



Photo Information

47. Overview of the driver's side of the motor compartment. All components were found to have been in their appropriate locations at the time the fire occurred. (29)



Photo Information

48. The passenger side of the motor compartment. The damage configuration does demonstrate the fire's development at the left rear quadrant of the motor compartment and movement throughout the remainder of the motor compartment from that location. (30)



Photo Information

49. The remains of the battery and primary electrical wiring showing no evidence of overt shorting or arcing. (27)

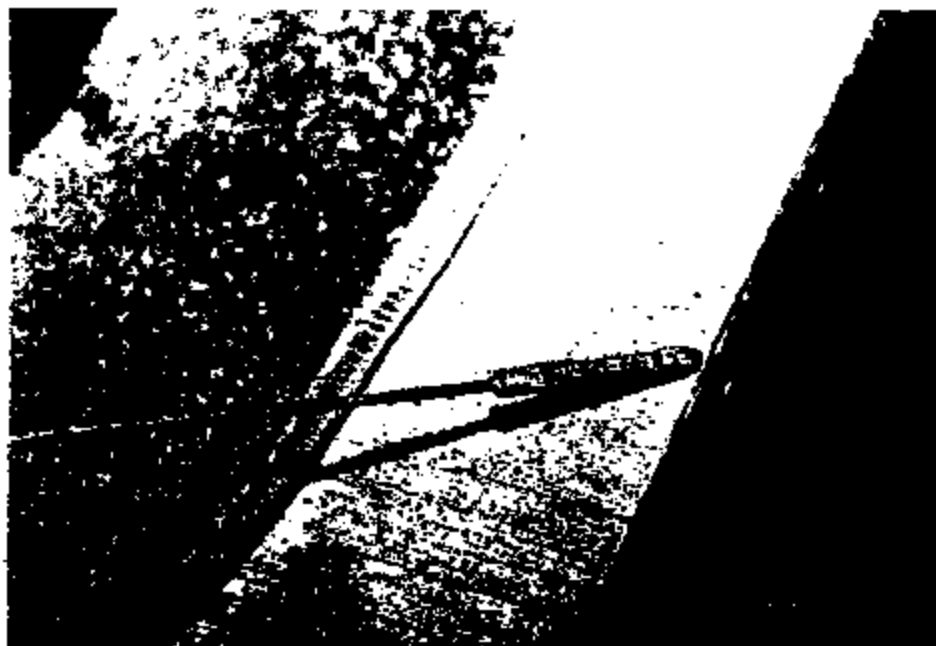


Photo Information

50. The oil dipstick. The level could not be accurately determined due to degradation at the dipstick tube area. (34)

**Photo Information**

51. The transmission dipstick showing the level to be within the acceptable range.(35)

**Photo Information**

53. Overview of the driver's side of the motor compartment. The fire flow, burn and char patterns further indicate the fire's development at the left rear quadrant.(23)



Photo Information

53. Additional view of the driver's side of the motor compartment. All components were found to have been in their appropriate locations at the time the fire occurred. The oxidation and demarcation patterns further demonstrate the fire's development at the left rear quadrant area.(31)



Photo Information

54. Close up view of the left rear quadrant showing the remains of the wiring harness conductors and adjacent electrical components. Again, heavy degradation of the wiring harness assembly has occurred.(36)



Photo Information

55. Close up view of the remains of the wiring harness assembly again showing degradation of the wiring conductors.(37)



Photo Information

56. Close up view of the fuel system components located at the driver's side of the motor assembly. The components were damaged as a result of heat and flame impingement. The vehicle was not in operation at the time of the fire.(32)



Photo Information

57. Additional view of the rear of the motor compartment and the left rear quadrant area. Again the burn and char patterns on the motor compartment assemblies further indicate the fire's development at the left rear quadrant area. (33)

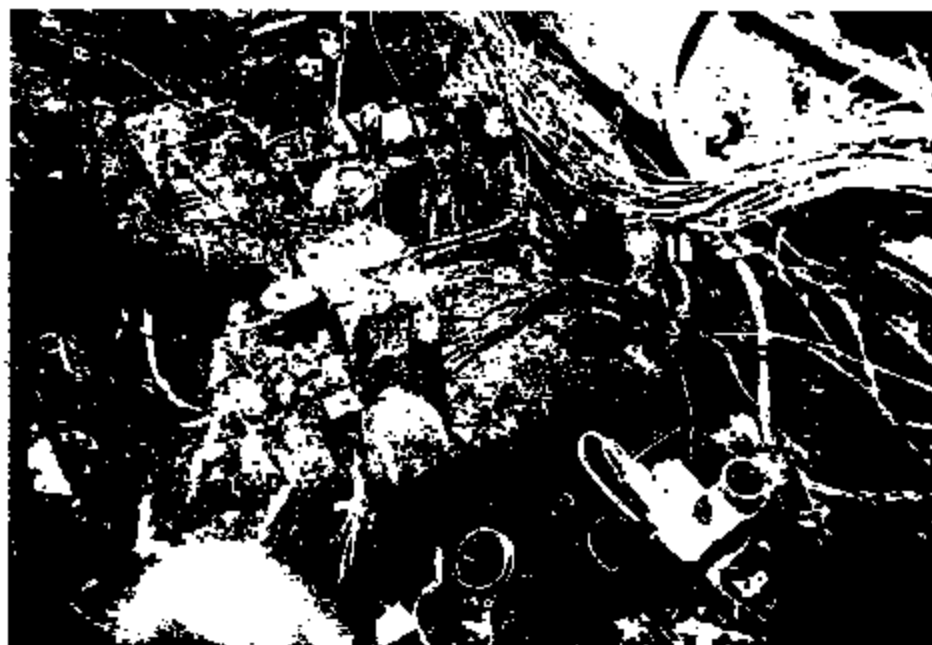


Photo Information

53. Overview of the motor and adjacent components at the front of the motor assembly. The damage at the front and passenger side is less severe due to the remoteness from the area of origin. (11A)

**Photo Information**

59. Close up view of the alternator assembly and adjacent primary conductor showing no evidence of the fire's development at the alternator area. (12A)

**Photo Information**

60. Overview of the area of origin showing the fuel system components and wiring harness conductors. The fuel system was damaged as a result of heat and flame impingement. The fire did begin as a result of an unknown electrical failure at the left rear quadrant. (5A)

**Photo Information**

51. Close up view of the wiring harness conductors located at the left rear quadrant again showing evidence of localized overheating and degradation of those conductors. (2A)

**Photo Information**

52. The windshield frame and adjacent firewall area. Again, the burn and char patterns as well as the oxidation and demarcation patterns indicate the fire's development at the left rear quadrant of the motor compartment at the location of the electrical components and wiring harness conductors. (28A)

PHOTO SHEETS

EATON ENGINEERING COMPANY

P.O. Box 100 Nicholasville, Kentucky 40340

Telephone: (859) 885-5551

INSURED: [REDACTED]

SHEET NO. 1 OF 14

[REDACTED] Madisonville, KY

EEC FILE NO. 220581

PHOTOGRAPHED BY: Thomas E. Eaton *T.E. Eaton*

DATE TAKEN: 1 May 2002

SFIC CLAIM: 17 9237-484

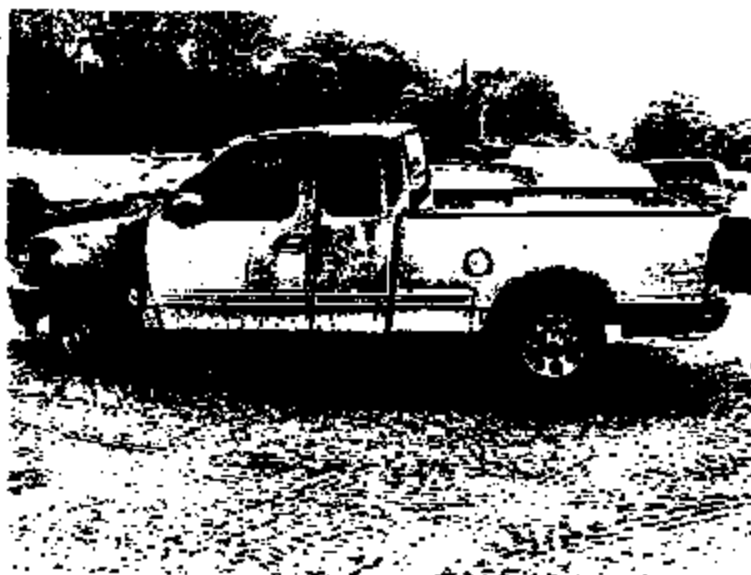
CASE CAPTION: 1997 FORD F-150 FIRE LOSS

DATE OF LOSS: 16 March 2002



PICTURE NO: 1

Front Right View



PICTURE NO: 2

Left Side View

EEC FILE 220501

Madisonville, KY

PHOTO SHEET NO:



PICTURE NO. 3: VIN

REG. BY FORD MOTOR CO. IN U.S.A.

DATE: 07/06	TYPE: 2950LB	WGT: 6000LB/ 2721KG
1338KG	1179	1451KG
P213/70R14SL	7305	P233/70R14SL
16X7.0J	8385	16X7.0J
41 221 HP/ 22 PSI	3003	41 241 HP/ 35 PSI

ALL VEHICLES COMPLY TO ALL APPLICABLE FEDERAL MOTOR VEHICLE SAFETY STANDARDS IN EFFECT ON THE DATE OF REGISTRATION.

REG. NO. 1AFTOX17WQV

TYPE: TRUCK

REGISTRATION FEE: \$1.050

IN EXCHANGE FOR: 1AFTOX17WQV

339 8 P2 1 M9 U N F

UTC

PICTURE NO. 4:

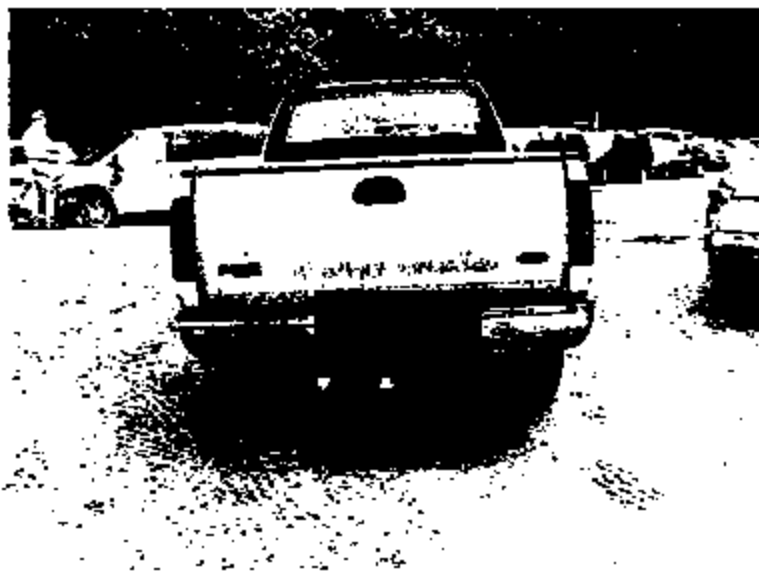
*the Boatman*

Sport, Boat and Cycle Sup

3908 W PARKER AVE. • OWENSBORO, KY 42301 • 270-643-8151 • FAX (270) 643-8152

Name	AT 0055	Date
Address	2120E	Pho
City & State	KY	Zip: 42301
Date of Birth	SSN	Del
Do	Lien	New ☐
MODEL	SERIAL	

PICTURE NO. 5: OWNER



PICTURE NO. 6: REAR

EEC FILE 220501 / [REDACTED] Madisonville.

PICTURE NO. 7 : TRAILER LT.
CONNECTOR



PICTURE NO. 8 : BED



PICTURE NO. 9: FRONT



PICTURE NO. 10: ENGINE COMPARTMENT

PICTURE NO. 11 : _____PICTURE NO. 12 : _____



PICTURE NO. 13: ORIGIN AREA



PICTURE NO. 14: CAB INTERIOR

EEC FILE 220501

Madisonville,

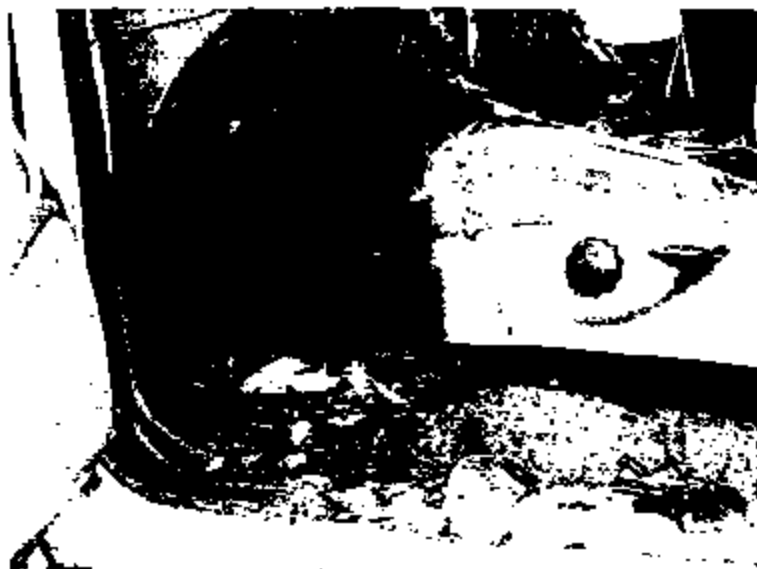


PICTURE NO. 15:



PICTURE NO. 16:

ERG-005-LC1-1518



PICTURE NO. 17 : CAB



PICTURE NO. 18 :

PICTURE NO. 19:PICTURE NO. 20:



PICTURE NO. 21: ENGINE COMP.



PICTURE NO. 22:



PICTURE NO. 23 : CRIGIN AREA,
LT. REAR, E.C.



PICTURE NO. 24 :



PICTURE NO. 25: ENGINE DIPSTICK
TUBE



PICTURE NO. 26: WIRING LINGER
POWER BLOCK



PICTURE NO. 27: SHORTS IN MAIN
WIRING HARNESS



PICTURE NO. 28: _____

PICTURE NO. 29: WIRING SHORTSPICTURE NO. 30: POWER BLOCK



PICTURE NO. 31 : SHORT AT POWER
BLOCK PEDISTAL FRAME EDGE



PICTURE NO. 32 :



PICTURE NO. 33: WIRING UNDER
POWER BLOCK



PICTURE NO. 34: IL



PICTURE NO. 35: WIRING SHORT TO
PEDESTAL



PICTURE NO. 36:

14



PICTURE NO. 37: SHIRT IN ORIGIN
AREA



PICTURE NO. 38: _____

PICTURE NO. 39 :11PICTURE NO. 40 : ENG. COMPT. - SHORTSMARKED



PICTURE NO. 41 : WIRING SHORTS IN
ORIGIN AREA



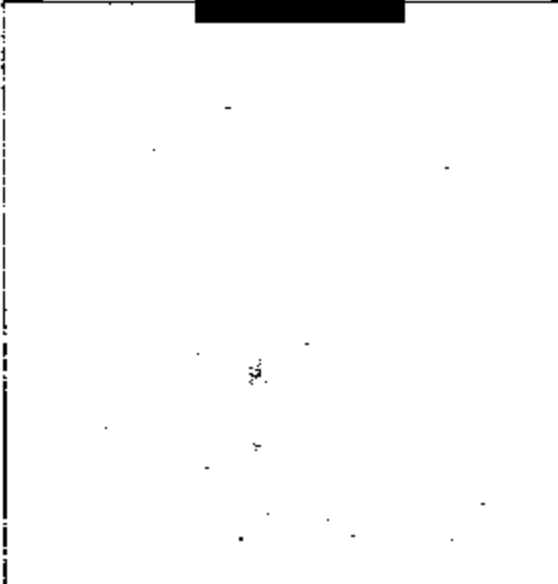
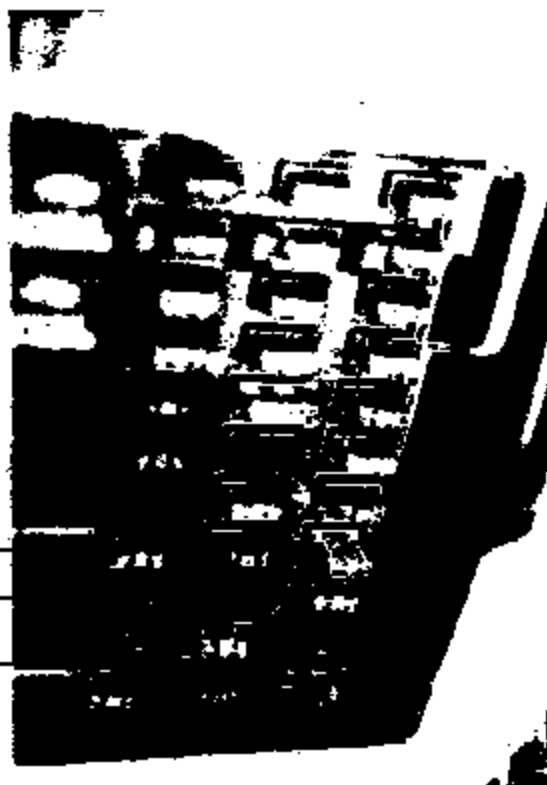
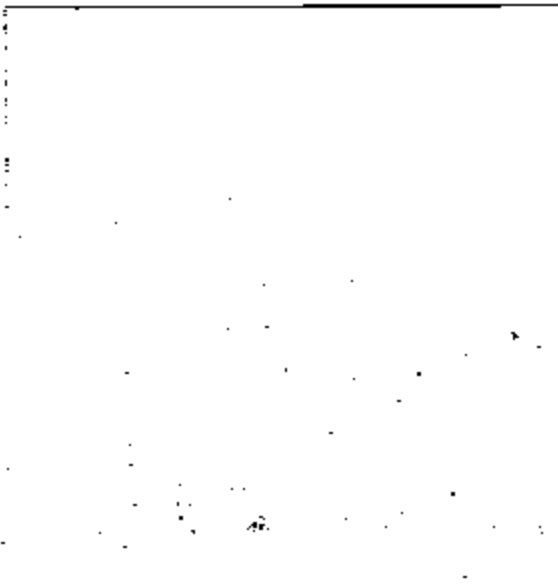
PICTURE NO. 42 :

PICTURE NO. 43:

11

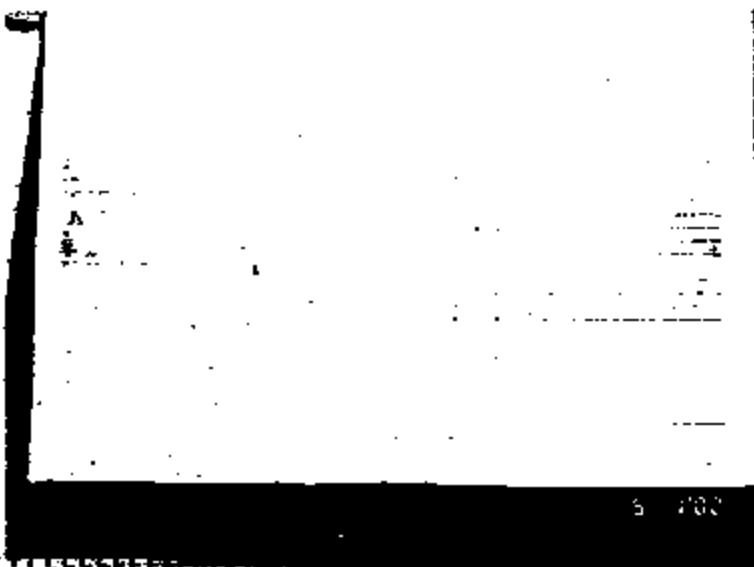
PICTURE NO. 44:

11

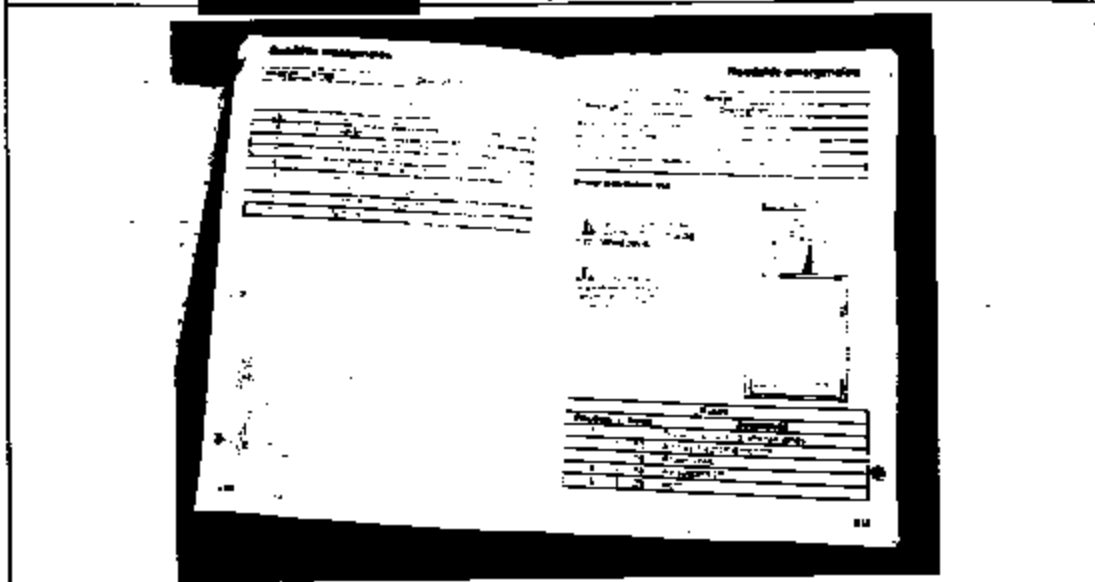
PICTURE NO. 45: FUSE BOXPICTURE NO. 46: "



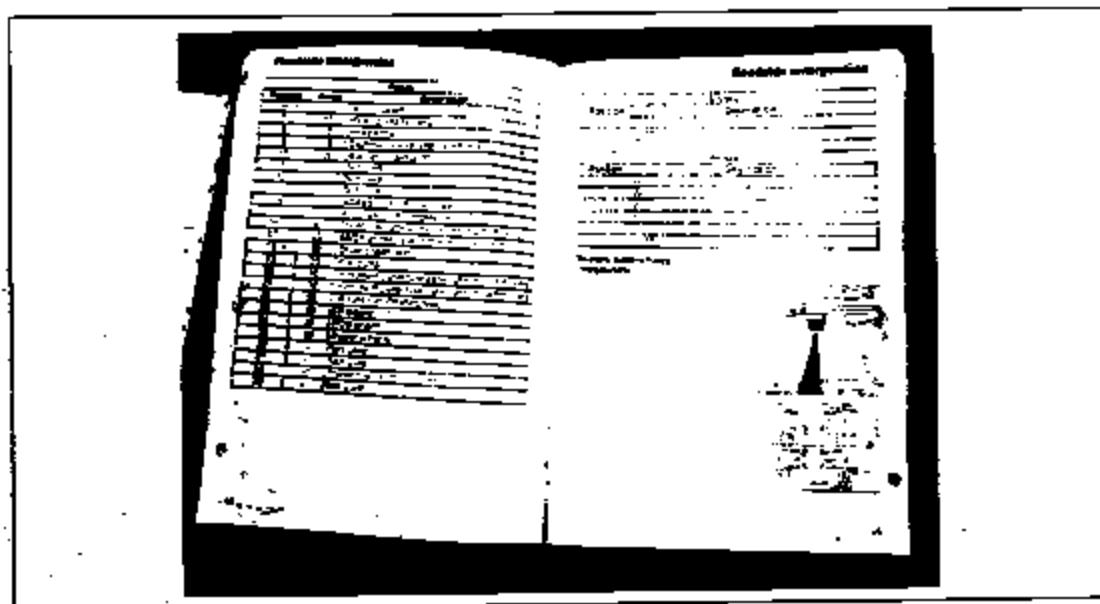
PICTURE NO. 47 BURN 30A FUSE
CIRC. #13



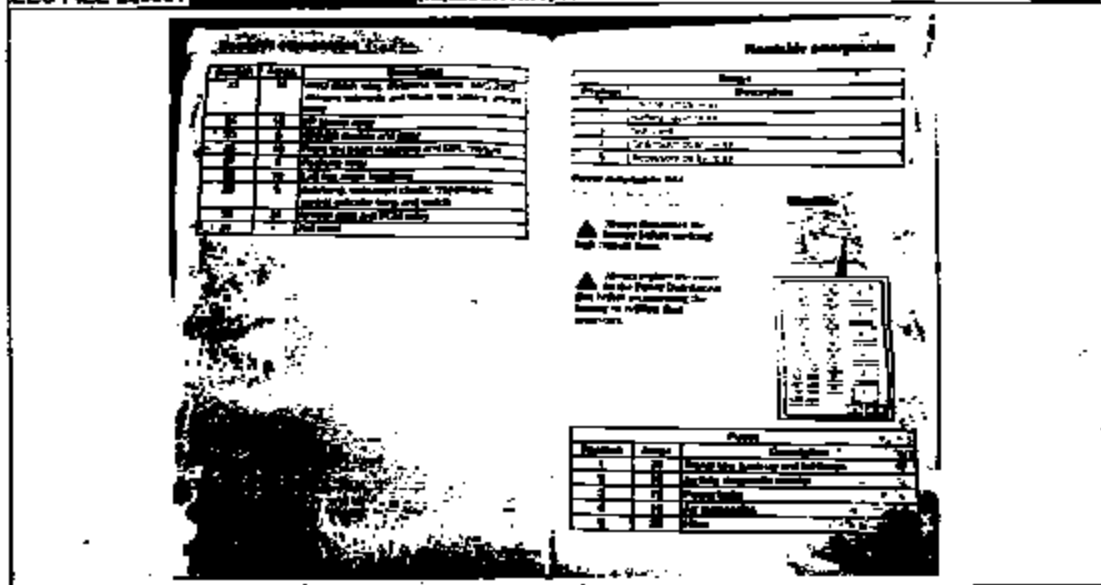
PICTURE NO. 48 MANUAL LIFE



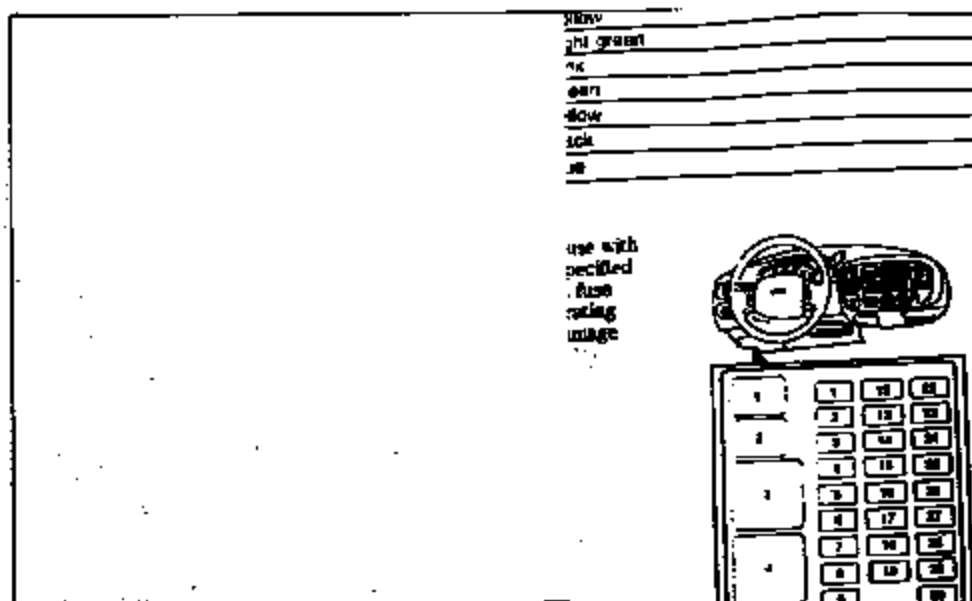
PICTURE NO. 49: MANUAL INFO



PICTURE NO. 50: _____



PICTURE NO. 51:



PICTURE NO. 52:

EEC FILE 220901

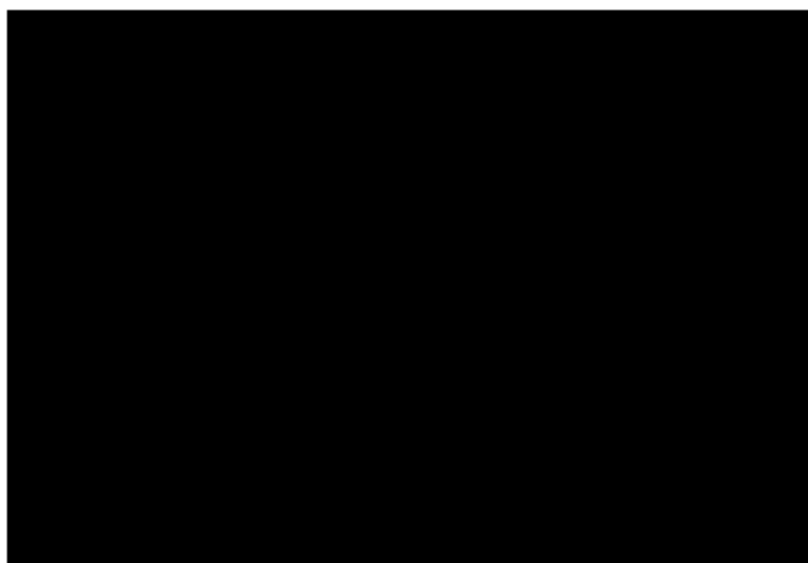
Madisonville, KY

PHOTO SHEET NO: 14



PICTURE NO. 53: Bv PHEC

PICTURE NO. /



JOHN J. DUNCAN, JR.
2nd District, Tennessee

5402 BAYVIEW HOUSE OVER BUILDING
WASHINGTON, DC 20548-4202
PHONE (202) 225-5471
FAX (202) 225-5446

800 MARKET STREET, SUITE 110
KNOXVILLE, TN 37902
PHONE (606) 623-3772
FAX (606) 644-8738

202 EAST BROADWAY
KNOXVILLE, TN 37904-0782
PHONE (606) 594-8400
FAX (606) 594-8421

5 EAST MADISON AVENUE COURTHOUSE
ATLANTA, TN 37203-4207
PHONE (423) 748-4071
FAX (423) 748-8025

Congress of the United States

House of Representatives

Washington, DC 20515-4202

December 31, 2002

COMMITTEE
TRANSPORTATION AND INFRASTRUCTURE
SUBCOMMITTEES
WATER RESOURCES AND ENVIRONMENT - CHAIRMAN
AVIATION
HIGHWAYS AND TRAVEL

RESOURCES
SUBCOMMITTEES
NATIONAL PARKS, RECREATION, AND PUBLIC LANDS
FORESTS AND RURAL HEALTH

GOVERNMENT REFORM
SUBCOMMITTEES
ENERGY POLICY, NATURAL RESOURCES
AND REGULATORY AFFAIRS

3 JAN -6 P2:33
SPECIAL LIAISON S.I.
OFFICE OF THE CLERK
U.S. HOUSE OF REPRESENTATIVES

Ford Motor Company
Customer Service Center
P.O. Box 6248
Dearborne, Michigan 48126

To Whom It May Concern:

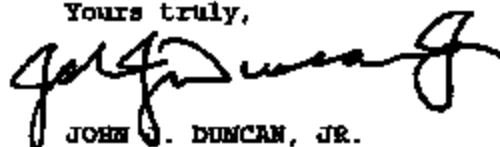
I am writing on behalf of my constituent [REDACTED]
[REDACTED] 1997 Ford truck (vin # 1F7DX0764VR [REDACTED])
recently exploded for no apparent reason. Thankfully, no one was
apparently injured. [REDACTED] however, is having great difficulty
in his attempts to resolve this matter with Ford Motor Company.
I am attaching a copy of the letter his father sent to me on
this matter.

Any assistance you could provide [REDACTED] would be greatly
appreciated. After reviewing the attached information, please
provide me with a response appropriate for forwarding to my
constituent.

Thank you in advance for your attention to this issue. Please
send your response to my Knoxville Office at 800 Market Street,
Suite 110, Knoxville, Tennessee 37902.

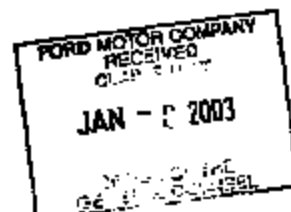
With kindest regards, I am

Yours truly,



JOHN J. DUNCAN, JR.
Member of Congress

JJD:dr



DEC 23, 2002 10:06AM

8658454578

MULTIFAMILY FROM CEN

NO. 3054

P. 2

PAGE 01/01

Attention: Dean Rice

Honorable, John I. Duncan, Jr.
Member, United States House
Of Representatives
800 Market Street, Suite 100
Knoxville, TN 37902

Dear Representative Duncan:

I have discussed my sons situation with Mr. Dean Rice of your staff. He recently had his 3rd truck blow up and Ford Motor Co. is basically turning him away as far as investigating the matter.

Dean Stallings Ford of Oak Ridge turned in what they are calling an investigation performed by the Service Manager, Greg. I do not know Greg's last name. I am requesting a copy of that investigation and a contact person in Ford's legal division with a phone number.

My son's name is [REDACTED] of Lenoir City. His truck was a 1997 Ford. Vin no. 1FTDX0764V[REDACTED]. The truck blew up on the morning of Nov. 28th, Thanksgiving.

Thankyou for your help in this matter. I can be reached at phone no. 545-4411, x157. My mailing address is: P.O. Box 1704, Knoxville TN 37901.

Thomas J. Rice
Thomas J. Rice

[REDACTED]
[REDACTED]
[REDACTED]
Lenoir City, TN [REDACTED]

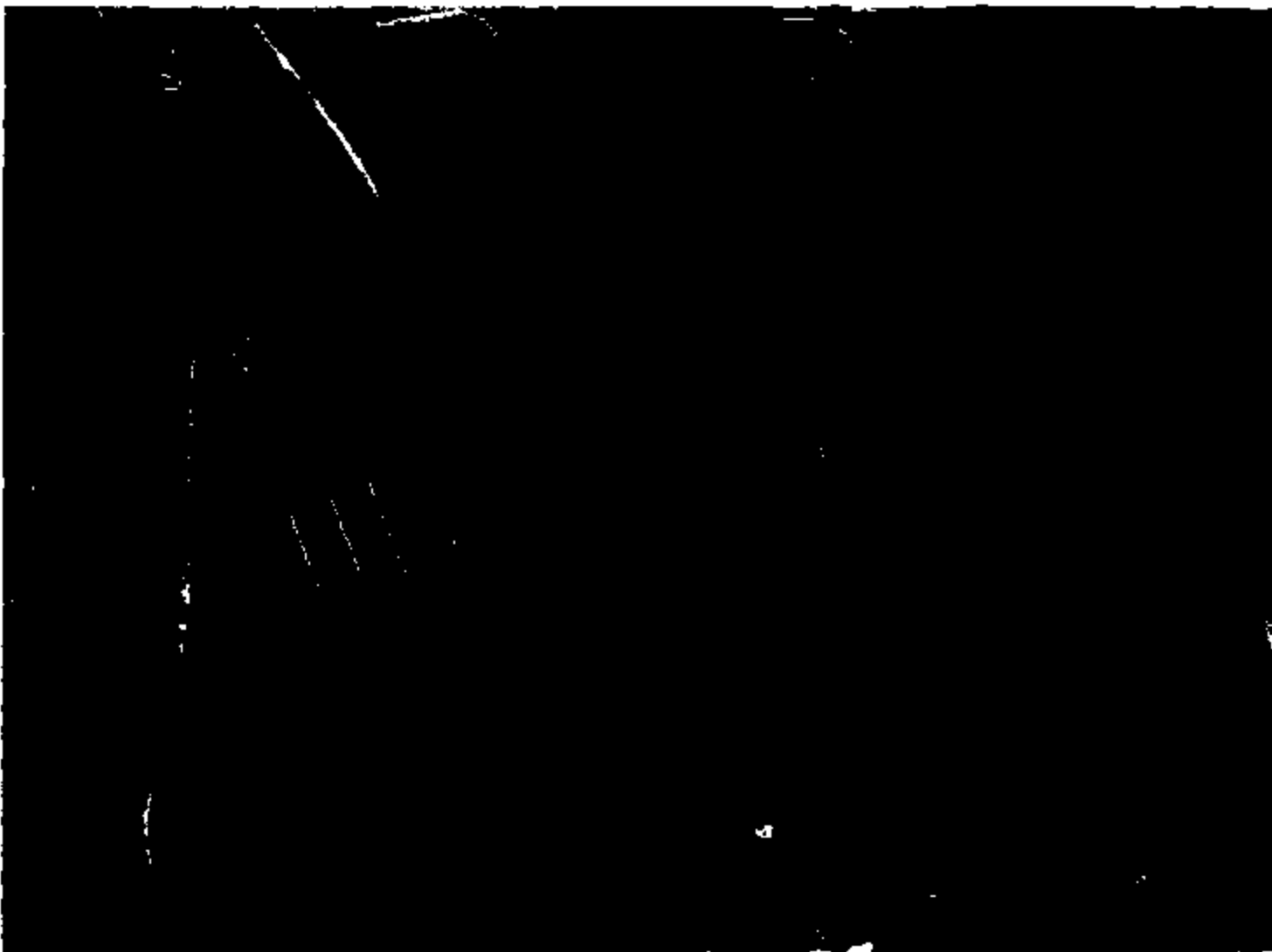
8658-885-LC1-1537



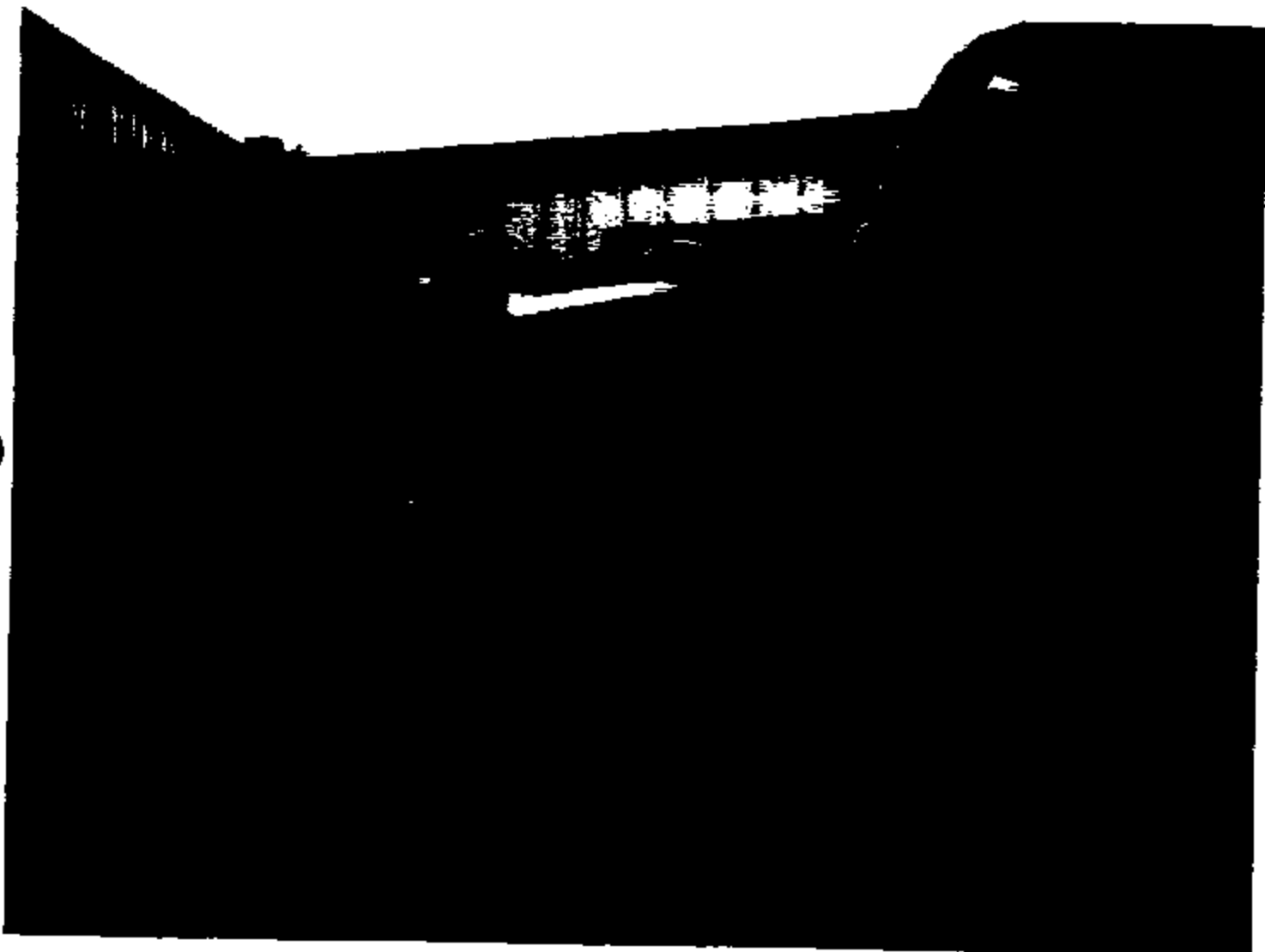
ERG-005-LC1-1535



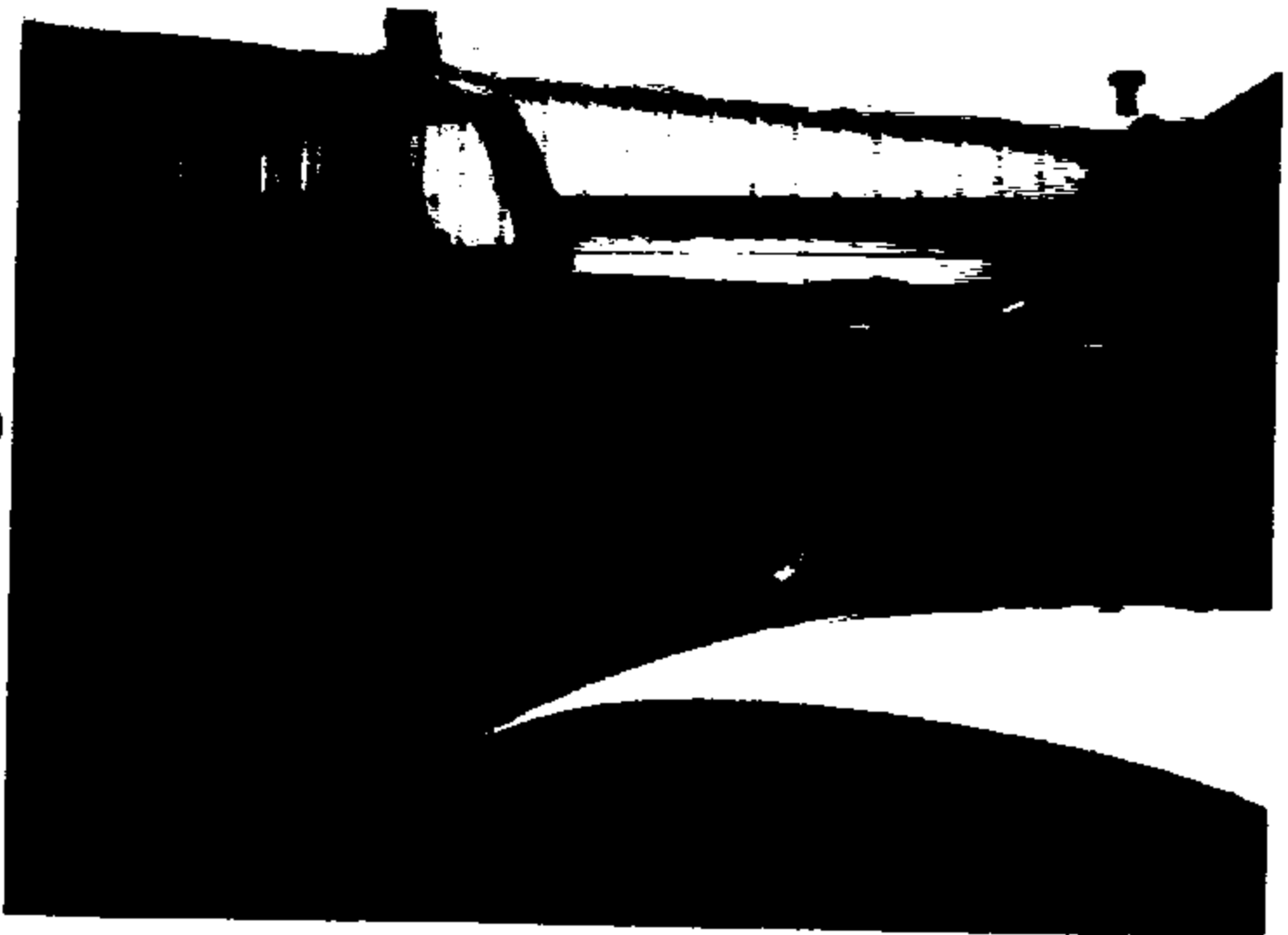
EA05-905-1C1-1839



EDRS-005-LC1-1540



EROS-885-LC1-1841



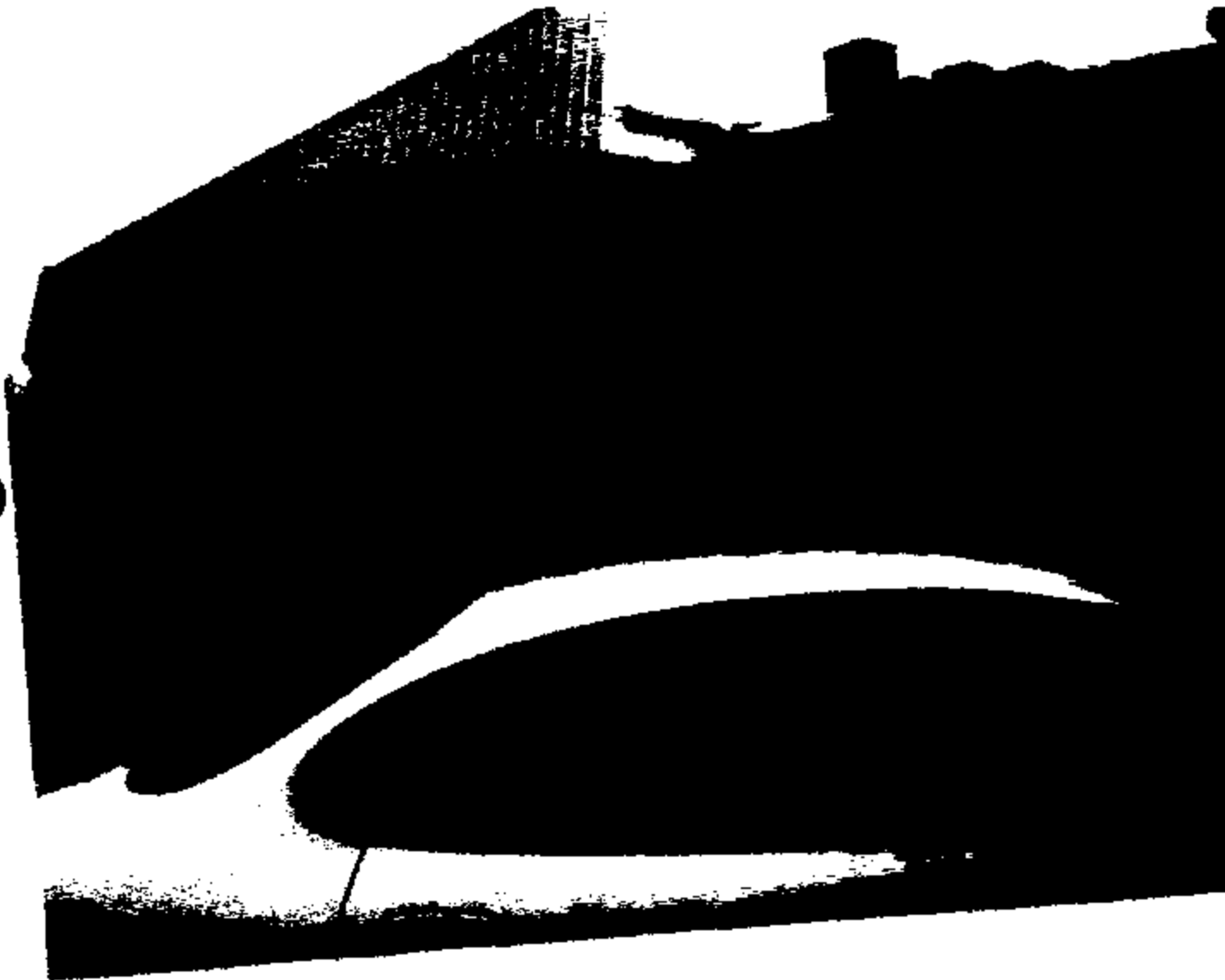
EROS-885-LC1-1542



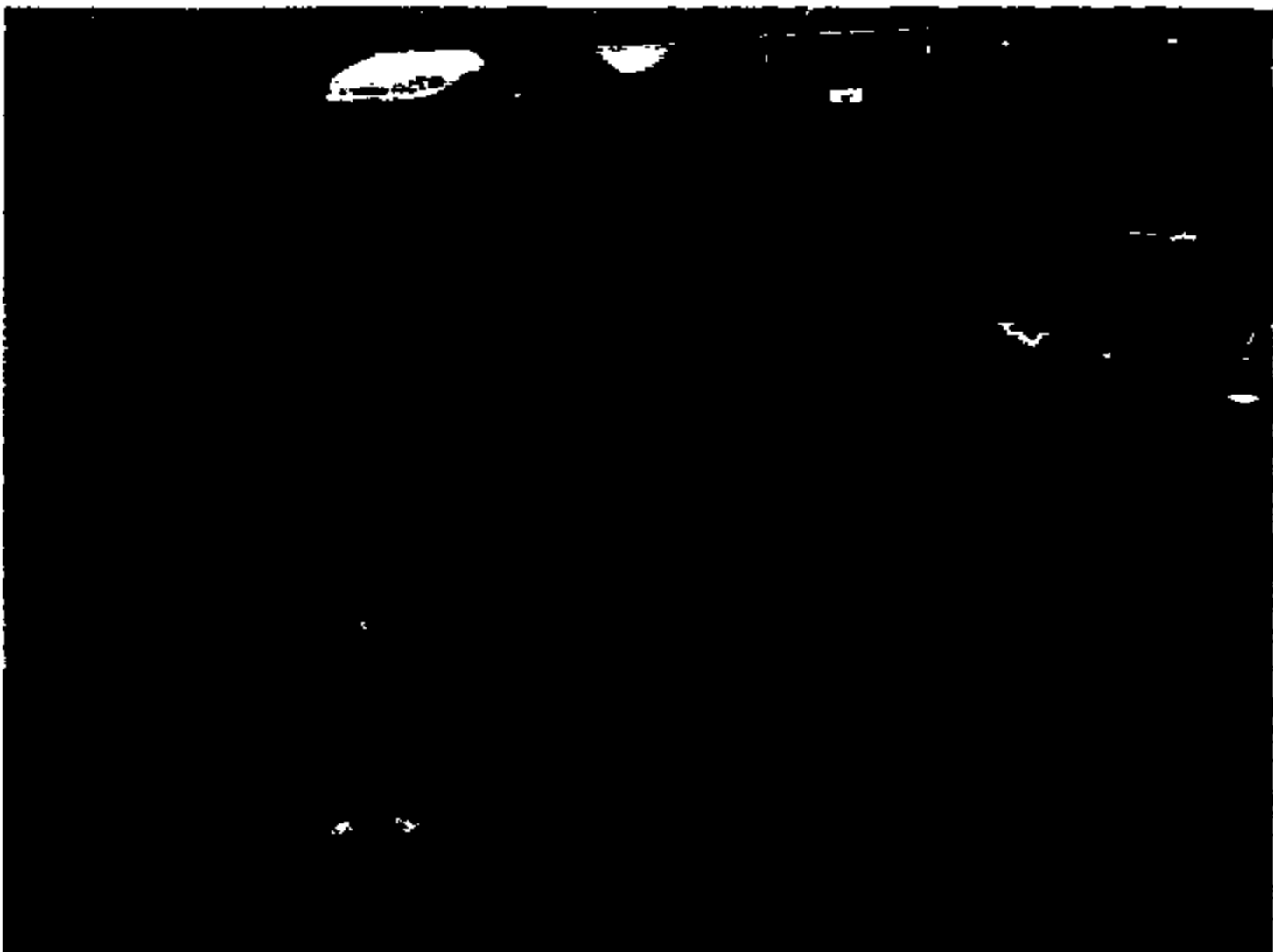
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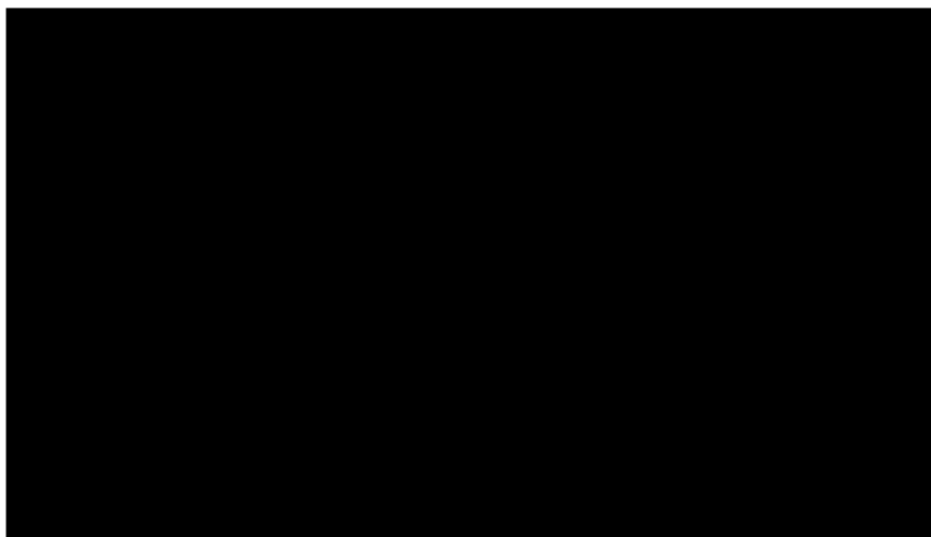
2025-2025-LC1-1545



EA05-005-LC1-154



EDS-005-LC1-1547

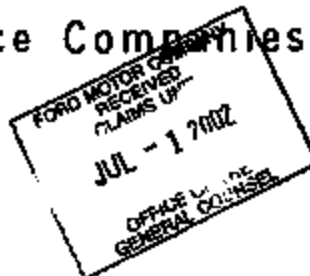


State Farm Insurance Companies



June 24, 2002

Ford Motor Co.
Parklane Towers West Suite 400 3 Parklane Blvd
Dearborn, MI 48126-2568



P.O. Box 22028
Tempe, Arizona 85285-2028
Phone: (480) 638-3100
Fax: (480) 638-3180

RE: Claim Number : [REDACTED]
Date of Loss : May 30, 2002
Our Insured : [REDACTED]
Your Reference: 03-3312-658 1997 Ford F150 1FTDX1B6OVA [REDACTED]

Dear Sirs & Madams:

The identified vehicle is insured by State Farm. This vehicle experienced a fire in the engine after our policyholder had parked his car.

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

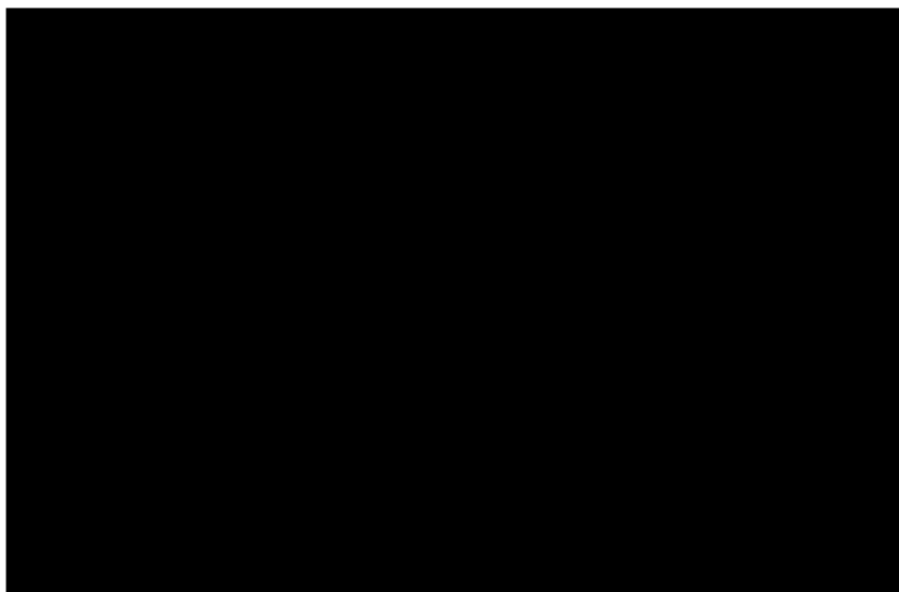
Please contact me at the number listed below to set up a time for your inspection.

Sincerely,

Cori Cassell
Claim Representative
(480) 636-3132

State Farm Mutual Automobile Insurance Company

- 5/30/02
- 197 F-150
- VIN



CHANGERS REMODE
4400 MARINWAY, SUITE 100
SANTA MONICA, CA 90405
(310) 311-1000
FAX (310) 311-1000

CENTRAL EAST
2100 S. BAYVIEW BLVD
SUITE 100
SANTA MONICA, CA 90405
(310) 311-1000
FAX (310) 311-1000

BAY AREA
1200 S. BAYVIEW AVENUE
SUITE 100
SANTA MONICA, CA 90405
(310) 311-1000
FAX (310) 311-1000

LAW OFFICE THARPE & HOWELL

SUITE 100

2100 S. BAYVIEW BLVD
SANTA MONICA, CA 90405

LOS ANGELES CALIFORNIA 90405-1010

(310) 311-1000

FAX (310) 311-1000

CHARTER, L.A. THARPE HOWELL & CO.

TRICOUNTIES
2100 S. BAYVIEW BLVD
THIRD FLOOR
SANTA MONICA, CA 90405
(310) 311-1000
FAX (310) 311-1000

GRAND CENTRAL
2100 S. BAYVIEW BLVD
SUITE 100
SANTA MONICA, CA 90405
(310) 311-1000
FAX (310) 311-1000

May 19 1998

OUR FILE NO.
L 11078

Dillingham Construction Company
5960 Inglewood Drive
Pleasanton, CA 94588

P.O.

Box

General Services

On May 4, 1998, I forwarded to you a letter indicating that a failure in the engine compartment of a Ford F150 began a fire on February 1, 1993 damaging Prudential's insured's premises. I asked you to provide me with insurance information and to contact me to further discuss this matter. To date I have yet to receive word from either of you.

May this letter serve to inform you that, within two weeks, I will retain an individual to perform destructive testing and a cause and origin analysis into the engine compartment remains of the F150 in question.

Dillingham Construction Company
[REDACTED]

May 19, 1998

Page 2

I, thus, strongly urge you to have an authorized representative contact me to arrange for your expert/consultant to attend this hearing as well.

I remain,

Very truly yours,

TEARPE & EDWELL

Brian J. Fibber

BRIAN J. FIBBER

BJF/vk

cc: Dave Cole, Prudential Property and Casualty Insurance Company
Claim No. [REDACTED]

CSOR0016

MOB II Legal Contact

05/28/1998 14:27:04

SAN FRANCISCO 72 Zn/Tr: A1 M/A: CONTACT NBR: 109480329 Opened: 02/18/1998
VIN: 1FTZ8172510 Closed: 02/24/1998
Last Name: Status: CLOSED
Title: First Name: MI:
Address: :
City: PLEASANTON ST/PV: CA Zip/PC: CC: USA
Home Phone: Business Phone: Ext:
Year: 98 Model: F-150/250 LD
Mileage/Rm: 971 WSD: 01/14/1998

Dealer Name: SHAMROCK FORD INC Sales Code: 172433 P&A: 07900
Causal Code: 0721 Symptoms: 704145
Serv Sales: 1 (1 or 2) Origin: GO Trans Date:
Veh Repl:
Case Type: 2 WITHIN VEHICLE WARRA Means Code: A IGL INVEST-PROD LIABILITY
Atty Name: Atty Memo:
Claimed Amt: Award Amt:
CANADA ONLY:
Court Code: Award Code:

F1=HELP F3=EXIT F4=COMMENT F5=ADD F6=UPD F9=CLOSE F12=CANC
1053 REQUESTED CONTACT DISPLAYED

OGDB296

ENG-805-LC1-1551

CSOR0010

MORS II Contact Comments

05/28/1998 14:27:12

Last Name: [REDACTED] VIN: 1FTZF1725WN [REDACTED]
Home Phone: [REDACTED] Bus. Phone: [REDACTED] Ext: [REDACTED]
Dealer: SHAMROCK FORD INC Dist/Reg: 72

CONTACT NBR: 109480329 Date: 02/18/1998 Analyst Code: 7020RH
File Type: LEGAL Time: 15:37:47 Analyst Name: HARRIS
Comm Type: F FAX Micro: Letter Code:

Comments:

More?: Y

DLR FAX

CUSTOMER SAYS:

- WORKER PARKED TRUCK IN GARAGE- IGNITED IN ENGINE COMPARTMENT
- THEY ARE SELF INSURED

CUSTOMER SEEKING:

- REPAIR OF TRUCK AND GARAGE AT FMC EXPENSE

F1=HELP F3=EXIT F5=ADD F7=PREV F8=NEXT F11=CANC LTR F12=BASIC INFO
#196 FIRST COMMENTS FOR CONTACT

OGDB296

CSOR0010

MORS II Contact Comments

05/28/1998 14:27:22

Last Name: [REDACTED] VIN: 1FTZF1715WN [REDACTED]
Home Phone: [REDACTED] Bus Phone: [REDACTED] Ext:
Dealer: SHANROCK FORD INC Dist/Reg: 72

CONTACT NBR: 109480329 Date: 02/19/1998 Analyst Code: 92451G
File Type: LEGAL Time: 15:30:23 Analyst Name: GALE
Comm Type: U UPDATE Micro: Letter Code:

Comments: More?: Y
LPA HAS LEFT A MESSAGE ON SERVICE MANAGER MIKE WELDON'S VOICE MAIL ASKING THAT
HE CONTACT ME BACK AT 313 446-8930 BETWEEN 9:30-6 EST.

F1=HELP F3=EXIT F5=ADD F7=PREV F8=NEXT F11=CANC LTR F12=BASIC INFO
1002 REQUESTED INFORMATION DISPLAYED OGDB296

CSOR0010

MOES II Contact Comments

05/28/1998 14:27:33

Last Name: [REDACTED] VIN: 1FTZF1725WN [REDACTED]
Home Phone: [REDACTED] Bus. Phone: [REDACTED] Ext:
Dealer: SHAMROCK FORD INC Dist/Reg: 72

CONTACT NBR: 109480329 Date: 02/19/1998 Analyst Code: 9245LG
File Type: LEGAL Time: 15:37:44 Analyst Name: GALE
Comm Type: U UPDATE Micro: Letter Code:

Comments: More?: Y
LPA HAS LEFT A MESSAGE ON [REDACTED] (CONTACT PERSON FOR [REDACTED])
[REDACTED] ASKING THAT HE CONTACT ME BACK AT 313 446-8930 BETWEEN 9:30-6
EST.

F1=HELP F3=EXIT F5=ADD F7=PREV F8=NRXT F11=CANC LTR F12=BASIC INFO
1002 REQUESTED INFORMATION DISPLAYED OGD8296

CSOR0010

MORS II Contact Comments

05/28/1998 14:27:42

Last Name: [REDACTED]
Home Phone: [REDACTED] Bus. Phone: [REDACTED]
Dealer: SHAMROCK FORD INC

VIN: 1FTZF1725WN [REDACTED]
Ext:
Dist/Reg: 72

CONTACT NBR: 109480329
File Type: LEGAL
Comm Type: U UPDATE

Date: 02/24/1998
Time: 12:02:23
Micro:

Analyst Code: 9245LG
Analyst Name: GALE
Letter Code:

Comments:

More?: Y

###THIS IS THE CLOSING COMMENT

LPA SPOKE WITH MARK MITCHELL WHO VERIFIED NO INJURIES RESULTING FROM FIRE. PER MARK, HE IS NOT SURE WHAT THE DAMAGE ASSESSMENT IS FOR DAMAGE TO GARAGE. PER MARK, VEHICLE IS PART OF A FLEET OF 100+ VEHICLES. LPA ADVISED CUSTOMER TO SPEAK WITH HIS FLEET CONTACT PERSON--LPA EXPLAINED THAT FLEET PERSON NEEDS TO DECIDE WHETHER OR NOT THEY WANT THE VEHICLE INSPECTED AND ALSO WOULD BE THE PERSON WHO ULTIMATELY DECIDES HOW TO HANDLE SITUATION. LPA ALSO SPOKE WITH HANK SCOUTEN WHO IS THE PURCHASING MANAGER AT U.S. FLEET LEASING WHO ADVISED THAT HE WILL CONTACT THE FLEET CONTACT PERSON AT FORD REGARDING CONCERN.

F1=HELP F3=EXIT F5=ADD F7=PREV F8=NEXT F11=CANC LTR F12=BASIC INFO
1002 REQUESTED INFORMATION DISPLAYED

OGDB296

CSOR0010

MERS II Contact Comments

05/28/1998 14:28:03

Last Name: [REDACTED] VIN: 1FTZF1725WN [REDACTED]
Home Phone: [REDACTED] Bus-Phone: [REDACTED] Ext:
Dealer: SHAMROCK FORD INC Dist/Reg: 72
CONTACT NBR: 109480329 Date: 03/04/1998 Analyst Code: 7020RH
File Type: LEGAL Time: 12:59:59 Analyst Name: HARRIS
Comm Type: U UPDATE Micro: Letter Code:

Comments:

More?: Y

RECEIVED INSPECTION REPORT- FORWARDED TO DARRIN ZIMLICH

F1=HELP F3=EXIT F5=ADD F7=PREV F8=NEXT F11=CANC LTR F12=BASIC INFO

1002 REQUESTED INFORMATION DISPLAYED

OG08296

CSOR0010

MOVS II Contact Comments

05/28/1998 14:28:10

Last Name: [REDACTED] VIN: 1FTZF1725W [REDACTED]
Home Phone: [REDACTED] Bus. Phone: [REDACTED] Ext:
Dealer: SHAMROCK FORD INC Dist/Reg: 72
CONTACT NHR: 109480329 Date: 03/09/1998 Analyst Code: 7020RH
File Type: LEGAL Time: 11:45:24 Analyst Name: HARRIS
Comm Type: M MAIL Micro: 525143 Letter Code:

Comments:
ADDED MICRO

More?: N

F1=HELP F3=EXIT F5=ADD F7=PREV F8=NEXT F11=CANC LTR F12=BASIC INFO
I002 REQUESTED INFORMATION DISPLAYED

OGDB296

ERR5-005-LC1-1557

CSOR0024

MORS II QASIS Inquiry

05/28/98 14:28:55

VIN: 1FTZF1725WN [REDACTED] Year: 98 Model: F-150/250 LD
Name:

Calib:	844SR05	Build Date:	11/20/1997	Recall Description
Axle:	NOT AVAILABLE	WSD:	01/14/1998	NO RECALLS
Engine:	4.2L EFI			
Trans:	4 SPD AODEW/4R7OW	ONE Count:	0	

Message:

LESS THAN TWO DEALER APPROVED AWA REPAIR VISITS PAID TO DATE
ELIGIBLE FOR CALIFORNIA EMISSIONS WARRANTY

ESP INFORMATION:	Plan	Option	Expiration	Signature					
	YR	Code	Date	Mi/Km	Date	Rent	Days	Tow	Ded

COVERAGE DESCRIPTION: NO ESP DATA

F3=EXIT

1002 REQUESTED INFORMATION DISPLAYED

OGDB296

E825-003-LC1-1558

CSOR0021

MOSS II Recall Inquiry

05/28/1998 14:29:17

VIN: 1FTZF1725WN
Year: 98 Model: F-150/250 LDBuild Date: 11/20/1997
WSD: 01/14/1998

Campaign Number	Campaign Type	1864 Description	Campaign Status	Status Date	Dealer Code
98S14	S	WHEEL LUGNUT	AWAITING MAILING	05/14/1998	172433

F3=EXIT

I002 REQUESTED INFORMATION DISPLAYED

OGDB296

E005-005-LC1-1569



NO. 1



NO. 2



NO. 3



NO. 4



NO. 5



NO. 6



NO. 7



NO. 8

PHOTO SHEET

TYSON ID# 98-057
INSURED: [REDACTED]
PAGE 5 OF 20



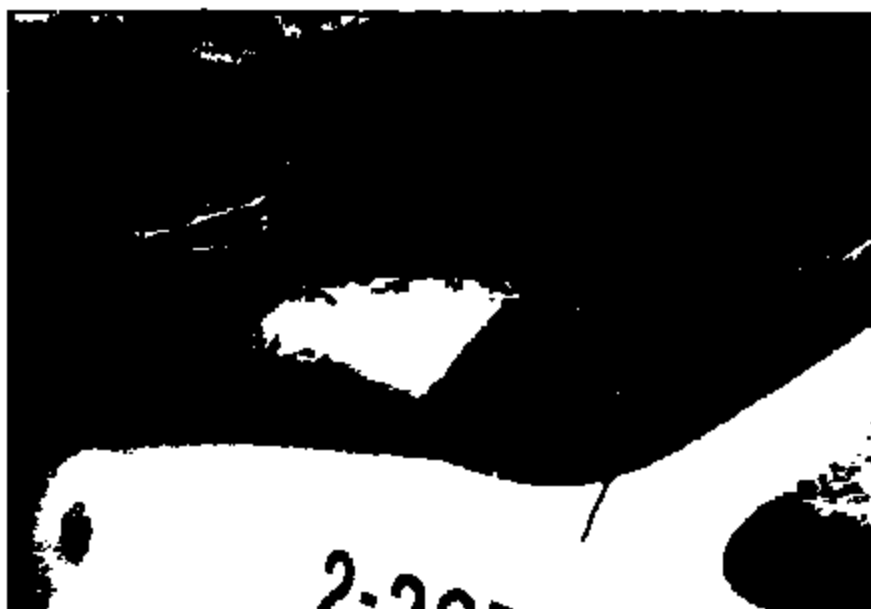
NO. 9



NO. 10



NO. 11



NO. 12

PHOTO SHEET

TYSON ID# 96-057
INSURED: [REDACTED]
PAGE 7 of 20



NO. 13



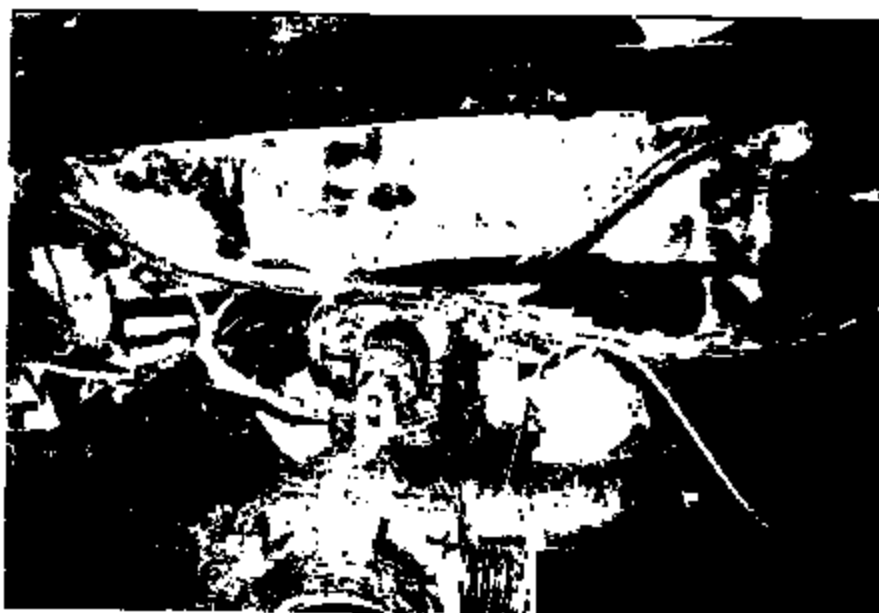
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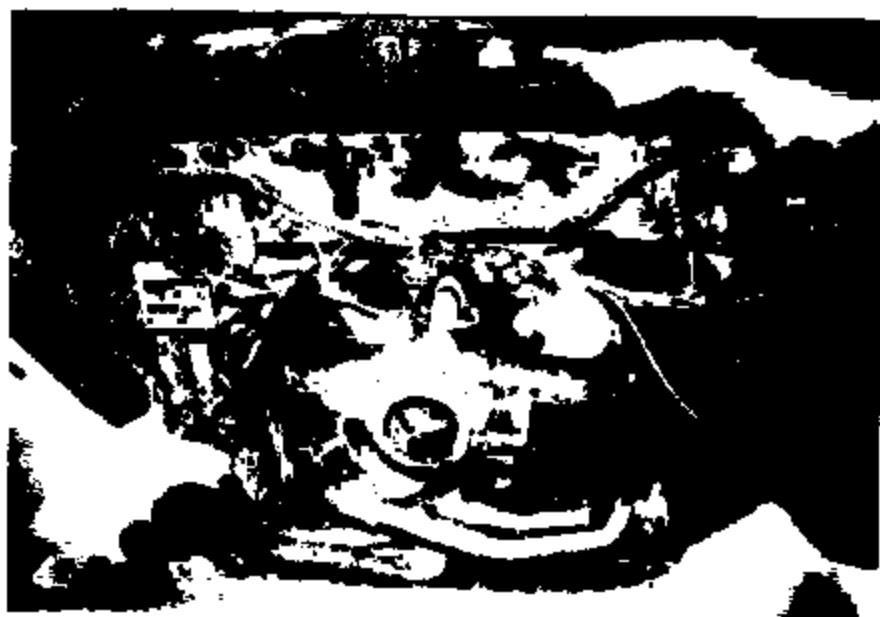
NO. 15



NO. 16



NO. 17



NO. 18



NO. 19



NO. 20



NO. 21



NO. 22



PHILADELPHIA
ATLANTA
CHARLOTTE
CHERRY HILL
CHICAGO
DALLAS
LAS VEGAS
LONDON
LOS ANGELES

**COZEN
O'CONNOR**
ATTORNEYS

A PROFESSIONAL CORPORATION

2300 BANKONE CENTER
214.462.3000 800.462.3000 AS, TX 75201-7333
www.cozen.com

WILLIAM D. MAHONEY

Direct: 214.462.3060
E-mail: WMAHONEY@COZEN.COM
WMAHONEY@COZEN.COM

JAN 05 2004

December 29, 2003

Shawn L. Norton
Office of the General Counsel
Ford Motor Company
Suite 300
Three Parklane Blvd.
Dearborn, Michigan 48126-2568

VIA FACSIMILE: 313/90-2107 and
Electronic Mail: snorton1@ford.com

Re: Insured: [REDACTED]
Claim No.: [REDACTED]
Loss Location: 6234 Nancet, Houston, Texas
Date of Loss: 12-21-03
Our File:

Dear Ms. Norton:

This letter is to inform you that Cozen O'Connor has been retained by Allstate Insurance Company (Allstate) in connection with a fire damage loss that occurred at the above home owned by its insured [REDACTED] on December 21, 2003. Pursuant to payments made and/or to be made to [REDACTED], Allstate is entitled to assert claims against any third parties that may be responsible for the damages.

Our investigation has revealed that the fire originated in a 1997 Ford F-150 which was parked in the garage of [REDACTED]. As a result of this fire loss our insured sustained substantial damages.

THIS LETTER IS TO PUT YOU ON NOTICE of our subrogation interest and our potential claim against Ford for the amount of damages Allstate is called upon to pay plus any applicable deductibles and/or uninsured losses incurred by [REDACTED]

DEC 29 2003 15:53

2144523295

PAGE 02

E085-000-LC1-1571

December 29, 2003
Page 2

Although this is not a formal notice of claim, please notify your liability insurance company of this loss immediately. The principal purpose of this letter is to invite you and/or your liability carrier to Conduct an inspection and examine the subject fire scene. If we have not heard from you by 10:00 a.m. CST on January 2, 2003, we will assume that you are not opposed to removing the evidence and releasing the fire scene. Please call me immediately to discuss this matter and schedule an inspection.

Finally, please contact me if you believe additional parties should be notified of this loss. If you have any questions, please do not hesitate to contact me.

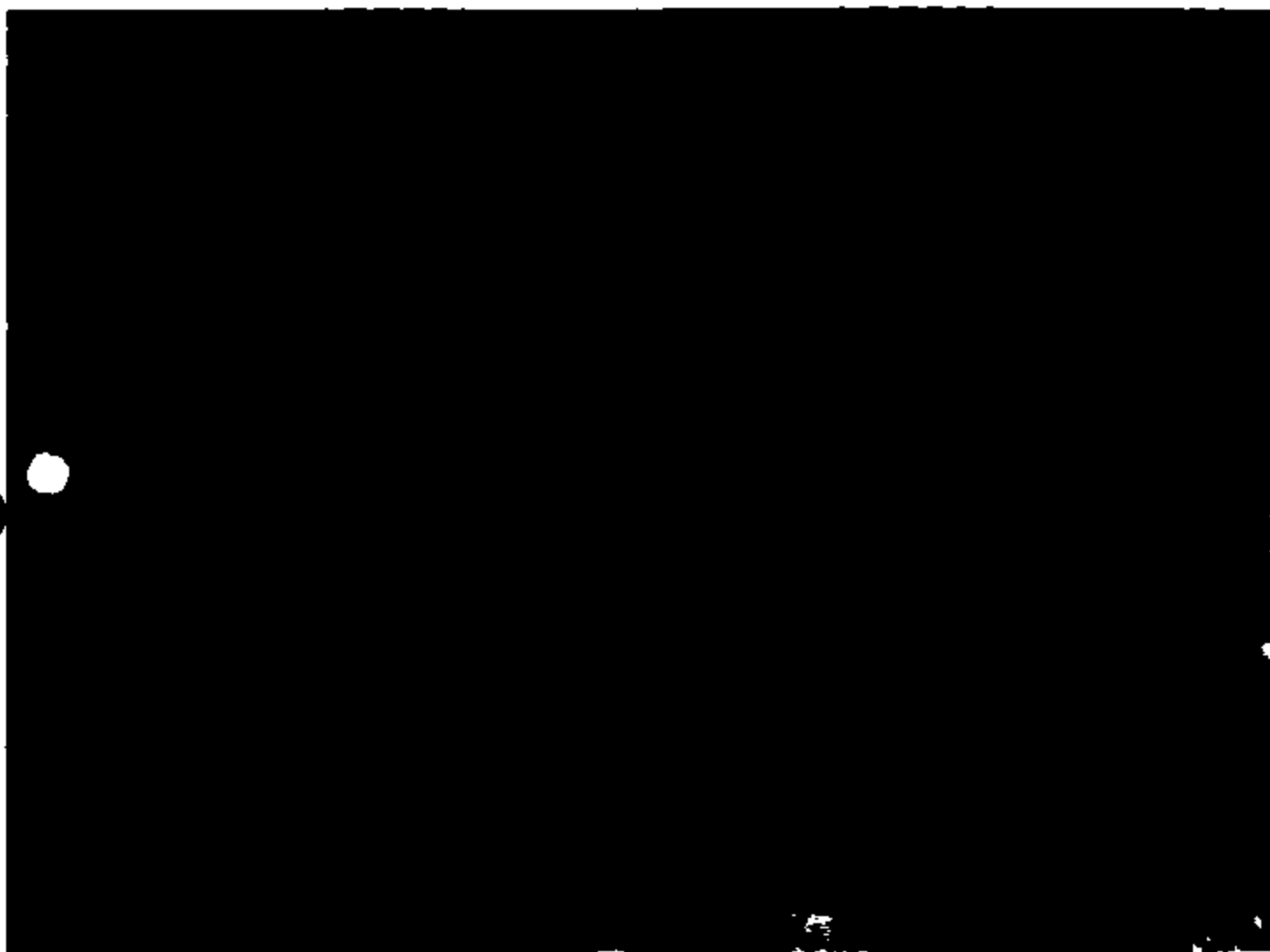
Thank you for your prompt attention to this matter.

Sincerely yours,

COZEN O'CONNOR



By: William D. Mahoney



MVC-0013.JPG



MVC-0028.JPG

ERM5-825-LC1-1574



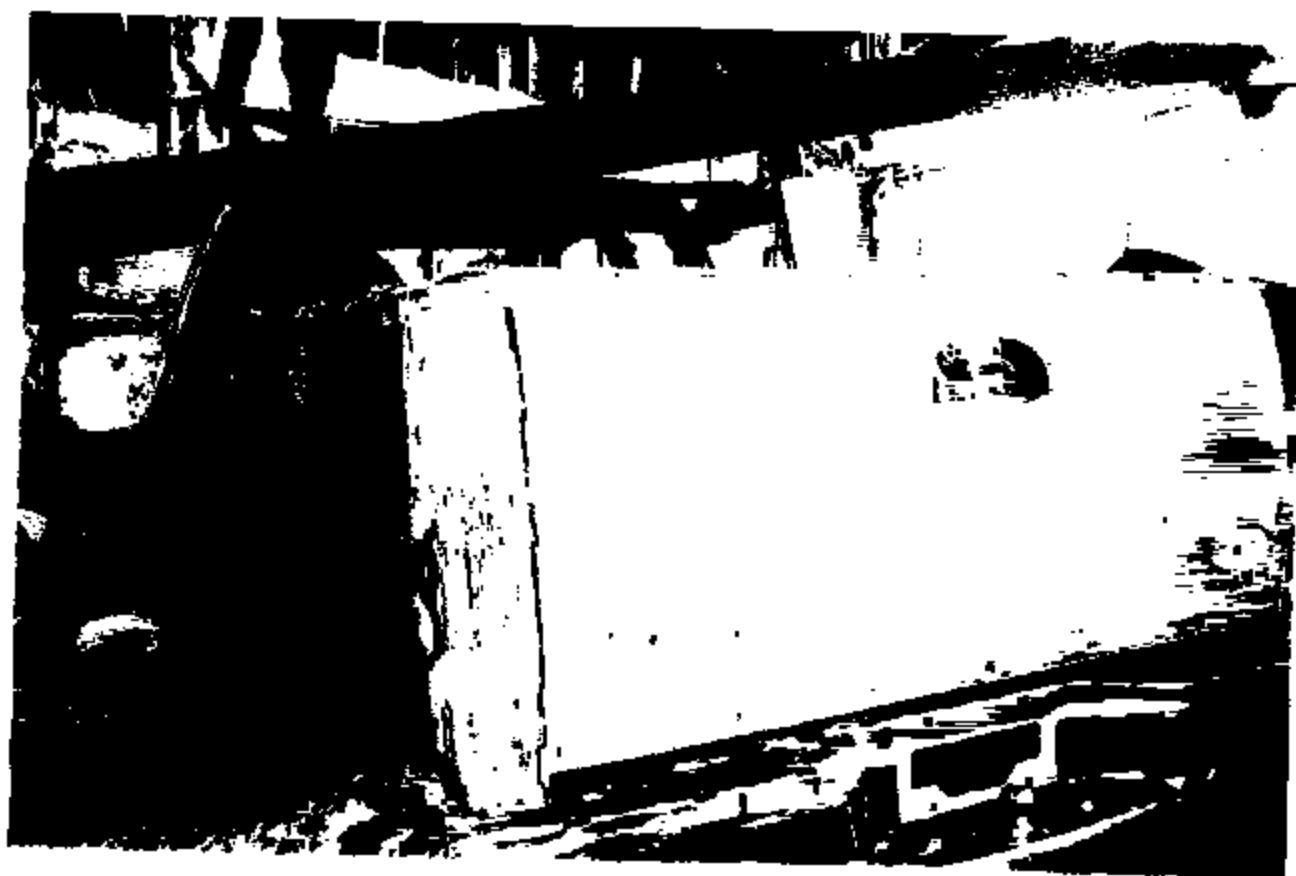
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2025-025-LC1-1575



MVC-0049.JPG

ER05-005-LC1-1576



BA05-025-LC1-1577



0005-005-LC1-1578





EP05-005-1C1-1500



2005-085-LC1-1581



EA05-005-L01-1582



ERG5-885-LC1-1583



EA05-005-LC1-1584





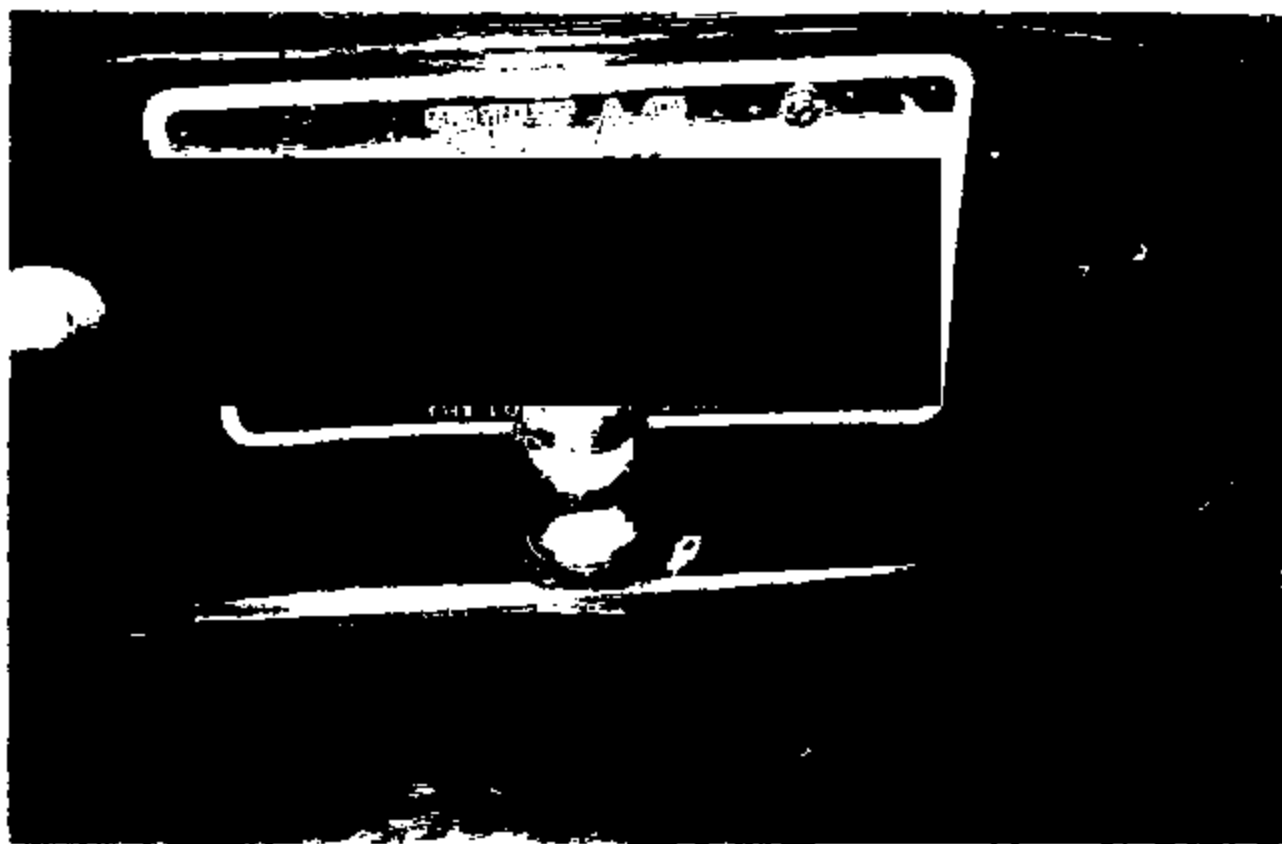
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EA05-005-LC1-1587



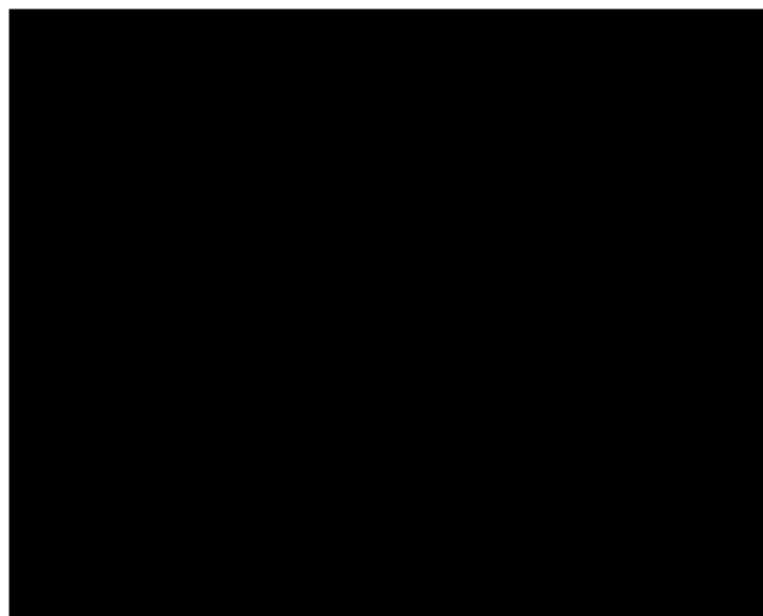
ERG-005-LC1-1528







E005-005-LC1-1591



1



HOUSTON FIRE DEPARTMENT
FIRE INCIDENT REPORT

DISTRICT 999 STAT 082 8
LE8810 JOHNNIE JR
DISTRICT CHIEF - 41749

LINE

A- INCIDENT NUMBER: 30815119 SUPP: 0 INCIDENT DATE: 08/15/2003 INCIDENT TIME: 06:09
 N- NUMBER OF PERSONNEL: 33 MUTUAL AID: NONE ANSON RADIOS: / FIRE PREV#
 B- ADDRESS: [REDACTED] LN APT/SUITE: CENSUS TRAC: 43300
 C- TYPE OF SITUATION FORMO (11): STRUCTURE FIRE TYPE OF ACTION TAKEN (1): EXTINGUISHMENT
 D- FIXED PROPERTY USE (41): 1-FAMILY DWELL/YEAR ABOVE IGNITION FACTOR (54): SHORT CIR. GROUND FAULT
 E- OCCUPANTS NAME: [REDACTED] TELEPHONE: [REDACTED]
 F- OWNERS NAME: [REDACTED] TELEPHONE: [REDACTED]
 G- OWNERS ADDRESS: 7716 CANOLE GREEN LN HOUSTON TX [REDACTED]
 H- COMPLEX (98): NO COMPLEX MOBILE PROPERTY TYPE ():
 I- AREA OF FIRE ORIGIN (47): GARAGE, CARPORT STORAGE EQUIPMENT INVOLVED (96): WRECK ONLY
 J- FORM OF HEAT OF IGNITION (24): UNSPECIFIED SHORT CIRCUIT TYPE OF MATERIAL (81): RUBBER
 K- FORM OF MATERIAL (61): ELECTRICAL WIRE METHOD OF EXTINGUISHMENT (6): PRECONNECTED HOSE LINE
 L- LEVEL OF FIRE ORIGIN (1): GRADE LEVEL TO 0 FT ABOVE ESTIMATED DOLLAR LOSS: \$65,000
 M- NUMBER OF STORIES (2): 2 STORIES CONSTRUCTION TYPE (7): PROTECTED WOOD FRAME
 N- EXTENT OF FLAME DAMAGE (5): CONFINED TO FLOOR/ORIGIN EXTENT OF SMOKE DAMAGE (5): CONFINED TO FLOOR ORIGIN
 O- DETECTOR PERFORMANCE (4): DETECTOR/N/IN ROOM N/WORK SPRINKLER PERFORMANCE (8): NO EQUIP PRESENT IN ROOM
 P- MATERIAL GENERATING SMOKE (63): SAWN WOOD AVENUE OF SMOKE TRAVEL (2): CORRIDOR
 Q- FORM MATERIAL GEN MOST SMOKE (17): STRUCTURAL MEMBER, FRAMING
 R- MOBILE PROPERTY YR: MAKE: MODEL: LIC# SER#
 T- EQUIP INVOLVED YR: 97 MAKE: FORD MODEL: F150 SER# UNK
 INIT ESTABLISHED Y PAYROLL# UNIT#

COMMENTS:

FIRE APPEARS TO HAVE STARTED BY ELECTRICAL SHORT IN PICK UP TRUCK IN GARAGE OF RESIDENCE. OWNER STATED THAT HE HEARD LOUD "BOOM" IN GARAGE, OPENED DOOR FROM HOUSE TO SEE HEAVY SMOKE IN GARAGE COMING FROM HOOD AREA OF VEHICLE. HEAVY FIRE DAMAGE TO GARAGE. PICKUP TRUCK AND PICKUP TRUCK PARKED IN DRIVEWAY. HEAT AND SMOKE DAMAGE TO REST OF HOUSE.

ENR-085-LC1-1982

TO: SHAWN NORTON

FAX: 313-390-2107

FORD MOTOR COMPANY

NAMED INSURED: [REDACTED]

CLAIM NUMBER [REDACTED]

1997 FORD F-150 VIN # 2FTDX07270 [REDACTED]

INSURED CALLED IN AND STATED THAT HIS 97 FORD F-150 HAD CAUGHT FIRE IN HIS GARAGE. HE STATED THAT THE VEHICLE HAD NOT BEEN DRIVEN IN TWO DAYS. HE STATED THAT HE HEARD A LOUD BANG ABOUT 6:30 AM (ON 8-15-03) AND WHEN HE WENT TO HIS GARAGE HE NOTICED FLAMES COMING UP THROUGH THE HOOD OF HIS TRUCK. THE TRUCK WAS TOTALLY BURNED BEFORE FIRE DEPT PUT IT OUT. ALSO THIS FIRE CAUSED HIS 1993 F-150 TO ALSO CATCH ON FIRE. THE GARAGE AREA OF THE HOME WAS ALSO BURNED.

I SENT OUT A FIRE INVESTIGATOR JOHNNY THORNTON WITH MAGNIFACTS INC. WHICH DETERMINED THAT THIS FIRE STARTED WITH THE WIRING IN THE 1997 F-150. HE ADVISED ME TO ALSO GET AN ELECTRICAL ENGINEER OUT TO INSPECT THE VEHICLE AS WELL WHICH I PLAN TO DO.

PLEASE LET ME KNOW IF THERE IS ANYTHING ELSE I CAN DO TO HELP.

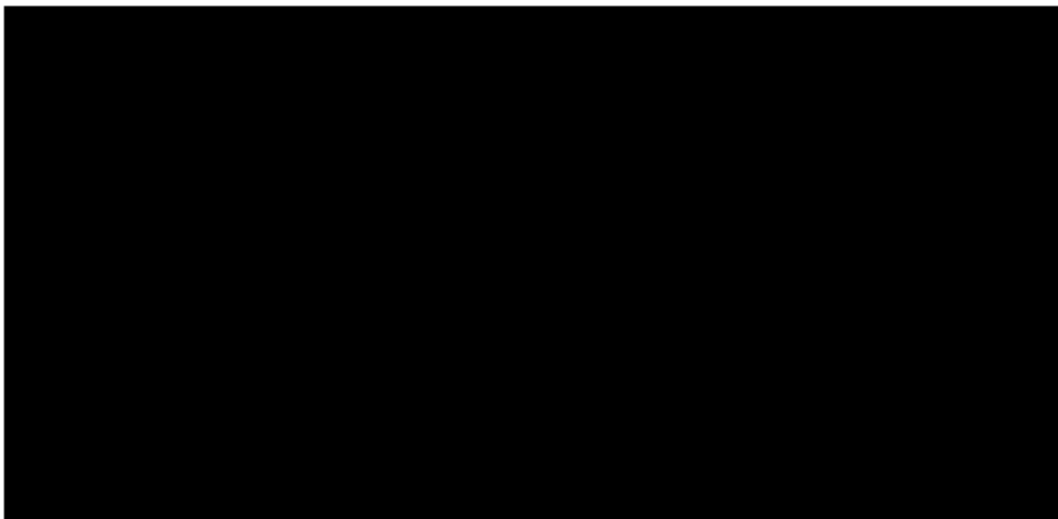
THANKS SAM MARZILI
SAFECO CLAIMS

(800) 332-~~7270~~

3226 *

X324513

1500 N. Collins Blvd.
Richardson, TX 75080



HOBART M. HIND, JR.
Senior Associate
Tampa
hhind@btpaw.com

KELLIE A. LEE
Associate
Tampa
klea@btpaw.com

BIP
BUTLER PAPPAS
ATTORNEYS AT LAW

RECEIVED MAR 19 2003
March 14, 2003

NOTICE OF CLAIM

Sent Via Facsimile & Certified Mail

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

Re: Insured: [REDACTED]
Claim Number: [REDACTED]
Date of Loss: 3/13/03
Our File Number: 0480-tbd

Dear Ms. Norton:

We represent the subrogation interests of Nationwide Insurance Company relative to a car fire that occurred on March 13, 2003 at 1900 East Valencia Drive, Bartow, FL 33830. The automobile responsible for the fire was a 1997 Ford Expedition. Eyewitnesses saw the fire originating from the vehicle. The investigation of the cause and origin is on-going. You will be contacted soon regarding setting up an inspection of the subject vehicle. We do not have the VIN number yet, but we are attempting to get this data for you, along with several other questions we can, by now, anticipate.

You are more than welcome to adjust the claim with Nationwide, so there are no issues or questions on damages later in the claim. Please note our investigation is on-going and this letter relates to a potential claim. Should you not wish to inspect the scene, we will assume you waive

BUTLER PAPPAS WEHLMULLER KATZ CRAIG LLP

Miami Alfred I. DuPont Building, 889 East Flagler Street, Suite 1300, Miami, Florida 33131
Tallahassee SunTrust Bank Building, 2520 Thomasville Road, Suite 102, Tallahassee, Florida 32309
Tampa Regent Plaza, 6200 Courtney Campbell Causeway, Suite 1100, Tampa, Florida 33607

Telephone: (813) 416-9998 Facsimile: (813) 416-9848
Telephone: (850) 894-4111 Facsimile: (850) 894-4999
Telephone: (813) 281-1930 Facsimile: (813) 281-0900

www.butlerpappas.com

ER05-085-LC1-1584

Ms. Shawn Norton

March 14, 2003

Page 2

any spoliation of evidence rights you may have had. We hope to hear from you soon. Should you have any questions whatsoever, please do not hesitate to contact us. We hope all is well with you.

With kindest personal regards,

BUTLER PAPPAS WEIDMULLER KATZ CRAIG LLP

Kellie A. Lee For
Hobart M. Hind, Jr.

Kellie A. Lee
Kellie A. Lee

cc: Susan Harrast
Nationwide Insurance Company



NO ONE WAS INJURED, but a family of five was displaced after a fire at their home on Valencia Drive in Bartow Thursday night. According to a report from the Bartow Fire Department, an engine fire in a 1997 Ford Expedition parked in a carport at the home ignited the blaze. Two other vehicles also sustained damage. The home was not significantly damaged; however, due to sub-

stantial damage under the carpet, including some electrical damage, the family had to make arrangements to stay with relatives, said Deputy Chief J. J. HFD deputy chief. The cause of the engine fire is currently under investigation by the State Fire Marshal's Office. — (Photo by Bobby Fitman, Jr.)

Bartow Fire Department Weekly Summary

Week of March 4-10

Type of Call	# of Calls
Structure Fires	1
Controlled Burning	1
Illegal Burning	2
Medical Calls	60
Vehicle Crashes	5
Vehicle Fires	7
Smoke/Odor Investigation	2
Fire Alarms	4
Other Emergency Calls	3
Total Emergency Responses	85
Fire Inspections	17
Public Education	1
Other Non-Emergency Responses	4
Total Non-Emergency Responses	22
Fire Training Classes (for firefighters)	39
(66.25 total training hours)	

Mar 21 2003 16:04

Alexander Fleming discovered penicillin in 1928 after noticing that none of the bacteria he was culturing in a petri dish grew near the mold that sprouted there.

P-2
Could an emergency vehicle find your house? Be sure your house number is easily visible.

THIS IS NOT THE FLOOR PLAN OF A HOUSE. IT'S A TREASURE MAP

Your home could be hiding some valuable treasure. More than 40 years ago, Captain George S. Smith, Sr. of the U.S. Navy discovered that his wife's home had a treasure worth digging for.

U.S. SAVING BONDS

Do you have old Savings Bonds? Check out the Savings Bonds Catalog at www.savingsbonds.org to learn about them. 1-800-925-8000

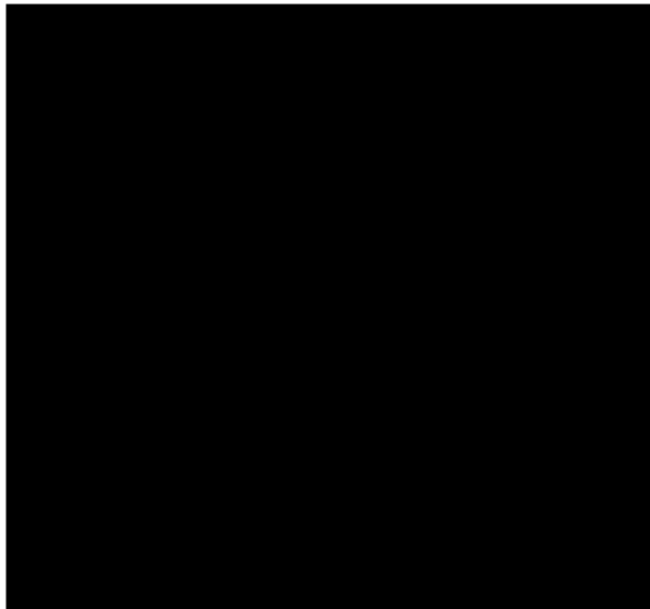
A public service of this newspaper

The City of Bartow Planning and Zoning Commission meeting scheduled for Monday, March 24 2003 at 5:30 p.m. at City Hall has been cancelled.

ALL TYPES ALUMINUM CONSTRUCTION

1790 N. Palm Avenue, Bartow, FL 33530

PRICE, 02



Baltimore, MD

Plaintiff

v.

FORD MOTOR COMPANY
The American Road
Dearborn, MI 48121

SERVE ON:
The Corporation Trust Incorporated
300 E. Lombard Street
Baltimore, MD 21202

Defendant

* IN THE
* DISTRICT COURT
* FOR
* BALTIMORE CITY

* CASE NO.:

* * * * *
COMPLAINT

Plaintiff, hereby sues Ford Motor Company, Defendant, and
as grounds for her Complaint states as follows:

JURISDICTION AND VENUE

The amount in controversy does not exceed Twenty-Five Thousand Dollars. The
Plaintiff is a resident of Baltimore City, and the acts described herein occurred in
Baltimore City and/or caused damage to property located in Baltimore City.

STATEMENT OF FACTS

1. After leasing a 1998 Ford Expedition, Model XLT, with a 5.4-liter Ford
Triton V-8 engine as a new vehicle, Plaintiff purchased the Expedition from
Hoffman-Green Leasing at the expiration of the lease on December 4, 2001. This vehicle
was designed and constructed by the Defendant, Ford Motor Company.

RECEIVED
DISTRICT COURT
NOV 30 10 48 37

2. At all times during and after the lease of the 1998 Ford Expedition, [REDACTED] had the vehicle regularly serviced and maintained in accordance with the manufacturer's recommendations.

3. On August 16, 2003, [REDACTED] used the 1998 Ford Expedition to run a short errand and then returned home, parking the vehicle in the driveway next to her house in order to unload it, and removed the key from the ignition.

4. Approximately 25 to 30 minutes later, after [REDACTED] returned from a neighbor's house, she heard the vehicle alarm from the 1998 Ford Expedition sounding.

5. [REDACTED] looked out her back door and noticed that the hood and engine compartment of the Expedition were engulfed in flames.

6. As [REDACTED] called the Baltimore City Fire Department to report the vehicle fire, the flames from the vehicle spread to her house and to four of her neighbor's trees.

7. The Baltimore City Fire Department was able to extinguish the house fire, but the 1998 Ford Expedition was destroyed by the fire.

8. The Baltimore City Fire Investigation Bureau performed an investigation of the origin of the fire in the 1998 Ford Expedition owned by [REDACTED] and determined that the fire began in the engine compartment as a result of vehicle part failure.

9. As a result of the fire, [REDACTED] suffered a complete loss of the vehicle, as well as significant damage to her house and a loss of numerous personal items in the vehicle, which had been packed with items for a vacation. [REDACTED] also

5
suffered expense of having to rent a vehicle to replace the 1998 Ford Expedition until she was able to secure the use of another vehicle.

COUNT ONE (NEGLIGENCE)

10. The facts stated in paragraphs 1 through 9 are re-alleged and incorporated herein by reference.

11. Ford Motor Company was negligent in its design or construction of the Ford Triton 5.4-liter, V-8 engine installed in the 1998 Ford Expedition owned by [REDACTED]

12. Ford Motor Company had a duty to protect owners of Ford vehicles from negligently-designed or constructed engines, and negligently failed to so protect them.

13. As a direct result of Ford Motor Company's negligence, a fire occurred in the engine compartment of Mrs. Norman's 1998 Ford Expedition, destroying the vehicle and causing damage and property loss to [REDACTED] house and personal property.

WHEREFORE, [REDACTED] Plaintiff, respectfully requests this Honorable Court enter judgment in her favor on Count One against Ford Motor Company, Defendant, in the amount of Twenty-Five Thousand Dollars (\$25,000.00) plus costs of the present action.

COUNT TWO (NEGLIGENT FAILURE TO RECALL)

14. The facts stated in paragraphs 1 through 9 are re-alleged and incorporated herein by reference.

15. Ford Motor Company has been aware since at least 1999 that the Ford Triton 5.4-liter, V-8 engine it installs in Ford Expeditions, Ford F-150 Pickup Trucks and

other Ford-produced vehicles has been the cause of numerous spontaneous engine fires due to the failure of the vehicle engine part.

16. Ford Motor Company has received numerous reports of spontaneous engine fires caused by or occurring in the Ford Triton 5.4-liter, V-8 engine, and had a duty to owners of Ford vehicles equipped with such engines to alert them to the dangers of spontaneous engine fires and to either permit the owners to have necessary repairs made to such engines or to recall and repair such engine themselves. Ford Motor Company negligently failed to fulfill the duty they owed to the owners of Ford vehicles equipped with these engines.

17. As a direct result of Ford Motor Company's negligent breach of its duty to her, a fire occurred in the engine compartment of [REDACTED] 1998 Ford Expedition, destroying the vehicle and causing damage and property loss to [REDACTED] house and personal property.

COUNT THREE (WARRANTY FOR IMPLIED FITNESS)

18. The facts stated in paragraphs 1 through 9 are re-alleged and incorporated herein by reference.

19. Ford Motor Company represented and warranted that its vehicle was safe from defects which would cause engine fires.

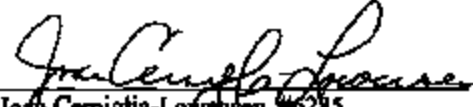
20. Ford Motor Company breached that warranty.

21. As a direct result of the breach, [REDACTED] suffered damage and property loss to her house and personal property.

WHEREFORE, [REDACTED] Plaintiff, respectfully requests this Honorable Court enter judgment in her favor on Count Two against Ford Motor

Company, Defendant, in the amount of Twenty-Five Thousand Dollars (\$25,000.00),
plus costs of the present action.

Respectfully Submitted,


Josh Cerniglia-Lovverson, #6285
Morgan Shelby Carlo Downs & Everton
4 North Park Drive
Suite 404
Hunt Valley, Maryland 21030
410-584-2800





ERG5-085-LC1-1483



ER95-005-LC1-1884

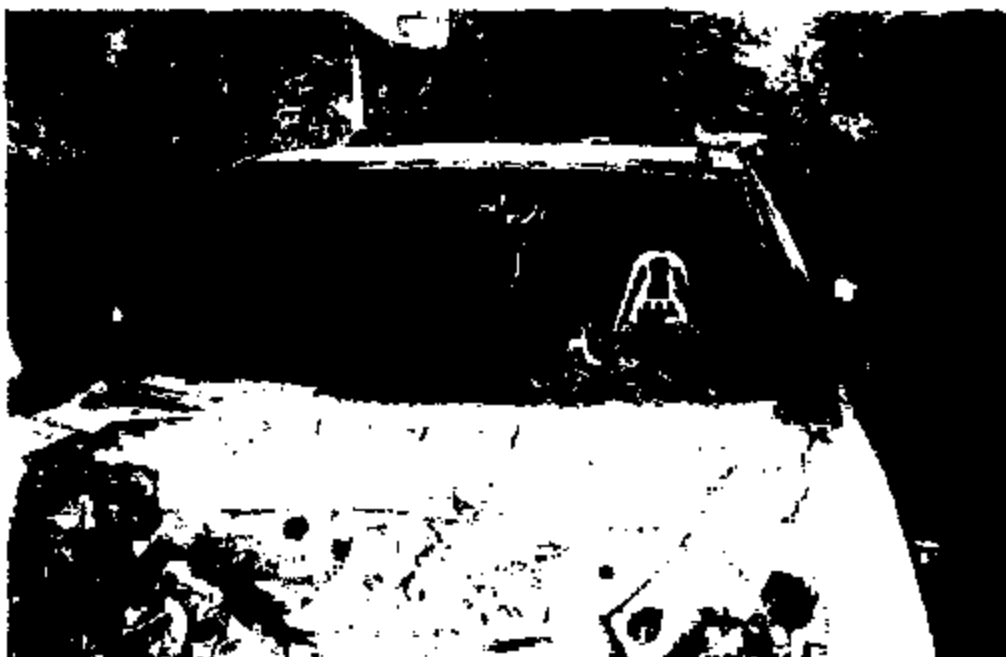




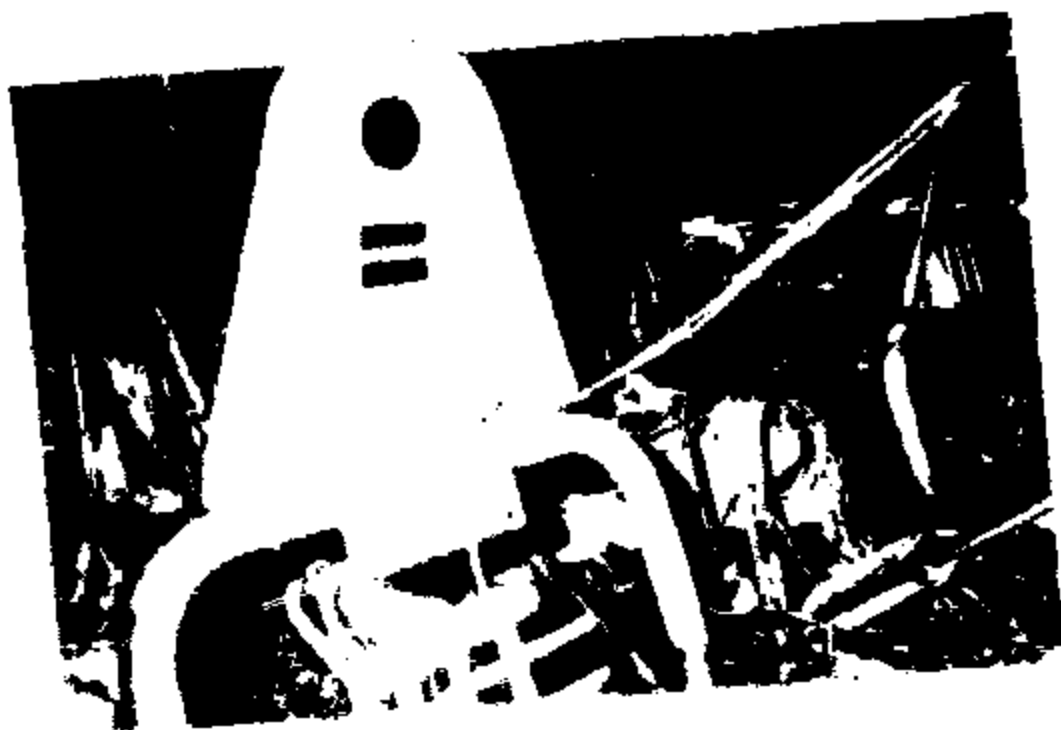
EA05-035-LC1-1005



ERB5-005-LC1-1807



EA05-085-LC1-1608



ERBS-305-LC1-1809







ER05-005-LC1-1812



BALTIMORE CITY FIRE DEPARTMENT

FIRE INVESTIGATION BUREAU
COMPLETE REPORT OF FIRE

Location: <u>6104 Botwood Road</u>		ENTERED		27212 Incident # <u>03093762</u>	
Date: <u>8/16/03</u>	Day: <u>Saturday</u>	Signal: <u>43-1</u>	Battalion: <u>4</u>		
Time: <u>1004</u>					
Property Type: <u>Vehicle</u>	Station: <u>n/a</u>	Material: <u>Metal</u>			
Owner: <u>[REDACTED]</u>	Phone: <u>[REDACTED]</u>	Address: <u>[REDACTED]</u>			
Occupied By: <u>Unoccupied</u>	Phone: <u>n/a</u>	Occupied As: <u>Vehicle</u>	Occupant's Occupation: <u></u>		
Vehicle Make/Model: <u>Ford Expedition</u>	Year: <u>1998</u>	License # <u>[REDACTED]</u>			
Damage to Structure: \$ <u>25,000.00</u>	Damage to Contents: \$ <u>0.00</u>	Previous Fire: <u></u>	Property: <u></u>	Owner: <u></u>	Occupant: <u></u>
Insurance (Co. & Amt.): <u></u>		Insurance (Co. & Amt.): <u></u>			
Smoke Detector: <u>N</u> <u>X</u> <u>YA</u> <u>YD</u> <u>YU</u>	Requested By: <u>Engine Company #43</u>				
# of People on Premise: <u>0</u>					
Point of Origin: <u>Engine Compartment</u>	Cause: <u>Probable Vehicle Part Failure</u>				
Investigated by: <u>Captain Monteflor F.I.B. #12</u>	Date and Time of Investigation: <u>8/16/03, 1100</u>				
Police Officer: <u>Koprowski</u>	Car # <u>B1390</u>	CC # <u></u>	CC: <u>SA</u>	<u>PA</u>	<u>CL</u>
Police Area: <u></u>	Crime Lab: <u></u>				

Investigation revealed that the fire originated in the engine compartment burning the entire engine compartment. The fire extended into the passenger area via the firewall burning the entire passenger area. The fire completely destroyed the hood of the vehicle. Estimated damage to the vehicle was \$25,000.00. The fire further extended from the vehicle scorching the exterior wall of the reported address. The fire also caused burning of the roofing trim and roofing materials. Estimated damage to the structure was \$1,500.00.

As I examined the exterior of the vehicle, I observed that the most severe damage was to the engine compartment area. The radiator had melted. The fire caused metal engine components to melt. I observed that the hood of the vehicle was destroyed by the fire. I observed that the exterior paint on the front fenders was burned away. There was remaining paint on the exterior of the vehicle from the driver's door area to the rear of the vehicle. I observed that the burning of the interior passenger area was most severe at the upper levels of the area. The burn patterns in and on the vehicle indicated that the fire originated in the engine compartment and extended from that area.

In my opinion the probable cause of the fire was vehicle part failure in the engine compartment.

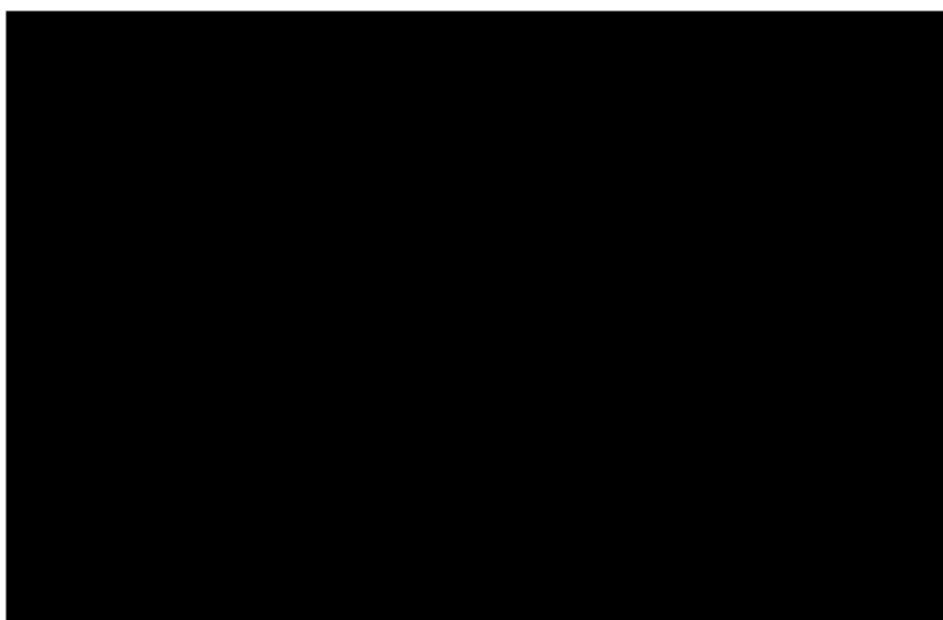
CAPT. [Signature]

FIB 12

8/17/03

FIB
→ 410-396-5690

410-396-5690-3



White, Schuerman, Rhodes & Burson, PC

Paul L. Burson
Sarah B. Hoffman
Scott A. Rhodes Kimberly
Schuerman R. Kreis White

Attorneys at Law
Brentwood Commons One, Suite 220
750 Old Hickory Boulevard
Brentwood, Tennessee 37027-4528
(615) 309-0400
(615) 309-0404 (fax) (toll free)
www.WSRB-law.com

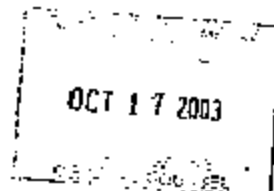
Client:
Nashville
Memphis
Atlanta

CONSUMER AFFAIRS
SECTION

October 9, 2003

3 OCT 15 AM 1:18

Ford Motor Company
Claims
Customer Relationship Center
P O Box 6248
Dearborn, MI 48126



Re: Our Insured: [REDACTED]
Our Claim No.: [REDACTED]
Your Insured: Ford Motor Company
Your Claim No.: UNKNOWN
Date of Loss: 07/30/2003

Dear Claims:

This office has been retained by Direct Insurance Company to protect its subrogation interest under the above insured's policy.

Enclosed please find the documents that support payments made under our insured's coverage. The total claim is \$12,330.50, which does include the \$250.00 deductible. Please review the documents and forward a check made payable to Direct Insurance Company as subrogee of [REDACTED]. Please mail your check to R.K. White, Esq., Brentwood Commons One, Suite 220, 750 Old Hickory Boulevard, Brentwood, TN 37027.

If there is no coverage for this date of loss, please provide us with a letter stating that. Please feel free to contact our office if you have any questions. Thank you for your attention to this claim.

Sincerely,
R.K. White

R. K. White
Attorney at Law

REWLAP
Enclosures

salvage pending, will forward upon
receipt

7/30/03
- 121 330.50
- 197 F150
- 82,576
- KNOX 1 TN

FORT KNOX FIRE & EMERGENCY SERVICES **FIRE INCIDENT REPORT # 13**

Date	07/30/03	NFIRS Incident #	07-30-03-01
1. Name and position of report approving official		MARVIN GUNDERSON, FIRE CHIEF	
2. Reported by: Name:			
: Org			
Time of Fire:	PRIOR TO 1542 HOURS		
Date of Fire	07/30/03		
Location:	BLDG. [REDACTED]		
Time FD Notified:	1542 HOURS		
Time FD On Scene:	1544 HOURS		
Station Found:	1997 FORD PICKUP ON FIRE		
3. Description of BLDG/EQUIP Damaged	EXTENSIVE DAMAGE TO THE ENGINE COMPARTMENT AND CAB		
FIRE			
4. Facility Occupancy, Using or Operating Agency:			
Facility Number:	BLDG. 5421-A		
Using Agency:			
Type of Occupancy:			
Type Description:			
Aircraft Type		Tail No:	
Vehicle Make/Model:	FORD PU	Year:	1997
Other: (equipment washers, etc.)	Type:	Motor:	F-150
	Model #:	Serial #:	KY 1020-HN
Estimated Time Fire Started:	PRIOR TO 1542 HRS		
Time Fire Extinguished:	1551 HRS		
Time Last Fire Fighters Departed Fire Scene:	1633 HRS.		
Method of Extinguishment:			
5. Estimated Fire Loss: \$,000	DoD-\$ Total	N/A	Non-DoD \$ Total
	\$5,000		\$5,000 (estimate)
Type: Detection or Suppression System	Automatic Heat detector	% Covered	
Activated:		If No Why?	
6. IGNITION:	Source Of Heat:	UNKNOWN	
Materials Involved:	ENGINE COMPARTMENT		
7. INCIDENT CAUSE:			
Human Caution:	No		

JUL 31 2003

B. Casualties/Medical			
FATALITIES:	N/A		
Possible Cause:			
Injuries:			
Category of Patient(s): i.e., fire fighter, medic, non fire fighter			
Number of Patients:			
Extent of Injury:			
Cause of Injury:			
Time Patient(s) Transported:			
9. REMARKS: AFTER FIRE WAS OUT, C-2 RUSHING SURVEYED DAMAGE AND SURMISED THAT FIRE STARTED ON DRIVER'S SIDE IN ENGINE COMPARTMENT. SINCE SSG RICHOW HAD BEEN HOME APPROXIMATELY 48 TO 50 MINUTES WHEN HIS WIFE TANYA ARRIVED HOME AND DISCOVERED HER HUSBAND'S TRUCK ON FIRE, C-2 RUSHING CONCLUDED FIRE HAD TO BE RESULT OF AN ELECTRICAL SHORT AND/OR A POSSIBLE FUEL LEAK, BEING SINCE AFTERNOON TEMPERATURE WAS HOT, WHICH WOULD HAVE KEPT ENGINE HOT.			
10. FIRE DEPT ACTIONS: MP8 CALLED IN VEHICLE FIRE AT BLDG [REDACTED] 1542 - ENGINE ONE RESCUE AND C-2 IN ROUTE 1542 - KIC AND EMS WERE CALLED 1544 - C-2 ON SCENE OF WORKING TRUCK FIRE 1546 - ENGINE ONE RESCUE ON SCENE 1551 - FIRE IS OUT OVERHEATING @1612 E-1 & RESCUE 10-8 BK TO STATION 1. @1620 E-1 & RESCUE BQ, CLEARED RICH WHOC, A/C WILL RELAY VEHICLE INFO. @1633 C-2 CALLED, HE IS IN ROUTE TO SUBSTATIONS. @1650 C-2 BQ, VEHICLE INFO: 1997 FORD PICKUP TRUCK, LICENSE KY [REDACTED] Y, OWNER IS SSG STEVE RICHOW, GARRISON-RANGE CONTROL, 4-5500, ALARM CALLED IN BY WIFE, [REDACTED] FROM QTR [REDACTED] UK CAUSE FOR FIRE IN ENGINE COMPARTMENT AND INTO DASH AREA OF VEHICLE. @1807 C-2 CALLED C-1 AT HOME WINFO.			
Approved and released by: Marvin M. Gunderson, Fire Chief			
Received BY:	JLL ZOBENIC A	Date:	07/30/03 Time: 1807

JUL 31 2003

E085-085-LC1-1517

**FORT KNOX PMO
FOR OFFICIAL USE ONLY**

INFORMATION WORK SHEET						MPR# MPI#
Subject () Witness () Complainant () Victim ()						DD FM 2701 Issued Yes () No () Declined ()
Name: (Last, First Middle, Jr., Sr., III, Etc.)				Grade	SSN:	
[REDACTED]				[REDACTED]	[REDACTED]	
DOB:		AGE	POB (City & State)		HOR (City & State)	
[REDACTED]		[REDACTED]	[REDACTED]		[REDACTED]	
Nick Names / Alias				Citizenship:	[REDACTED]	
[REDACTED]				Category:	[REDACTED]	
Drivers License Number:		Issuing Agency		MOS	Duty Position	
[REDACTED]		[REDACTED]		19K	[REDACTED]	
Unit / Work Address:		City/State/Zip		Duty/Work Phone Number		
[REDACTED]		[REDACTED]		[REDACTED]		
Home Address:		City/State/Zip		Home Phone Number		
[REDACTED]		[REDACTED]		[REDACTED]		
Hair Color	Eye Color	Complexion	Height	Weight	Sex	
[REDACTED]	[REDACTED]	[REDACTED]	72	190	Male () Female ()	
Juvenile		Race	Ethnicity		Security Clearance	
Yes () No ()		A () B () I () W () U ()	H () N () U ()		N () C () S () TS ()	
Identifying Marks:			How Dressed:			
None Visible			C/O			
Marital Status: Annulled () Divorced () Divorce not Final () Legally Separated () Married () Single () Widowed ()						
Alcohol Involvement: Yes () No ()			Type of Alcohol:			
Drug Involvement: Yes () No ()			Type of Drug:			
Any Illness or Injury: None						
Sponsor Data		Name: (Last, First, Middle, Jr., Sr., III, Etc.)			SSN:	
[REDACTED]		[REDACTED]			[REDACTED]	
Grade:	DOB:	MOS:	Duty Position:			
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]			
Unit / Work Address			City/State/Zip		Duty Phone Number	
[REDACTED]			[REDACTED]		[REDACTED]	
Home Address			City/State/Zip		Home Phone Number	
[REDACTED]			[REDACTED]		[REDACTED]	
Drivers License Number			Issuing Agency		Citizenship:	
[REDACTED]			[REDACTED]		Category:	
Legend Race: A=Asian/Pacific Islander B=Black I=American Indian/Alaskan Native W=White U=Unknown Ethnicity: H=Hispanic N=Not of Hispanic Origin U=Unknown Security Clearance: N=None C=Confidential S=Secret TS=Top Secret						

JUL 31 2003

ATZK PMM PM 679
FEB-02

**FORT KNOX PMO
FOR OFFICIAL USE ONLY**

Vehicle Information		
Vehicle Year 1997	Vehicle Make FORD	Vehicle Model F-150
Vehicle Color Black	License Number 1020-HW	Issuing Agency KY
VIN Number 1FTDX1864VK [REDACTED]		Post Decal Number 1HW484
Description of Vehicle: (Any Damage or Special Identifying Markings) Vehicle fire, fire chief stated fire was started from electrical short in the engine. Entire engine burned front grill area completely burned windshield cracked entirely. Driver's side the burned completely.		
Property Data		
Description of Property: (To include Serial Numbers of Lost or Stolen Items)		
Summary of Incident (If DA FM 3975 is not required)		
[REDACTED] wife arrived home to see her husband's vehicle on fire. She stopped down the street and began honking her horn to get her husband's attention, he was inside the house [REDACTED] went out to see his vehicle on fire and attempted to extinguish the fire with his hose, but met negative results. Fire department arrived on scene and did extinguish the fire. Fire chief suggested it may have been started by a faulty fuel line or a short in the wiring.		
Patrolman's Data		
Name: (Last, First, Middle, Jr., Sr., III, Etc.) [REDACTED]	Rank E-2	Unit 34th MP Det
Authority: Title 10, United States Code, Section 3012 (g) Principal Purpose: To provide commanders & law enforcement officials with means by which information may be accurately identified. Routine Uses: Your Social Security Number is used as an additional/alternate means of identification to facilitate filing & retrieval. Disclosure: Disclosure of your Social Security Number is voluntary.		
ATZK PMO FM 679 FEB-02		

JUL 31 2003

Direct

Claim No. [REDACTED] (1) FileName:62538611.JPG



[REDACTED]
8/6/2003

ER05-005-LC1-1620

Claim No. [REDACTED] (2) FileName:62538612.JPG



[REDACTED]

8/6/2003

EQ05-005-LC1-1821

Claim No:625386-1 (3) FileName:62538613.JPG



8/6/2003

ER05-005-LC1-1622

Claim No:625386-1 (4) FileName:62538614.JPG



8/6/2003

ER05-005-LC1-1823

**Photograph Supplement
For
Fire Origin and Cause
Bowling Green, KY**

Prepared for:
Mr. Paul Rigney
Direct Adjusting
4883 North Broadway
Knoxville, TN 37918
Client: [REDACTED]
File No. : 625386

Prepared by:
Michael P. Rzesutock, PE
Project: KY030813
Date: August 25, 2003



Rzesutock Engineering
Forensic Motor Vehicle Engineering

PO BOX 772 - Owensville, Ohio 45160

• Phone/Fax: 888-875-3204

EA88-885-LC1-1824



Figure 1. Driver Side Front View of Ford F150 Pickup Truck

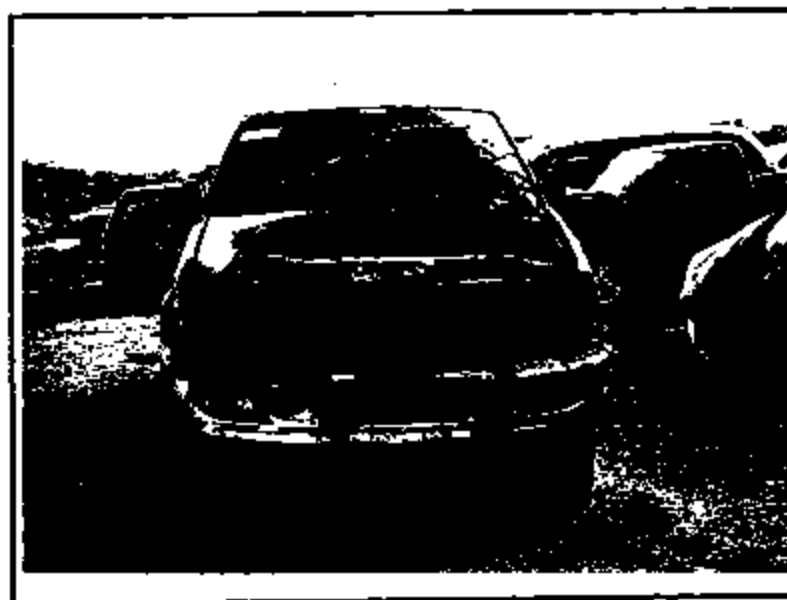


Figure 2. Front View of Ford F150 Pickup Truck



Figure 3. Passenger Side Front View of Ford F150 Pickup Truck

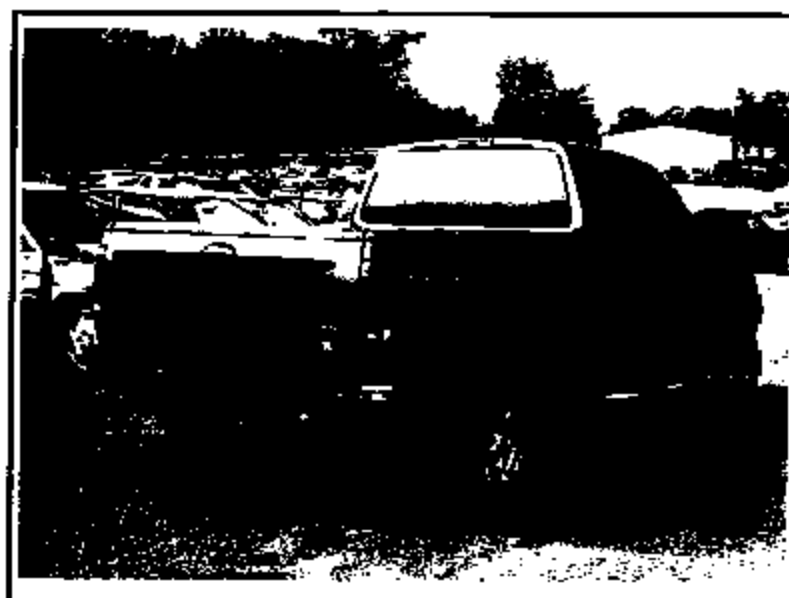


Figure 4. Passenger Side Rear View of Ford F150 Pickup Truck

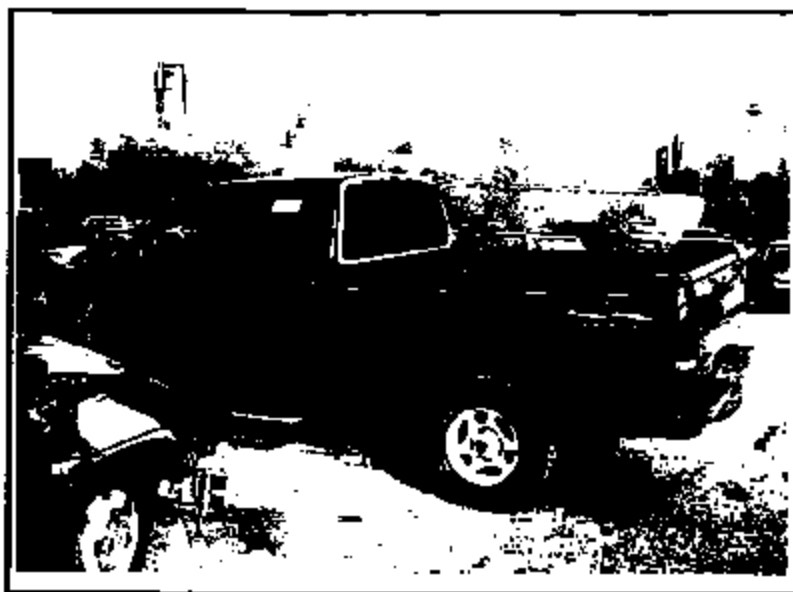


Figure 5. Driver Side Rear View of Ford F150 Pickup Truck

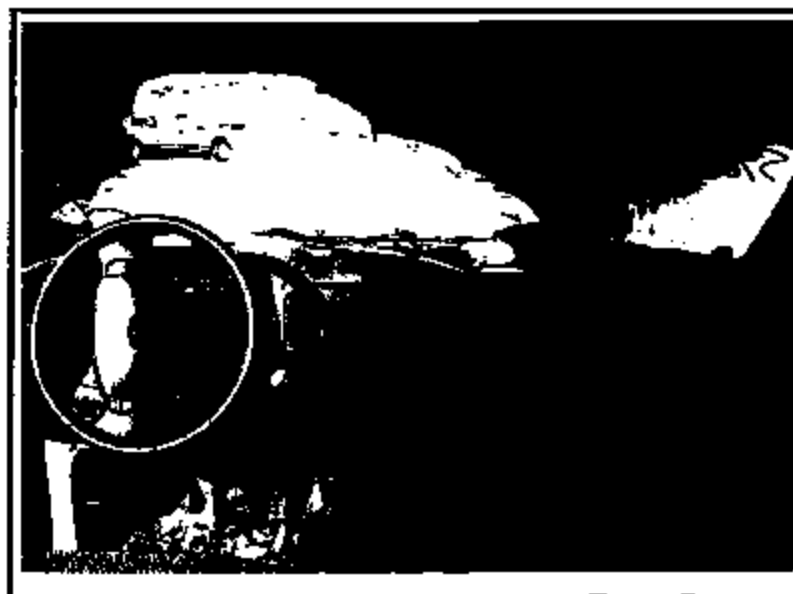


Figure 6. View of Dashboard



Figure 7. View of Burn Damage on Driver Side of Passenger Compartment



Figure 8. View of Burn Damage on Top of Dashboard



Figure 11. View of Passenger Side of Engine Compartment



Figure 12. View of Front of Engine Compartment



Figure 9. Closer View of Burn Damage on Top of Dashboard



Figure 10. Driver Side View of Engine Compartment

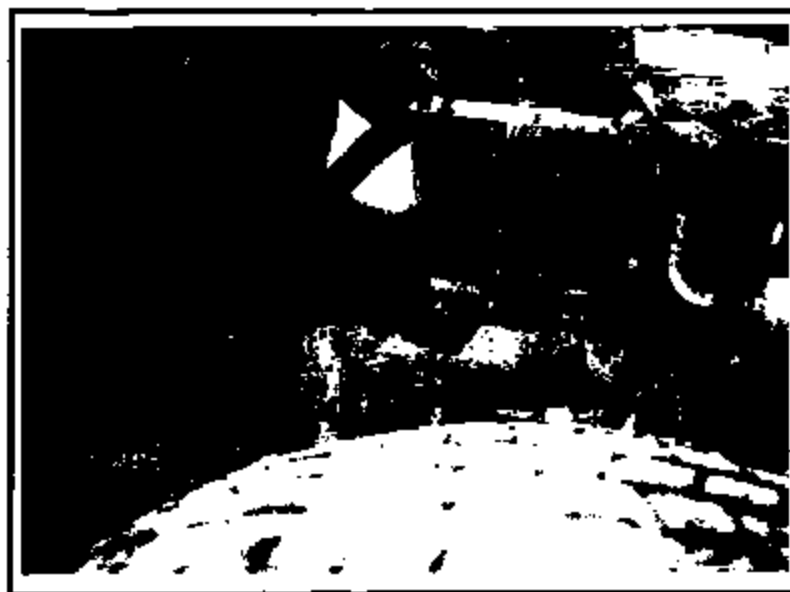


Figure 13. View of Passenger Side Exhaust Manifold



Figure 14. View of Driver Side Exhaust Manifold



Figure 15. View of Driver Side Engine Compartment Components



Figure 16. View of Location of Clutch Master Cylinder and Reservoir



Figure 17. View of Pressurized Hose Connection at Clutch



Figure 18. Upward View of Pressurized Clutch Line



Figure 19. View of Passenger Side Fuel Rail Barb Connections

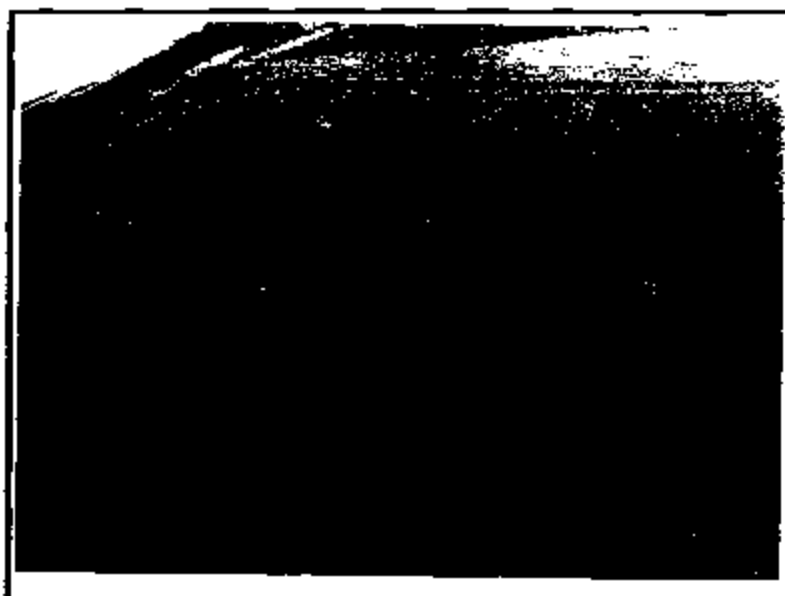


Figure 20. View of Removed Fuel Line



Figure 21. View of Driver Side Fuel Rail Barb Connections





VIKRA
CONSULTANTS, INC.
FIRE AND LOSS INVESTIGATION
FORENSIC ENGINEERING

8730 Pinon Drive • Lake Worth, Florida 33487 • (561) 433-9232 • Fax (561) 433-8464

July 9, 2001

Ms. Nicole Baum
State Farm Insurance Company
15055 SW 122 Avenue
Miami, FL 33186

RE: Insured [REDACTED]
Loss Address [REDACTED]
Miami, FL [REDACTED]
Date of Loss : June 27, 2001
Allstate Claim # [REDACTED]
State Farm Claim # [REDACTED]
VCI File # : 01-DA-41LR

Dear Ms. Baum,

Vikra Consultants, Inc. (VCI) has completed its initial investigation into the above-captioned fire loss. A fire scene examination was conducted on June 27, 2001, at which time the loss was completely photo documented and examined for possible causes of the fire. At the time of our fire scene examination, VCI met with [REDACTED] the insured's daughter, and [REDACTED] the daughter's friend. Subsequent contact was made with Captain William McAllister of the Miami-Dade County fire marshal's office. No investigator from the Fire Marshal's office responded to this loss. The engine company officer in charge determined this fire was accidental and turned the scene over to the insureds.

The loss structure is a one-story, single-family home of CBS and wood frame construction. The home is an "L" shaped structure located on the corner of SW 103rd Avenue and SW 30th Street. The bedrooms run on the north south axis, while the garage, kitchen and family room run on the east west axis.

The room of origin for this loss is identified as the garage of the structure, which is located on the southeast portion of the house. The garage doors open to the south. A 1997 Ford Expedition Sport Utility Vehicle (SUV) was noted to be parked on the east side of the garage. This vehicle has been identified as the point of origin for this loss.

According to [REDACTED] her mother, [REDACTED] was the only one home at the time of the fire. While she was watching television, [REDACTED] began to smell an odor of something burning sometime between 4:00 PM and 5:00 PM. She walked through the house and discovered a fire in the garage, in the area of the SUV. She called [REDACTED] at work and told him about the fire. [REDACTED] immediately contacted Mr. Robert Simon by radiophone (Nextel) and advised him of the fire. Both [REDACTED] called 911 from their respective locations to report this fire. After calling her husband, [REDACTED] tried to call 911, and during the call, the phone failed. A passer-by

used their cell phone to call 911. [REDACTED] had not been in the garage on the date of the loss.

According to [REDACTED] he was the last driver of the subject vehicle. He had driven the vehicle to Homestead earlier that day, brought the vehicle back to the loss location, and washed it. He then drove the vehicle to Home Depot and purchased some indoor/outdoor carpeting and some other items that were noted to still be in the vehicle at the time of the fire. [REDACTED] then parked the vehicle inside the garage and left with [REDACTED] to run some errands in Fort Lauderdale. He was in Fort Lauderdale with [REDACTED] when he received notification of the fire from [REDACTED] (the insured). [REDACTED] stated that the vehicle was last serviced in March of this year at the Sears store on SW 107th Avenue. He stated that he noted no problems during the time he was driving the vehicle. He further stated that no other mechanical work had been done to the vehicle, and that he did not fuel the vehicle while it was in his possession.

According to [REDACTED] the vehicle was purchased used from Gus Machado Ford with approximately 20,000 miles on the odometer. At the time of the fire, [REDACTED] stated the vehicle had approximately 60,000 miles on it.

The loss vehicle is identified as a 1997 Ford Expedition with the "Eddie Bauer" package. The vehicle identification number is 1FMEU17L3V[REDACTED]. A Florida tag, number SKD 80J, is noted to be on the vehicle. The vehicle is insured by State Farm Insurance Company. State Farm has agreed to share the cost of this investigation with Allstate Insurance Company, which insures the home, which was damaged as a result of the fire.

Examination of burn patterns within the structure indicate that this fire had a single point of origin in the area of the engine compartment of the 1997 Ford Expedition SUV. Burn damage within the engine compartment indicates that the fire originated on the driver side within the engine compartment.

Examination of the electrical appliances within the garage and the branch circuit wiring, overhead electrical garage door and overhead fluorescent lights was conducted by VCI. All electrical items in the garage show only secondary fire damage, the result of exposure to the fire which occurred within the Ford Expedition.

Upon determining that the vehicle was the point of origin for this fire, VCI did not conduct any disassembly of the vehicle. At this time, VCI has contacted Grotzfeld & Denenberg, counsel for Allstate Insurance Company, and advised them that a joint examination with Ford Motor Company should be conducted and that the vehicle should be secured in a manner to preserve it for future engineering evaluation.

Based upon the foregoing, it is the professional opinion of Vikra Consultants, Inc. (VCI) that the fire which occurred on June 22, 2001, at 2890 SW 103 Avenue, in Miami Florida, had a single point of origin within the engine compartment of the 1997 Ford Expedition SUV. No evidence of a fire of incendiary nature was found. VCI recommends additional evaluation of the subject vehicle by VCI's mechanical engineer. VCI will remain in contact with both Allstate Insurance Company and State Farm Insurance Company and advise them regarding any further action or evaluation of the subject vehicle.

Ford Motor Company should be conducted and that the vehicle should be secured in a manner to preserve it for future engineering evaluation.

Based upon the foregoing, it is the professional opinion of Vikra Consultants, Inc. (VCI) that the fire which occurred on June 22, 2001, at 2890 SW 103 Avenue, in Miami Florida, had a single point of origin within the engine compartment of the 1997 Ford Expedition SUV. No evidence of a fire of incendiary nature was found. VCI recommends additional evaluation of the subject vehicle by VCI's mechanical engineer. VCI will remain in contact with both Allstate Insurance Company and State Farm Insurance Company and advise them regarding any further action or evaluation of the subject vehicle.

Thank you for allowing VCI to be of service to you in this matter. If you have any further questions please contact us.

At this time, all photographs taken by VCI are being kept with the file at our office. Should either insurance company require a set of photographs for the purpose of scene documentation, please contact us and we will forward them to you.

Respectfully submitted,

VIKRA CONSULTANTS, INC.



Robert E. Lemons, CFE, CFI
President

REL/mf

**RICHARD SCHWARTZ INVESTIGATIONS INC.**

Agency License No. 4400002

RMS Investigative Engineering Inc. Member of the International Association of Professional Investigators

4800 S.W. 64th Avenue Suite 107

Davie, FL 33314

(954) 327-8900 • 1-800-FIRE-103 • Tele Fax (954) 327-8980

Ms. Nichole Baur, Claims Adjuster
STATE FARM INSURANCE COMPANY
15055 SW 122 Avenue
Miami, Florida 33186

RE: Insured:

Miami, Florida

Claim No.:

Vehicle:

1997 Ford Expedition

D.O.L.:

06-22-01

Our File:

01-2024

INTERIM ADVISORYAugust 3rd, 2001

Dear Ms. Baur:

As per your instructions, we have concluded the first level of our investigation. We have inspected the vehicle using non-destructive and non-invasive techniques. We met with Mr. Bob Lemons of VIKRA Consultants Inc., at the loss site and examined the vehicle.

Our interim findings are that the fire originated inside of the vehicle engine compartment in the left front quadrant. Located in the area of origin was the fuse and relay panel for the vehicle as well as the battery and numerous wires. No evidence was removed from the vehicle. The site was boarded and secured when this firm and Mr. Lemons departed the loss site.

Currently, we have scheduled an investigator from this firm to be present to monitor the Ford inspection, currently scheduled for Monday, August 6th at 1000 hours. Our investigator will also monitor the evidence extraction from the insured's garage by Adams Salvage. We will then accompany the vehicle to Adams to monitor and document the condition of the vehicle evidence on arrival at Adams.

Once this is completed we will finalize our report to your office.

Sincerely,

Richard M. Schwartz, President

CC: File

ER05-005-LC1-1641

RICHARD SCHWARTZ INVESTIGATIONS INC.

RMS Investigative Engineering Inc., License No. 00000012
4800 S.W. 64th Avenue Suite 107
Davie, FL 33314

(954) 327-8909 • 1-800-FIRE-103 • Telex Fax (954) 327-8986
http://www.rsfire.com e-mail: rsfire@aol.com

Agency License No. 00000012

Ms. Nichole Baum, Claims Adjuster
STATE FARM INSURANCE COMPANY
15055 SW 122 Avenue
Miami, Florida 33186

RE: Insured:

[REDACTED]
Miami, Florida

Claim No.:

Vehicle:

D.O.L.:

Our File:

1997 Ford Expedition
06-22-01
01-2024

INTERIM ADVISORY # 2

August 14th, 2001

Dear Ms. Baum:

We have concluded the initial phase of our fire investigation. At this point, we have determined that the Fire Area of Origin was the front left quadrant of the vehicle. Located in this area were the vehicle electrical relays, fuses, battery and portion of the wiring harness. Fire patterns exhibited within the structure and on the vehicle support these findings.

The ignition source is an apparent electrical malfunction within the area of origin stipulated above. In order to determine the exact point and / or cause of the failure, follow up electrical and mechanical engineering will need to be done to the vehicle. These services are available through this firm upon your request. Please advise accordingly.

On August 6th, this firm met with three representatives of Allstate Insurance Company to continue our inspection of the vehicle and document it's removal from the premises. Ford Motor Company did not show up for this inspection. The vehicle was recovered from the premises after it was covered with a tarp and was taken to Adessa Salvage. Adessa placed the vehicle into storage but purportedly does not have the ability to shrink wrap the vehicle.

Our File: 01-2024

In the interim, Ford Motor Company and the Dealership should be placed on notice. The remains of the vehicle should be shrink wrapped and preserved for further inspections by this firm and other interested parties. If Adams Salvage yard can not provide the service in house, suggest that they contact an outside service provider. The car needs to be under roof and shrink wrapped to keep people from removing parts or from parts falling out of the vehicle. The shrink wrap should be run over and under the vehicle (just like they do to boats).

All parties should be placed on notice not to inspect the vehicle without requesting said inspection in writing so that all parties can be represented at the inspection. Those requests should be directed to either your office or ours.

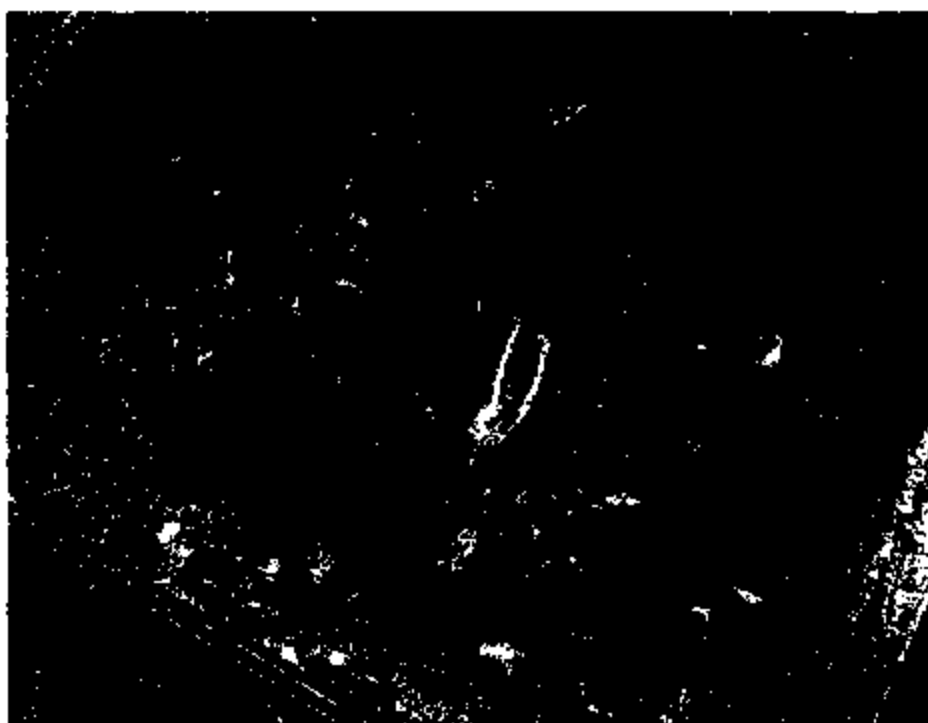
At this point we will close our file on this matter and maintain the photographic documentation in our file for use during later follow up inspections. Should you or any member of your staff have further questions, please do not hesitate to contact our office."

Sincerely,

Richard M. Schwartz, President

Attachment: Letter to all parties in attendance.

CC: File



intelol

EROS-885-LC1-1644

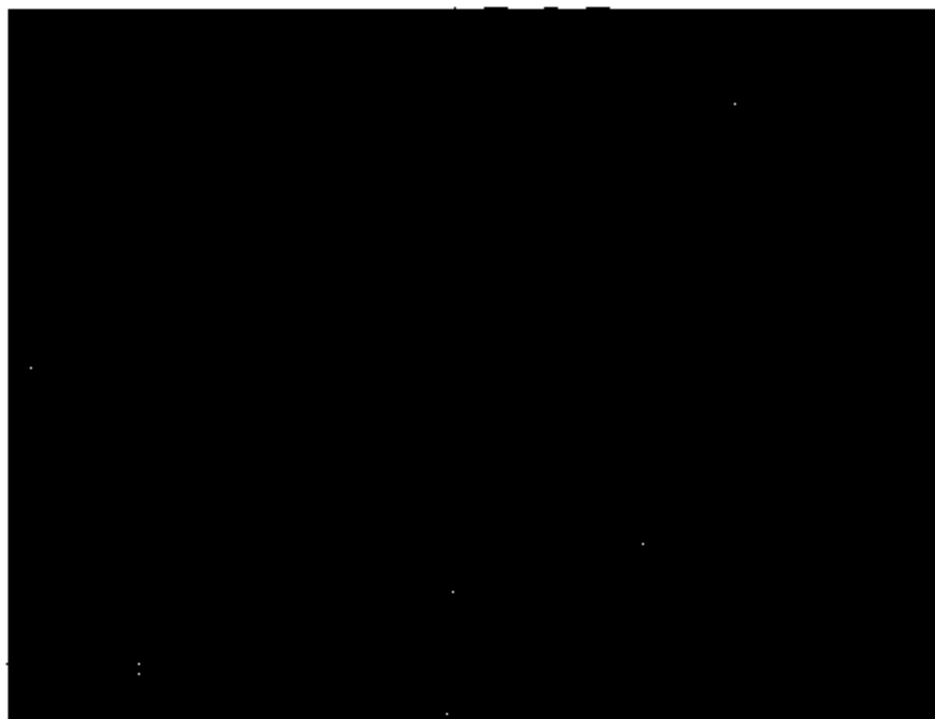


LEFT
REAR

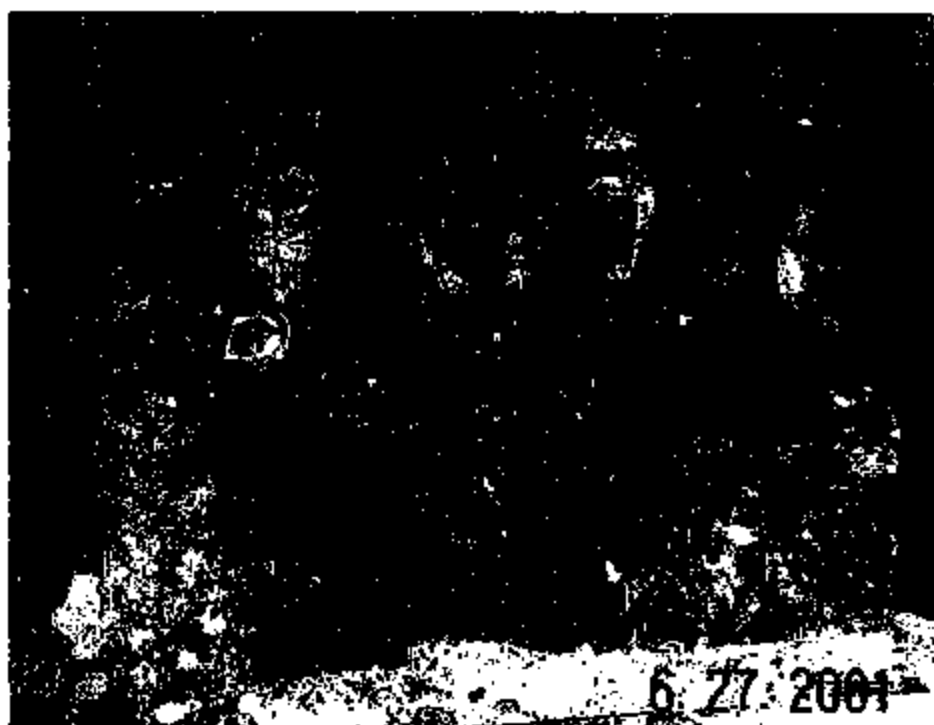
2005-005-LC1-1845



LEFT
FRONT
ENGINE
COVER



LEFT
FIDNT



LEFT
FRONT
ENGINE
COMP



Highland Park, MI
Chicago, IL
Plantation, FL
San Francisco, CA

3201 Peters Road
Suite 1000
Plantation, Florida 33324

Telephone: (954) 916-2686
Facsimile: (954) 916-2687

Dennis Waters Ramere
Admitted in Florida
dwr@gd-llc.com

July 10, 2001

Via Telefax (313) 390-2107
Certified and U.S. Mail

Sean L. Norton
Ford Motor Company
Office of General Counsel
Parklane Towers West, Ste. 400
Three Parklane Blvd.
Dearborn, MI 48126-2568

Re: Allstate Insured: [REDACTED]
Allstate Claim No.: [REDACTED]
Date of Loss: 6/22/01
Loss Location: [REDACTED] Miami, Florida [REDACTED]

Dear Mr. Norton:

Please be advised that our law firm has been retained to represent Allstate Insurance Company in connection to a fire that occurred at the home of its insured, [REDACTED]. Our preliminary investigation reveals that the fire started under the hood on the driver's side of the [REDACTED] 1997 Ford Expedition.

If your company is insured for this loss please put your carrier on notice of the loss and have them contact me. If you are not insured, or are self-insured, please contact me to discuss this matter. If you or your insurer are interested in viewing the currently available remains please contact me immediately to make those arrangements. If we do not hear from you or your agents within 48 hours after receipt of this letter regarding viewing the same, it will be presumed that you or your agents are not interested in viewing the available remains and later objections that may arise will be waived.

Mt. Sean L. Norton
July 10, 2001
Page 2

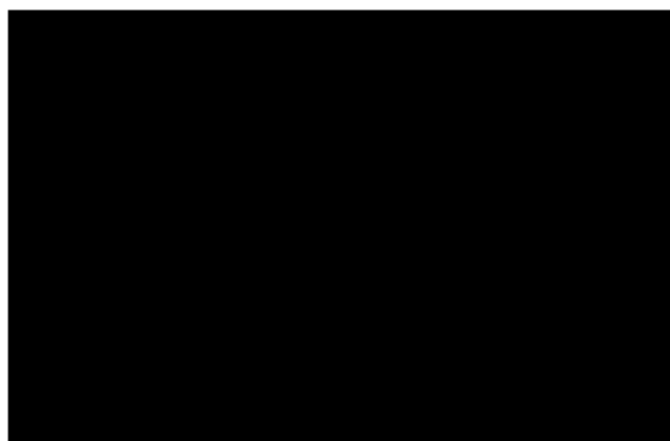
Thank you for your immediate attention to this matter.

Very truly yours,

Donna Waters Romero

DONNA WATERS ROMERO
For the Firm

cc: Steve Marshall, Allstate Insurance
Nicole Baum, State Farm Insurance



(40-2757-592)

State Farm Mutual Automobile Insurance Company



7 Technology Circle, Ste 300
Columbia, SC 29203

June 11, 2003

Ford Motor Co.
Parklane Towers West
Suite 400
3 Parklane Blvd.
Dearborn, MI 48126-2588



Re: Claim Number: [REDACTED]
Our Insured: [REDACTED]
Date of Loss: May 29, 2003
1997 Ford Expedition
VIN: 1FMEU19W3YV [REDACTED]

This State Farm insured 1997 Ford Expedition was involved in a fire. We settled a claim with our insured in the amount of \$12,813.00, which includes our insured's deductible.

Our investigation revealed the cause of the loss was a fire that originated in the engine compartment of the vehicle. The Expedition was parked and not in operation when this fire occurred.

Enclosed is the documentation of State Farm's claim. The evidence is being held for your inspection. You may contact me at 803-835-3476 to make arrangements to inspect the vehicle.

Please consider this letter as our demand to Ford Motor Company for reimbursement of \$12,813.00.

Sincerely,

Buddy Cape
Buddy Cape
Claim Representative

CERTIFICATE OF LOSS	
Ford Motor Co.	
Particulars	Amount
Cash Paid	
Balance Forward From Settlement Statement	
Unsettled Balance From Settlement Statement	
Total Payments & Vouchers	\$
Loss Payable to: FORD MOTOR CO - Parklane Towers West	
3 Parklane Blvd Ste 400	
Dearborn, MI 48126-2588	

HOME OFFICE: BLOOMINGTON, ILLINOIS 61710-0001

GA/SC Sub Unit:
This image is from a copy
See paper file for original document