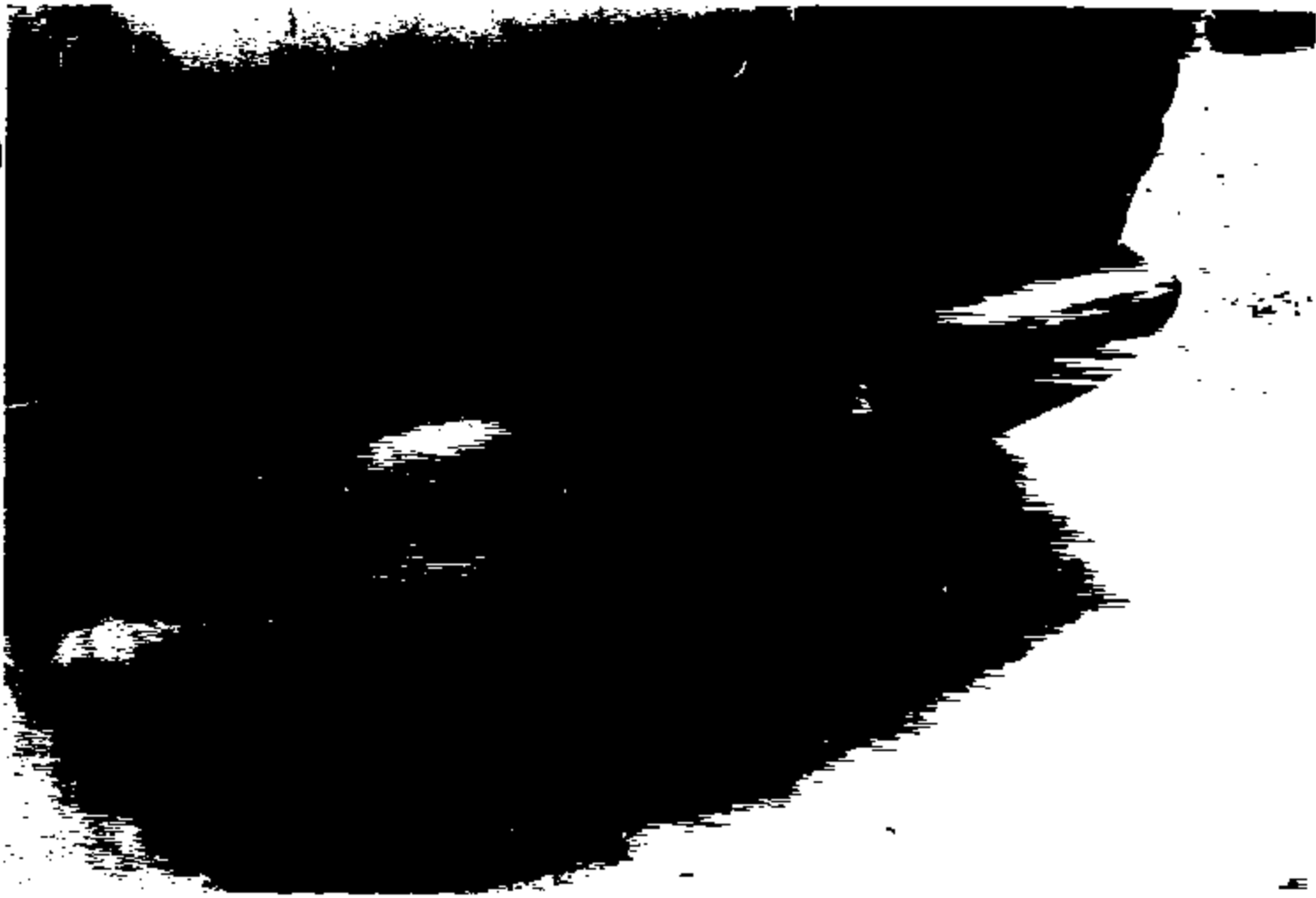
02/26/2009

ENG-808-LC1-0921

HD900 - 3365222-01
Kevin Chesterson
DOL - 2/23/03



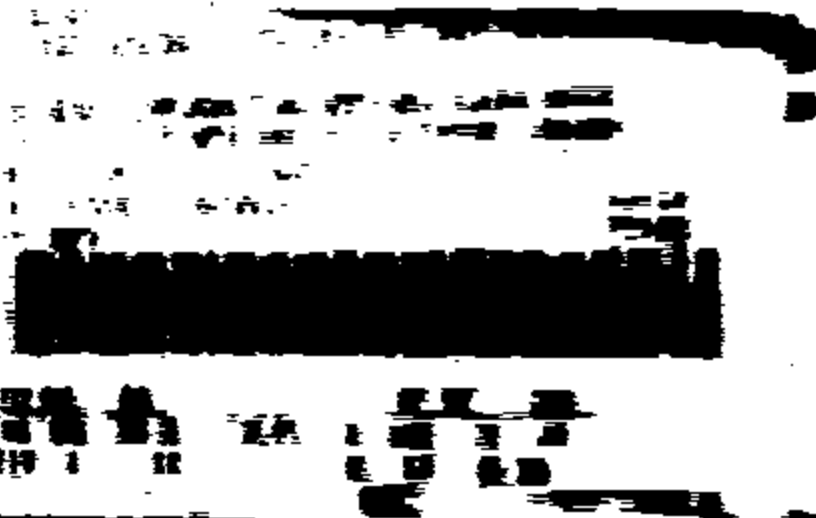
02/26/2003



0085-085-LC1-0023



E988-803-LC1-8824



02/26/2003

Occurrence Claim Status [REDACTED] 03/03/2003

Rec'd call from Jerry Wolf, C&O expert—he stated that he feels the fire began on the right side of the engine compartment where the fuel line enters the fuel injection system. There are no recalls on this vehicle, however, there was a bulletin from the NTSB referring to potential leak from the spring lock coupling. I adv'd him that I wo/ investigate this matter further. Contacted Ken Stoepel Ford in Kerrville, TX inquiring where the spring lock coupling was located, and the service tech advised that it is in front of the fuel filter, which is located on the frame rail of the driver's side. This wo/ rule out the fire starting from this part, however, I dropped by Central Automotive in Kerrville, TX and spoke to the owner. He advised that the information from Ken Stoepel Ford is correct, however, he thought there might be another of these couplings on the fuel line, where it enters the fuel injection system. I will investigate this further. Also, I do know that Ford Motor Company uses plastic lines on some of their vehicle's, which tend to crack, but I do not know if this is the case with this vehicle.

Occurrence Claim Status [REDACTED] 03/03/2003

Checked over 100 sites on the internet and found that the "spring lock couplings" are used on Ford quick connect fuel lines and on the spring lock fuel line couplings on Ford's popular PFI system. The PFI stands for Port Fuel Injection.

Kits can be purchased w/ the tool and the couplings at various outlets, which are used on fuel, A/C, radiator and some transmission lines.

Printed out and sent information to file.

Will investigate further.



ISSUE LIST

Last Handling Date/ Issue Status	Name/ Reason Desc	Vin/ Case No.	Model Year and Vehicle Line	Issue Type
5/9/2005 CLOSED	[REDACTED] AWA - CAC SUPPORTS FIELD'S DECISION	1FTRW07L21K [REDACTED] 360040915	2001 F-SERIES	02
5/9/2005 CLOSED	[REDACTED] LEGAL - FIRE CLAIM	1FTRW07L21 [REDACTED] 360040915	2001 F-SERIES	07
5/5/2005 CLOSED	[REDACTED] CAC RELATED - F/M CSR FOLLOWING CONTACT	1FTRW07L21K [REDACTED] 360040915	2001 F-SERIES	02
5/2/2005 CLOSED	[REDACTED] LEGAL - ACCIDENT / FIRE	1FTRW07L21K [REDACTED] 360040916	2001 F-SERIES	10
4/1/2005 CLOSED	[REDACTED] PRODUCT - NEGATIVE FEEDBACK	1FTRW07L21 [REDACTED] 360040915	2001 F-SERIES	02

EX-095-LO1-0027

All Action Details for Issue

Print

VIN: 1FTEW021211	Year: 2001	Model: F-SERIES	Case: 360040915
Name: [REDACTED]	Owner Status: Original	WSD: 2001-02-05	
Symptom Desc: GENERAL INQUIRIES REQUEST/NON-VEHICLE RELATED		Primary Phone: [REDACTED]	
Reason Desc: AWA - CAC SUPPORTS FIELD'S DECISION		Secondary Phone: [REDACTED]	
Issue Type: 02 INFORMATION	Issue Status: CLOSED		

Action: CB-SUPPORT DEALERSHIP'S/REGION'S POSITION	Origin Desc: US CONCERN CASE BASE
Dealer: 04473 CHAMPION FORD GULF FREEWAY	
Odometer: 84000 MI	Claim Type: PHONE
Analyst Name: MARSHA MARSHALL	Analyst: MMARSH27
Action Date: 06/09/2005	Action Time: 12.28.54.683
	Action Data: No

Comments CUSTOMER SAID: - MY VEHICLE CAUGHT ON FIRE BUT IS NOT INVOLVED IN THE RECALLS - I DID CONTACT MY INSURANCE COMPANY BUT I ONLY HAD LIABILITY - AM UPSET THAT FORD WILL NOT DO ANYTHING - I JUST DONT KNOW WHAT TO, I GUESS VEH WILL JUST BE REPROD - WHAT WILL FORD DO TO HELP? - DOES FORD HAS ANY PROGRAMS TO HELP? - FORD IS DENYING TO DO ANYTHING UNTIL THE GOVERNMENT FORCES THEM TO - CUST IS SEEKING FIN ASSISTANCE FROM FORD DEALER SAID: CHAMPION FORD GULF FREEWAY 12227 GULF FREEWAY HOUSTON, TX 77034-9898 TEL: (713) 371-4000 FAX: (713) 371-4833 CRC ADVISED: SUPPORT DEALERSHIP/FIELD/DRP/LEGAL DECISION. PROVIDE COMMENTS IF AVAILABLE THANK YOU FOR CONTACTING FORD MOTOR COMPANY IN REGARDS TO THIS ISSUE. OUR RECORDS INDICATE THAT A DECISION HAS BEEN MADE AND THE CRC CAN NOT OVERTURN THIS DECISION. HOWEVER, TO ENSURE OUR RECORDS ARE COMPLETE WE HAVE DOCUMENTED YOUR FEEDBACK. (NOTE TO CSR: SUPPORT DLV/REGION DECISION.)--AS PER HISTORICAL NOTES -- NO ASSISTANCE. LPA ADVISED CUSTOMER THAT THERE ARE NO RELATED RECALLS ON THE VEHICLE, NO RELATED REPAIR HISTORY, AND THE VEHICLE IS BEYOND WARRANTY. LPA REFERRED CUSTOMER TO HIS INSURANCE COMPANY AND ADVISED OF SUBROGATION. CLOSING CORRESPONDENCE MAILED. NOTHING FURTHER. CASE FILED.

ENG5-805-LC1-0828

All Action Details for Issue

Print

VIN: 1FTRW07L21H [REDACTED] Year: 2001 Model: F-SERIES Case: 360040915
 Name: [REDACTED] Owner Status: Original WSD: 2001-02-05
 Symptom Desc: FIRE/SMOKE VISIBLE FLAME Primary Phone: [REDACTED]
 Reason Desc: LEGAL - FIRE CLAIM Secondary Phone: [REDACTED]
 Issue Type: 07 LEGAL Issue Status: CLOSED

Action: OPEN LEGAL CONTACT - PRODUCT LIABILITY - FIRE
 Dealer: 04473 CHAMPION FORD GULF FREEWAY Origin Desc: CONSUMER AFFAIRS - LITIGATION PREVENTION-FD
 Odometer: 87000 MI Comm Type: PHONE
 Analyst Name: LEICH,CHERIE Analyst: CLEICH
 Action Date: 06/06/2005 Action Time: 08.44.20.596 Action Data: Yes

Comments *****PRODUCT LIABILITY*****CUSTOMER ORIGINALLY CONTACTED THE CRC ON 5-2-05. CUSTOMER ALLEGES VEHICLE CAUGHT ON FIRE.CUSTOMER REQUESTS CONTACT FROM FORD REPRESENTATIVE.

Data Element Name	Data Value
ANALYST ID	KDUNLAP

Action: MAKE OUTBOUND CALL TO CUSTOMER
 Dealer: 04473 CHAMPION FORD GULF FREEWAY Origin Desc: CONSUMER AFFAIRS - LITIGATION PREVENTION
 Odometer: 87000 MI Comm Type: PHONE
 Analyst Name: DUNLAP, KENISHA Analyst: KDUNLAP
 Action Date: 05/08/2005 Action Time: 08.02.38.103 Action Data: No

Comments LPA CONTACTED CUSTOMER AND SPOKE WITH MR. DANIEL. CUSTOMER STATED THAT THERE WERE NO INJURIES. THERE WAS DAMAGE DONE TO CUSTOMER'S HOME AS A RESULT OF THE VEHICLE FIRE.

Action: DENY ASSISTANCE - REFER TO INSURANCE CARRIER
 Dealer: 04473 CHAMPION FORD GULF FREEWAY Origin Desc: CONSUMER AFFAIRS - LITIGATION PREVENTION
 Odometer: 87000 MI Comm Type: PHONE
 Analyst Name: DUNLAP, KENISHA Analyst: KDUNLAP
 Action Date: 05/08/2005 Action Time: 08.03.57.565 Action Data: No

Comments NO ASSISTANCE. LPA ADVISED CUSTOMER THAT THERE ARE NO RELATED RECALLS ON THE VEHICLE, NO RELATED REPAIR HISTORY, AND THE VEHICLE IS BEYOND WARRANTY. LPA REFERRED CUSTOMER TO HIS INSURANCE COMPANY AND ADVISED OF SUBROGATION. CLOSING CORRESPONDENCE MAILED. NOTHING FURTHER. CASE FILED.

EP03-005-1-C1-0929

All Action Details for Issue

Print

VIN: 1FTRW07L21 [REDACTED] Year: 2001 Model: F-SERIES Case: 360040815
 Name: [REDACTED] Owner Status: Original WSD: 2001-02-05
 Symptom Desc: FIRE/SMOKE VISIBLE FLAME CARGO/BED AREA Primary Phone: [REDACTED]
 Reason Desc: CAC RELATED - FM CSR FOLLOWING CONTACT Secondary Phone: [REDACTED]
 Issue Type: 02 INFORMATION Issue Status: CLOSED

Action: CALLBACK ADD ADDITIONAL COMMENTS Origin Desc: US CONCERN CASE BASE
 Dealer: 04473 CHAMPION FORD GULF FREEWAY
 Odometer: 86800 MI Comm Type: PHONE
 Analyst Name: CHRISTIE CURLINE Analyst: CCHRIS25
 Action Date: 05/05/2005 Action Time: 16.05.49.645 Action Data: No

Comments CUSTOMER SAID: -VEH BURNT TO THE GROUND-SEEKING FORD TO PAY THE DEDUCTABLE AND FIX HOUSE AND ERASE MY ACCOUNT WITH FMCC=THIS HAPPENED LAST FIRDAY NIGHT AROUND MIDNIGHT 4/29/2005=AROUND THE GARAGE WAS BURNT THERE WAS FLAMES AND SMOKE FILLED THE GARAGE=THE NEIGHBOUR WOKE US UP=INSURANCE COMPANY WAS CONTACTED ONLY HAD LIABILITY ON THE VEH=VEH HAS NOT BEEN TOUCH IT IS IN THE DRIVEWAYCRC ADVISED: PLEASE ALLOW THE REQUESTED TIME FOR THE FOLLOW UP TO OCCUR SO THAT YOUR ISSUE MAY BE PROPERLY ADDRESSED.

0000-000-101-0000

All Action Details for Issue

Print

VIN: 1FTRW07L21K [REDACTED]	Year: 2001	Model: F-SERIES	Case: 350040815
Name: [REDACTED]	Owner Status: Original	WSD: 2001-02-05	
Symptom Desc: GENERAL INQUIRIES REQUEST/NON-VEHICLE RELATED		Primary Phone: [REDACTED]	
Reason Desc: LEGAL - ACCIDENT / FIRE		Secondary Phone: [REDACTED]	
Issue Type: 10 OGC	Issue Status: CLOSED		

Action: CONTACT ADVANCED TO OGC		
Dealer: 04473 CHAMPION FORD GULF FREEWAY		Origin Desc: US CONCERN CASE BASE
Odometer: 87000 MI	Comm Type: PHONE	
Analyst Name: MARSHA MARSHALL	Analyst: MMARSH27	
Action Date: 05/02/2005	Action Time: 10.44.56.822	Action Data: No

Comments CUSTOMER SAID: - VEH BURST INTO FLAMES ON FRIDAY - NO ONE WAS INJURED - NO ONE WAS IN THE VEHICLE - VEH WAS PARKED FOR 6 HRS - FIRE DEPT CAME AND THE FIRE MARSHAL DETERMINED THAT FIRE STARTED IN THE ENGINE COMPARTMENT BUT VEH WAS BURNING FOR SOME MANY HRS THAT CAUSE WAS UNDETERMINED- VEH HAD SOME DAMAGE TO THE HOUSE AND AROUND THE GARAGE - VEH WAS PARKED OUTSIDE - CUST ONLY HAD LIABILITY ON HIS INSURANCECRC ADVISED: I WILL FORWARD THIS INFORMATION TO THE FORD OGC DEPARTMENT. YOU WILL BE CONTACTED WITHIN 3-5 BUSINESS DAYS.

1699-101-000-2002

All Action Details for Issue

Print

VIN: 1FTRW0721K [REDACTED] Year: 2001 Model: F-SERIES Case: 380040915
 Name: [REDACTED] Owner Status: Original WSD: 2001-02-05
 Symptom Desc: LIGHTING SYSTEM INTERIOR LIGHTING DOME Primary Phone: [REDACTED]
 Reason Desc: PRODUCT - NEGATIVE FEEDBACK Secondary Phone: [REDACTED]
 Issue Type: 02 INFORMATION Issue Status: CLOSED

Action: ADVISE CUSTOMER THE FEEDBACK HAS BEEN DOCUMENTED

Dealer:

Origin Desc: US INQUIRY CASE BASE

Odometer: 85000 MI

Comm Type: PHONE

Analyst Name: SHEILA PIGEAU

Analyst: SPIGEAU

Action Date: 04/01/2006

Action Time: 10.00.03.279

Action Data: No

Caller Information If Different From Vehicle Owner:

First Name	Middle Initial	Last Name	Day Phone	Relationship
PAULA		DANIEL		SPOUSE

Comments CUSTOMER SAID: -#15 FUSE KEEPS FAILING-THIS HAS HAPPENED TWICE NOW-THIS HAPPENED ON TUESDAY AND YESTERDAY-THIS DOES AFFECT THE INTERIOR LIGHTS, WIPERS AND THE GEAR SHIFT-CUST ALSO HAD TRANS REPLACED AROUND CHRISTMAS TIME BECAUSE IT WAS NOT SHIFTING CORRECTLY-CUST SEEKING TO KNOW IF THIS IS A COMMON THING FOR THESE VEH OR IF THIS IS BECAUSE OF THE REPLACEMENT TRANS-CUST SEEKING TO KNOW WHY THIS IS HAPPENING-DEALER SAID: NACRC ADVISED: THANK YOU FOR PROVIDING FORD MOTOR COMPANY WITH YOUR THOUGHTS; YOUR OPINIONS ARE VALUABLE TO US. I HAVE DOCUMENTED YOUR FEEDBACK AND THE INFORMATION YOU PROVIDED REGARDING YOUR EXPERIENCE WITH OUR PRODUCT. THIS INFORMATION IS FORWARDED TO VARIOUS DEPARTMENTS WITHIN FORD TO CONTINUOUSLY IMPROVE OUR PRODUCTS AND SERVICES. YOU WILL ONLY BE CONTACTED IF A SPECIFIC DEPARTMENT REQUIRES ADDITIONAL INFORMATION OR CLARIFICATION.

EMR-030-101-0032

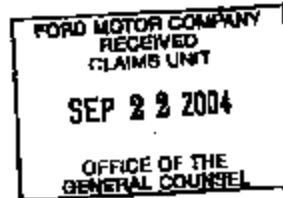
5/16/2005



UNITED AUTOMOBILE INSURANCE COMPANY
P.O. BOX 600589 • NORTH MIAMI, FL 33160
305-940-7299 • 954-462-6803

SEPTEMBER 16, 2004

FORD MOTOR CO.
CONSUMER AFFAIRS
P.O. BOX 6248MD-3NE-B
DEARBORN, MI 48126



Re: Our Insured [REDACTED]
Claim No.: [REDACTED]
Policy No.: [REDACTED]
Date of Loss: 04/26/04
Your Claim/File No: UNKNOWN
Company Payment: \$9,406.00 (includes salvage proceeds of \$1,384.00)
Insured's Deductible: \$1,000.00

Dear SIR/MADAM:

Our above insured's vehicle- 1999 Ford Expedition was properly parked with engine turned off. Our insured was notified by a neighbor advising his vehicle was in flames. The Miami-Dade Fire Department was called and they investigated the fire was caused by the electrical wiring. As a result of this loss, we have paid our insured, and our insured has paid his/her deductible interest, in the amounts stated in the caption of this letter.

Our investigation establishes that there is a recall on this particular model for electrical problems. Therefore, under our right of subrogation, we request reimbursement for both the company payment and deductible amount shown above. We did not pay our insured for his out of pocket expense regarding rental. Therefore, we are not seeking reimbursement for loss of use. Enclosed are our supporting documents for your review.

We have diaried our files for (15) fifteen days. Your prompt attention to this matter will be appreciated.

Sincerely,

José Lopez
Subrogation Department
(305) 940-7299, ext. 2214
Enclosure: Supporting Documents

OC1/15 DAYS

RECORD # 62 **FIRE / PROPERTY RECORD** **UNIT REPORTING SHIFT 221 4**

INCIDENT NUMBER 301406593151042404 **PROPERTY ADDRESS** 7333 NW 174 TER

PROPERTY TYPE 9 **STORIES** 3 **HEIGHT** 1 **SQUARE FEET** 1 **OCCUPANT TOTAL** 14 **TYPE** 14 **FORM** 115

COMMERCIAL 4213 **SPECIFIC PROPERTY** 11 **MOBILE PROPERTY** 11

PROPERTY DAMAGE **APPARENT DAMAGE** **COND OFF FIRE** **FLAME TRAVEL** **METHOD** **DESTRUCT TO**

PLANS 2 **UNIT ARRIVAL** 2 **WATER FLOW** 2 **OR ARRIVAL** 5 **OR ARRIVAL** 7 **EXTINGUISH** 6 **COMPOUND** 8

REFLECTOR TYPE 1 **POWER SUPPLY** 1 **PERFORMANCE** 1 **SPRINKLER SYSTEM** 1 **REAR OPERATED** 10 **COVERAGE** 1

PROPERTY CLASS NUMBER **PROPERTY** **POWER COMPANY**

YEAR 00 **MAKE** Ford **MODEL** Expedition **YEAR** 04 **CLAY VIN** 1EMP118114X1

PROPERTY INVOLVED 01 SUV **TYPE** WIRE **TYPE** 11

FORM HEAT INTENSITY 3 **IGNITION FACTOR** 5 **EXTINGUISHER & LOSS** 1000

TYPE OF ORIGIN 8 **LEVEL** 3 **LEVEL ORIGIN FIRE** 1 **CONTACTS** 1500

EXPOSURE **EXPOSURE** **EXPOSURE** **EXPOSURE** **EXPOSURE** **EXPOSURE**

EXPOSURE **EXPOSURE** **EXPOSURE** **EXPOSURE** **EXPOSURE** **EXPOSURE**

GROUND AERIAL **FIRE RELATED** **PERSONNEL** **PERSONNEL** **PERSONNEL** **PERSONNEL**

PERSONNEL INVOLVED **INJURY** **DEATH** **PERSONNEL** **PERSONNEL** **PERSONNEL** **PERSONNEL**

PERSONNEL INVOLVED 101 **INJURY** **DEATH** **PERSONNEL** **PERSONNEL** **PERSONNEL** **PERSONNEL**

REMARKS
 E-1 RIA BU. ATE SUV WY FULLY INVOLVED ENGINE & REARMT /
 HANDLED. PULLED 1501 154 KICK HOOD FORWARD NO AVOIDABLE ENGINE
 DAMAGES. OWNER ST. INTEREST IN TOW. RETURN IF NO TOW
 TO STONE. E-1 RIA (C.R. W. AVAILABLE. (RS) **PERSONNEL**

White - Original Yellow - LEO Pink - Bikes



FRONT BUMPER UNRELATED DAMG Q



INTERIOR DAMG Q



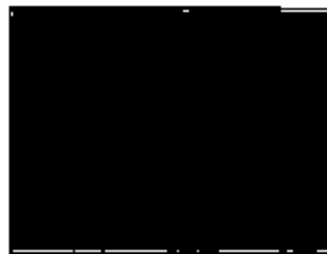
REAR BUMPER UNRELATED DAMG Q



COMPLETE ENGINE BURN Q



[REDACTED] Q



FRONT END DAMG Q



[REDACTED] Q



[REDACTED] Q



[REDACTED] Q



DAMG HEADLINER Q



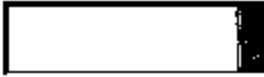
[REDACTED] Q



[REDACTED] Q

[REDACTED]

9/16/04



9



9/16/04



IN THE CIRCUIT COURT OF THE 11TH
JUDICIAL CIRCUIT IN AND FOR DADE
COUNTY FLORIDA

[REDACTED]
Plaintiff,

GENERAL JURISDICTION DIVISION

vs.

CASE NO: 02-22124 CA-27

AMERICAN AUTOMOTIVE
ENGINEERING, INC.,
and FORD MOTOR COMPANY,

AMENDED COMPLAINT
Fla Bar No: 376711

Defendants.

_____ /

The Plaintiff, CNA, a/s/o [REDACTED] INC., hereinafter referred to as CNA, sues the Defendants, AMERICAN AUTOMOTIVE ENGINEERING, INC., and FORD MOTOR COMPANY, and would show:

1. This is an action for damages exceeding Fifteen Thousand (\$15,000.00) Dollars.
2. The Plaintiff, CNA, is now and was at all times material to this action duly authorized to transact insurance business in the State of Florida and the Defendants AMERICAN AUTOMOTIVE ENGINEERING, INC., and FORD MOTOR COMPANY are and were doing business in Dade County, Florida, at all times material hereto.
3. On or about 2/11/02 Plaintiff's subrogor's property, located at [REDACTED], Miami, Florida suffered fire damage caused by Defendant AMERICAN AUTOMOTIVE ENGINEERING, INC., who was the tenant of Plaintiff's subrogor.
4. At the time and place as aforesaid Defendant AMERICAN AUTOMOTIVE ENGINEERING, INC., negligently allowed the fire to start on said premises. Plaintiff had issued its policy of insurance to its subrogor and pursuant to its policy, paid to its insured the sum of \$38,376.92 and has become subrogated by

agreement with its insured and by operation of law to all rights which the insured subrogor has against these Defendants.

COUNT II.

5. Plaintiff re-alleges and re-affirms the allegations contained in Paragraphs 1 and 2 as if re-written at length.

6. On or about 2/11/02 Plaintiff's subrogor's property, located at [REDACTED] Miami, Florida suffered fire damage caused by Defendant FORD MOTOR COMPANY.

7. At the time and place Defendant FORD MOTOR COMPANY negligently allowed the fire to start on said premises due to faulty wiring on a 1998 Ford Expedition, VIN 1FMRU17L2W [REDACTED] which was on the premises. Defendant knew or should have known that fires had started from faulting wiring on numerous other similar model vehicles prior to 2/11/02. Plaintiff had issued its policy of insurance to its subrogor and pursuant to its policy, paid to its insured the sum of \$38,376.92 and has become subrogated by agreement with its insured and by operation of law to all rights which the insured subrogor has against these Defendants.

WHEREFORE, Plaintiff, CNA, sues these Defendants, jointly and severally, and demands judgment in the amount of \$38,376.92 together with costs and whatever damages this Court deems just and proper.

I HEREBY CERTIFY that a true and correct copy of the foregoing was mailed to: Andrew B. Shapiro, Esq., 8525 S.W. 92nd Street, Suite B-9, Oak Plaza Professional Center, Miami, Fl 33156 this 11th day of February 2003.

LAW OFFICES OF SOSTCHIN & PESSIN, P.A.
2503 S.W. 27th Avenue
Miami, Fl 33133
Tel: (305) 854-7177

By: _____


GREGG PESSIN, ESQ.





ER95-005-LC1-8346



2005-002-LC1-0041



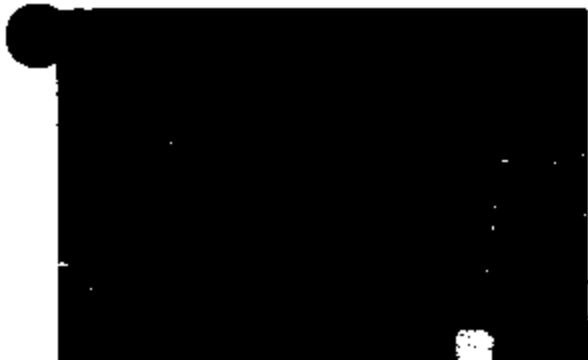
ERR5-005-LC1-0042



ENG-886-LC1-8943



ENC-808-LC1-8044



W25-225-LC1-0045



ER05-005-LC1-0046



ERG-005-LC1-0047



EMSS-025-LC1-8848



ERSS-988-LC1-004H



8025-023-LC1-0250





ERG-805-LC1-8052



EA05-005-LC1-0053





8905-005-LC1-0005





ERG5-005-LC1-0007



EA05-007-LC1-0058





EROS-025-LC1-0968



EROS-685-LC1-8961





E405-005-LC1-0003



ERG-805-LC1-8984



ERSS-005-LC1-0002

Special Investigations Unit
Atlanta, GA

110338174-2
7952
08
USAA Property and
Casualty Company

Memo

7952-08

To: Terry Paradise, Senior Claim Rep, 805.N09.B12,24
From: Ed Campbell, Special Investigator
Date: August 11, 2008
Re: Car fire requested, [REDACTED] Member # [REDACTED] OL 7/11/03

Please find attached the items that were referenced in the claims documentation regarding the investigation that is being conducted on the above claim. Please place in claim file for future reference. If attachments include cassette tapes, please have transcribed and returned to you and include in the claim file.

Attachments:

1. Origin and Cause report and invoice

P3

ASSIGNMENT

On July 28, 2003, Mr. Ed Canipelli requested a Fire Origin and Cause Investigation of a 1997 Ford Expedition that burned in the insured carport on July 11, 2003. This vehicle examination commenced on the following morning.

ATTACHMENTS

- 1) Twenty-five photographs with an explanation sheet
- 2) Computer generated vehicle diagram
- 3) Aberdeen Fire Department - Incident Report
- 4) Additional photographs and negatives

VEHICLE EXAMINATION

On July 29, 2003, at 10:45 a.m., I arrived at the insured's residence to inspect the burned vehicle. The burned vehicle was identified as a 1997 Ford Expedition, four door four wheel drive. The public vehicle identification numberplate was 1FMFUJBL4V[REDACTED]. The vehicle bore Mississippi National Guard license plate # [REDACTED] which expires July 2003.

This vehicle revealed immense fire damage along the front half of the truck, which destroyed the engine compartment and gutted the passenger compartment. The hood was consumed in the ensuing fire. The doors appeared to be closed at the time of the fire. The flames in the engine compartment compromised the firewall and the windshield allowing the fire to migrate inside the passenger compartment.

The inspection revealed no obvious signs of collision damage, forced entry or an explosion. The standard aluminum wheels were present at the time of the fire. The Venture Kumbo Tires remained intact, except for the driver's side front tire, which burned from the top down. The spare tire rim was found positioned in the passenger rear compartment.

The fire spread was uniform in both the engine and passenger compartment areas, from the front to the back.

An interior inspection of the engine compartment revealed massive fire damage to the driver's front side, which consumed the brake master cylinder and the wiring. The fire spread upward and outward, igniting the wiring harness insulation, rubber hoses and belts. The localized heat melted the top left side of the radiator. The flames eventually compromised the fire wall, windshield and hood, allowing the fire to spread into the passenger compartment area. The dash ignited first, followed by the front passenger seats and headliner. The flames breached the window door glass. The flame plume rolled up to the carport ceiling and migrated laterally.

Export Rat

A close inspection of the numerous wiring harnesses did not reveal evidence of arcing or beading. However, the massive damages associated to the conductors and other devices, precluded visual elimination. Most of the combustible components in the engine compartment were destroyed in the fire.

I traveled to the Aberdeen Fire Department and obtained a copy of the vehicle fire report. A copy of this fire report is enclosed for your review and claim file.

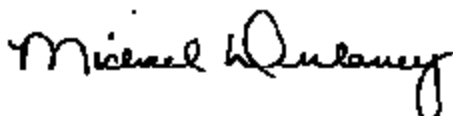
ORIGIN AND CAUSE DETERMINATION

This fire originated along the front-left side of the engine compartment. Due to the immense amount of fire damages sustained to engine compartment, the precise ignition source was not deduced.

COMMENTS

As instructed, this file is being placed in the closed status. Should further investigations be needed, this file can easily be reopened. Thank you for this vehicle fire origin and cause assignment.

Michael B. Dulaney, Sr.



Certified Fire / Explosion Investigator
Columbus, MS
(662) 328-0077

MBD

File status: Closed

Insured: [REDACTED]

Page # 4

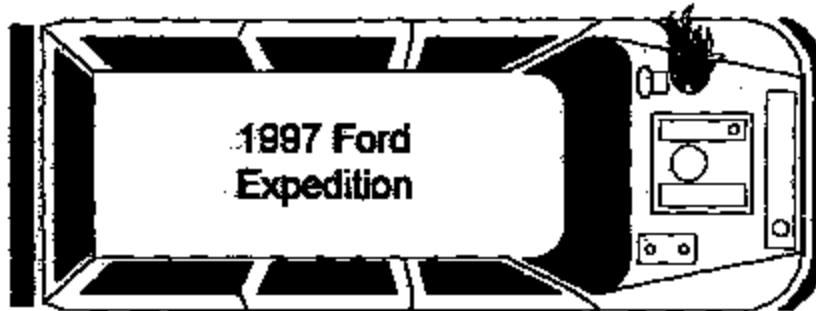
DIAGRAM SHEET

Property owner : [REDACTED]

Location: [REDACTED]

Claim # [REDACTED]

MS



Prepared by:
Mike Dufaney

Date:
07/29/03

Scale:
Not to scale

Dufaney Investigative Services
35 Fowler Drive - Columbus, MS 39702 • (662) 328-0077

EQ05-008-LC1-0070

PHOTOGRAPH EXPLANATION SHEET

Vehicle Photo's :

1. The Insured house, view from the front yard.
2. View of the carport and burned vehicle.
3. Front side view of the vehicle and carport.
4. Rear view of the Ford.
5. Driver's side view of the Expedition.
6. Driver's front view of the vehicle.
7. Front view of the truck showing the immense fire damage.
8. Passenger side front view of the Ford.
9. Carport and attic space above the vehicle.
10. Rear cargo compartment.
11. Rear passenger compartment.
12. Front passenger compartment, view from the driver's side.
13. Front dash area, view from the right side.
14. VIN plate.
15. Engine compartment, view from the front.
16. Battery along the right side.
17. Engine compartment, view from the top.
18. Engine compartment, view along the left side, showing the area of fire origin.
19. Brake master cylinder and wiring harness in the fire origin.
20. Left side view of the engine compartment.
21. Top view of the fire origin, showing the immense fire damage.
22. Wiring harness positioned above the brake master cylinder.
23. Fire damage to the inside of the radiator.
24. Heat colors and distention to a metal bracket in the area of fire origin.

Emergency Investigative Services

35 Fowler Drive • Columbus, MS 39702 • (662) 328-0077

ER85-885-LC1-8871

CITY OF ABERDEEN
FIRE DEPARTMENT
125 WEST COMMERCE STREET
ABERDEEN, MISSISSIPPI 39730
PHONE 662/369-2011

FRANK GLADNEY SR, FIRE CHIEF

BILLY FACE, ASSISTANT CHIEF
FRED HODGGE, ASSISTANT CHIEF

FIRE REPORT

Date JULY 11/2003

Call No. 950

Name of Occupant [REDACTED] Address [REDACTED]

Name of Owner EAHE Address [REDACTED]

Time of Call 12:39 A.M. Time of Arrival 12:40 A.M. City ABERDEEN County HORROR

Cause of Fire ELECTRICAL WIRING/ROUTE Point of Origin VEHICLE ENGINE AREA

Type of Building: Wood, Stone, Brick, Other _____ Smoke Detector _____

Estimated Damage To Building: None _____ Light _____ Heavy _____ Total _____

Vehicle (if involved) Make: _____ Tag No. _____

Estimated Damage To Vehicle: None _____ Light _____ Heavy _____ Total XX

Method Used To Extinguish Fire: WATER Driver E. O'NEILL Unit No. 67

INSURANCE INFORMATION: Local Agency _____

Amount: Building \$ _____ Contents \$ _____

Company USA A. APPROXIMATE

Injuries: () Yes (x) No List Name _____

Deaths: () Yes (x) No List Name _____

Disposition: (Check One) Accidental (x) Undetermined () Incendiary ()

Investigating Officer CHIEF GLADNEY

Remarks: 97 Ford Expedition

Almond Printing Co., Aberdeen, ME

Fire Chief Frank Gladney

FD-205 (Rev. 1-11-97)

PHOTOGRAPH SHEET



No. 3



No. 4

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PHOTOGRAPH SHEET



No. 1



No. 2

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ERR5-005-LC1-8974

PHOTOGRAPH SHEET



No. 7

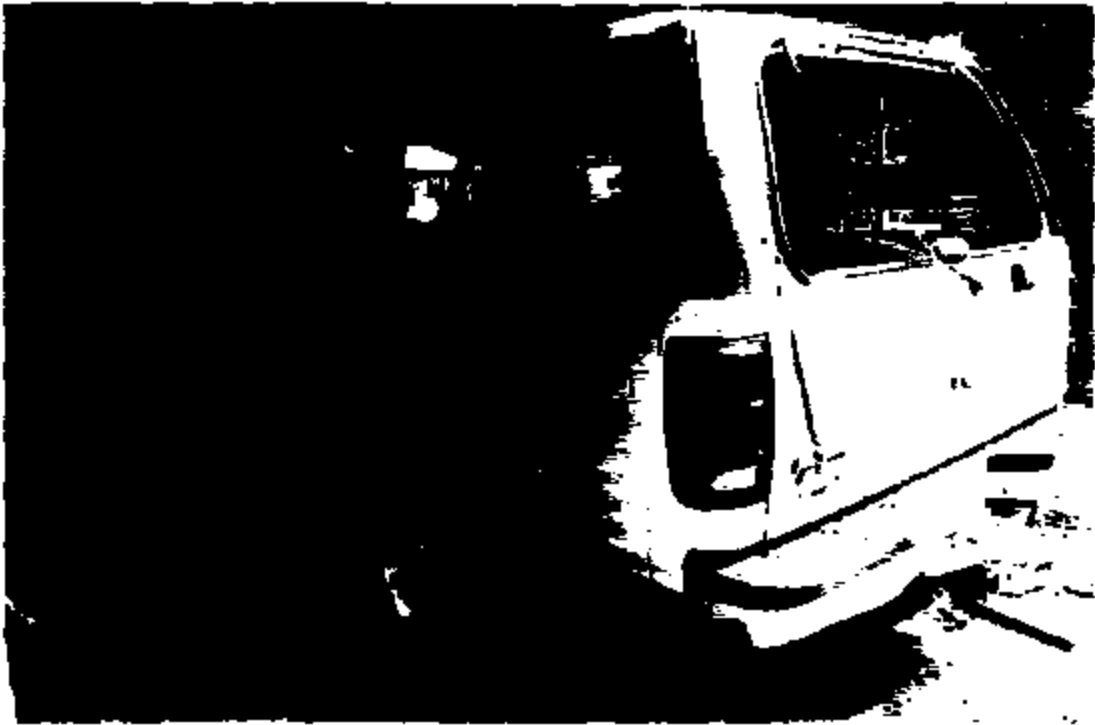


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6205-885-LC1-8875

PHOTOGRAPH SHEET



No. 5



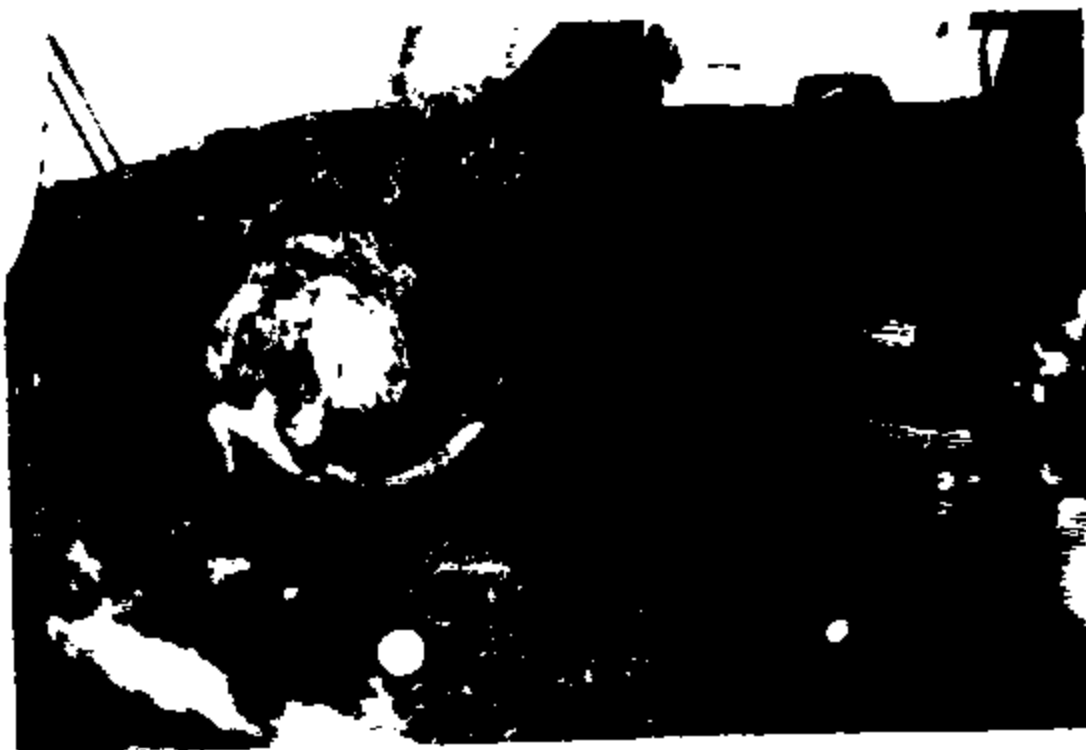
No. 6

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PHOTOGRAPH SHEET



No. 11



No. 12

Page 6

PHOTOGRAPH SHEET



No. 9



No. 10

Page 5

PHOTOGRAPH SHEET



No. 15



No. 16

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PHOTOGRAPH SHEET



No. 13



No. 14

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PHOTOGRAPH SHEET



No. 19



No. 20

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BR65-605-LC1-0381

PHOTOGRAPH SHEET



No. 17



No. 18

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EQ05-005-L01-0002

PHOTOGRAPH SHEET



No. 23



No. 24

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ERMS-005-LC1-0083

PHOTOGRAPH SHEET



No. 31



No

EGGS-885-LC1-8884



UNITED SERVICES AUTOMOBILE ASSOCIATION
9800 Fredericksburg Road, San Antonio, TX 78288

FORD MOTOR COMPANY
3 PARKLANE BLVD STE PTW300
ATTN: SHAWN NORTON
DEARBORN MI 48126

October 4, 2003

Policyholder: [REDACTED]
Reference Number: 16338179-7102-2-7644
Date Of Loss: July 11, 2003
Loss Location: Aberdeen, Mississippi
USAA Tax ID Number: 74-0959140
Your Policyholder: FORD MOTOR COMPANY
Your Reference Number: [REDACTED]

DEAR MS NORTON:

Our investigation reveals that your insured is responsible for damages sustained in this loss.

This is to notify you of our subrogation interests and to request that you not make any settlements on this claim without protecting our recovery rights.

Our claim payments are documented below:

Collision Amount Paid	\$	2,720.66
Insured's Deductible	\$	500.00
Subtotal	\$	3,220.66
Less Net Salvage		PENDING
Total Subrogation Demand	\$	3,220.66

Please forward your check, referencing \$ 16338179-7102-2-7644, in the amount of our total subrogation demand. Make your check payable to USAA as subrogee of our policyholder. Please include our reference number on your check to allow us to identify your payment to our claim and avoid additional demands or an arbitration filing.

Remit Payment To: USAA
ATTN: Insurance Claims
P.O. Box 33490
San Antonio, TX 78265-3490

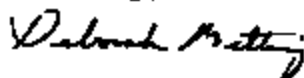
16338179 - 2 - MS - 07/11/03 - 7644 - 85 - A109

2003-005-LC1-0005

Be aware that no partial payment to USAA that is less than the full amount claimed herein will be considered in any way a 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 legal rights to enforce collection on the remaining amount of the claim shall not be waived or estopped due to a partial payment by you or someone acting on your behalf.

If you wish to discuss this matter, please contact me.

Sincerely,



Deborah L. Metting
Claims Subrogation Specialist
Claims - East Zone Subrogation
Phone: 1-800-531-8222 ext. 7-6946
Fax Phone: 210-498-3063

Encl: Support Docs

Date: 7/22/03 10:45:17 am
 Estimate ID: 72848
 Estimate Version: 0
 Committed
 Profile ID: CUSTOMIZED

USAA

Damage Assessed By: Ann Halvorson Appraised For:

Condition Code: Fair Type of Loss: Collision (Spec)
 Date of Loss: 7/11/03 Arrival Date: 7/18/03
 Accident Date:
 Payer:
 Claim #/ID: [REDACTED]
 Policy No: [REDACTED] Claim Number: [REDACTED]
 Deductible: 500.00
 File Number: 72848
 Owner:
 Insured:
 Claimant:
 Address:
 Telephone: Work Phone: Home Phone:

Description: 1997 Ford Expedition XLT Mitchell Service: 916623
 Body Style: 4D Ut 119" WB Vehicle Production Date: 00/00
 VIN: 1FMPU18L4V [REDACTED] Drive Train: 5.4L Inj 8 Cyl 4WD
 License: 11796 R5 Mileage: 0
 DEN/ALT: A Search Code: B911469

Color: SILVER
 Options: Air Conditioning, Power Windows, Power Door Locks, Cruise Control, Electric
 Defogger, Automatic Transmission, Running Boards, AM-FM Stereo/CD Player (Single),
 Rear Gate Wiper, 4-Door, Special Wheels

Line	Entry	Labor	Line	Item	Part Type/ Part Number	Dollar Amount	Labor Units	CEG Unit
1	AUTO	BCY OVERHAUL		FRY BUMPER ASSY			1.5	1.5
2	601463	BOX REMOVE/REPLACE		FRY BUMPER VALANCE PANEL	** OVAL REPL. PART	48.57	1WC	1.07
3	600098	BOX REMOVE/REPLACE		R FWT BUMPER FILLER TO BUMPER	KL3E 17A861 AB	10.87	1WC	0.31
4	601464	BOX REMOVE/REPLACE		L FRT BUMPER FILLER TO BUMPER	KL3E 17A861 AB	10.87	1WC	0.31

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5	600128	BDY	REMOVE/REPLACE	FRONT BUMPER PAD	** QUAL REPL PART	72.85	INC	1.07
6	601385	BDY	REMOVE/REPLACE	GRILLE	F65Z B200 EA	289.80	INC	48.71
7	600031	BDY	REMOVE/REPLACE	GRILLE OPENING REINFORCEMENT	F65Z 8A284 BA	142.80	2.0	42.07
8	AUTO	BDY	CHECK/ADJUST	HEADLAMPS			0.4	0.4
9	602467	BDY	REMOVE/REPLACE	GRILLE OPENING COVER	F75Z 8C299 AA	31.88		T
10	602468	BDY	REMOVE/REPLACE	CTR GRILLE PANEL BRACKET	F65Z 8B155 AC	39.93	0.2	0.27
11	602469	BDY	REMOVE/REPLACE	R INTR GRILLE AIR DEFLECTOR	F65Z 8T234 AA	15.57		T
12	602470	BDY	REMOVE/REPLACE	L INTR GRILLE AIR DEFLECTOR	F65Z 8T234 AB	26.18		T
13	600034	BDY	REMOVE/REPLACE	UPR GRILLE AIR DEFLECTOR	F75Z 196S25 AB	28.12	INC	0.27
14	600035	BDY	REMOVE/REPLACE	LWR GRILLE AIR DEFLECTOR	F65Z 8327 AC	33.78	INC	0.37
15	600036	BDY	REMOVE/REPLACE	R CTR GRILLE AIR DEFLECTOR	F75Z 8310 AA	12.85	0.1	0.17
16	600037	BDY	REMOVE/REPLACE	L CTR GRILLE AIR DEFLECTOR	F75Z 8311 AA	12.85	0.1	0.17
17	600042	BDY	REMOVE/REPLACE	R H/LAMP ASSEMBLY	** QUAL REPL PART	99.36	INC	40.37
18	600043	BDY	REMOVE/REPLACE	L H/LAMP ASSEMBLY	** QUAL REPL PART	99.36	INC	40.37
19	600044	BDY	REMOVE/REPLACE	R H/LAMP BULB	F4TZ 13M021 B	10.78	INC	40.27
20	600045	BDY	REMOVE/REPLACE	L H/LAMP BULB	F4TZ 13M021 B	10.78	INC	40.27
21	600053	BDY	REMOVE/REPLACE	R PARK/SIGNAL LAMP ASSEMBLY	** QUAL REPL PART	28.73	INC	40.27
22	600054	BDY	REMOVE/REPLACE	L PARK/SIGNAL LAMP ASSEMBLY	** QUAL REPL PART	29.73	INC	40.27
23	600066	BDY	REMOVE/REPLACE	HOOD PANEL	F65Z 16612 AL	372.87	1.1	1.17
24	AUTO	REF	REFINISH	HOOD OUTSIDE			3.0	3.0
25	AUTO	REF	REFINISH	HOOD UNDERSIDE			1.5	1.5
26	603460	BDY	REMOVE/REPLACE	HOOD INSULATOR	F65Z 16738 AA	94.70	INC	0.47
27	600070	BDY	REMOVE/REPLACE	R HOOD HINGE	F75Z 16795 AA	28.22	0.3	40.37
28	AUTO	REF	REFINISH	R BINGE			0.2	0.2
29	600071	BDY	REMOVE/REPLACE	L HOOD HINGE	F65Z 16797 AG	28.77	0.3	40.37
30	AUTO	REF	REFINISH	L BINGE			0.2	0.2
31	600085	BDY	REMOVE/REPLACE	COOLING RADIATOR SUPPORT	2L1Z 16138 AA	179.35	6.9	46.97
32	AUTO	REF	REFINISH	RADIATOR SUPPORT			1.5	1.5
33	600088	BDY	REMOVE/REPLACE	COOLING RADIATOR	** QUAL REPL PART	226.37	INC	41.57
34	602481	BDY	REMOVE/REPLACE	COOLING FAN SHROUD	F65Z 8146 BE	95.43	INC	40.87
35	600091	BDY	REMOVE/REPLACE	UPR COOLING RADIATOR HOSE	F75Z 8260 AB	31.62	0.1	40.57
36	600093	BDY	REMOVE/REPLACE	LWR COOLING RADIATOR HOSE	ORDER FROM DEALER	96.09	0.1	41.37
37	600095	BDY	REMOVE/REPLACE	COOLING RECOVERY TANK	3L3V 84080 AB	56.15	INC	0.37
38	600691	BDY	REMOVE/REPLACE	COOLING FAN BLADE	F65Z 8680 AB	62.26	INC	40.87
39	603498	BDY	REMOVE/REPLACE	COOLING DRIVE BELT	3L7Z 8620 AA	59.58	0.5	0.57
40	600105	NCR	REMOVE/REPLACE	AIR COND COMPRESSOR	** QUAL REPL PART	153.22	INC	41.57
41	AUTO	NCR	REMOVE/REPLACE	EVACUATE & RECHARGE A/C			1.4	1.4
42	600119	NCR	REMOVE/REPLACE	AIR COND SUCTION HOSE	F75Z 19437 BD	52.18	1.1	1.17
43	602490	NCR	REMOVE/REPLACE	AIR COND DISCHARGE HOSE	2L1X 190858 BA	203.92	1.1	1.17
44	603534	NCR	REMOVE/REPLACE	AIR COND TUBE	ORDER FROM DEALER	34.18		T
45	602495	NCR	REMOVE/REPLACE	AIR COND EVAPORATOR HOUSING	3L7Z 198555 DA	216.18	8.0	48.07
46	600185	BDY	REMOVE/REPLACE	R FENDER PANEL	2L3Z 16005 BA	248.30	0.8	42.37

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47	AWTG	REF	REFINISH	R FENDER OUTSIDE					C	1.8	2.2
48	AWTD	REF	REFINISH	R FENDER EDGE					C	0.5	0.5
49	600186	BDY	REMOVE/REPLACE	L FENDER PANEL	2L3X 16006 BA	248.00			C	0.8	\$2.32
50	AWTD	REF	REFINISH	L FENDER OUTSIDE					C	1.9	2.2
51	AWTD	BDY	REFINISH	L FENDER EDGE					C	0.5	0.5
52	600187	BDY	REMOVE/REPLACE	R FENDER LIPER	F75Z 16102 BA	82.12			C	INC	\$0.57
53	600188	BDY	REMOVE/REPLACE	L FENDER LIPER	** QUAL REPL PART	36.69			C	INC	\$0.57
54	603877	NCR	REMOVE/REPLACE	AIR BAG MODULE-DRIVER FRONT	F75Z 15043B13 ANC	561.00			C	INC	\$9.57
55	600221	NCR	REMOVE/REPLACE	AIR BAG MODULE-PASSENGER FRONT	F65Z 15044A74 ANC	637.50			C	INC	\$0.77
56	600222	NCR	REMOVE/REPLACE	AIR BAG CLOCKSPRING	F85Z 14A664 AA	43.39			C	1.2	\$1.27
57	600224	NCR	REMOVE/REPLACE	AIR BAG MONITOR	F65Z 14B215 C	192.26			C	0.5	0.57
58	600226	NCR	REMOVE/REPLACE	R AIR BAG SENSOR	F65Z 14B004 AC	76.88			C	INC	0.57
59	600227	NCR	REMOVE/REPLACE	L AIR BAG SENSOR	F65Z 14B005 AC	82.53			C	INC	0.57
60	600614	NCR	REMOVE/REPLACE	INST PANEL ASSY	F75Z 1504320 BAD	685.18			C	2.5	0.57
61	600615	BDY	REMOVE/REPLACE	UPR INST PANEL STEERING COLUMN COVER	F75Z 1504458 ANG	39.12			C	INC	0.29
62	600616	BDY	REMOVE/REPLACE	LWR INST PANEL STEERING COLUMN COVER	F75Z 1504459 BAD	113.92			C	INC	0.37
63	601649	BDY	REMOVE/REPLACE	INST PANEL GLOVE BOX DOOR	F75Z 1506024 AAE	77.37			C	INC	0.25
64	600620	BDY	REMOVE/REPLACE	INST PANEL GLOVE BOX	F75Z 7806010 AAA	54.32			C	INC	\$0.47
65	602231	BDY	REMOVE/REPLACE	INST PANEL GLOVE BOX COVER	F85Z 1504294 AAD	48.52			C	INC	0.47
66	604147	BDY	REMOVE/REPLACE	LWR CTR INST PANEL FINISH PANEL	F65Z 7804608 CAC	20.05			C	INC	0.27
67	600635	BDY	REMOVE/REPLACE	CTR INST PANEL TRIM PANEL	F75Z 78044078 ANC	94.78			C	INC	0.67
68	600636	BDY	REMOVE/REPLACE	CTR INST PANEL CLUSTER PANEL	F75Z 1504282 BAE	132.83			C	INC	0.77
69	600637	BDY	REMOVE/REPLACE	INST PANEL COVER	F65Z 15046A34 AND	70.40			C	INC	0.17
70	600638	BDY	REMOVE/REPLACE	INST PANEL CLUSTER PANEL	F75Z 78044070 AAF	91.28			C	INC	0.67
71	600642	BDY	REMOVE/REPLACE	INST PANEL SUITE	XL3Z 19E726 AA	253.33			C	INC	0.77
72	604202	BDY	REMOVE/REPLACE	INST PANEL RADIO	F65Z 18B06 BD	523.47			C	INC	1.07
73	604209	NCR	REMOVE/REPLACE	INST PANEL CLUSTER GLASS & BESEL ASSY - M	F75Z 10B49 LR	341.91			C	INC	1.07
74	604557	BDY	REMOVE/REPLACE	R CORN/DASH TRIM PANEL	F65Z 1502344 RAD	29.15			C	0.3	0.37
75	604558	BDY	REMOVE/REPLACE	L CORN/DASH TRIM PANEL	F65Z 1502345 RAD	29.88			C	0.3	0.37
76	601404	BDY	REMOVE/REPLACE	R FRN ROCKER SCUFF PLATE	F75Z 7813208 AAC	74.45			C	0.2	0.27
77	601405	BDY	REMOVE/REPLACE	L FRN ROCKER SCUFF PLATE	F75Z 7813209 AAC	74.45			C	0.2	0.27
78	604569	BDY	REMOVE/REPLACE	R CTR PILLAR TRIM PANEL	F75Z 7824356 AAC	91.45			C	0.3	0.37
79	604570	BDY	REMOVE/REPLACE	L CTR PILLAR TRIM PANEL	F75Z 7824357 AAC	78.48			C	0.3	0.37
80	600824	BDY	REMOVE/REPLACE	R FRN DOOR TRIM PANEL ASSY	ORDER FROM DEALER	271.85			C	0.7	0.77
81	600825	BDY	REMOVE/REPLACE	L FRN DOOR TRIM PANEL ASSY	ORDER FROM DEALER	239.87			C	0.7	0.77
82	600864	BDY	REMOVE/REPLACE	R REAR DOOR TRIM PANEL ASSY	F75Z 7827406 AAC	219.95			C	0.7	0.77
83	600865	BDY	REMOVE/REPLACE	L REAR DOOR TRIM PANEL ASSY	F75Z 7827407 AAC	219.95			C	0.7	0.77
84	601055	BDY	REMOVE/REPLACE	NOOF PANEL	F75Z 7850202 BJ	531.62			C	22.0	\$22.07
85	AWTD	REF	REFINISH	ROOF PANEL					C	4.3	4.5
86	601064	BDY	REMOVE/REPLACE	ROOF HEADLINER	F75Z 7831944 AAJ	591.28			C	INC	2.47
87	601131	BDY	REMOVE/REPLACE	R LWR QUARTER TRIM PANEL	F75Z 7831012 AAC	346.07			C	1.0	1.07
88	601132	BDY	REMOVE/REPLACE	L LWR QUARTER TRIM PANEL	F75Z 7831013 AAC	337.63			C	1.0	1.07

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Date: 7/22/03 10:45:17 am
 Estimate ID: 72848
 Estimate Version: 0
 Committed
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89 AUTO REF ADD'L OPR CLEAR COAT
 90 AUTO ADD'L COST PAINT/MATERIALS 400.00 * 3.3 T
 91 ESTIMATE CALCULATED USING A PRESET USER THRESHOLD
 92 AMOUNT FOR THE PAINT AND MATERIAL COST

* - Judgement Item
 ‡ - Labor Rate Applies
 ** QUAL REPS PART - Quality Replacement Parts
 C - Included in Clear Coat Calc

BODY PANELS OF MEMPHIS 2282 WHITTEN ROAD MEMPHIS TN 38133 (800) 530-7744 (901) 372-6864	UNITED PARTS DISTRIBUTOR 1269 ALMA COURT SAN JOSE CA 95112 (800) 894-8888 (408) 279-0280	UNIQUE INDUSTRY (OOFER) 4915 NORTH ROYAL ATLANTA DRIVE TUCKER GA 30084 (800) 872-7331 (404) 282-9782		
21 ** P3258	29.73 33 ** 97-98	226.37 2 ** F13040		48.57
22 ** P3259	29.71 40 ** 97-98	153.22 5 ** P00009		12.86
53 ** P1205	36.69	17 ** F12105	99.36	
		18 ** F12106	99.36	

Recycler Information Section:

Prior Damage

Remarks
 BULK BILLING
 PSE 230334
 INV IS A TOTAL LOSS. I AM SENDING SEVERAL PHOTOS.
 AUTOSOURCE REQUEST# 11050801
 UNABLE TO OBTAIN IDENTIFICATION FROM VEHICLE -RAN AUTOSOURCE USING
 THE INFORMATION ON THE LOSS NOTICE. THANK YOU, ANN HALVORSON.

Add'l
 Labor Sublet

ESTIMATE RECALL NUMBER: 7/22/03 10:44:59 72848
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Date: 7/22/03 10:45:17 am
 Estimate ID: 72648
 Estimate Version: 0
 Committed
 Profile ID: CUSTOMIZED

I. Labor Subtotals	Units	Rate	Amount	Amount	Totals
Body	43.6	40.00	0.00	0.00	1,744.00 T
Body-S	0.0	36.00	0.00	0.00	0.00 T
Refinish	18.6	40.00	0.00	0.00	744.00 T
Glass	0.0	40.00	0.00	0.00	0.00 T
Mechanical	15.8	55.00	0.00	0.00	869.00 T
Frame	0.0	60.00	0.00	0.00	0.00 T
Taxable Labor					3,357.00
Labor Tax			\$ 7,000		234.99
Non-Taxable Labor			\$ 7,000		
Labor Summary	78.0				3,591.99

II. Part Replacement Summary	Amount
Taxable Parts	10,929.49
Parts Adjustments	0.00
Glass Adjustments	\$ 0.000 0.00
Sales Tax	\$ 7,000 765.06
Non-Taxable Parts	
Parts Adjustments	0.00
Glass Adjustments	\$ 0.000 0.00
Total Replacement Parts Amount	11,694.55

III. Additional Costs	Amount
Taxable Costs	400.00
Sales Tax	\$ 7,000 28.00
Non-Taxable Costs	
Total Additional Costs	428.00

IV. Adjustments	Amount
Insurance Deductible	500.00
Retention	0.00
Appearance Allowance	0.00
Related Prior Damage	0.00
Customer Responsibility	500.00-

I. Total Labor:	3,591.99
II. Total Replacement Parts:	11,694.55
III. Total Additional Costs:	428.00
	Gross Total: 15,714.54
IV. Total Adjustments:	500.00-
	Net Total: 15,214.54

Related Prior Damage

Labor Subtotals	Units	Rate	Totals
RL-Body	0.0	40.00	0.00 T
RL-Refinish	0.0	40.00	0.00 T
RL Taxable Labor			0.00
GST - E Tax			\$ 0.000 0.00
Labor Tax			\$ 7,000 0.00
Labor Tax			\$ 7,000 0.00

ESTIMATE RECALL NUMBER: 7/22/03 10:44:59 72648
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RL-Non-Taxable Labor 0.00
 Related Prior Damage Labor Summary 0.0 0.00

Part Replacement Summary Amount
 RL-Taxable Parts 0.00
 GST - E Tax @ 0.000 0.00
 Sales Tax @ 7.000 0.00
 Sales Tax @ 7.000 0.00

RL-Non-Taxable Parts 0.00

Related Prior Damage Parts Summary 0.00

Related Prior-Total Labor: 0.00
 Related Prior-Total Replacement Parts: 0.00
 Related Prior-Damage Total: 0.00

Unrelated Prior Damage

Labor Subtotals	Units	Rate	Totals
UN-Body	0.0	40.00	0.00 Y
UN-Finish	0.0	40.00	0.00 Y

UN-Taxable Labor 0.00
 GST - E Tax @ 0.000 0.00
 Labor Tax @ 7.000 0.00
 Labor Tax @ 7.000 0.00

UN-Non-Taxable Labor 0.00

Unrelated Prior Damage Labor Summary 0.0 0.00

Part Replacement Summary Amount
 UN-Taxable Parts 0.00
 GST - E Tax @ 0.000 0.00
 Sales Tax @ 7.000 0.00

ESTIMATE RECALL NUMBER: 7/22/03 10:44:59 72848

Mitchell Data Version: JUL 03 A
 UltraMate Version: 4.87012
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 All Rights Reserved

Date: 7/22/03 10:45:17 am
Estimate ID: 72848
Estimate Version: 0
Committed
Profile ID: CUSTOMIZED

Sales Tax @ 7.000 0.00
OH-Non-Taxable Parts 0.00
Unrelated Prior Damage Parts Summary 0.00
Unrelated Prior-Total Labor: 0.00
Unrelated Prior-Total Replacement Parts: 0.00
Unrelated Prior-Damage Total: 0.00

* Total does not include overlap or labor adjustments

THIS ESTIMATE WAS BEEN PREPARED BASED ON THE USE OF AFTERMARKET CRASH PARTS SUPPLIED BY A SOURCE OTHER THAN THE MANUFACTURER OF YOUR MOTOR VEHICLE. THE AFTERMARKET CRASH PARTS USED IN THE PREPARATION OF THIS ESTIMATE ARE WARRANTED BY THE MANUFACTURER OR DISTRIBUTOR OF SUCH PARTS RATHER THAN THE MANUFACTURER OF YOUR VEHICLE.

Point(s) of Impact
15 Total Loss (P), 16 Non-Collision (S)

Insurance Co: USAA
Address:
Telephone:
Fax Phone:

Body Shop: MOODY & ASSOC BOBT & TAYLOR
Address: PO BOX 8326
COLUMBUS, OH 39705
Telephone:
Fax Phone:
State Lic. No:

Inspection Site: insured residence
Address: ██████████
Inspection Date: 7/18/03

Cycle Time Information

Drop Off Date:
Promise Date:
Pick Up Date:

Repair Dates:
Start Date:
Completion Date:

Is Vehicle Drivable (Y/N)?:

ESTIMATE RECALL NUMBER: 7/22/03 10:44:59 72848

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Page 7 of 8

Date: 7/22/03 10:45:17 am
Estimate ID: 72848
Estimate Version: 0
Committed
Profile ID: CUSTOMIZED

Assisted With Rental (Y/N)?:

WARNING: Accidental air bag deployment is possible. Personal injury may result. Avoid area near steering wheel and instrument panel even if air bags have deployed. Dual-stage air bag modules may be present that could contain an undeployed stage. When disposing of a deployed dual-stage air bag, always treat it as a "live" module. See appropriate MITCHELL AIR BAG SERVICE & REPAIR MANUAL, or OEM information.

IF ALTERNATIVE QUALITY REPLACEMENT PARTS HAVE BEEN INCLUDED IN THIS APPRAISAL, THE SOURCE FOR THESE PARTS HAS ALSO BEEN DISCLOSED. IF ALTERNATIVE QUALITY REPLACEMENT PARTS AS LISTED ON THIS APPRAISAL ARE ULTIMATELY USED IN THE REPAIR OF YOUR VEHICLE, THE WARRANTY ON SUCH PARTS WILL BE EQUAL, OR GREATER THAN, THE WARRANTY ON SUCH PARTS BEING REPLACED, AS STATED IN USAA'S LIMITED PARTS WARRANTY. USAA WARRANTS THAT THE PARTS USED ON YOUR VEHICLE WILL BE OF LIKE KIND AND QUALITY, FUNCTION, FIT, SAFETY AND CORROSION PROTECTION AS THE PART OR PARTS THEY REPLACE. USAA REQUIRES THE USE OF CAPA-CERTIFIED PARTS FOR ANY SHEET METAL REPLACEMENT PART SUBJECT TO CAPA-CERTIFICATION.

ESTIMATE RECALL NUMBER: 7/22/03 10:44:59 72848

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Page 8 of 8

885-885-LC1-8894



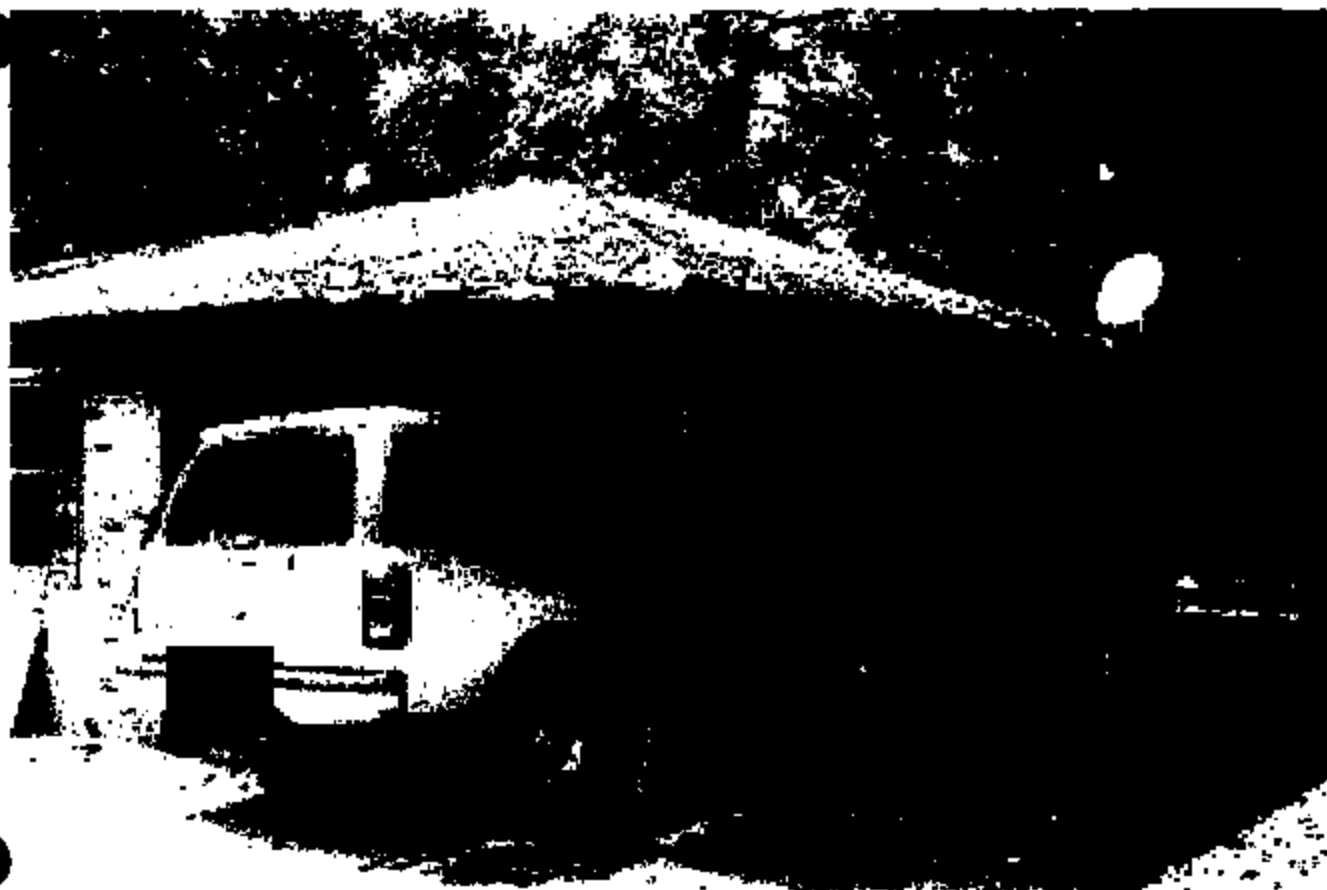
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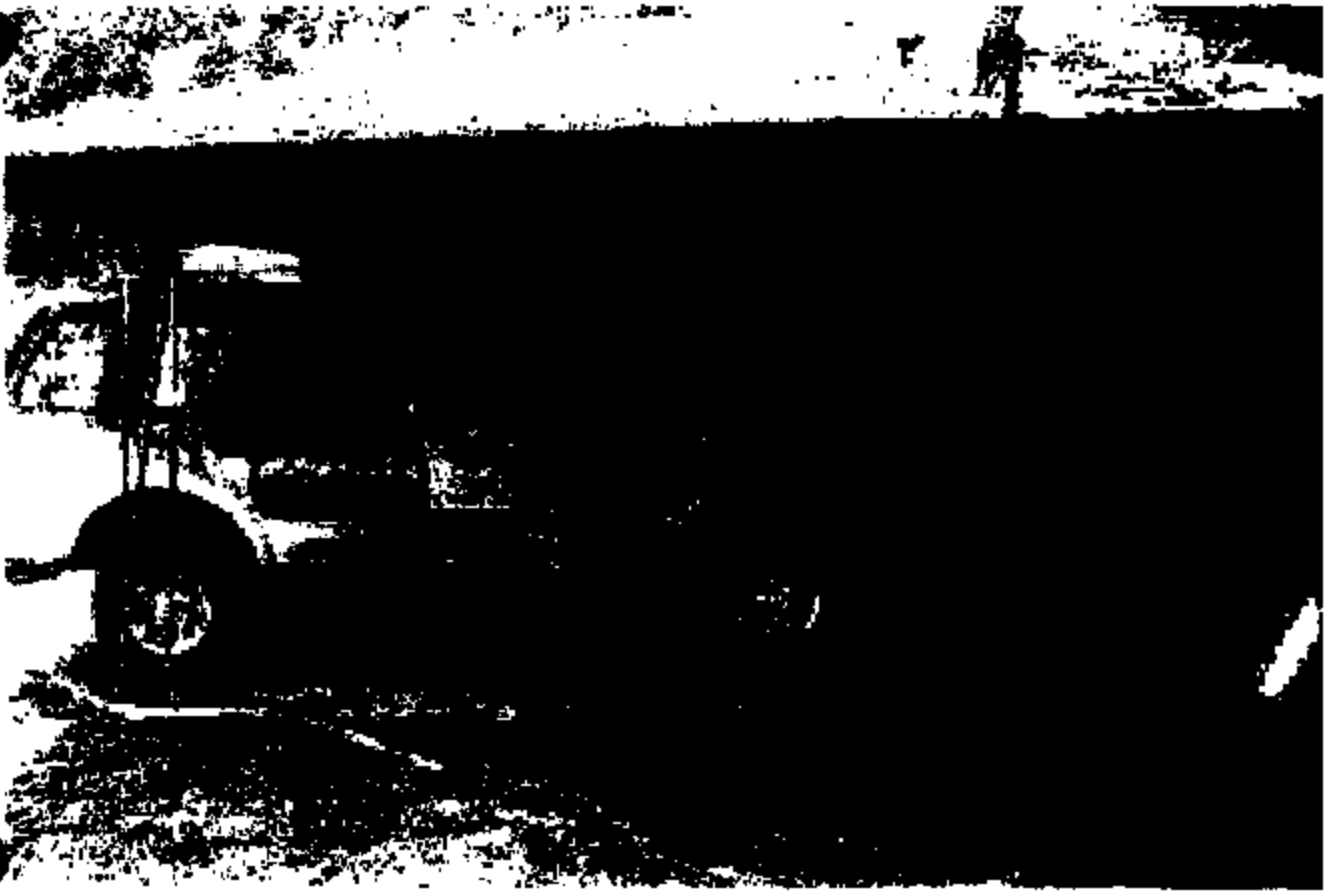
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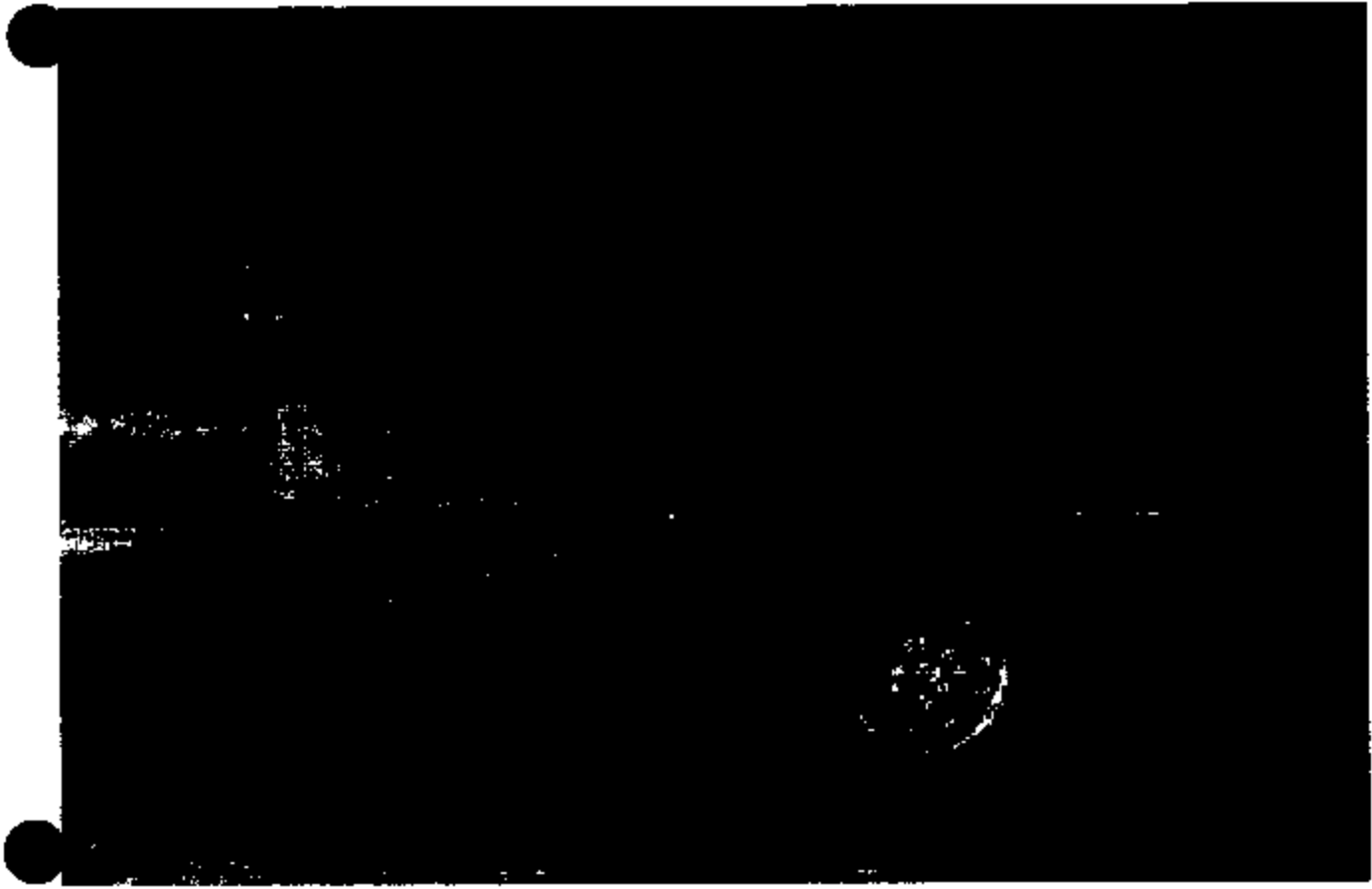
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800-805-101-8898



ERRS-005-LC1-0008



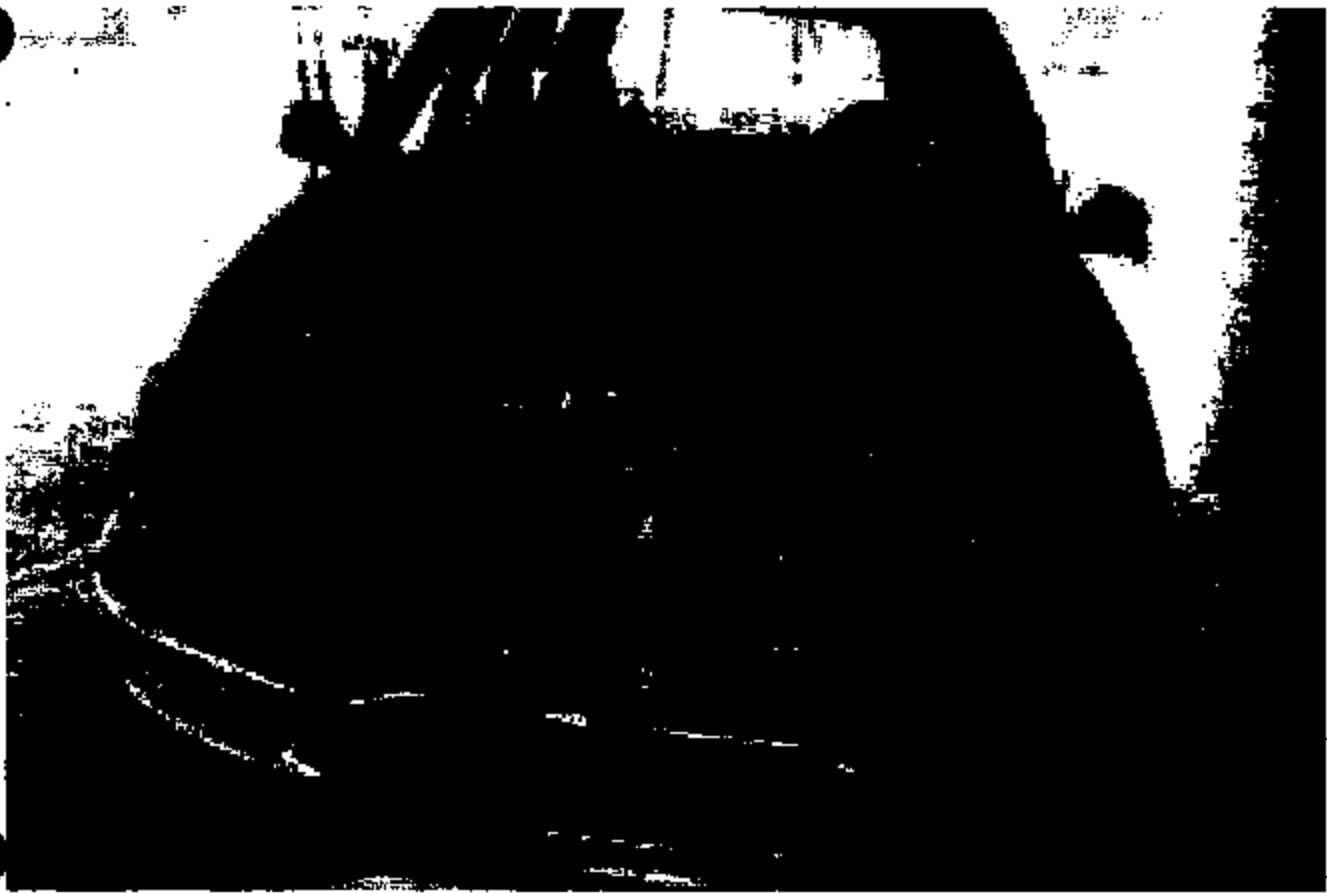
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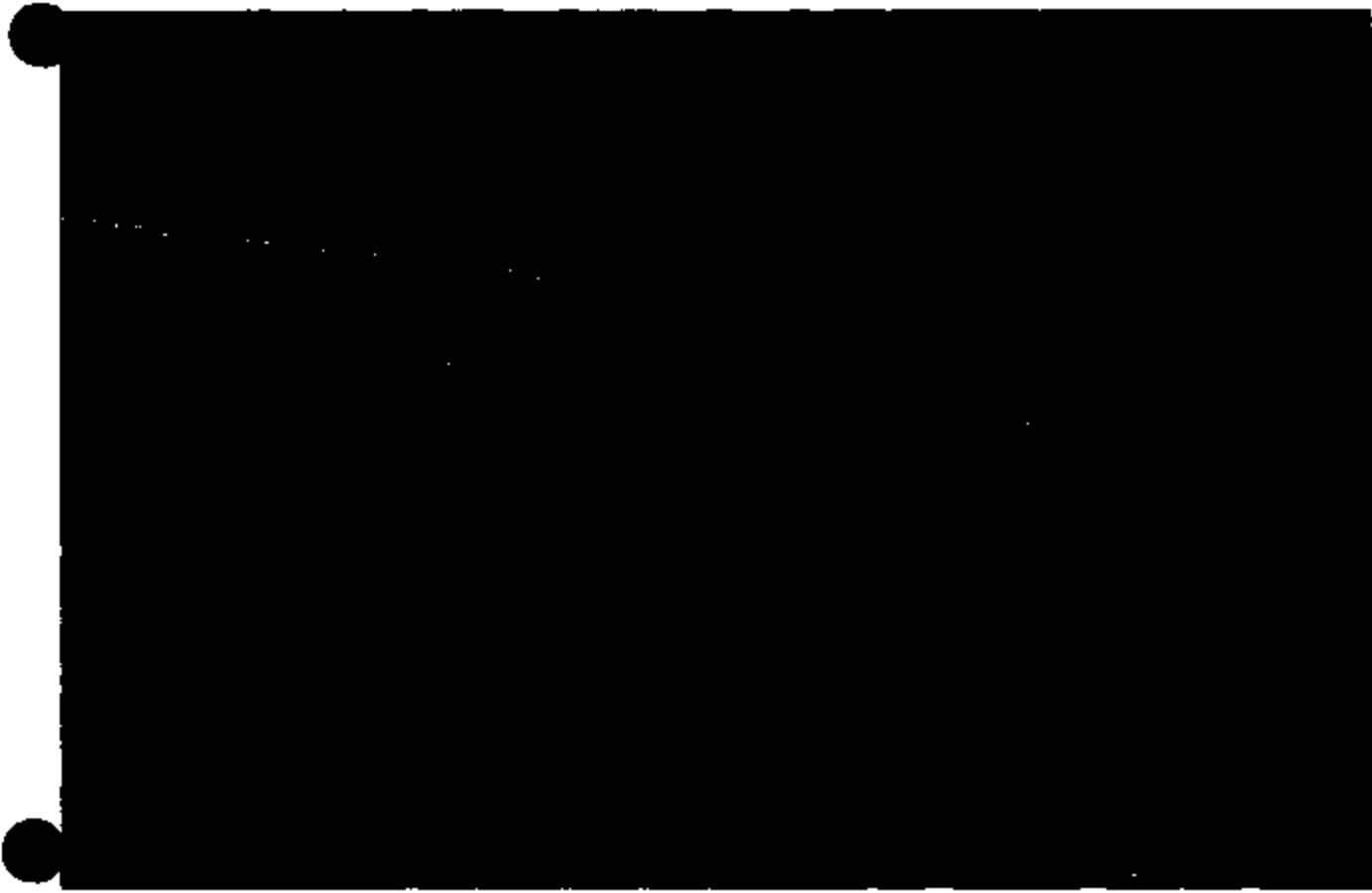
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EX-605-LC1-1082



ERG-885-LC1-1983





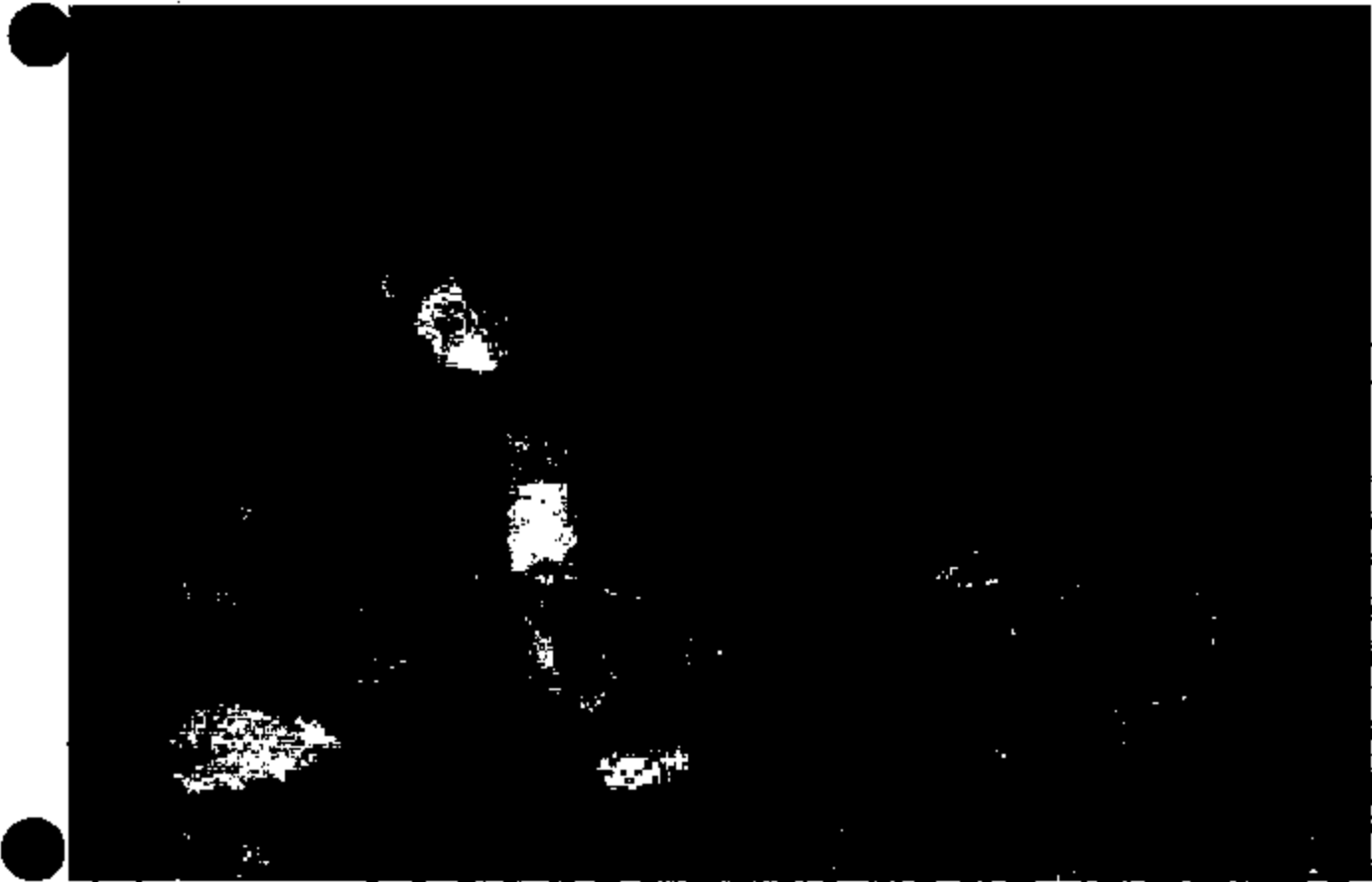
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EA85-003-LC1-1086



6205-805-LC1-1887



EM5-885-1C1-1088



Z005-005-LC1-1888



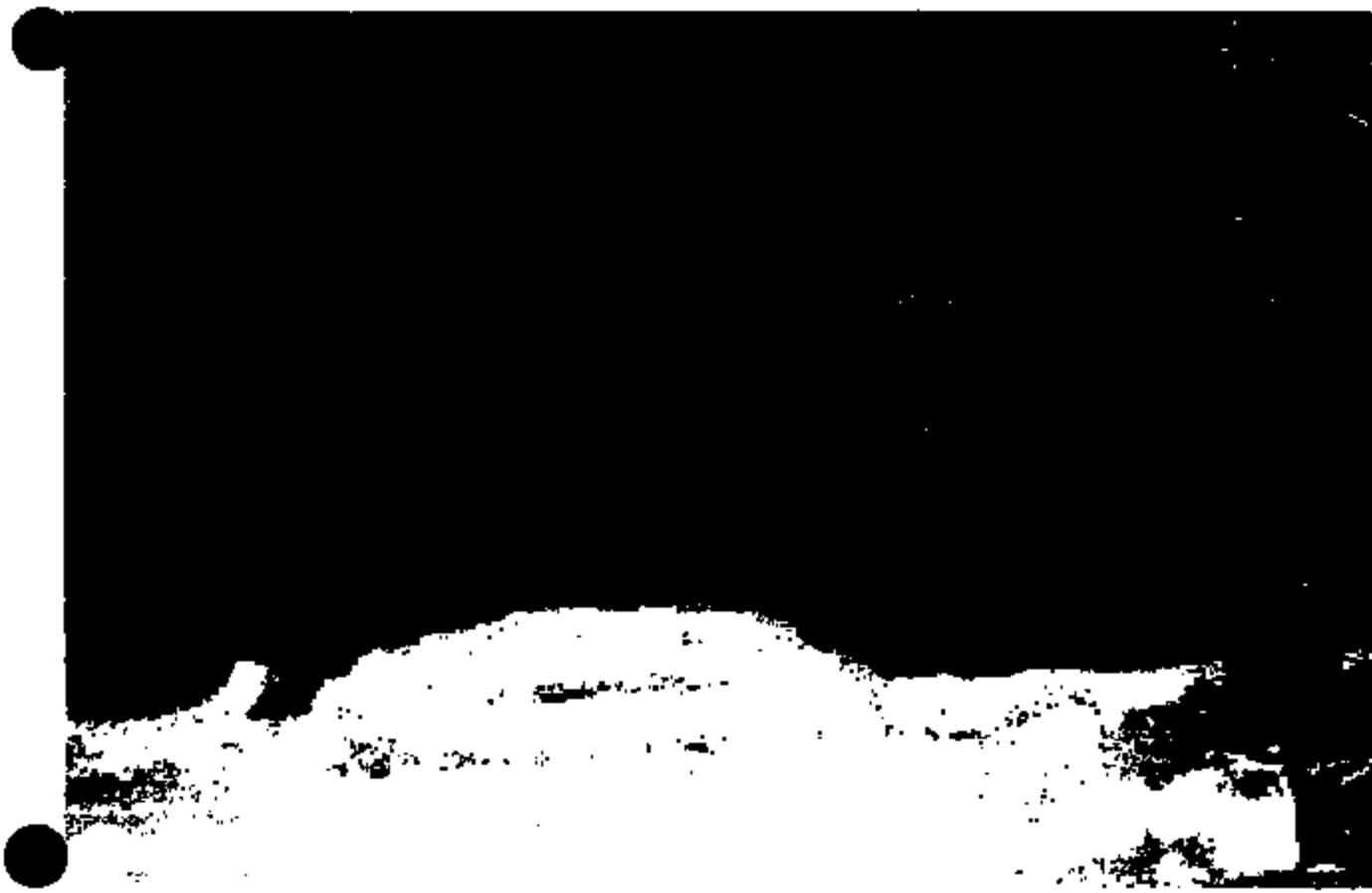
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EGOS-008-LC1-1811



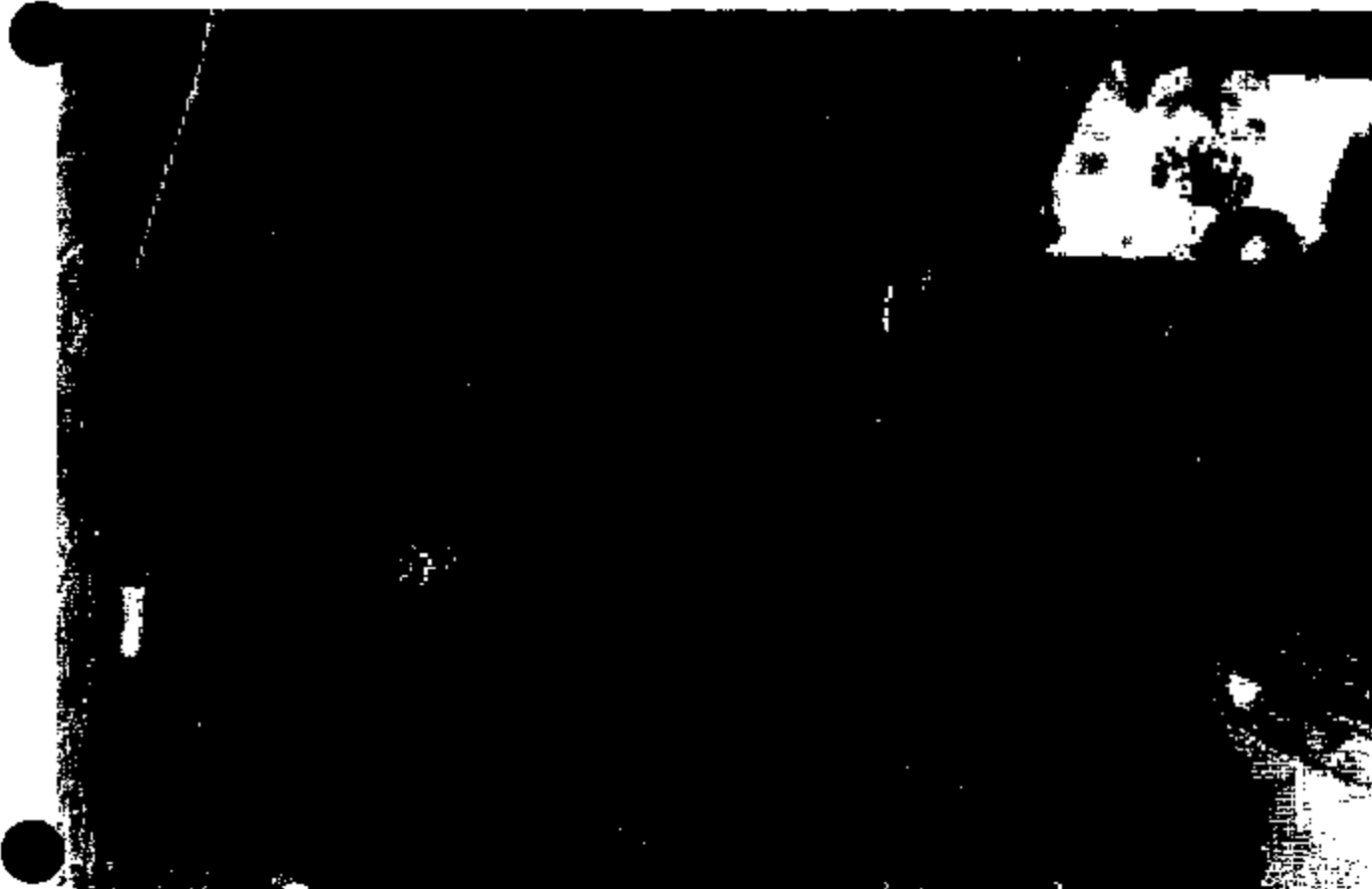
ENC-885-LC1-1012



2005-085-LC1-1013



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EP65-885-LC1-1815



EPSS-205-LC1-1816



EGGS-005-LC1-1817



8905-800-LC1-1618



EROS-002-LC1-1819



EM5-66-1C1-1820



ERG-885-LC1-1021

CITY OF ABERDEEN

FIRE DEPARTMENT

126 WEST COMMERCE STREET

ABERDEEN, MISSISSIPPI 39730

PHONE 662/389-2011

FRANK GLADNEY SR, FIRE CHIEF

BILLY PACE, ASSISTANT CHIEF
FRED HODGES, ASSISTANT CHIEF

FIRE REPORT

Date JULY 11/2003

Call No. 950

Name of Occupant [REDACTED] Address [REDACTED]

Name of Owner SAME Address [REDACTED]

Time of Call 12:38 A.M. Time of Arrival 12:40 A.M. City ABERDEEN County NONROE

Cause of Fire ELECTRICAL WIRING/EQUIP Point of Origin VEHICLE ENGINE AREA

Type of Building: Wood, Stone, Brick, Other _____ Smoke Detector _____

Estimated Damage To Building: None _____ Light _____ Heavy _____ Total _____

Vehicle (If Involved) Make: _____ Tag No. _____

Estimated Damage To Vehicle: None _____ Light _____ Heavy _____ Total XX

Method Used To Extinguish Fire: WATER Driver R. QUILLLEN Unit No. #7

INSURANCE INFORMATION: Local Agency _____

Amount: Building \$ _____ Contents \$ _____

Company USAA AUTOMOBILE

Injuries: () Yes () No List Name _____

Deaths: () Yes () No List Name _____

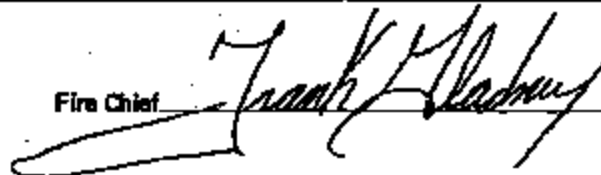
Disposition: (Check One) Accidental () Undetermined () Incendary ()

Investigating Officer CHIEF GLADNEY

Remarks: 97 Ford Expedition

Allwood Printing Co., Aberdeen, MS

Fire Chief



EN05-005-LC1-1022

Information you requested.

Date of Incident July 11, 2003, City, Aberdeen, State, Mississippi

The day before the 4th of July, our Ford Expedition would not come out of park. I took the truck to the Ford dealership where we purchased to get it fixed, but the mechanic had so many cars to be fixed he said it was doubtful that he could fix mine. I had read the manual that came with the truck. It told of how you manual take the truck out of park. The mechanic advised me that it was ok to drive the truck and take the gear out of park the way I was doing. I had relatives home for the holiday and this truck was our only transportation. I could not leave it because there was a possibility he would not have it fixed. I continued to drive the truck.

The night of July 11th, my kids and I went to the store. When we returned I parked the truck under the carport my kids and I went in to the house and took our bathes. My son and I went into my bedroom laid across the bed and I read him a book. My daughter went in the living room to watch tv. I don't know the time, but she ran into the bedroom in a panic saying she see bright lights under the carport. I didn't take her serious at first, because our house is sitting at the end of a street. So, car lights are always shining through our windows. But, my daughter begin to scream for to get up and see. When I looked out the window I couldn't believe my eyes. The hood of the truck was in flames. I panic for a minute just watching our truck burn. My daughters voice pulled me from my trance. I gathered my children hurriedly and we ran out the house in our night clothes, crying and in shock.

The fire report is included.

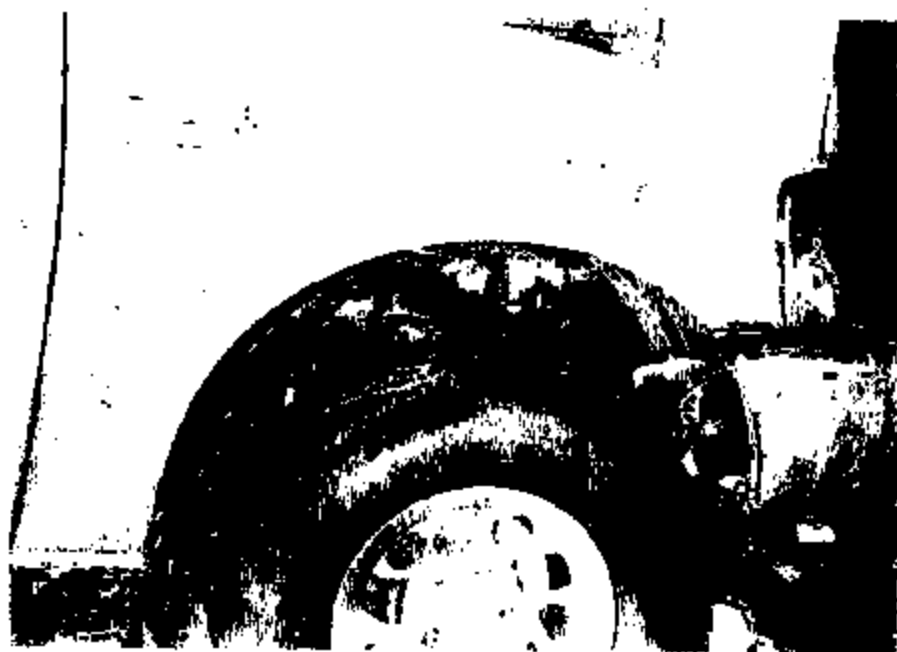
I don't know the mileage of the truck. A cars mileage is something I have the tendency too never notice or remember. If someone ask me the mileage of our truck now, I couldn't tell them.

The defect is the Electrical Wiring and the Point of Origin was Engine Area. The expert report is from Frank Gladney, Fire Chief of Aberdeen. Mr. Gladney can be reached at (662) 368-2011. I've sent pictures of the engine area already, but some more are enclosed. The Fire Report should be sufficient enough to prove the defect. It's written there in black and white.

About the receipts you are asking for, the newer receipts were in a desked that was burned and some old ones I don't have anymore.

We did not have any fire insurance.

I went on the internet and found out that there has been several of Expeditions that have caught fire. But their homes were never burned. USAA our truck insurance company has informed me about your company contacting them, so you have plenty of information regarding this matter.



EMRG-003-L01-182A



EPMS-003-1C1-1025



1968-1969



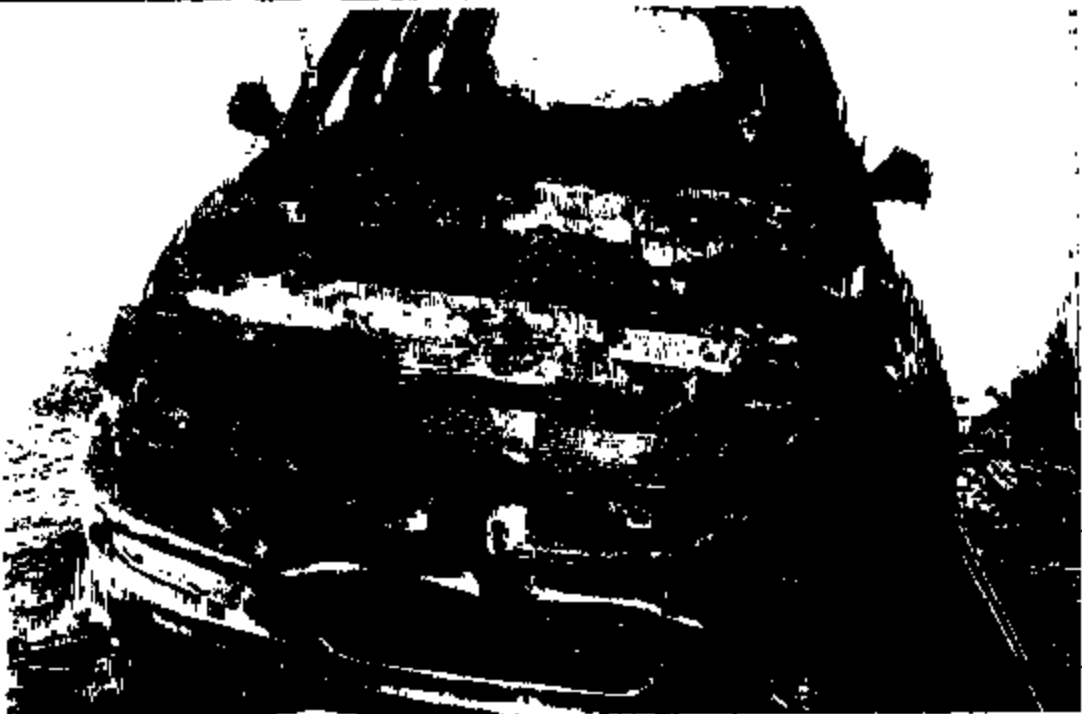
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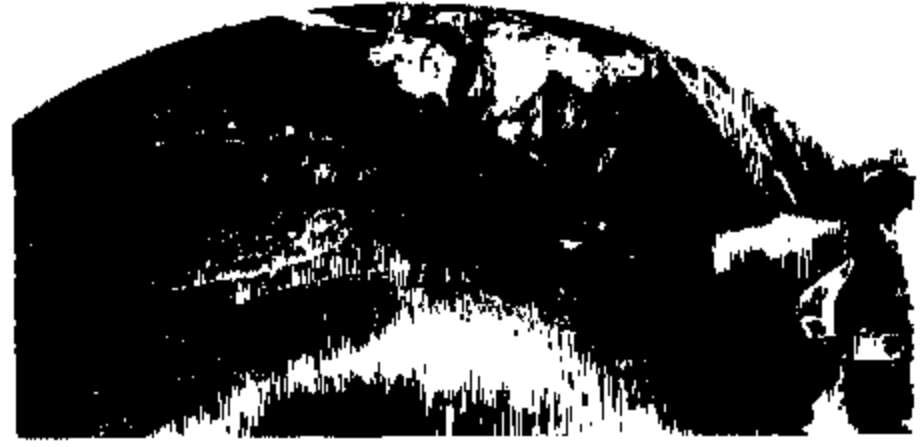
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10/11/74

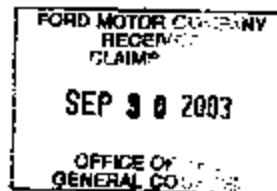


ENG-008-LC1-1038



ENG-685-L-01-1891

HERBERT HARRIS



August 28, 2003

To Whom It May Concern:

I, first would like to elaborate on the emotional stress and strain this incident has caused on my family. As you know my husband was in Iraq when the incident occurred, they did let him come home, but he has since returned back to Iraq. But, coming home to such devastation was heartbreaking for him, as well as myself and our children. Losing your only transportation, your home, and the contents in your home has caused great emotional stress. With my husband not being here with us when it first happened, put me in a state of mind that no one wants to experience, ever. That night my whole world came crashing down upon me [REDACTED] has always been my rock and the kids too. Him going to Iraq put me on an emotional roller coaster from the day he had to leave [REDACTED] has been away from his family for 8 months. I guess you could say these are the times to try a persons soul.

Our children was horrified by the fire, and has nightmares about the incident. Our youngest who is 3 years old, ask me is the house were in now going to burn. I also have tendencies to become a bit paranoid, mainly when I leave home. I try to remember if anything was left on the house that could start a fire. And that's paranoid because the origin of the fire started from the truck. My daughter who is the oldest I think suffered a bit more, because a lot of her school awards and other sentimental items received water and heat damage. She also refused to stay with me and my son in my mothers cramped one bedroom apartment, which she was behind in the rent and I had pay it for her. She also did not have a phone, so I had to use my cell phone to conduct all of the business dealing with the fire. My cell phone accumulated a huge bill behind this incident also. My daughter stayed with my brother and his family during the ordeal. So, I felt separation all over again. Not, knowing that car rental was not included on our auto insurance also caused great stress, because we only had that one truck. So, for awhile I had no transportation, until [REDACTED] returned home and a very good friend of his let him use his van. It's been a battle with this situation. Other than my brother, my family has been of no help to me and it has sadden me terribly. I've cried a many days and nights. I've began to take Paxil to calm my nerves, but sometimes it just doesn't help.

I had just started to due some remodeling in the home. I had just laid new carpet and tile in my home, along with new furniture, a new 36 inch television and numerous of other new items and all of our clothing received damage.

Compensation for the stress of my family, I feel, would be more than honorable on your part to give to my family. Only if you find that our Ford Expedition caused this

RECEIVED OCT - 1 2003

tragedy.

I would like to tell of the great joy and pleasure this truck gave me and my family. It was the sharpest truck in our little town. It made heads turn every time it graced the pavement. We especially loved the way the pipes sound and the rima. It was truly a magnificent automobile. My daughter called it the Expo, she enjoyed it I think the most, because I would ride her and her friends around in it and they thought they were the bomb. Our truck was truly a joy and will be missed something awful.

But, my niece and my daughter made pictures standing by it on the 4th of July and my niece gave us pictures.

Thank You,
Denise Harris

[REDACTED]
Aberdeen, MS
[REDACTED]

1. The date of incident was July 11, 2003, Aberdeen, MS.

2. As you know Herbert was in Iraq, but the truck was unable to come out of park and I went to the Ford manual and it described how you put the truck in neutral and crank it, so that's what I did. I took the truck back to the dealership where we purchased it, which was not the same people we purchased it from. The mechanic said at the time he could not get to it and by the truck being our only transportation I could not leave it there. The mechanic said it would be fine to drive the truck the way I was driving it.

So, I continued to drive the truck and decided I would just wait until after the 4th of July, when the mechanic said they would not be so busy. The night of July 11th me and the kids had went to the store around 10:30. We came back from the store and I parked the truck under the carport. The kids and I went into the house got out of our clothes and put on our bedclothes. My son and I went back to my bedroom and I began to read to him. My daughter was lying on the couch in the living watching television. The carport and living are connected to one another. My daughter ran to my bedroom frantic shouting ff's some bright lights under the carport, since our house sits right in front of a street, I told her it was probably just a cars light, but she began to cry and say momma its something else, please get up to see. So, when I did look out the window the hood of the truck was in flames. For a few seconds the burning truck had me in a daze. I could not believe my eyes. My children and I ran out the house in just our night clothes without any shoes on our feet. All of this took place around 11: p.m. of July 11, 2003.

3. A copy of fire report is attached.

6. I do not know the mileage of the truck and the dash was burned so badly you cannot see where the mileage was.

7. Pictures are attached from different angles.

10. I cannot say what the defect was I'm not an expert, but according to the Fire Chief 's report the cause of fire was the electrical wiring and the point of origin was the engine area.

11. I have Documentation from Michael Dulaney, Sr. who is a Certified Fire / Explosion Investigator they are attached.

12. Nothing had been repaired or replaced on our vehicle.

13. As I stated before I can only go by fire report and Mr. Dulaney's documentation.

14. There's a sheet with the total loss of the vehicle attached. An estimate for repairs to our home and the items that burned and relieved water and fire damaged which was everthing in our home is attached also.

15. Herbert did all oil changes himself as well as tune-ups.

16. We did no modifications to the truck, everything was like it was when we purchased it.

21. The engine was not running when the incident occurred, if that's what your asking.

23. The keys where in my purse at the time the truck burned.

24. The papers of the mileage when bought (73383), the date of purchase (July 31, 2000), purchaser (Super Lowe Ford), are all attached.

The insurance company picked up the truck on (August 1, 2003). The truck can be found at this address;

Copart
285 Dan Tibbs Rd.
Northwest Huntsville, Ala. 35808
258-852-1214

I'm sending a copy of the cell phone bill.

A copy of the items that was destroyed from the fire were mostly in our storage room, which was totally destroyed. Our clothes received heavy water and smoke damage, along with the entire house. The storage room was located outside under the carport where the truck was parked.

ASSIGNMENT

On July 28, 2003, Mr. Ed Caripelli requested a Fire Origin and Cause Investigation of a 1997 Ford Expedition that burned in the insured carport on July 11, 2003. This vehicle examination commenced on the following morning.

ATTACHMENTS

- 1) Twenty-five photographs with an explanation sheet
- 2) Computer generated vehicle diagram
- 3) Aberdeen Fire Department - Incident Report
- 4) Additional photographs and negatives

VEHICLE EXAMINATION

On July 28, 2003, at 10:45 a.m., I arrived at the insured's residence to inspect the burned vehicle. The burned vehicle was identified, as a 1997 Ford Expedition, four door four wheel drive. The public vehicle identification numberplate was 1FMFLU8L4V [REDACTED]. The vehicle bore Mississippi National Guard license plate # [REDACTED] which expires July 2003.

This vehicle revealed immense fire damage along the front half of the truck, which destroyed the engine compartment and gutted the passenger compartment. The hood was consumed in the ensuing fire. The doors appeared to be closed at the time of the fire. The flames in the engine compartment compromised the firewall and the windshield allowing the fire to migrate inside the passenger compartment.

The inspection revealed no obvious signs of collision damage, forced entry or an explosion. The standard aluminum wheels were present at the time of the fire. The Venture Kumho Tires remained intact, except for the driver's side front tire, which burned from the top down. The spare tire rim was found positioned in the passenger rear compartment.

The fire spread was uniform in both the engine and passenger compartment areas, from the front to the back.

An interior inspection of the engine compartment revealed massive fire damage to the driver's front side, which consumed the brake master cylinder and the wiring. The fire spread upward and outward, igniting the wiring harness insulation, rubber hoses and belts. The localized heat melted the top left side of the radiator. The flames eventually compromised the fire wall, windshield and hood, allowing the fire to spread into the passenger compartment area. The dash ignited first, followed by the front passenger seats and headliner. The flames breached the window door glass. The flame plume rolled up to the carport ceiling and migrated laterally.

Dulany Investigative Services

35 Porter Drive • Columbus, MS 39702 • (662) 328-0177

EN05-000-L01-1006

Insured: [REDACTED]

Page # 3

A close inspection of the numerous wiring harnesses did not reveal evidence of arcing or heating. However, the massive damages associated to the conductors and other devices, precluded visual elimination. Most of the combustible components in the engine compartment were destroyed in the fire.

I traveled to the Aberdeen Fire Department and obtained a copy of the vehicle fire report. A copy of this fire report is enclosed for your review and claim file.

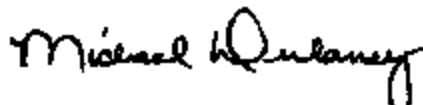
ORIGIN AND CAUSE DETERMINATION

This fire originated along the front left side of the engine compartment. Due to the immense amount of fire damages sustained to engine compartment, the precise ignition source was not deduced.

COMMENTS

As instructed, this file is being placed in the closed status. Should further investigations be needed, this file can easily be reopened. Thank you for this vehicle fire origin and cause assignment.

Michael B. Dulaney, Sr.



Certified Fire / Explosion Investigator
Columbus, MS
(662) 328-0077

MBD

File status: Closed

Dulaney Investigative Services
35 Fowler Drive • Columbus, MS 39702 • (662) 328-0077

8126195244 TO 916622893174 P. 03/04

PLU 28 2803 13:53 FR US99

ER05-005-1-01-1037

Insured: [REDACTED]

Page # 4

DIAGRAM SHEET

Property owner: [REDACTED]

Location:

Aberdeen, MS

Claim #



Prepared by:
Mike Dufrenoy

Date:
07/20/01

Scale:
Not to scale

Driveway Investigative Services
33 Fowler Drive • Columbus, MS 39702 • (662) 328-0077



6105-005-LC1-1839

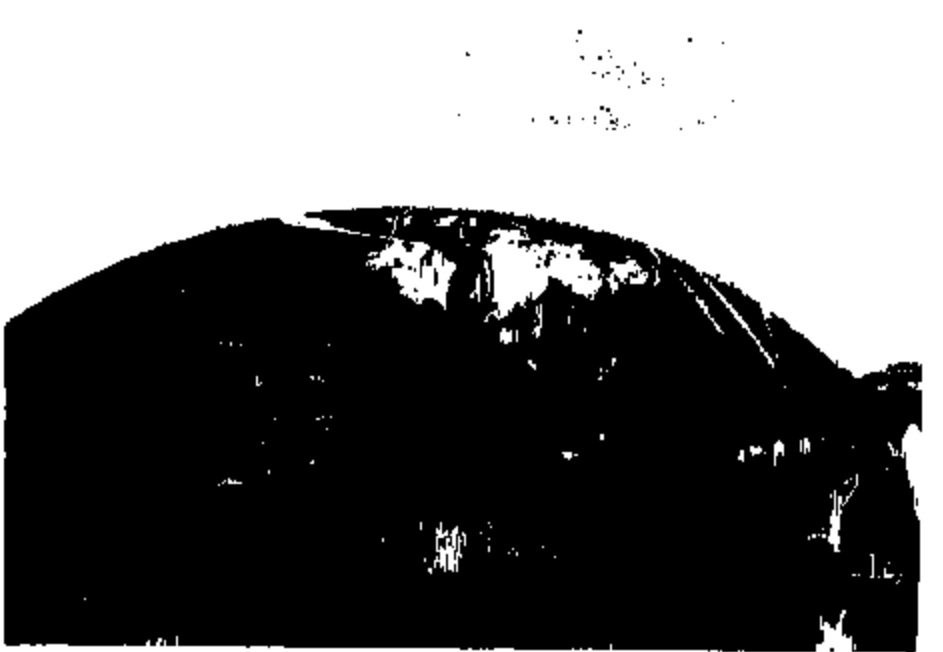
10/25/78



EX-105-101-1010



2005-003-LC1-1041



DD-895-101-1042

All Action Details for Issue

[Print](#)

VIN: 1FMEJ18L4V [REDACTED] Year: 1997 Model: EXPEDITION Case: 378942083
 Name: [REDACTED] Owner Status: Subsequent WSD: 1996-11-27
 Symptom Desc: FIRE/SMOKE VISIBLE FLAME UNDERHOOD Primary Phone: [REDACTED]
 Reason Desc: LEGAL - CUSTOMER WAITING FOR ACKNOWLEDGEMENT Secondary Phone: [REDACTED]
 Issue Type: 02 INFORMATION Issue Status: FOLLOW-UP REQUIRED

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

Dealer: 09667 ABERDEEN FORD, LLC

Origin Desc: US CONCERN CASE BASE

Odometer: 8000 MI

Comm Type: PHONE

Analyst Name: NATALIE WYNTER

Analyst: NWYNTER

Action Date: 08/01/2003

Action Time: 12.00.53.775

Action Date: No

Caller Information if Different From Vehicle Owner:

First Name	Middle Initial	Last Name	Day Phone	Relationship
------------	----------------	-----------	-----------	--------------

Comments CUSTOMER SAYS: LEGAL ISSUE CUST INFO HAS BEEN VERIFIED . - AS PER HISTORICAL CONTACT DATED 07/28/2003 - SEEKING UPDATE INFO ON LEGAL ISSUE THAT IS PENDING CUST ALLEGING DEFECT IN PRODUCT RESULTING IN PROPERTY DAMAGE . - CUST SEEKING RESOLUTION . PER CUSTOMER, DEALER SAYS: -NONE OFFICE OF GENERAL COUNCIL CAG ADVISED: THANK YOU FOR CONTACTING US IN RELATION TO YOUR ONGOING CASE. CONSUMER AFFAIRS INVESTIGATIONS MAY TAKE UP TO 7 DAYS TO INITIATE. LET ME ASSURE YOU THAT THIS TYPE OF SITUATION IS A HIGH PRIORITY FOR FORD MOTOR COMPANY. I HAVE VERIFIED YOUR CONTACT INFORMATION TO ENSURE WE CAN CONTACT YOU WHEN FURTHER INFORMATION IS AVAILABLE OR REQUIRED. INFERENCE CASE ID: 1572



OCT - 9 2003

UNITED SERVICES AUTOMOBILE ASSOCIATION
9800 Fredericksburg Road, San Antonio, TX 78288

FORD MOTOR COMPANY
3 PARLANE BLVD STE PTW300
ATTN: SHAWN NORTON
DEARBORN MI 48126

Auto

October 1, 2003

Policyholder: [REDACTED]
Reference Number: 16338179-7102-2-7952
Date Of Loss: July 11, 2003
Loss Location: Aberdeen, Mississippi
USAA Tax ID Number: 74-0959140
Your Policyholder: FORD MOTOR COMPANY
Your Reference Number: [REDACTED]

Dear Ms. Norton:

Our investigation reveals that your insured is responsible for damages sustained in this loss.

This is to notify you of our subrogation interests and to request that you not make any settlements on this claim without protecting our recovery rights. The exact amount of our claim and supporting documentation will follow separately.

If you wish to discuss this matter, please contact me.

Sincerely,

Terry A. Paradine

Terry A. Paradine
Senior Claims Representative
Southeast Regional Office
Phone: 1-800-531-8222 x43629
Fax Phone: 1-800-531-8877

*Aberdeen, MS
7-11-03*

16338179 - 2 - MS - 07/11/03 - 7952 - 8 - A109

ERES-005-LC1-1044