



LAW OFFICES

ORTALE, KELLEY, HERBERT & CRAWFORD

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P. O. BOX 198985

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1971 - 2001
30TH ANNIVERSARY

WILLIAM P. ORTALE
DAVID B. HERBERT
WILLIAM H. CRAWFORD, JR.
THOMAS C. CORTS
DOUGLAS A. BRACE
WILLIAM M. BILLIPS
JOSEPH B. KLOCKENKEMPER, II
PAUL M. BUCHANAN
WENDY LYNNE LONGMIRE
GERALD C. WISSER
DAVID B. SCOTT
RICHARD W. SEBASTIAN
W. CARL SPINING
CYNTHIA D. FLYNIRE

TODD A. BRICKER
DL ANDREW SAULTERS
AMY ADAMS GOWAN
ANGELA D. SIMMONS
JILIE BHATTACHARYA PEAK
DERON H. BROWN
J. BRENT MOORE
TIMOTHY D. PATTERSON
JEREMY H. CHERRY
MATTHEW S. WRIGHT
BYRON M. GILL

OF COUNSEL
ELAINE M. YOUNGBLOOD

JOHN W. KELLEY, JR.
(1931-1985)

FRANKLIN BRICE
FIRST TENNESSEE BANK BLDG.
221 PUBLIC SQUARE, SUITE 204
NASHVILLE, TENNESSEE 37004
(615) 251-1400
FACSIMILE (615) 991-1544

July 21, 2004

Ms. Shawn M. Norton
Ford Motor Company
Parklane Towers West, Suite 300
3 Parklane Boulevard
Dearborn, MI 48126-2568

al 10/03

RECEIVED

RE: Shelter Claim No.: 41-1-C-3746865-3
Shelter Insured: [REDACTED]
Date of Loss: February 10, 2003
Vehicle: 2002 Ford F150, VIN# 2FTRX08L920 [REDACTED]

Dear Ms. Norton:

Please be advised that I have been retained to pursue Shelter Insurance Companies' subrogation claim with respect to the fire loss sustained by its insured, [REDACTED] on February 10, 2003. I have been apprised that you have not agreed to joint destructive testing to further determine the cause of the fire. Please be advised that if Ford continues to deny responsibility, and fails to agree to joint testing of the vehicle to determine the cause of the fire, I will be forced to file suit.

Please contact me upon receipt of this correspondence so that we may discuss these matters further. I look forward to hearing from you soon.

Very truly yours,

ORTALE, KELLEY, HERBERT & CRAWFORD



Timothy D. Patterson

TDP/hes

ER85-005-LC1-3133

IN THE CIRCUIT COURT FOR GILES COUNTY, TENNESSEE

2005 JAN 24 AM 11:00

[Redacted]

Plaintiffs,

vs.

FORD MOTOR COMPANY, INC.,
Defendant.

No. CC-10774
JURY DEMAND (12)

COMPLAINT

Come now the Plaintiffs, [Redacted] by and through counsel, and bring this action against the Defendant, Ford Motor Company, Inc., for damages sustained as a result of a fire on February 10, 2003, and would show unto this Honorable Court as follows:

I. PARTIES

1. The Plaintiffs [Redacted] or the "Plaintiffs") are residents of Minor Hill, in Giles County, Tennessee, specifically residing at [Redacted], Minor Hill, Giles County, Tennessee.

2. The Defendant, Ford Motor Company, Inc. ("Ford"), upon information and belief, is a foreign corporation incorporated under and existing by virtue of the laws of the State of Delaware, having its principal place of business at One American Road, Room 612, Dearborn, MI 48126, and doing business in the State of Tennessee with

STATE OF TENNESSEE, GILES COUNTY
I, the undersigned Circuit Court Clerk
do hereby certify this is a true
and correct copy of the original of
the instrument filed in this case.

This 24th day of January 2005
[Signature]
Clerk

its designated local registered agent at C.T. Corporation System, 800 S. Gay Street, Suite 2021, Knoxville, Tennessee, 37929.

II. JURISDICTION AND VENUE

3. The Plaintiffs' cause of action arises in tort and contract under and by virtue of the laws of the State of Tennessee for the property damage and other damages sustained as a result of the Defendant, Ford's acts or omissions which caused harm in Giles County, Tennessee.

4. Defendant, Ford Motor Company, Inc., manufactures and distributes, *inter alia*, automobiles and trucks to wholesale and retail outlets and dealers across the United States, including the State of Tennessee. Specifically, Ford Motor Company, Inc. manufactured the 2002 Ford F150, VIN # 2FTRX08L92 [REDACTED] at issue in this suit.

5. At all times pertinent to this litigation, the Defendant, Ford Motor Company, Inc. was, within the meaning of Tenn. Code Ann. § 20-2-201, doing business in Tennessee, so as to make it amenable to service of process through the Secretary of State in accordance with the provisions of Tenn. Code Ann. § 20-2-215. Furthermore, Ford Motor Company, Inc., by virtue of the actions and/or inactions as described more fully in this Complaint, has further subjected itself to personal jurisdiction of the Courts of Tennessee under the provisions of Tenn. Code Ann. § 20-2-214, and service of process may therefore be served on each Defendant under the provisions of Tenn. Code Ann. § 20-2-215 by serving process upon the Secretary of State of Tennessee. This Court therefore has personal jurisdiction over the Defendant.

III. FACTS

6. Upon purchase of the brand new 2002 Ford F150, VIN # 2FTRX08L92 [REDACTED] the vehicle was jointly titled in the name of [REDACTED] and [REDACTED] the plaintiffs in this matter.

7. On or about February 10, 2003, Plaintiff [REDACTED] drove the vehicle to his work supervisor's residence in Putaski, Giles County, Tennessee.

8. [REDACTED] parked the vehicle in the driveway of said residence, and left the premises with his work supervisor.

9. Approximately 30 to 45 minutes after leaving the truck parked in the driveway, the truck spontaneously combusted without warning.

10. The combustion of the truck caused flames to engulf the entire truck, thereby causing extensive damage.

11. As a direct and proximate result of the fire, the fire department was required to spray water on the truck, which caused further damage to the vehicle.

12. The 2002 Ford F-150 was damaged to the extent it was a total loss.

13. At all times pertinent to this cause, Defendant Ford Motor Company, Inc. is and was a "manufacturer" within the meaning of Tenn. Code Ann. § 29-28-102(4), in that it designed, fabricated, produced, compounded, processed or assembled the 2002 Ford F150, VIN # 2FTRX08L92 [REDACTED], at issue in this suit, and placed the same into the stream of commerce in the State of Tennessee, which was ultimately purchased by the Plaintiffs.

IV. CAUSES OF ACTION

COUNT I—STRICT PRODUCTS LIABILITY IN TORT

14. All averments contained in Paragraphs 1 through 13 are incorporated herein by reference as if fully set forth below.

15. The 2002 Ford F150 manufactured by Defendant Ford Motor Company, Inc. is and was in a defective condition and unreasonably dangerous.

16. The truck was in its defective and dangerous condition when it left the control of Defendant Ford Motor Company, Inc..

17. The 2002 Ford F-150 truck was not materially changed, altered, improperly maintained, or abnormally used while in possession of the Plaintiffs.

18. Defendant Ford Motor Company, Inc. is strictly liable for the damages sustained by the Plaintiffs as a direct and proximate result of the defective and/or unreasonably dangerous condition of the truck which Ford manufactured and designed.

COUNT II—NEGLIGENCE

A. *Negligence of Defendant Ford Motor Company, Inc.*

19. All averments contained in Paragraphs 1 through 18 are incorporated herein by reference as if fully set forth below.

20. Defendant Ford Motor Company, Inc. is liable for negligence in that:

(a) Ford Motor Company, Inc. placed into the stream of commerce the truck which was defective and/or unreasonably dangerous as designed, and

Ford Motor Company, Inc. knew or should have known of the defective condition of the truck as so designed;

(b) Ford Motor Company, Inc. placed into the stream of commerce the truck which was defective and/or unreasonably dangerous as manufactured, and Ford Motor Company, Inc. knew or should have known of the defective condition of the truck as so manufactured;

(c) Ford Motor Company, Inc. failed to make a reasonable test and inspection of the truck that would or should have revealed the existence of the defect, as designed and/or manufactured; and/or

(d) Ford Motor Company, Inc. failed to properly and adequately warn the Plaintiffs, as consumers, of the dangers inherent in the product which it placed in the stream of commerce.

21. The Plaintiffs' damages were proximately caused by Defendant Ford Motor Company, Inc.'s negligence as described above, and therefore, the Plaintiffs are entitled to a judgment against Defendant Ford Motor Company, Inc. for their damages set forth herein.

COUNT III—BREACH OF WARRANTIES

A. Defendant Ford Motor Company, Inc.'s Breach of Warranties

22 All averments contained in Paragraphs 1 through 21 are incorporated herein by reference as if fully set forth below.

23. In purchasing the 2002 Ford F-150 truck, manufactured, sold, distributed, and advertised by Defendant Ford Motor Company, Inc., the Plaintiffs relied upon the

skill and craftsmanship associated with Ford Motor Company, Inc. and its authorized dealers, including Defendant Steve Williams Ford, which sold the unit to the Plaintiffs. The Plaintiffs further relied upon Defendant Ford Motor Company, Inc.'s implied warranties of merchantability and fitness for ordinary purpose, and the express warranties, both written and oral, which were provided to the plaintiff at the time of the sale of the truck.

24. As a result of the defects in the 2002 Ford F-150 truck existing at the time of the purchase, the unit was neither of merchantable quality, nor fit for the ordinary purposes for which a pickup truck is sold, nor did it conform with the express warranties, and therefore Defendant breached its implied warranty of merchantability and fitness for ordinary purpose as set forth in Tenn. Code Ann. § 47-2-314, and express warranties as set forth in Tenn. Code Ann. § 47-2-313.

25. As a direct and proximate result of Defendant Ford Motor Company, Inc.'s breach of implied and express warranties, the Plaintiffs suffered a total loss to the 2002 Ford F-150 truck and incidental and consequential property damage and expenses and as more fully set forth herein.

V. INJURIES AND DAMAGES

26. As a direct and proximate result of the Defendant's conduct, the Plaintiffs allege that they are entitled to recover damages, including, but not limited to the following specific items of damages which the Plaintiffs incurred or became liable for:

- (a) Property damage constituting a total loss of the 2002 Ford F-150 pickup truck;

- (b) Loss of use of the truck for some time;
- (c) Consequential damages;
- (d) Costs of this cause;
- (e) All other damages and general relief allowed under the laws of the

State of Tennessee to which they may be entitled.

VII. RELIEF SOUGHT

WHEREFORE, the Plaintiffs pray for the following relief:

1. That a Summons and Complaint be issued and served upon the Defendant, requiring the Defendant to answer within the time proscribed by law.
2. That a jury of twelve (12) persons be impaneled to try this case.
3. That the Plaintiffs be awarded a judgment not to exceed \$45,000.00 in compensatory damages, or an amount to be proved at trial of this cause.
4. That the costs of this cause be taxed against the Defendant for which execution may issue if necessary.
5. That the Plaintiffs be allowed to amend their Complaint to conform to the evidence as developed.
6. That the Plaintiffs have such other and further general relief as this Honorable Court deems equitable and proper.

Respectfully submitted,

ORTALE, KELLEY, HERBERT & CRAWFORD



Ben H. Bodzy #23517
Attorney for Plaintiffs
200 Fourth Avenue North
Third Floor -- Noel Place
P.O. Box 198985
Nashville, TN 37219-8985
(615) 256-9999

SURETY BOND

We are surety for all costs of this cause.



Ben H. Bodzy



NO. 05-04-17211-CV

FILED
HOUR 12:10 PM
JAN 10 2005



IN THE DISTRICT COURT OF
MEDINA COUNTY, TEXAS
By M. EVA SOTO Dist. Clerk, Medina County, Texas
S Deputy


VS.

FORD MOTOR COMPANY

25th JUDICIAL DISTRICT

PLAINTIFF'S ORIGINAL PETITION

TO THE HONORABLE JUDGE OF SAID COURT:

COMES NOW, FIRE INSURANCE EXCHANGE as Subrogee of  hereinafter referred to as Plaintiff, complaining of and against FORD MOTOR COMPANY, hereinafter referred to as Defendant, and for cause of action would respectfully show unto the Court and Jury the following:

I.

Defendant, FORD MOTOR COMPANY, a foreign corporation doing business in the State of Texas and whom may be served by serving its registered agent: CT CORPORATION SYSTEM, 350 N. ST. PAUL STREET, DALLAS, DALLAS COUNTY, TEXAS 75201.

II.

Plaintiff alleges that this case should be governed by Rule 190.3 (Level 2).

III.

This Court has jurisdiction over Ford Motor Company because it is a non-resident company which has done business in and is continuing contacts with Texas and is amenable to service by a Texas Court.

This Court has jurisdiction over the controversy because the damages are within the jurisdictional limits of this Court.

Venue is proper in Medina County because all or substantial parts of the events or

omissions giving rise to this claim occurred in Medina County.

IV.

Scott Howard bought a Ford utility vehicle from Chaparral Ford, Inc. in Divine, Texas in 1997. For a period of time, the unit functioned as it was intended to. It then burned the Howard house down.

On August 29, 2004, the Ford utility vehicle burst into flame and destroyed the Howards' home. Most of the contents in the home were either destroyed or severely damaged.

V.

On August 29, 2004, Plaintiff was using the Ford utility vehicle in a manner intended by the manufacturer in that they were using it for transportation and storing it in a garage when it was not used. They were using it in precisely the manner in which people are intended to use their Ford utility vehicles. It was not being misused or abused.

The Ford utility vehicle was defective and unsafe for its intended purpose at the time it left the control of Ford Motor Company and at the time it was sold to the Howards. The Ford utility vehicle was unreasonably dangerous as was proven by the fire which engulfed the Howards' home. These defects were the producing cause of the Plaintiff's insured's injuries and damages.

VI.

The Defendant was negligent in manufacturing the Ford utility vehicle in a manner that insured it would not overheat, ignite or explode. This act and/or omission, taken by itself, was the proximate cause of Plaintiff's injuries and damages.

Plaintiff may not be able to more specifically allege the acts of negligent manufacture on the part of the Defendant because facts in that regard are peculiarly within the knowledge

of Ford Motor Company. In the alternative, if Plaintiff is unable to prove specific acts of negligent manufacture, Plaintiff relies on the doctrine of res ipsa loquitur. In this connection, Plaintiff would show that the character of the occurrence giving rise to this litigation is such that it would not have happened in the absence of negligence, and that the design and manufacture of the Ford utility vehicle was in the exclusive control of Ford Motor Company at the time that the negligence probably occurred. Plaintiff has no means of ascertaining the method or manner in which the product was manufactured and it came into Plaintiff's insured's possession in the same condition it was in when it left the control of Ford Motor Company. Thus, Ford Motor Company was negligent in the manufacture of the Ford utility vehicle, which negligence was the proximate cause of the injuries and damages sustained by Plaintiff and its insureds.

VII.

Ford Motor Company expressly and impliedly warranted to the [REDACTED] that the Ford utility vehicle was of merchantable quality and was safe and fit for the purposes intended when used under ordinary circumstances and in an ordinary manner. Ford Motor Company was a merchant with respect to the Ford utility vehicle and it was not merchantable as warranted because it combusted and eventually burned down the home of Plaintiff's insureds, the [REDACTED] Plaintiff's insureds suffered damages for which they were insured through Plaintiff as set forth below which was the proximate result of the breach of the warranty.

VIII.

Plaintiff insured the [REDACTED] home on August 29, 2004, when the home was burned and severely damaged due to the negligence and other wrongful acts on the part of the Defendant. Immediately before the fire damage, the house was in first class condition. Immediately following the fire, the house had a reasonable market value in and around Medina

County, Texas of an amount which is within the jurisdictional limits of this Court less than its value immediately preceding said fire. Alternatively, Plaintiff would show that the cost to repair said house and to restore it, the contents, and additional living expenses to its former condition was a sum which is within the jurisdictional limits of this Court. Plaintiff would further show that such costs were reasonable and necessary in and around Medina County, Texas and did not enhance the value of the house or belongings beyond its reasonable market value prior to the fire.

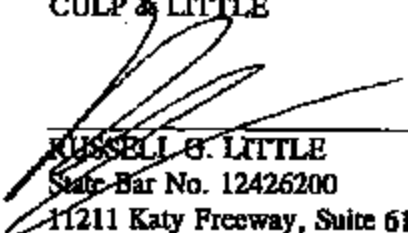
IX.

Plaintiff insured the home of the [REDACTED] as well as the contents within the building. Under the terms of that policy, Plaintiff paid on behalf of the [REDACTED] an amount which is within the jurisdictional limits of this Court for property damage to their home, contents and additional living expenses. The insured also had a deductible. Plaintiff now sues for this amount.

WHEREFORE, PREMISES CONSIDERED, Plaintiff prays that Defendant be cited in terms of law to appear and answer herein, and that upon trial hereof, Plaintiff have judgment against Defendant for the damages mentioned above, plus costs of court, plus pre- and post-judgment interest and for such other relief to which Plaintiff may show itself to be justly entitled.

Respectfully submitted,

CULP & LITTLE



RUSSELL G. LITTLE

State Bar No. 12426200

11211 Katy Freeway, Suite 610

Houston, Texas 77079

Telephone: (713) 599-1000

Facsimile: (713) 599-1007

ATTORNEY FOR PLAINTIFF

NO. 05047211-CV



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§
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§
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IN THE DISTRICT COURT OF

MEDINA COUNTY, TEXAS

VS.

FORD MOTOR COMPANY

3rd JUDICIAL DISTRICT

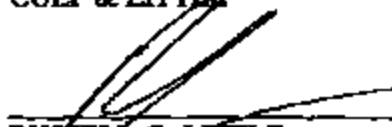
PLAINTIFF'S REQUEST FOR DISCLOSURE

TO: Defendant, FORD MOTOR COMPANY, by serving it along with Plaintiff's Original Petition upon its registered agent: CT CORPORATION SYSTEM, 350 N. St. Paul Street, Dallas, Dallas County, Texas 75201.

Pursuant to Rule 194 you are requested to disclose within 30 days of service of this request, the information or material described in Rule 194.2, A through I, Texas Rules of Civil Procedure.

Respectfully submitted,

CULP & LITTLE



RUSSELL G. LITTLE
State Bar No. 12426200
11211 Katy Freeway, Suite 610
Houston, Tx. 77079
Telephone: (713) 599-1000
Facsimile: (713) 599-1007

ATTORNEY FOR PLAINTIFF

CERTIFICATE OF SERVICE

I hereby certify that a true and correct copy of the above and foregoing instrument has been duly served upon Defendant's attorney of record pursuant to Rule 21 and 21a of the Texas Rules of Civil Procedure, on this the 7 day of April, 2005, and that the original of same was duly filed with the Clerk of the Court.



RUSSELL G. LITTLE





- Government Employees Insurance Company
- GEICO General Insurance Company
- GEICO Indemnity Company
- GEICO Casualty Company

Post Office Box 33040
Lakeland, Florida 33807-3040

May 20, 2004

FORD MOTOR CORPORATION
CONSUMERS AFFAIRS DEPT
P O BOX 6248
MD 3 NE B
DEERBORNE, MI 48126

CONSUMER AFFAIRS
SECTION
4 JUN -2 4:17

CLAIM # [REDACTED]
INSURED [REDACTED]
VEHICLE: 2001 FORD F-150
VIN: 1FTRW07W41E [REDACTED]

FORD MOTOR COMPANY
RECEIVED
JUN 03 2004
OFFICE OF THE
GENERAL COUNSEL

101 F-150

To Whom It May Concern:

Please be advised that our policyholder listed above has filed a claim for the listed vehicle due to a fire loss on this date. 9/7.

The vehicle appears to be a total loss due to this fire.

The vehicle has been removed from the loss location and is currently being preserved for 30 days to give an opportunity for your corporation to inspect and analyze the possible cause and origin of this fire loss.

The location is [REDACTED] St. Miami, FL [REDACTED]. Their phone number is [REDACTED] and the stock or reference number is [REDACTED].

Upon completion of the settlement of this claim, we will be forwarding the paperwork necessary for subrogation to you for the damages sustained in this loss.

EM5-885-LC1-3148

PRODUCED BY FORD

If you wish to discuss this claim with me, please call me at the number listed below.

Sincerely,



J. F. Koontz
GEICO Claims Dept.
1-800-648-2493 X 4417

cc: Alejandro Casals



RICHARDSON, SPEAR, SPEAR & HAMBY, P.C.
ATTORNEYS AND COUNSELORS AT LAW

169 Dauphin Street
Suite 200
MOBILE, ALABAMA
36602
(251) 344-8181

JOHN D. RICHARDSON
MARK E. SPEAR⁺
G. MARIALA SPEAR
DAVID A. HAMBY, JR.
JANE W. OWENS, JR.
DANIEL R. SCHULER
GREGORY E. VADCREAN⁺

⁺ALSO ADMITTED IN TENNESSEE
⁺ALSO ADMITTED IN MISSISSIPPI AND FLORIDA

November 4, 2004

MAILING ADDRESS
P. O. Box 1347
MOBILE, AL 36633

FAX
(251) 344-6629

*CERTIFIED AS A CIVIL
TRIAL SPECIALIST BY
THE NATIONAL BOARD
OF TRIAL ADVOCACY

CERTIFIED MAIL
RETURN RECEIPT REQUESTED

Ford Motor Company
Corporation Process Company
180 Cherokee Street, N.E.
Marietta, GA 30060

RE: Insured: [REDACTED]
Claim No: [REDACTED]
Date of Loss: 10-12-04
RSSPC File No: 16900-43980

-F
-10/12/04
-Monroe, GA
-01 F-150

Gentlemen:

We have been retained to represent the Cincinnati Insurance Company regarding damage caused to their insured's property located at [REDACTED] Monroe, Georgia. The property is a rental home that suffered fire damage on or about October 12, 2004, in the early morning hours when the tenant's 2001 Ford F-150 suddenly erupted in flames while in the carport. The fire is being investigated by representatives hired by Cincinnati to determine the cause and origin of the loss. However, our preliminary examination indicates that the fire may have started in the vehicle manufactured and/or distributed by your company.

This letter is to place you on notice that The Cincinnati Insurance Company may pursue a subrogation action against you to collect damages that could exceed Two Hundred Fifty Thousand and No/100s (\$250,000.00) Dollars. You and your insurance carrier are invited to conduct your own inquiry into the cause of this loss. We have been advised that Bill Sanderson, an independent adjuster for Southern Guaranty Insurance Company, the vehicle owner's insurance carrier, had the vehicle removed and stored at Copart in Austell, Georgia. We have requested that no destructive testing be performed on the vehicle until all parties have had the opportunity to inspect it. Please contact Mr.

Sanderson at (770) 918-0200 to inspect the vehicles. If you wish to inspect the scene, please contact our office within ten (10) days to make arrangements to visit the fire loss site. After that time, we will assume that you are not interested in conducting your own investigation and repairs will commence.

If there are other parties that you believe should be notified, we call upon you to notify them or advise us of their address so they can be notified. If you have any questions, please do not hesitate to contact us.

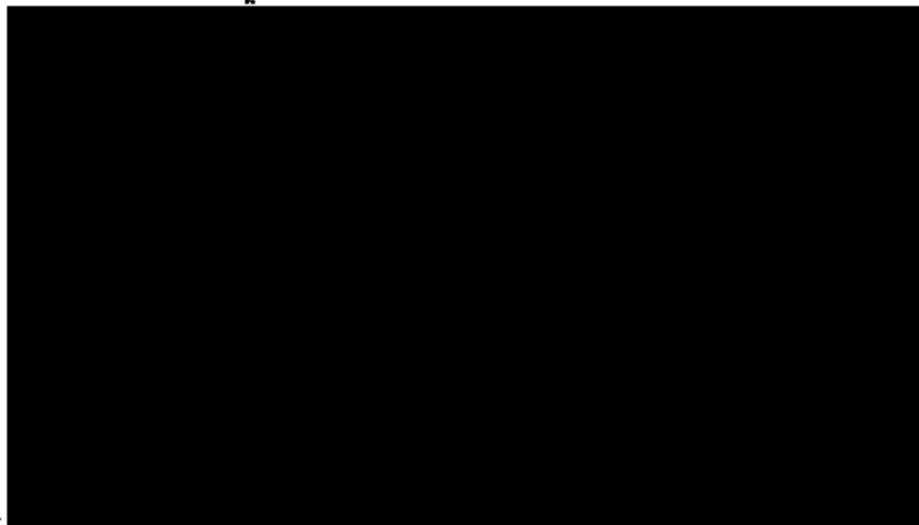
Sincerely,



JOHN D. RICHARDSON
For the Firm

/cgk

cc: The Cincinnati Insurance Company
Mr. and Mrs. Robert Criss
Andrew H. Marshall, Esquire



KRISTINA L. MARSH
Attorney
Tampa
kmarsh@butlerpappas.com



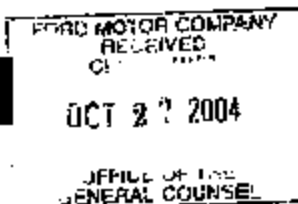
October 26, 2004

NOTICE OF CLAIM

SENT VIA: FACSIMILE 313/848-4089
CERTIFIED RETURN RECEIPT
REQUESTED #7003 3119 0000 0511 6242
AND FIRST CLASS MAIL
Ms. Shawn Norton
Ford Motor Company
Parklane Towers West - Suite 528
Three Parklane Boulevard
Dearborn, MI 48126

RECEIVED OCT 27 2004 - SM
New (for Shawn)

Re: Insured: [REDACTED]
Claim Number: [REDACTED]
Date of Loss: 10/19/04
Our File Number: 0672-VB/d



Dear Ms. Norton:

The undersigned Firm represents Hartford Insurance Company, the homeowners' insurance carrier for [REDACTED]. This letter is to place Ford Motor Company on notice of a potential claim resulting from a fire which occurred at [REDACTED] home located at [REDACTED] Tampa Florida on October 19, 2004. The fire originated in a 2001 Ford F150 truck manufactured by Ford Motor Company. The damages stemming from this loss are in excess of \$100,000.00.

The vehicle is currently located at the aforementioned address. Likewise, as of this date the fire scene has not been disrupted or altered. Therefore, we invite you to conduct your own investigation as to the cause of this fire. If you would like to do so, please contact the undersigned as soon as possible so that we may make the evidence available to you. Please note that time is of the essence as our client and insured are anxious to begin repairs to the home.

BUTLER PAPPAS WEHLMULLER KATZ CRAIG LLP

| | | | |
|-------------|---|---------------------------|---------------------------|
| Miami | 80 Southwest 8th Street, Suite 3300, Miami, Florida 33130 | Telephone: (305) 416-9998 | Facsimile: (305) 416-6848 |
| Mobile | 3801 Airport Boulevard, P.O. Box 161189, Mobile, Alabama 36616 | Telephone: (251) 338-3801 | Facsimile: (251) 338-3805 |
| Tallahassee | 3600 Madley Boulevard, Suite 101, Tallahassee, Florida 32312 | Telephone: (850) 694-4111 | Facsimile: (850) 284-9989 |
| Tampa | Bayport Plaza, 3000 Bayport Drive, Suite 1100, Tampa, Florida 33607 | Telephone: (813) 281-1900 | Facsimile: (813) 281-0900 |

www.butlerpappas.com

ENB-005-L01-3192

Ford Motor Company
October 28, 2004
Page 2

Thank you for your prompt attention to this matter. I look forward to hearing from you.

Respectfully,

BUTLER PAPPAS WEIHMULLER KATZ CRAIG LLP



Kristina L. Marsh

cc: Denise M. Anderson, Esquire

Death Serious Injury **Tampa Fire Dept. Incident Report** Incident # **04-52752**

Type / Incident: **FIRE UNDER INVESTIGATION**
 Residential Assembly Storage Location
 Auto Mercantile Institutional 804 N. CASTLE CT
 Educational Office Miscellaneous

Time: **-19-04 0110 HRS**
 Sunday Wednesday Saturday Occupied Abandoned
 Monday Thursday Unknown Unoccupied
 Tuesday Friday

Name: [Redacted] Middle Race Sex DOB

Address: [Redacted]

Address of School: [Redacted] Bus. Phone

Name: Last First Middle Race Sex DOB

Address: [Redacted] Home Phone

Address of School: [Redacted] Bus. Phone

Name: Last First Middle Race Sex DOB

Address: [Redacted] Home Phone

Address of School: [Redacted] Bus. Phone

Item: **1 STORY CONCRETE BLOCK** Est. Loss: **40,000** Est. Value: **80,000**

Item: **HOUSEHOLD ITEMS** Est. Loss: **15,000** Est. Value: **25,000**

Item: **01 FORD F150 WHT F1 [Redacted]** Est. Loss: **10,000** Est. Value: **10,000**

Insurance Info. **TRW07UM11 [Redacted]**

| Name | Race | Sex | Home Address | Charge |
|-------|-------|------|---------------|---------|
| Name: | Race: | Sex: | Home Address: | Charge: |
| Name: | Race: | Sex: | Home Address: | Charge: |

Instruction: **FIRE ORIGINATED IN VEHICLE PARKED CARPORT AND SPREADS INTO STRUCTURE THROUGH ATTIC AND WEST CARPORT DOOR**

Inv. By: **K. BROWN** Squad Inv.: **C.D. THOMPSON** Crime Lab Tech.
By: **[Signature]** Date: **10/20/04** Assigned: **GWB CAC** Related Report #: **TPDU**
 Inactive

ES05-005-101-0194

THUNDERBOLT NY124 TAMPA FIRE BRANCH PRINTED: 10/19/2004
INCIDENT/RESPONSE 14:36:59

INCIDENT #: 04 05752 000 TYPE CALL: FLD Building Fire
ALARM TIME: 01:10 ARRIVAL TIME: 01:15 AVAIL TIME: 01:30 DATE: 10/19/2004 TUE

----- INCIDENT INFORMATION -----
ADDRESS: 804 CASTLE CT # SUITE,
CITY/STATE/ZIP: TAMPA FL 33617

----- OCCUPANT INFORMATION -----
OCCUPANT NAME: TELEPHONE: 680080000

----- OWNER INFORMATION -----
OWNER NAME: [REDACTED] TELEPHONE: 880000000
ADDRESS: SUITE,
CITY/STATE/ZIP: SPENCERPORT NY

----- APPARATUS INFORMATION -----
VER # DISPATCHER ENROUTE AT SCENE TO BOG LOC AT BOG LOC AVAILABLE
C1 01:10:46 01:13:30 01:18:04 01:29:49
C4 01:10:46 01:14:30 01:22:48 01:22:48
E11 01:10:46 01:12:41 01:29:02 01:29:02
E11 01:10:46 01:14:21 01:17:29 01:46:34
E7 01:10:46 01:12:38 01:42:01 01:39:02
E13 01:10:46 01:13:28 01:22:48 01:22:48
TR18 01:10:46 01:13:24 01:17:59 01:30:47
V71 01:10:46 01:12:00 01:20:46 01:20:46
E13 01:10:46 01:12:58 01:15:48 01:04:58
T91 01:10:17 01:10:28 01:04:06 01:10:01
T90 01:10:17 01:10:28 01:09:16 01:20:01

----- DISPATCHER COMMENTS -----
TIME COMMENT VER # UNIT
011046 MOOSE & CAR FIRE 047000
011046 RCVD FROM T90 047000
011118 FEED 2 047000
011123 ALL REPORTS ONE STORY RESIDENTIAL FIRE INVOLVED 047000
012016 E7 LAYING A LINE 047000
012047 E11 ARGUMENTS CONTINUED 047000
012051 C/AJ 804 CASTLE CT # 047000
012719 FIRE UNDER CONTROL 047000
012801 CMD REQUESTING INVESTIGATION 047000
013104 FEBC 047000
013226 CMD REQUESTING T90 047000
014001 E11 046102
023355 CMD BEING PASSED TO E11 047000

----- OFFICER COMMENTS -----
FURNISH SINGLE STORY RESIDENTIAL HOME WITH FLAMES FROM THE ROOF OF CARPORT AND ASP
ROOF 804 OF HOME FULLY INVOLVED. THERE WERE ALSO TWO VEHICLES BURNING AND WIND
B BLOWING TO THE HOME WEST DOOR. VEHICLE IN THE CARPORT WAS A 2001 FORD F-150 F.O
VEHICLE 2 WAS IN THE YARD CLOSE TO THE ROOF. IT WAS A 1994 CHEVY S.O. CORRECT
ADDRESS OF THE HOME INVOLVED WAS 804 CASTLE CT #, HOME WITH PHONE NUMBER 880
E CASTLE CT. N. OWNER OF THAT HOME WAS SCOTT WALLACE AND HE WAS O/S. OWNER OF HA
IN HOME INVOLVED (1994) WAS NOT ON SCENE HOWEVER THE TENTS WERE O/S. THEY WERE
HOME ENGLISH SPEAKING. INVESTIGATORS 1 & 2 WERE ON SCENE AND GATHERED THERMO AND
AUTOMOBILE INFORMATION AS WELL AS TRYING TO DETERMINE CAUSE AND ORIGIN. SEE THE
FE REPORT FOR ADDITIONAL INFO, (BROWN AND THOMPSON). UNIT ON 3/4" ATTACK LINE
THUNDERBOLT NY124 TAMPA FIRE BRANCH PRINTED: 10/19/2004
INCIDENT/RESPONSE 14:36:59

INCIDENT #: 04 05752 000 TYPE CALL: FLD Building Fire
ALARM TIME: 01:10 ARRIVAL TIME: 01:15 AVAIL TIME: 01:30 DATE: 10/19/2004 TUE

OCT-26-2004 12:22

813 741 0658

85X

P.07

OCT 26 04 12:28P

WAGNER H. JENNIS

813-741-0000

OCT-25-2004 12:22

813 741 8558

562

P.08

DANFA FIRE RESCUE
FIRE REPORT

INCIDENT # 041032102000

DATE 10/19/2004

ALARM TYPE ARRIVAL TIME TIME IN SERVICE ADDRESS COMMENTS
01:10 01:15 03:10 808 DANFLE CT N

OWNER ADDRESS PHONE
[REDACTED] [REDACTED] 600 000 0000
SPRINGPORT NY

OCCUPANT ADDRESS PHONE
NO OCCUPANT [REDACTED] 600 000 0000
SPRINGPORT NY

TYPE OF ALARM ACTION TAKEN
Building fire Extinguish by fire service personnel

PROPERTY USE AREA OF ORIGIN EQUIPMENT INVOLVED
1 or 2 family dwelling Vehicle storage area, garage, suspect None

HEAT SOURCE TYPE OF MATERIAL IGNITED ITEM LST LIMITED
Undetermined Undetermined Undetermined

ACT OR OMISSION FIRE SPREAD
Cause under investigation Confined to room of origin

VEHICLE PROPERTY TYPE LICENSE NUMBER MAKE
Passenger road vehicle, other ED

MODEL YEAR

ESTIMATED VALUE OF VEHICLE/STRUCTURE :
CONTENTS :
ESTIMATED LOSS OF VEHICLE/STRUCTURE :
CONTENTS :

OFFICER IN CHARGE (INCIDENT, BOY E. O R T # 110/19/2004

COMMENTS : FOUND SINGLE STORY RESIDENTIAL HOME WITH FLAMES FROM THE ROOF OF GARAGE AND ASP
COMMENTS : FROM END OF HOUSE FULLY INVOLVED, THERE WERE ALSO TWO VEHICLES DESTROYED AND BIRD
COMMENTS : IN DAMAGE TO THE HOME NEXT DOOR. VEHICLE IN THE GARAGE WAS A 1901 FORD F-100 P.U
COMMENTS : VEHICLE 2 WAS IN THE REAR CLOSE TO THE HOUSE. IT WAS A 1946 CHEVY P.O. COMMENTS
COMMENTS : ADDRESS OF THE HOME INVOLVED WAS 808 DANFLE CT N. HOME WITH HEAVY DAMAGE WAS IN
COMMENTS : IN DANFLE CT, N. OWNER OF THAT HOME WAS SCOTT HOLLIER AND HE WAS O/S. OWNER OF HA
COMMENTS : IN HOME INVOLVED (808) WAS NOT ON SCENE HOWEVER THE EVENTS WERE S/S. THEY WERE
COMMENTS : -SOME EARLY SPREADING. INVESTIGATORS 1 & 2 WERE ON SCENE AND COVERED THEORY AND
COMMENTS : AUTOMOBILE INVESTIGATION AS WELL AS TRYING TO DETERMINE CAUSE AND ORIGIN. SEE THE
COMMENTS : IIR REPORT FOR ADDITIONAL INFO. (BROWN AND THOMPSON). USED 2X 1 3/4" ATTACK LINE
COMMENTS : 15, SCBA'S, LADDERS, PEA HOLE, LIBBY, FAN, 5' SUPPLY LINE. E-1) FIRST OF SCENE

003 2b 09 1:1:chp

00308 N. 001115

010 174 0000

1.1

TAMPA FIRE RESCUE

INCIDENT #

DATE

FIRE REPORT

448962752658

10/13/2004

..... CONDUCTOR 1 AND PASSENGER COMPANY TO C-3, REEQUIPPED COMPANY FROM C-3 AFTER FIRE LOSS STOPPED.
..... COMMENTS : F-11 LAMP CO. TO LEAVE THE SCENE.

006 26 04 1218RP

WAGNER N. JENNIS

010 711 0000

P.09

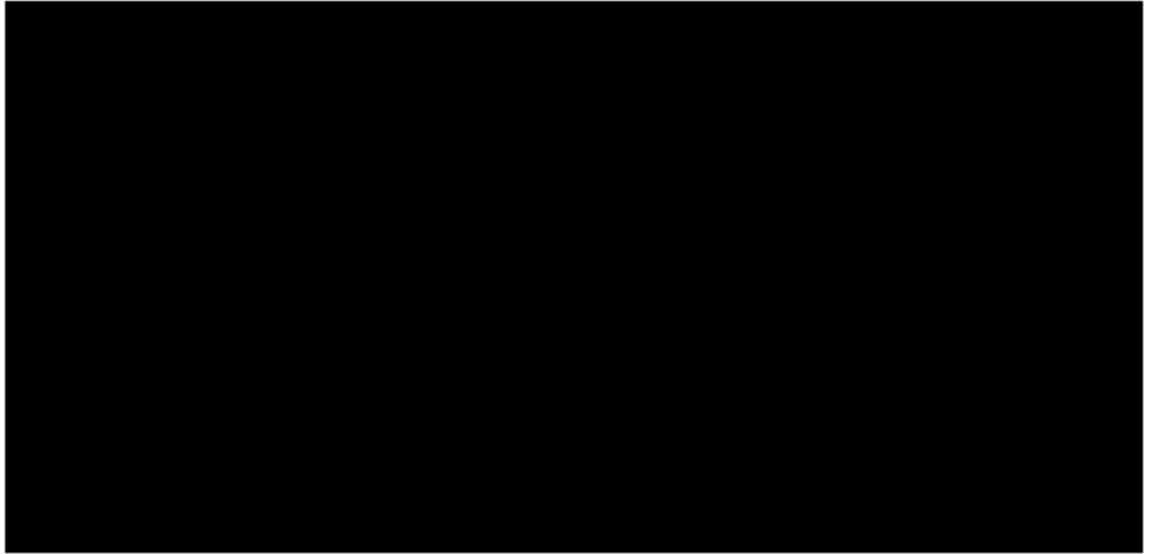
OCT-26-2004 12:22

BL3 744 0658

95%

P.09

EM09-005-1C1-3157





500 Enterprise Drive-Suite 3D * Rocky Hill, CT 06067-9756 **

August 25, 2004

FORD MOTOR CO
PO BOX 6248-MD3NEB
DEARBORN
MI 48126

4 SEP -1 48 52

OUR INSURED : ██████████
OUR CLAIM NUMBER : ██████████
DATE OF ACCIDENT : 07-01-2004
AMOUNT : \$1411.91
PENDING COVERAGES : AUTOMOBILE DAMAGE

FORD MOTOR COMPANY
RECEIVED
CLAIMS UNIT
SEP 01 2004
OFFICE OF THE
GENERAL COUNSEL

Our insured's 2001 MERCURY SABLE LS VIN #1MBHM55881 ██████████ WAS DAMAGED BY FIRE WHEN A VEHICLE OWNED BY SHERRY RANDALL AND INSURED WITH ALLSTATE CAUGHT ON FIRE DUE TO A MANUFACTURING DEFECT. THE VEHICLE INVOLVED IS A 2001 FORD F150 PU TRUCK, VIN #1FTRX17WXIN ██████████

Nationwide is paying for the damages, which gives us the legal right to recover the full amount of the loss from you, the responsible party.

If you have insurance that will cover this claim, please give us the name of your insurance company and we will make our claim to them. If you do not have liability insurance, please send us your payment for the full amount shown above or contact us within 10 days to make an alternative financial arrangement for payment. We consider the amount listed above to be payment in full, but will promptly notify you if we incur any additional expenses.

Please make your payment to Nationwide Mutual Insurance Company and mail it with a completed copy of this letter. The postage-paid envelope is for your convenience in sending your payment with a copy of this letter.

Please provide the appropriate information below and return this letter.

Name of insurance company _____
Address _____ Agent Name _____
Policyholder's Name _____ Policy Number _____

- I am not insured, my full payment is enclosed.
- I am not insured. My social security number is _____ Phone No. _____

Signed: _____ Date: _____

NATIONWIDE MUTUAL INSURANCE COMPANY
Barbara Dutra, CMSA
Claims Department
1-(800)700-9203 Ext. 2442



GEICO

P.O. Box 33948 Lakeland, FL 33987-3040

RECEIVED

NOV 30 2004

38

11/18/2004

Ford Motor Corporation
Consumers Affairs DEpt
P.O. Box 6248
MD 3 NE B
Deerborne, MI 48126

DEC 01 2004
GENERAL COUNSEL

Re: Claim No: [REDACTED]
Insured: [REDACTED]
Vehicle: 2001 FORD EXPEDITION
VIN: 1FMRU15W311 [REDACTED]

To Whom It May Concern:

Please be advised that our policyholder listed above has filed a claim for the listed vehicle due to a fire loss on this date. 9?

The vehicle appears to be a total loss due to this fire.

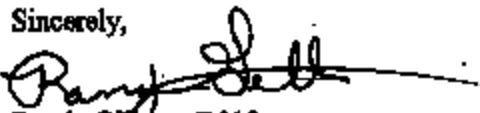
The vehicle has been removed from the loss location and is currently being preserved for 30 days to give an opportunity for your corporation to inspect and analyze the possible cause and origin of this fire loss.

The location of the vehicle is Sadisco [REDACTED], FL [REDACTED]. Their phone number is [REDACTED] and the stock number is F207113.

Upon completion of the settlement of this claim, we will be forwarding the paperwork necessary for subrogation to you for the damages sustained in this loss.

If you wish to discuss this claim with me, please call me at the number listed below.

Sincerely,



Randy Gillet - D013
Claims Theft Examiner
1-800-648-2493, ext. 4367

CC: JULIO MARTINEZ

- 2001 Exped
- VIN
- WSD 9/25/00
- ESP-10

EN05-005-LC1-3186

PRODUCED BY FORD





UNITED AUTOMOBILE INSURANCE COMPANY
P.O. BOX 600580 • NORTH MIAMI, FL 33160
305-940-7299 • 954-462-6803

September 14, 2004

Ford Motor Co.
Consumer Affairs
P.O. BOX 6248MD-3NE-B
Dearborn, MI. 48126

RECEIVED
4 SEP 21 10:41

Re: Our Insured [REDACTED]
Claim No.: [REDACTED]
Policy No.: [REDACTED]
Date of Loss: 2/12/04
Company Payment: \$14,910.00 (salvage deduction already taken)
Deductible Amount: \$500.00

FORD MOTOR COMPANY
RECEIVED
CLAIM
SEP 23 2004
OFFICE OF THE
GENERAL COUNSEL


Dear Sir or Madam:

We have been informed that you are the manufacturer for the vehicle that our insured owned. Said vehicle was a 2001 Ford F150-XLT 4DR Crew Cab which was involved in a fire loss. 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 your company may carry liability under a product defect. Therefore, under our right of subrogation, we request reimbursement for both the company payment and deductible amount shown above. 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,


Marcos Herrera
Subrogation Department
(305) 940-7299, ext. 2214

Enclosure: Supporting Documents

OCL/15 DAYS

CL*

MIAMI BEACH FIRE DEPARTMENT

DEPT 02 INCIDENT NUMBER 402191 DATE 2/12/2004 ZONE 1

ADDRESS: 1 WASHINGTON AVE. & South Point Dr. and

OCCUPANT: South Point Park

JURISDICTION 2 DISPATCHED 13:17 1ST UNIT ARRIVAL 13:20 SECURED 14:06

OWNER ADDRESS: MIAMI BEACH, FL

TYPE FI3 ACTION TAKEN 10 PROPERTY CLASS 891 TOTAL FIRE UNITS 1 UNIT REPORTING E-1

NAME OF PERSONNEL PRESENT: OFFICER RUDOLPH JAY, F-1 QUINTANA, ROBERTO, F-2 WISHL, TONDA, F-1 GARVIN, STANLEY, F-2

FIRE CLASSIFICATION: Undetermined

WORK TIME 0:45 RESPONSE DISTANCE 3

ADDITIONAL REPORTS: CAR 0, MULTI UNIT 0, MULTI FIRE 0, FIRE DEPT PERSONNEL 4, PRESENT 0, INJURE 0, DEAD 0, OCCUPANTS PRESENT 0, DEAD 0, INJURE 0

METHOD OF EXTINGUISH 7, HOSE SUPPLY TYPE 8, DISTANCE 0, WATER VOL TO CONTROL 60, NUMBER OF STREAMS USED TO CONTROL: 3/4" - 1 0, 1 1/2" 1, 2 1/2" 0, MASTER 0

FEET OF HOSE USED: 3/4" - T 0, 1 1/2" 50, 2 1/2" 0, 3" FLU 0, TOTAL WATER USED 60, AERIAL LADDER AXL 0, AERIAL LADDER 0

EQUIPMENT USED: AMT 1 TYPE 1 3 80, AMT 2 TYPE 2 3 81, AMT 3 TYPE 3 0 0, AMT 4 TYPE 4 0 0, AMT 5 TYPE 5 0 0

ESTIMATED: STRUCTURE \$ VALUE 0, STRUCTURE \$ LOSS 0, CONTENT \$ VALUE 0, CONTENT \$ LOSS 0

MOBILE VEHICLE: YEAR 2001 MAKE Ford Pick-up MODEL F150 4x4 LICENSE USBYV8

REL. EQUIP. INVOLVED 89, FORM OF HEAT 28, TYPE OF MAT. 80, FORM OF MAT. 89, ACT OR OMISSION 51

AREA OF ORIGIN 8, EXTENT OF FLAME DAMAGE 0, EXTENT OF OTHER DAMAGE 0, LEVEL OF ORIGIN 0, TYPE CONSTRUCTION 0, BLDG HEIGHT 0, SPREAD 0, OBSTACL 0

SPRINKLER 0, STANDPIPE 0, ALARM SYSTEM 0, PRIVATE BRIGADE 0, DETECT EQUIPMENT 0

NARRATIVE

On 2-12-04 at 1317, Engine #1 was dispatched to 1 Washington Ave. South Point Park for a reported vehicle on fire. At 1321 Engine #1 arrived on the scene and found a white Ford Pick-Up with the engine compartment fully involved. Engine #1 deployed an 1 1/2" jump line and extinguished the vehicle fire with water from the booster tank. The electrical wiring was secured and disconnected at the battery. The fire and damage was confined to the engine compartment, no passenger compartment damage. The engine and wiring appeared to be a total loss. No obvious signs of source of ignition. The owner of the vehicle arrived on the scene shortly afterwards and stated the vehicle had been parked two hours ago. The owner was working on the building with of the parking lot. The owner stated he had no previous problems with the vehicle. MBSPD Officer Martinez 614 responded to make out the vehicle fire report.

Vehicle: 2001 White Ford F-150 Super Crew Cab 4wd. Vln: 1FTRW06L31H

PREPARED BY O.J.C.: L.L. Jay R. Rudolph

Logon: J09400

DATE: 2/12/2004

PRINT DATE: 2/12/2004

REVIEWED BY:

[Signature]

DATE: 2/15



ER05-005-LC1-316Z



EMM-001-LC1-3183



EP000-000-101-3104



ERR03-002-L01-3105



EA85-009-LC1-3109



EN05-D05-L01-3167



ERRS-025-LC1-3168



Norton, Shawn (S.L.)

From: Brown, Andre(SA MCO) [CHTGT@allstate.com]
Sent: Tuesday, October 26, 2004 2:34 PM
To: Norton, Shawn (S.L.)
Subject: RE: Fire Loss / Allstate Claims [REDACTED]

The owner of vehicle is Jose Mekhor. The vin# 1FTZF17231 [REDACTED] 2001 Ford F150.

Andre' R Brown
San Antonio MCO/ Tejas MCO
227 N Loop 1804 E, Suite 200
San Antonio, Tx 78232
(210) 482 4244 Toll 800 733 8910 X4244 Fax# 877-800-5879

Allstate

Sorry, please contact me if you have any questions.

-----Original Message-----

From: Norton, Shawn (S.L.) [mailto:snorton1@ford.com]
Sent: Tuesday, October 26, 2004 11:53 AM
To: Brown, Andre(SA MCO)
Cc: Norton, Shawn (S.L.); [mailto:snorton1@ford.com]
Subject: FW: Fire Loss / Allstate Claims [REDACTED]
Importance: High

10/26/2004 11:53 AM
Norton, Shawn (S.L.)
snorton1@ford.com

This is my final request to you in regards to the loss mentioned below. Ford Motor Company cannot contact you without your contact information. I do not have your phone number, nor do I have your mailing address. Should you wish to persue this claim with Ford Motor Company, please provide the following information:

- Your mailing address
- Your phone number
- The 17 digit vehicle identification number

Thanks,

Ms. Shawn L. Norton
Claims Analyst / Litigation Assistant
OGC - Product Litigation
PTW300
313/322-3269 phone
313/845-4089 fax

-----Original Message-----

From: Norton, Shawn (S.L.)
Sent: Wednesday, October 13, 2004 9:02 AM

To: [REDACTED] (SA MCO)
Cc: Norton, Shawn (S.L.)
Subject: FW: Fire Loss / Allstate Claim# [REDACTED]
Importance: High

[REDACTED]
You have not responded to my last email... We need your contact information, and the other information I requested in order to set up a claim.

Ms. Shawn L. Norton
Claims Analyst / Litigation Assistant
OGC - Product Litigation
PTW300
313/322-3269 phone
313/845-4089 fax

-----Original Message-----
From: Norton, Shawn (S.L.)
Sent: Friday, October 08, 2004 10:33 AM
To: 'Brown, Andre(SA MCO)'
Cc: Norton, Shawn (S.L.)
Subject: RE: Fire Loss / Allstate Claim# 1763439757

[REDACTED]
I will have this new loss entered into our system, but I will need you to fax over a letter with your contact information (address, phone number, etc.). Also, do you have the 17 digit vehicle identification number for this vehicle? And, do you have a brief description of the events prior and subsequent to the fire. Had it been parked for quit some time, or was it parked idling?

Thanks,
Ms. Shawn L. Norton
Claims Analyst / Litigation Assistant
OGC - Product Litigation
PTW300
313/322-3269 phone
313/845-4089 fax

-----Original Message-----
From: [REDACTED] SA MCO [REDACTED]
Sent: Friday, October 08, 2004 9:58 AM
To: Norton, Shawn (S.L.)
Cc: Ladd, Deborah(SAMCO)
Subject: FW: Fire Loss / Allstate Claim# 1763439757

██████████
Please be advised we have a fire loss involving a 2001 Ford F150 belonging to
██████████ insured. The truck has been inspected by our Allstate adjuster
Alfredo Saenz Jr. The date of loss is October 5, 2004. We were advised by
insured a fire started under the hood near his home. The inspection location:

Berl Ogden Motors
4221 S Hwy 281
Edinburg, Tx 78539

If, you need any additional information please advise!

Thanks,

10/26/2004

ER05-005-LC1-3171



FORD



UNIVERSAL UNDERWRITERS GROUP
Subrogation Processing Center - PO Box 29195
 Shawnee Mission, KS 66201-8195

MEMBER COMPANIES

UNIVERSAL UNDERWRITERS INSURANCE COMPANY
 UNIVERSAL UNDERWRITERS SERVICE CORPORATION
 UNIVERSAL UNDERWRITERS ACCEPTANCE CORPORATION
 UNIVERSAL UNDERWRITERS INSURANCE SERVICES OF TEXAS, INC.

UNIVERSAL UNDERWRITERS LIFE INSURANCE COMPANY
 UNIVERSAL UNDERWRITERS OF TEXAS INSURANCE COMPANY
 UNIVERSAL UNDERWRITERS INSURANCE SERVICES, INC.
 UNIVERSAL UNDERWRITERS INSURANCE SERVICES OF ALABAMA, INC.

Ford Motor Company
 Parklane Towers West
 Suite 300
 Three Parklane Boulevard
 Dearborn, MI 48126-2568
ATTENTION: Office of General Counsel

July 13, 2004

RE: First Notice of Fire Loss of 7-3-04
 Place of Fire: Salem, IL
 Our Insured: [REDACTED] Inc.
 Our Claim No.: [REDACTED]

BY Next Day Delivery COMPANY
 RECEIVED
 CLAIMS UNIT
 JUL 14 2004
 OFFICE OF THE
 GENERAL COUNSEL

Dear General Counsel:

This letter is to advise you of a fire loss that occurred on July 3, 2004 at approximately 1:30am at the [REDACTED] Ford dealership located at [REDACTED] Salem, IL [REDACTED] involving a 1996 Ford F-150 with VIN # 1FTEF15N8T [REDACTED], owned by a [REDACTED] of Odin, IL.

Preliminary investigation indicates that the cause and origin was within the Ford F-150. This vehicle suffered significant damage. The fire consumed the truck as well as part of the Joe Hatze Ford dealership building and contents.

The Ford truck has not been moved and has been taped off to preserve the evidence in the same setting and state when first examined. In order for us to do a more comprehensive examination of this vehicle, it is important that a representative from Ford Motor Company be present as it may involve disturbing the integrity of the vehicle.

Please be advised that due to the fact that the remains of the Ford F-150 remains in the building, we invite Ford Motor Company to have your expert be present on site at 1815 West Main in Salem to examine and inspect along with cause and origin experts from Universal as well as other interested parties. The Ford F-150 is not owned by Joe Hatze Ford, Inc. but is owned by [REDACTED] who carried insurance through Victory Insurance. Their adjuster is Roberta Kannal with Rogers Adjustment Service, LLC of 134 South Locust, Suite C, Centralia, IL 62801 with phone number of 1-618-532-4753.

I request that you contact our cause and origin expert, Rob Helmkamp with ACS of 11767 Gamel Cemetery Rd, Festus, MO 63028, Phone number 1-800-400-4305 or 1-618-251-5313 within the next 7 working days of this letter as to your intent to have someone at the site for a joint examination of the Ford F-150 in order to make arrangements for the joint inspection. I personally will be in the office only through this Thursday, as I am scheduled to be on vacation beginning this Friday, to return to the office, Monday, July 26, 2004.

618 251-5313



HO Subro ltr. ILdoc

A member of the Zurich Financial Services Group
 © Copyright 2002 Universal Underwriters Insurance Company

ER05-005-LC1-3172

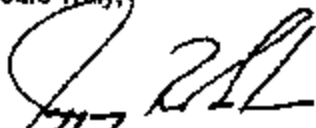
Ford Motor Company
Office of General Counsel
July 13, 2004
P.2

Due to the need to begin repairs to the dealership, I appreciate your prompt response to the notice of fire loss that involved a Ford Motor Company product.

I will be in the office until through this Thursday. My phone number is show below.

Your consideration of this notice and request is appreciated.

Yours Truly,



Jeffrey R. Brooks, JD
Subrogation-Litigation Analyst
PHONE: 1-913-884-4263
FAX: 1-913-906-1777

Cc: Rob Helm Kemp
ACS
FAX 1-636-931-3555

Cc: Roberta Kannal
Rogers Adjustment Service
FAX: 10818-283-0042



MICHAEL B. JOLLY
ATTORNEY AT LAW

1018 PRESTON, 4th FLOOR
HOUSTON, TEXAS 77002
REGISTERED PATENT ATTORNEY

OFFICE (713) 237-8385
FAX (713) 237-8386
mj@jolly@aol.com

2004
June 21, 2004

Debbie Buffon

Via Fax: 281-340-7001

Bernardo S. Garza

Via Fax: 713-439-1908

M. C. Garrington

Via Fax: 409-835-5177

Sarah Kirkwood
Dykeman & Gossett

Via Fax: 249-203-0763

Dana S. Spear

Via Fax: 713-228-3510

Alison D. Kennamer

Via Fax (956) 541-2170

Eric J. Mayer
Jason Klein

Via Fax (713) 654-6886

Micaela Alvarez
Holt & Alvarez

Via Fax (956) 631-2415

RE: F-150 Fire
My Client
VIN No.:

Bao La
1FTDF16N58[REDACTED]

Dear Counsel:

I represent the above individual regarding a F-150 fire for the vehicle identified above. The vehicle is presently located at [REDACTED] Mt. View, California [REDACTED] if you want to inspect this Ford vehicle, please do so immediately before the vehicle is moved.

Sincerely,

Michael B. Jolly
Michael Jolly

MJ/g





THE TRAVELERS INDEMNITY COMPANY
P.O. BOX 3504
HARTFORD, CT 06188-0354
(860) 486-4772 x 4772
(262) 787-4772

November 16, 2004

FORD MOTOR COMPANY
P.O. BOX 6248
DEARBORN MI 48126

RECEIVED
NOV 24 2004

FORD MOTOR COMPANY
RECEIVED
NOV 24 2004

Our Client: [REDACTED]
Claim/File #: [REDACTED]
Date of Loss: 10/31/2004
Reference: Subrogation Claim

Dear Sir or Madam:

We are investigating a claim for [REDACTED] who sustained a loss on 10/31/2004.

Our investigation reveals that you may be responsible for this loss. If you have insurance, please complete the attached form and return it to me. Please refer this letter to your insurance carrier immediately, requesting that they contact our office. Should you not have insurance, please contact me to discuss this loss.

Please call me with any questions.

This is regarding fire damage sustained by our insured at 7937 Chase Circle in Arvada, CO involving a 1996 Ford F150. Please contact me immediately if you wish to inspect.

Sincerely,
RACHEL EGGERT
Claim Representative
(262) 787-4772
Fax: (866)280-7367
Email:

Nothing in this letter is intended or should be construed as an admission or denial of coverage to our insured.

Enclosure: Insurance Questionnaire

10/31/04
Arvada, CO
'96 F150



BEGINNING OF CONTACT
12/02/2004

VOICE OF THE CUSTOMER TRACKING SYSTEM

DEC 02 2004
14.59.03

| | | |
|--------------------|-----------|----------------------|
| REGION: 21 ATLANTA | OGC ISSUE | CASE NBR: 1575053364 |
| VIN: 6LMRU27L8W1 | ZONE: B2 | OPENED: 12/01/2004 |
| | ENGINE: L | VEH TYPE: T |
| | | CLOSED: 12/01/2004 |

| | | | |
|--------------|--|-------------|---------------------|
| LAST NAME: | | STATUS: | CLOSED |
| TITLE: | MS | MI: | |
| ADDRESS: | | | |
| CITY: | MCGORMICK | STATE: | SC |
| HOME PHONE: | | ZIP: | 29835 |
| MODEL YEAR: | 1998 | MODEL: | NAVIGATOR WAGON 4X2 |
| MILEAGE: | 105000 | | |
| DEALER NAME: | AUGUSTA LINCOLN MER | SALES CODE: | L26342 |
| REASON CODE: | 0702 LEGAL - ACCIDENT / FIRE | P & A: | 10138 |
| SYMPTOMS: | 801000 GENERAL INQUIRIES REQUEST/NON-VEHICLE RELATED | | |

ORIGIN: CACI38 - US CONCERN CASE BASE COMMUNICATION: PHONE
 ACTION: 706 - CONTACT ADVANCED TO OGC
 DOCUMENT: ANALYST: SMUKHER2 SUBHRA MUKHERJEE

DATE: 12/01/2004 TIME: 16.04.42:
 ACTION DATA/COMMENTS:

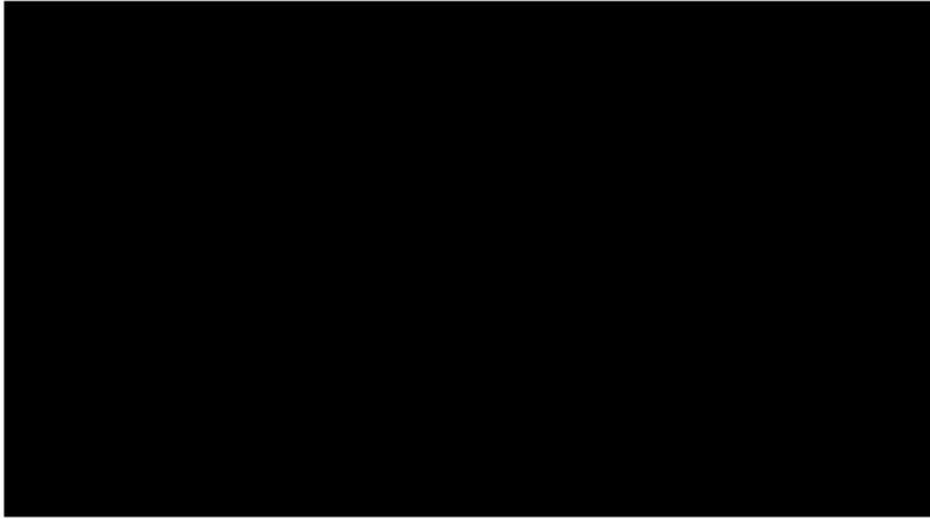
CUSTOMER SAID: -THE FIRE OCCURED ON 18TH OF OCT 2004--THI
 S HAPPENED IN HER HOME PARKING LOT- - IT WAS ABOUT 9:15 PM A
 ND ALL OF A SUDDEN THERE A LOUD NOISE AND THE ALARM STARTED
 RINGING WHEN CUST HEARD AND THE VEH WAS ALREADY ON FIRE- TH
 ERE WERE NO INJURIES- CUST LOST A HOUSE AND 2 VEHICLES FOR T
 HIS FIRE- - CUST DO NOT KNOW WHAT IT IS AND WHY THIS HAPPENE
 D- CUST HAS A FIRE REPORTED AT MCGORMICK CITY FIRE DEPT-
 VEH IS WITH THE INSURANCE COMPANY - DIRECT INSURANCE AS THEY
 CAME AND TOWED THE VEH FROM THE HOUSE- INSURANCE COMPANY PA
 ID \$11000 FOR THE VEH BUT CUST HAD PAID \$33000 FOR THIS VEH-
 - THE VEH IS A TOTAL LOSS AS THE GLASS AND EVERYTHING BURNT
 OFF- CUST DIDNOT CONTACT ANY F/LM DLRSH- CUST WANTS TO KNO
 W WHY THIS FIRE OCCURED AND DEFINITELY THIS HAS TO BE SOMETH
 ING FROM FMC BECAUSE HER INSURANCE COMPANY HAS NOTHING TO DO
 ABOUT IT- VEH IS TOTTLED BUT IT IS STILL WITH THE INSURANC
 E COMPANY AND IF FORD WANTS CAN HAVE A LOOK AT IT DEALER SAID
 : AUGUSTA LINCOLN MERCURY 3410 WASHINGTON ROAD AUGUSTA, GA 3
 0907 TEL: (706) 855-6600 CRC ADVISED: I WILL FORWARD THIS INF
 ORMATION TO THE FORD OGC DEPARTMENT. YOU WILL BE CONTACTED W
 ITHIN 3-5 BUSINESS DAYS.

FORD MOTOR COMPANY
 RECEIVED
 CLAIMS UNIT
 DEC 03 2004
 OFFICE OF THE
 GENERAL COUNSEL

CONSUMER AFFAIRS

12/02/2004 FAXOGIN

ERR5-005-LC1-3176





- Government Employees Insurance Company
- GEICO General Insurance Company
- GEICO Indemnity Company
- GEICO Casualty Company
- Criterion Insurance Agency, Inc.
(Colonial County Mutual Ins.)

no file

1-800-841-3000

4201 Spring Valley Road, Dallas TX 75244-3694

CONSUMER AFFAIRS SECTION

February 25, 2005

5 MAR -2 12:37

New

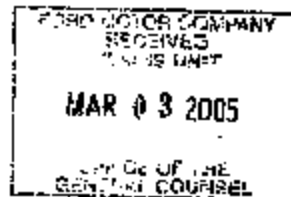
Ford Motor Credit
 Consumer Affairs Department
 A@MD - 3NE-B
 P.O. Box 6248
 Dearborn, MI 48126

diff party

related

Our Claim Number: [REDACTED]
 Our Insured: [REDACTED]
 Date of Loss: 11/23/2004
 VIN: 1FTDX176VK [REDACTED]
 Year/Make/Model: 1997 FORD F150
 Damage: Fire - Total Loss

RECEIVED
 MAR 02 2005



| | |
|--------------------------|------------|
| GEICO Amount | \$7,699.00 |
| Less Salvage Recovery | - 0 - |
| Rental | None |
| Insured Deductible | 500.00 |
| Total Subrogation Amount | \$8,199.00 |

To Whom It May Concern:

We believe this claim was caused by the electrical problem in Ford vehicles detailed in your recall. This loss occurred because mechanical/manufacture failure.

This letter will serve as our notice of our payment recovery claim and constitutes a sincere effort to settle this claim as required by conditions precedent to arbitration as stated by the Automobile and Property Subrogation Arbitration Agreement.

If you have any further questions, please contact me at the number listed below.

Sincerely,

R Campbell

Ruby Campbell
 Payment Recovery Examiner
 800-841-5432 ext. 1842
 Fax # 972-701-1603

EA05-005-LC1-3177

All Action Details for Issue

Print

VIN: 1FTDX1786VK [REDACTED] Year: 1997 Model: F-SERIES Case: 1503913391
 Name: [REDACTED] Owner Status: Original WSD: 1006-03-07
 Symptom Desc: GENERAL INQUIRIES REQUEST/NON-VEHICLE RELATED Primary Phone: [REDACTED]
 Reason Desc: RECALL/DNP - VEHICLE INVOLVEMENT Secondary Phone: [REDACTED]
 Issue Type: 02 INFORMATION Issue Status: CLOSED

Action: ADVISE CUST NO FSA'S AT THIS TIME
 Dealer: 04473 CHAMPION FORD GULF FREEWAY Origin Desc: US INQUIRY CASE BASE
 Odometer: 150000 MI Comm Type: PHONE
 Analyst Name: SUGIOTO RATNA Analyst: RSUGIJOT
 Action Date: 01/27/2005 Action Time: 15.38.08.929 Action Data: No

Comments CUSTOMER SAID: - CUST HEARD ABOUT THE RECALL ON THE F150 IN THE NEWS- CUST WANTS TO KNOW IF THE VEH
 IS INVOLVED - A DAY BEFORE THANKSGIVING, THE TRUCK CAUGHT ON FIRE. IT BURNED THE GARAGE, AND HIS BRAND NEW
 LEXUS.- NO INJURIES WERE SUSTAINED.DEALER SAID: CHAMPION FORD GULF FREEWAY 12227 GULF FREEWAYHOUSTON, TX
 77034-8996CRC ADVISED: VEHICLE IS NOT INVOLVED IN ANY RECALL/CSP AT THIS TIME.

AFI Action Details for Issue

Print

| | | | |
|--|-------------------------------|------------------------------------|-------------------------|
| VIN: 1FTDX1706V [REDACTED] | Year: 1997 | Model: F-SERIES | Case: 1503913391 |
| Name: [REDACTED] | Owner Status: Original | WSD: 1996-03-07 | |
| Symptom Desc: FIRE/SMOKE VISIBLE FLAME | | Primary Phone: [REDACTED] | |
| Reason Desc: LEGAL - INSURANCE COMPANY SETTLEMENT | | Secondary Phone: [REDACTED] | |
| Issue Type: 02 INFORMATION | Issue Status: CLOSED | | |

Action: ADVISE CUSTOMER TO CONTACT THEIR INSURANCE COMPANY FOR ASSISTANCE
Dealer: [REDACTED] **Origin Desc:** US CONCERN CASE BASE
Odometer: 150000 MI **Comm Type:** PHONE
Analyst Name: GRECH, MATTHEW **Analyst:** MGRECH4
Action Date: 01/24/2005 **Action Time:** 12:54:57.885 **Action Date:** No

Comments: CUSTOMER SAID: -NOV 23 VEH CAUGHT FIRE AND BURNT.-CUST HEARD THE HORN BLOWING AND WENT TO INSPECT WHAT IS HAPPENING AND FOUND THE VEH IN FLAMES AND THE GARAGE IN FLAMES AND SMOKE TOO.-CUST LEFT THE HOUSE AND CALLED 911 WHO CAME AND EXTINGUISHED THE FIRE.-NO PERSONAL INJURIES BUT THERE WAS RELATED DAMAGE TO HOME AND PROPERTY.-CUST CONTACTED INSURANCE CO WHO INSPECTED VEH AND TOTALLED VEH BUT HAS NOT YET PAID THE CLAIM (CUST ADVISED INSURANCE CO ADVISED CUST THE CLAIM WILL BE PAID THOUGH BUT IS STILL BEING PROCESSED).DEALER SAID: -NONE,CRC ADVISED: - YOUR INSURANCE COMPANY HAS THE RIGHT TO PURSUE CLAIMS FOR REIMBURSEMENT AGAINST FORD. FORD IS UNABLE TO INVESTIGATE THE VEHICLE AS REPAIRS HAVE BEEN PERFORMED.

All Action Details for Issue

Print

VIN: 1FTDX1Z86M [REDACTED] Year: 1997 Model: F-SERIES Case: 1503913391
 Name: [REDACTED] Owner Status: Original WSD: 1996-03-07
 Symptom Desc: AUTO TRANS NO ENGAGEMENT UNINTEND MVMNT Primary Phone: [REDACTED]
 Reason Desc: PRODCOMP DURPERF - VEHICLE QUALITY Secondary Phone: [REDACTED]
 Issue Type: 02 INFORMATION Issue Status: CLOSED

Action: ADVISE INFO WILL BE SENT TO DLR; CONTACT CRM
 Dealer: 04572 RUSSELL & SMITH FORD, INC. Origin Desc: US CONCERN CASE BASE
 Odometer: 83300 MI Conn Type: PHONE
 Analyst Name: MOHAMED EBRAHIM Analyst: MEBRAHIM
 Action Date: 12/05/2001 Action Time: 13.58.53.233 Action Data: No

Comments CUSTOMER SAYS: THE GEAR IS STUCK IN PARK THIS MORNING. UNTIL YESTERDAY THE VEH WAS FINE. CUST WOULD LIKE TO FIND OUT IF THERE ARE ANY FSA/CAP. PER CUSTOMER, DEALER SAYS: NONE CAC ADVISED: - WE RECOMMEND THE REPAIR BE PERFORMED BY A FORD/LM DEALERSHIP - INFORMATION WILL BE SENT TO DLR, CUSTOMER SHOULD CONTACT CRM/SERV MGR INFERENCE CASE ID: 4904



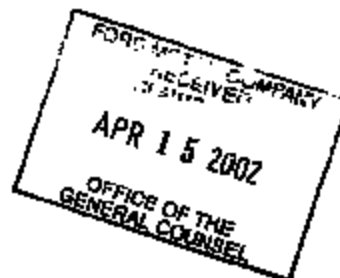
HICI

HAULERS INSURANCE COMPANY, INC.
Service Second to None

April 05, 2002

Lourdes Fonseca-Nearon
Ford Motor Company
P.O. Box 6248, MD 3NE-B
Dearborn, MI 48126

Re: Our Insured: [REDACTED]
Our Claim No.: [REDACTED]
Date of Loss: 08-12-01



Dear Mr. Fonseca-Nearon:

This letter will acknowledge receipt of your letter of September 06, 2001, addressed to our insured, [REDACTED] had made a claim under his warranty coverage on a 2001 F-Series Truck, VIN: 1FTZF17261N [REDACTED]

[REDACTED] had a fire loss on 08-12-01, which resulted in the vehicle being a total loss. As a result of this fire loss, Haulers Insurance Company has paid [REDACTED] \$ 17,636.42, which includes his deductible.

Haulers Insurance Company has had the vehicle examined by an expert, and the experts opinion is that the fire resulted as a failure in the fuel line system, dispersing gasoline onto the hot engine. Mr. Crocker had taken the vehicle into Heritage Ford on August 6, 2001, after he smelled gasoline under the hood of his car. I am attaching a copy of Heritage Ford's invoice, in which Heritage Ford inspected the vehicle and was unable to find the cause of the fuel smell. Six days later, the truck caught on fire around the engine while it was idling as our insured was unloading some trash from his vehicle at the time.

(continued)

HICI **HAULERS INSURANCE COMPANY, INC.**
Service Second to None

Page 2

Haulers Insurance Company received a net salvage return in the amount of \$ 2,564.50.
Therefore, I am requesting the Ford Motor Company reimburse Haulers Insurance Company
\$15,071.92.

Sincerely,



Clyde H. Watkins
Claims Representative

VIN: 1FTZF17261N [REDACTED] Year: 2001 Model: F-SERIES
 Owner Status: ORIGINAL WSD: 03/26/01 Mileage: 13000
 Name: [REDACTED] Hm Ph: [REDACTED]
 Trmt: [REDACTED] Case: 493602251 Day Ph: [REDACTED]
 Symptom: FIRE/SMOKE VISIBLE FLAME UNDERHOOD
 Reason: LEGAL - FIRE CLAIM
 Dealer: HERITAGE FORD LINCOLN MERCURY,
 Issue Type: 07 LEGAL CAN Court: Legal Issue Type:
 Issue Status: C CLOSED CAN Award: MORSI Contact: N

| A/C DATE | Origin | Description |
|----------|--------|---|
| 08/13/01 | CACI38 | ADVISE CUSTOMER INFORMATION FORWARDED TO CONSUMER AFFAIRS |
| 08/14/01 | CALGL | MAKE OUTBOUND CALL TO CUSTOMER |
| 08/14/01 | CALGL | REQUEST FOR VEHICLE INSPECTION - CONFIRM/DISAVOW CLAIM |
| 09/06/01 | CALGL | UPDATE/ADDCO CASE |
| 09/07/01 | CALGL | FINAL CASE DISPOSITION |

F1=Help F2=AddAction F4=ActionDetail F6=DealerInfo F12=Return
 F7=Prev F8=Next F9=ViewMORSII F11=Menu
 NO MORE RECORDS AVAILABLE OG0B427

SFCHADMA

Action Detail

04/19/02 08:26:20

==>

VIN: 1FTZF17261N [REDACTED] Year: 2001 Model: F-SERIES
 Owner Status: ORIGINAL WSD: 03/26/01
 Name: [REDACTED] Hm Ph: [REDACTED]
 Trmt: [REDACTED] Case: 493602251 Day Ph: [REDACTED]

Symptom Desc: FIRE/SMOKE VISIBLE FLAME UNDERHOOD
 Reason Desc: LEGAL - FIRE CLAIM
 Dealer: HERITAGE FORD LINCOLN MERCURY,
 Issue Type: 07 LEGAL Issue Status: C CLOSED
 Comm Type: PH PHONE Odometer Reading: 13000 MI
 Analyst: SCAMPB STEPHANIE CAMPBELL Document Number:
 Action Date: 08/13/01 Action Data: Action Time: 13:41:31 EST
 Origin Desc: US CONCERN CASE BASE

Comments: ADVISE CUSTOMER INFORMATION FORWARDED TO CONSUMER AFFAIRS
 CUSTOMER SAYS: CUST THAT FUEL LEAK PROBLEM AND IT WAS IN L
 AST WEEKS CUST SAYS THE VEH CAUGHT ON FIRE YESTERDAY CUST
 SAYS THE FIRE OCCURED IN COOKVILLE ON MAIN STREET CUST SAYS
 THE ORIGNATED UNDER THE HOOD CUST SAYS REPORT WAS FILED BY
 POLICE AND THEY STATE HEAT SOURCE FROM ENGINE CUST SAYS H
 E HAS NOT CONTACT INSURANCE COMPANY AS HE WAS TOLD TO CONTAC

F1=Help F2=AddAction F4=PrevAction F5=NextAction F6=ActionData
 F9=PrevComments F10=NextComments F11=Menu F12=Return F13=ESP

MORE COMMENTS AVAILABLE

OGDB427

SFCHADNA

Action Detail

04/19/02 08:26:23

=>

VIN: 1FTZF17261N [REDACTED] Year: 2001 Model: F-SERIES
 Owner Status: ORIGINAL WSD: 03/26/01
 Name: [REDACTED] Hm Ph: [REDACTED]
 Trmt: [REDACTED] Case: 493602251 Day Ph: [REDACTED]
 Symptom Desc: FIRE/SMOKE VISIBLE FLAME UNDERHOOD
 Reason Desc: LEGAL - FIRE CLAIM
 Dealer: HERITAGE FORD LINCOLN MERCURY,
 Issue Type: 07 LEGAL Issue Status: C CLOSED
 Comm Type: PH PHONE Odometer Reading: 13000 MI
 Analyst: SCAMPB STEPHANIE CAMPBELL Document Number:
 Action Date: 08/13/01 Action Data: Action Time: 13:41:31 EST
 Origin Desc: US CONCERN CASE BASE
 Action Desc: ADVISE CUSTOMER INFORMATION FORWARDED TO CONSUMER AFFAIRS
 Comments: E HAS NOT CONTACT INSURANCE COMPANY AS HE WAS TOLD TO CONTACT FORD FIRST BY ROADSIDE AND CURRENTLY DLRSP CUST SAYS THE VEH IS BEYOND REPAIRED CUST SAYS ROADSIDE DEPT TOWED THE VEH DLRSP CUST SAYS THE VEH IS CURRENTLY AT HERITAGE FORD CUST SAYS A FIRE REPORT WAS FILED IN COOKEVILLE, TENN--REPORT # 975 CUST SAYS NO INJURIES IN THE ACCIDENT PER CUSTOMER

F1=Help F2=AddAction F4=PrevAction F5=NextAction F6=ActionData
 F9=PrevComments F10=NextComments F11=Menu F12=Return F13=ESP
 MORE COMMENTS AVAILABLE

OGDB427

SFCHADMA

Action Detail

04/19/02 08:26:25

=>

VIN: 1FTZF17261N [REDACTED] Year: 2001 Model: F-SERIES
 Owner Status: ORIGINAL WSD: 03/26/01
 Name: [REDACTED] Hm Ph: [REDACTED]
 Trmt: [REDACTED] Case: 493602251 Day Ph: [REDACTED]
 Symptom Desc: FIRE/SMOKE VISIBLE FLAME UNDERHOOD
 Reason Desc: LEGAL - FIRE CLAIM
 Dealer: HERITAGE FORD LINCOLN MERCURY,
 Issue Type: 07 LEGAL Issue Status: C CLOSED
 Comm Type: PH PHONE Odometer Reading: 13000 MI
 Analyst: SCAMPB STEPHANIE CAMPBELL Document Number:
 Action Date: 08/13/01 Action Data: Action Time: 13:41:31 EST
 Origin Desc: US CONCERN CASE BASE
 Action Desc: ADVISE CUSTOMER INFORMATION FORWARDED TO CONSUMER AFFAIRS
 Comments: T # 975 CUST SAYS NO INJURIES IN THE ACCIDENT PER CUSTOMER
 , DEALER SAYS: -UNABLE TO DUPLICATE CONCERN BURCHETT FORD
 INC -----HERTIAGE FORD -CONTACT FORD IN REGARDS TO THIS
 AS THE VEH IS STILL UNDER FACTORY WARRANTY CAC ADVISED: -
 THIS INFORMATION HAS BEEN FORWARDED TO THE CONSUMER AFFAIRS
 DEPARTMENT FOR REVIEW - A REPRESENTATIVE FROM CONSUMER AFF

F1=Help F2=AddAction F4=PrevAction F5=NextAction F6=ActionData
 F9=PrevComments F10=NextComments F11=Menu F12=Return F13=ESP
 MORE COMMENTS AVAILABLE

OGDB427

SFCHADMA

Action Detail

04/19/02 08:26:28

=>

VIN: 1FTZF17261N Year: 2001 Model: F-SERIES
 Owner Status: ORIGINAL WSD: 03/26/01
 Name: Hm Ph: [REDACTED]
 Trmt: Case: 493602251 Day Ph: [REDACTED]
 Symptom Desc: FIRE/SMOKE VISIBLE FLAME UNDERHOOD
 Reason Desc: LEGAL - FIRE CLAIM
 Dealer: HERITAGE FORD LINCOLN MERCURY,
 Issue Type: 07 LEGAL Issue Status: C CLOSED
 Comm Type: PH PHONE Odometer Reading: 13000 MI
 Analyst: SCAMPB STEPHANIE CAMPBELL Document Number:
 Action Date: 08/13/01 Action Data: Action Time: 13:41:31 EST
 Origin Desc: US CONCERN CASE BASE
 Action Desc: ADVISE CUSTOMER INFORMATION FORWARDED TO CONSUMER AFFAIRS
 Comments: DEPARTMENT FOR REVIEW- A REPRESENTATIVE FROM CONSUMER AFFAIRS WILL FOLLOW UP ON YOUR CLAIM- NO TIME FRAME AVAILABLE - PLEASE MAKE SURE YOU NOTIFY YOUR INSURANCE CARRIER AND REPORT THE INCIDENT- YNOTE TO CSR: IF CUSTOMER IS WORKING WITH A NON-FORD DEALERSHIP, PLEASE ASSIGN THE NEAREST FORD DEALERSHIP TO THE CONTACT INFERENCE CASE ID: 26

F1=Help F2=AddAction F4=PrevAction F5=NextAction F6=ActionData
 F9=PrevComments F10=NextComments F11=Menu F12=Return F13=ESP
 NO NEXT COMMENTS

OGDB427

SFCHADMA

Action Detail

04/19/02 08:26:32

==>

VIN: 1FTZF17261N [REDACTED] Year: 2001 Model: F-SERIES
 Owner Status: ORIGINAL WSD: 03/26/01
 Name: [REDACTED] Hm Ph: [REDACTED]
 Trmt: [REDACTED] Case: 493602251 Day Ph: [REDACTED]
 Symptom Desc: FIRE/SMOKE VISIBLE FLAME UNDERHOOD
 Reason Desc: LEGAL - FIRE CLAIM
 Dealer: HERITAGE FORD LINCOLN MERCURY,
 Issue Type: 07 LEGAL Issue Status: C CLOSED
 Comm Type: PH PHONE Odometer Reading: 13000 MI
 Analyst: 9626LF LOURDES FONSECA Document Number:
 Action Date: 08/14/01 Action Data: Y Action Time: 11:52:47 EST
 Origin Desc: CONSUMER AFFAIRS - LITIGATION PREVENTION
 Action Desc: MAKE OUTBOUND CALL TO CUSTOMER
 Comments: LPA CALLED CUSTOMER-NO INJURIES, INSURANCE REFERRED CUST TO
 FMC, FIRE REPORT IS AVAILABLE, THE VEHICLE IS AT HERITAGE
 FORD. LPA CALLED DEALER AND LEFT A MSG.

F1=Help F2=AddAction F4=PrevAction F5=NextAction F6=ActionData
 F9=PrevComments F10=NextComments F11=Menu F12=Return F13=ESP
 NO MORE COMMENTS AVAILABLE

OGDB427

SFCHADMA

Action Detail

04/19/02 08:26:36

→
VIN: 1FTZF17261M Year: 2001 Model: F-SERIES
Owner Status: ORIGINAL WSD: 03/26/01
Name: Hm Ph:
Trmt: Case: 493602251 Day Ph:
Symptom Desc: FIRE/SMOKE VISIBLE FLAME UNDERHOOD
Reason Desc: LEGAL - FIRE CLAIM
Dealer: HERITAGE FORD LINCOLN MERCURY,
Issue Type: 07 LEGAL Issue Status: C CLOSED
Comm Type: PH PHONE Odometer Reading: 13000 MI
Analyst: 9626LF LOURDES FONSECA Document Number:
Action Date: 08/14/01 Action Data: N Action Time: 12:16:30 EST
Origin Desc: CONSUMER AFFAIRS - LITIGATION PREVENTION
Action Desc: REQUEST FOR VEHICLE INSPECTION - CONFIRM/DISAVOW CLAIM
Comments: JAMES ALLCOCK, EAA INSPECTOR WILL INSPECT THE VEH.

F1=Help F2=AddAction F4=PrevAction F5=NextAction F6=ActionData
F9=PrevComments F10=NextComments F11=Menu F12=Return F13=ESP
NO MORE COMMENTS AVAILABLE

OGDB427

SFCHADMA

Action Detail

04/19/02 08:26:41

VIN: 1FTZF17261M Year: 2001 Model: F-SERIES
Owner Status: ORIGINAL WSD: 03/26/01
Name: Hm Ph:
Trmt: Case: 493602251 Day Ph:
Symptom Desc: FIRE/SMOKE VISIBLE FLAME UNDERHOOD
Reason Desc: LEGAL - FIRE CLAIM
Dealer: HERITAGE FORD LINCOLN MERCURY,
Issue Type: 07 LEGAL Issue Status: C CLOSED
Comm Type: PH PHONE Odometer Reading: 13000 MI
Analyst: 9626LF LOURDES FONSECA Document Number:
Action Date: 09/06/01 Action Data: N Action Time: 13:47:02 EST
Origin Desc: CONSUMER AFFAIRS - LITIGATION PREVENTION
Action Desc: UPDATE/ADDCO CASE
Comments: LEFT MSG FOR EAA INSPECTOR REGARDING REPORT.

F1=Help F2=AddAction F4=PrevAction F5=NextAction F6=ActionData
F9=PrevComments F10=NextComments F11=Menu F12=Return F13=ESP
NO NEXT COMMENTS

OGDB427

SFCHADMA

Action Detail

04/19/02 08:26:44

VIN: 1FTZF17261 [REDACTED] Year: 2001 Model: F-SERIES
Owner Status: ORIGINAL WSD: 03/26/01
Name: [REDACTED] Hm Ph: [REDACTED]
Trmt: Case: 493602251 Day Ph: [REDACTED]
Symptom Desc: FIRE/SMOKE VISIBLE FLAME UNDERHOOD
Reason Desc: LEGAL - FIRE CLAIM
Dealer: HERITAGE FORD LINCOLN MERCURY,
Issue Type: 07 LEGAL Issue Status: C CLOSED
Comm Type: PH PHONE Odometer Reading: 13000 MI
Analyst: 9626LF LOURDES FONSECA Document Number:
Action Date: 09/07/01 Action Data: N Action Time: 11:56:00 EST
Origin Desc: CONSUMER AFFAIRS - LITIGATION PREVENTION
Action Desc: FINAL CASE DISPOSITION
Comments: LPA DENIED ASSISTANCE AS REPORT INDICATES THAT THE CUSTOMER
LEFT THE VEHICLE RUNNING WHILE UNATTENDED. LPA FOLLOWED UP
WITH A LETTER SENT VIA US MAIL.

F1=Help F2=AddAction F4=PrevAction F5=NextAction F6=ActionData
F9=PrevComments F10=NextComments F11=Menu F12=Return F13=ESP
NO MORE COMMENTS AVAILABLE

0GDB427

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VIN: 1FTZF17261 Year: 2001 Model: F-SERIES
Owner Status: ORIGINAL WSD: 03/26/01 Mileage: 13000
Name: Hm Ph:
Trmt: Case: 493602251 Day Ph:
Symptom:
Reason: MISC INQUIRY - CORRESPONDENCE
Dealer:
Issue Type: 01 INQUIRY CAN Court: Legal Issue Type:
Issue Status: C CLOSED CAN Award: MORISII Contact: N

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A/C DATE      Origin Description
-----
08/15/01 CACI38 CB-INFORM CUSTOMER OF CAC RESPONSE

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F1=Help      F2=AddAction  F4=ActionDetail  F6=DealerInfo
F7=Prev      F8=Next       F9=ViewMORISII  F11=Menu
NO MORE RECORDS AVAILABLE      F12=Return
                                   OGDB427

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SFCHADMA

Action Detail

04/19/02 08:27:59

→
 VIN: 1FTZF17261N [REDACTED] Year: 2001 Model: F-SERIES
 Owner Status: ORIGINAL WSD: 03/26/01
 Name: [REDACTED] Hm Ph: [REDACTED]
 Trmt: Case: 493602251 Day Ph: [REDACTED]
 Symptom Desc:
 Reason Desc: MISC INQUIRY - CORRESPONDENCE
 Dealer:
 Issue Type: 01 INQUIRY Issue Status: C CLOSED
 Comm Type: PH PHONE Odometer Reading: 13000 MI
 Analyst: EHOPKINS EULA CHIVERTON-HOPKI Document Number:
 Action Date: 08/15/01 Action Data: Action Time: 17:16:37 EST
 Origin Desc: US CONCERN CASE BASE
 Action Desc: CB-INFORM CUSTOMER OF CAC RESPONSE
 Comments: CUSTOMER SAYS: = CUST IS CALLING REGARDING CLAIM PER CUST
 OMER, DEALER SAYS: CAC ADVISED: ADVISE CUST THAT VEH IS
 WATING TO BE INSPECTED, BY LEGAL DEPARTMENT INFERENCE CASE
 ID: 4693

F1=Help F2=AddAction F4=PrevAction F5=NextAction F6=ActionData
 F9=PrevComments F10=NextComments F11=Menu F12=Return F13=ESP
 NO MORE COMMENTS AVAILABLE

OGDB427

VIN: 1FTZF17261[REDACTED] Year: 2001 Model: F-SERIES
 Owner Status: ORIGINAL WSD: 03/26/01 Mileage: 1
 Name: [REDACTED] Hm Ph: [REDACTED]
 Trmt: [REDACTED] Case: 493602251 Day Ph: [REDACTED]
 Symptom:
 Reason: REDIRECTED CALL - REDIRECT
 Dealer:
 Issue Type: 01 INQUIRY CAN Court: Legal Issue Type:
 Issue Status: C CLOSED CAN Award: MORSTI Contact: N

A/C DATE Origin Description

 08/24/01 CACI09 CONSUMER AFFAIRS: ADDRESS AVAILABLE IN PHRASEOLOGY

F1=Help F2=AddAction F4=ActionDetail F6=DealerInfo
 F7=Prev F8=Next F9=ViewMORSTI F11=Menu F12=Return
 NO MORE RECORDS AVAILABLE OGD8427

SFCHADMA

Action Detail

04/19/02 08:27:39

VIN: 1FTZF17261N [REDACTED] Year: 2001 Model: F-SERIES
 Owner Status: ORIGINAL WSD: 03/26/01
 Name: [REDACTED] Hm Ph: [REDACTED]
 Trmt: [REDACTED] Case: 493602251 Day Ph: [REDACTED]
 Symptom Desc:
 Reason Desc: REDIRECTED CALL - REDIRECT
 Dealer:
 Issue Type: 01 INQUIRY Issue Status: C CLOSED
 Comm Type: PH PHONE Odometer Reading: 1 MI
 Analyst: DBARTON DANIEL BARTON Document Number:
 Action Date: 08/24/01 Action Data: Action Time: 19:45:05 EST
 Origin Desc: US REDIRECT CASE BASE
 Action Desc: CONSUMER AFFAIRS: ADDRESS AVAILABLE IN PHRASEOLOGY
 Comments: CUSTOMER SAYS: PER CUSTOMER, DEALER SAYS: CAC ADVISE
 D: ALL REQUESTS MUST BE SUBMITTED IN WRITING TO: FORD MOTO
 R COMPANY; CONSUMER AFFAIRS DEPARTMENT; 16800 EXECUTIVE PLAZ
 A DRIVE; MD# 3NE-B; DEARBORN, MI 48126-4207 INFERENCE CASE I
 D: 71

F1=Help F2=AddAction F4=PrevAction F5=NextAction F6=ActionData
 F9=PrevComments F10=NextComments F11=Menu F12=Return F13=ESP
 NO MORE COMMENTS AVAILABLE

OGDB427

SOUTHERN FIRE ANALYSIS, INC.

P.O. Box 1965
Madison, TN 37116
(615) 865-2564

Nashville, TN
(615) 865-6724

Knoxville, TN
(865) 379-7147

Tri-Cities, TN
(423) 318-0641

Bowling Green, KY
(270) 781-7318

Huntsville, AL
(256) 532-2231

INSURED


2001 Ford F-150

FIRE LOSS: August 12, 2001

POLICY/CLAIM NO.: 

REPORT DATE: October 3, 2001

FOR

Mr. Clyde Watkins

Haulers Insurance Company

Post Office Box 270

Columbia, Tennessee 38402

PRIVILEGED & CONFIDENTIAL

PROPERTY INVOLVED:

2001 Ford F-150 pickup truck, VIN #1FT2F17261N [REDACTED] exhibiting Texas license tag [REDACTED]. This vehicle was gray in color and equipped with a V-6 engine, 5-speed manual transmission, and air conditioning. No impact damage was noted to this vehicle. Exact mileage at the time of the loss could not be verified due to the fact that the odometer was electronic. There was no indication that the vehicle had been altered from factory specifications and no installation of after-market items were noted. No parts or accessories were missing at the time of the examination. The vehicle was located at Heritage Ford in Cookeville, Tennessee.

FIRE SCENE EXAMINATION:

Per your request of September 20, 2001, an examination of the vehicle was conducted on September 21, 2001 by Rick Myers, Sr., Certified Fire Investigator. There were no adverse conditions affecting the examination. 35mm color photographs were made of the vehicle and are included in the attachments of this report.

The vehicle had been subjected to fire involvement in the engine compartment with hot spots being noted on the passenger side fender and hood area with damage diminishing toward the driver's side. Fire penetrated into the cab area by way of heating ducts. No separate fire was noted inside the cab area.

Examination of the engine area revealed no evidence of electrical arcing, no molten copper globules, no balled ends or matting of wires, etc. The battery cables and wiring harness appeared to be still intact, except for the outer insulation covering consumed by the fire. The most fire damage was to the upper portion of the engine, dissipating moving downward. The aluminum valve covers and belt pulleys were melted, indicating a very hot fuel fed fire. The fuel transport lines were located on the top portion of the engine where the fire originated. Viewing the cab interior, as previously mentioned, fire spread into the dash area through the heating ducts located in the firewall. There was no indication of the fire originating in the cab area.

CONTENTS:

Overall content of items in the vehicle appeared to be normal. As previously stated, no parts or accessories were missing at the time of examination.

SOURCES OF INFORMATION:

[REDACTED] /Insured
Cookeville, Tennessee
Telephone [REDACTED]

[REDACTED] advised this investigator that on the morning of the fire's occurrence, he was at a location on Shag Rag Road in Cookeville, Tennessee unloading some items. He stated that he had left the vehicle running while he went inside and when he returned, the vehicle was on fire in the engine area.

[REDACTED] advised that he had the vehicle checked approximately one week prior to the fire for a fuel leak but nothing was found.

J. D. Phy, Shop Foreman
Heritage Ford
Cookeville, Tennessee

This investigator talked with Mr. Phy regarding this vehicle and Mr. Phy advised that there were no recalls involving this vehicle. In talking about the fuel system, he advised this investigator that it contained rubber O-rings located in the lines at the location of the point of origin.

CONCLUSIONS:

Based on the results of the vehicle examination, evidence observed, and the interviews, it is the professional opinion of this investigator that the fire involving the vehicle of your insured on August 12, 2001 originated within the engine compartment on the upper passenger side of the engine and was accidental in origin. It is the additional opinion of this investigator that a fault or failure in the fuel line system dispersing gasoline onto hot engine components was the cause for this fire. The possibility

exists that rubber O-rings failed, releasing fuel, however this is in theory only as the O-rings were consumed by the fire. There was no evidence to indicate this fire was other than accidental.

Report prepared by,

Rick Myers Sr.

Rick Myers, Sr.
Certified Fire Investigator

RM:slh:c

ATTACHMENTS: Fire Department Incident Report
Vehicle History
Diagram/Photograph Locator
Photograph Documentation

| | | | | | | |
|-------|-------|---------------|---------|-----------------|----------|-----------|
| 71333 | TN | 8/12/01 | 2 | 975 | 0 | NFIRS - 1 |
| FDD | State | Incident Date | Station | Incident Number | Exposure | Basic |

Location Address is on the Wildland Fire Module Census Tract: _____

Street Address: _____

Number/Postoffice Prefix Street or Highway RD Street Type Suffix

Apt./Suite/Room City TN _____

Bowser Road _____ State Zip Code

Cross street or directions

| | | | |
|--|---|--|---|
| Incident Type 130 Mobile property (vehicle) fire, other Aid Given or Received None Their FDD State Their incident Number | Dates & Times Alarm: 8/12/01 11:27:00 Arrival: 8/12/01 11:31:00 Controlled: 8/12/01 11:35:00 Last Unit: 8/12/01 11:47:00 | | Shifts & Alarms C 1 2 Shift Alm. Dist. |
| | Special Studies | | |

| | | | | | | | | | | | | | |
|--|---|-----------|-------------|-------------------------------------|--------------|-------------------------------------|---------------------|------|-------------|-------------------------------------|-------------|-------------------------------------|---|
| Actions Taken 11 Extinguish Primary Action Taken (1) Additional Action Taken (2) Additional Action Taken (3) | Resources <input type="checkbox"/> Apparatus or Personnel Form Used <table border="1"> <tr> <td></td> <td>Apparatus</td> <td>Personnel</td> </tr> <tr> <td>Suppression:</td> <td>1</td> <td>3</td> </tr> <tr> <td>EMS:</td> <td>0</td> <td>0</td> </tr> <tr> <td>Other:</td> <td>0</td> <td>0</td> </tr> </table> <input type="checkbox"/> Resource counts include aid received | | Apparatus | Personnel | Suppression: | 1 | 3 | EMS: | 0 | 0 | Other: | 0 | 0 |
| | Apparatus | Personnel | | | | | | | | | | | |
| Suppression: | 1 | 3 | | | | | | | | | | | |
| EMS: | 0 | 0 | | | | | | | | | | | |
| Other: | 0 | 0 | | | | | | | | | | | |
| Estimated Dollar Losses & Values <table border="1"> <tr> <td>LOSSES</td> <td>None</td> </tr> <tr> <td>Property: 0</td> <td><input checked="" type="checkbox"/></td> </tr> <tr> <td>Contents: 0</td> <td><input checked="" type="checkbox"/></td> </tr> <tr> <td>PRE-INCIDENT VALUE:</td> <td></td> </tr> <tr> <td>Property: 0</td> <td><input checked="" type="checkbox"/></td> </tr> <tr> <td>Contents: 0</td> <td><input checked="" type="checkbox"/></td> </tr> </table> | LOSSES | None | Property: 0 | <input checked="" type="checkbox"/> | Contents: 0 | <input checked="" type="checkbox"/> | PRE-INCIDENT VALUE: | | Property: 0 | <input checked="" type="checkbox"/> | Contents: 0 | <input checked="" type="checkbox"/> | |
| LOSSES | None | | | | | | | | | | | | |
| Property: 0 | <input checked="" type="checkbox"/> | | | | | | | | | | | | |
| Contents: 0 | <input checked="" type="checkbox"/> | | | | | | | | | | | | |
| PRE-INCIDENT VALUE: | | | | | | | | | | | | | |
| Property: 0 | <input checked="" type="checkbox"/> | | | | | | | | | | | | |
| Contents: 0 | <input checked="" type="checkbox"/> | | | | | | | | | | | | |

| | | | | | | | | | | |
|---|---------------------------|----------|----------|---------------|---|---|-----------|---|---|--|
| Casualties <input checked="" type="checkbox"/> None <table border="1"> <tr> <td></td> <td>Deaths</td> <td>Injuries</td> </tr> <tr> <td>Fire Service:</td> <td>0</td> <td>0</td> </tr> <tr> <td>Civilian:</td> <td>0</td> <td>0</td> </tr> </table> | | Deaths | Injuries | Fire Service: | 0 | 0 | Civilian: | 0 | 0 | Hazardous Materials Released N None |
| | Deaths | Injuries | | | | | | | | |
| Fire Service: | 0 | 0 | | | | | | | | |
| Civilian: | 0 | 0 | | | | | | | | |
| Detector | Mixed Use Property | | | | | | | | | |

Property Use
 500 Mercantile, business, other

Person/Entity Involved

Business name
 [REDACTED]
 Mr., Ms., Mrs. First Name MI Last Name

Phone Number**Suffix**

[REDACTED]
 Number Prefix Street or Highway

RD
Street Type Suffix

Post Office Box Apt./Suite/Room
 TN [REDACTED]
 State Zip Code

Cookeville
 City

Owner

Business name
 [REDACTED]
 Mr., Ms., Mrs. First Name MI Last Name

Phone Number**Suffix**

[REDACTED]
 Number Prefix Street or Highway

RD
Street Type Suffix

Post Office Box Apt./Suite/Room
 TN [REDACTED]
 State Zip Code

Cookeville
 City

Authorization

Officer in charge: Montgomery, Marvin
 Engine 2
 Assignment
 8/12/01
 Date

Signature: Firefighter Marvin Montgomery

Member making report: Montgomery, Marvin
 Engine 2
 Assignment
 8/12/01
 Date

Signature: Firefighter Marvin Montgomery

| | | | | | | |
|---------------|-----------------------|--------------------------|--------------|------------------------|---------------|--------------------|
| 71333 FDID | TN State | 8/12/01 Incident Date | 2 Station | 975 Incident Number | 0 Exposure | NFIRS - 1 Notes |
| Notes | Title: Incident notes | | | | | |

Called to Fisk Rd and [REDACTED] for a vehicle fire, dispatch advised that it was just outside the city while we were in route to the call. With permission from Captain Cowan we continued our response without notifying PCFD. Upon arrival we found a Ford pick-up sitting at the end of a row of buildings well involved in fire under the hood of the vehicle. A 1 3/4 hand line was used to control the fire. It appeared that the vehicle had rolled down the hill after the fire had started because fire was burning about 20ft. up the hill from the vehicle in the grass. The fire was extinguished easily with about 100 gallons of water. The person at the scene stated that he had pulled up to load some items in the truck and had left it running while he went inside, when he came back out it was smoking heavily and burning under the hood. He also stated that it had been in the repair shop about a week ago for a fuel leak but they were unable to find a problem.

| | | | | | | |
|---------------|-------------|--------------------------|--------------|------------------------|---------------|-------------------|
| 71333 FDID | TN State | 8/12/01 Incident Date | 2 Station | 875 Incident Number | 0 Exposure | NFIRS - 2 Fire |
|---------------|-------------|--------------------------|--------------|------------------------|---------------|-------------------|

Property Details

0 Est. number of residential units Not Residential 0.000 Acres burned None Less than one acre
 0 Number of buildings involved Buildings not involved

On-Site Materials or Products None

| | |
|----------------------|-----------------|
| On-site material (1) | Storage use (1) |
| On-site material (2) | Storage use (2) |
| On-site material (3) | Storage use (3) |

Ignition

83 Engine area, running gear, wheel area
 Area of origin
 UU Undetermined
 Heat Source
 UU Undetermined
 Item first ignited Confined to object of origin
 23 Gasoline
 Type of material first ignited

Cause Of Ignition

Exposure Report
 3 Failure of equipment or heat source Cause

Factors Contributing To Ignition

None
 NN None
 Factor contributing to ignition (1)
 Factor contributing to ignition (2)

Human Factors Contributing To Ignition

None
 Asleep
 Possibly impaired by alcohol or drugs
 Unattended person
 Possibly mentally disabled
 Physically disabled
 Multiple persons involved

Age was a factor
 Estimated age of person involved
 Sex of person involved

Vehicle History

09/21/2001

08:27

VIN: 1FTZF17261NA97650

VEHICLE INFORMATION

VEH: 2001 F-SERIES LD
BODY: F-150 REG CAB STYLE SIDE 4X2
ENGINE: 4.2L EFI
CALIB: 1F522HOA
TRANS: 5 SPD MANUAL - MAZDA
AXLE CD: 19

WARRANTY INFORMATION

WARRANTY START DATE: 03/26/2001 BUILD DATE : 02/02/2001
START ODOM: 00006
LESS THAN TWO DEALER APPROVED AWA REPAIR VISITS PAID TO DATE
*THIS VEHICLE HAD A CUDL\MORS CONTACT CLOSED WITHIN THE PAST 180 DAYS

EXTENDED COVERAGES

NO ESP INFORMATION AVAILABLE

1 YEAR WARRANTY HISTORY

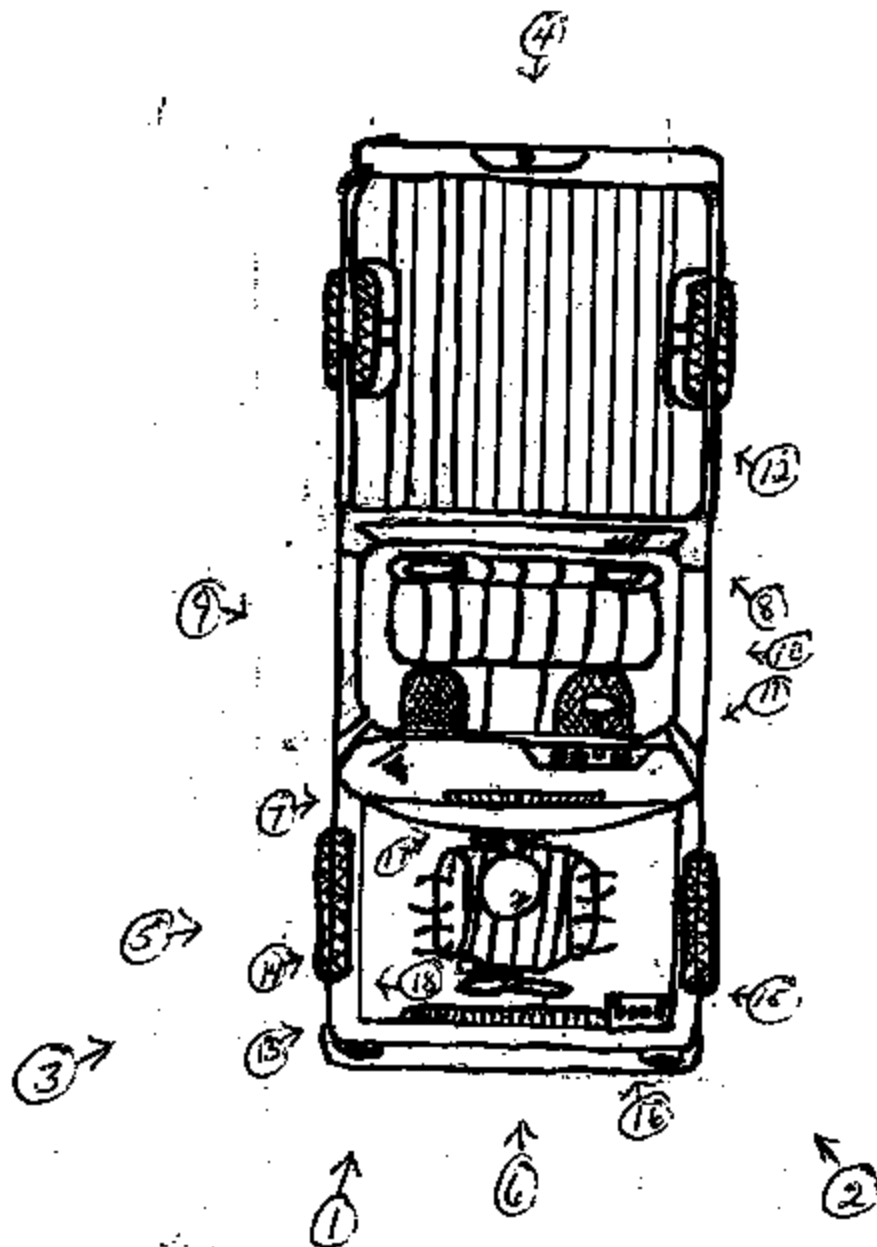
NO REPAIR HISTORY ON VEHICLE

RECALLS

01921
SEAT BELT BUCKLE

Photograph Locator

2001 F-150



PHOTOGRAPH DOCUMENTATION

EROS-683-LC1-3206



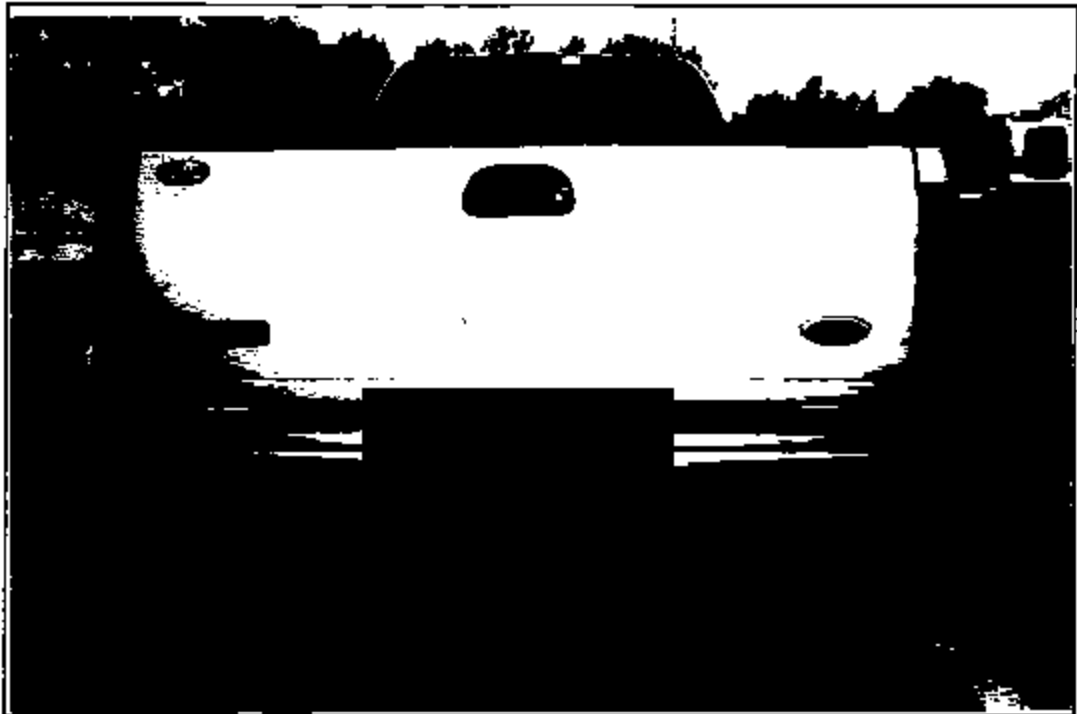
Photograph #1: Front view of the vehicle.



Photograph #2: Driver side of vehicle.

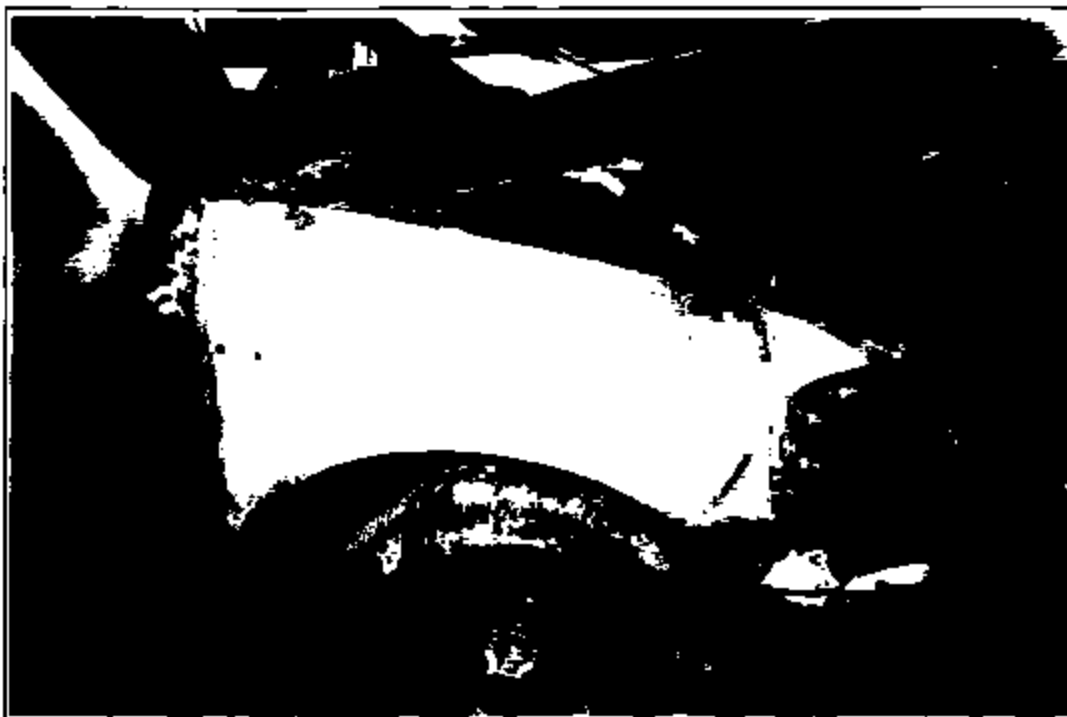


Photograph #3: Passenger side of vehicle.



Photograph #4: Rear of the vehicle.

ED95-985-LC1-3288



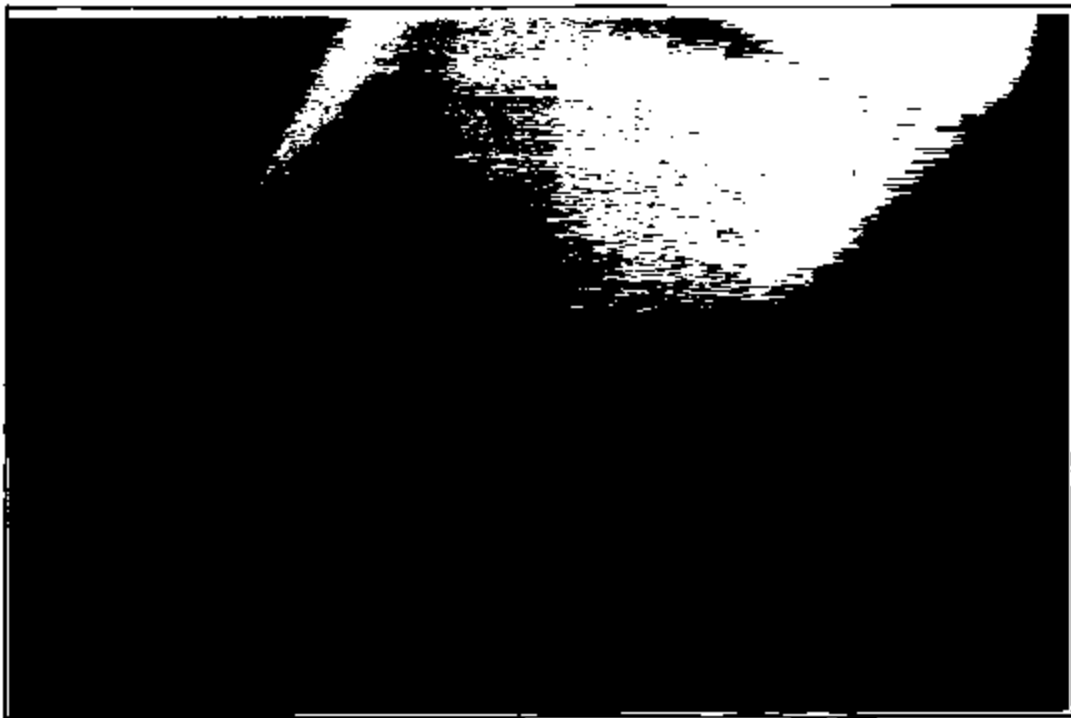
Photograph #5: Passenger side front fender area showing oxidation and metal distortion from extreme heat.



Photograph #6: Front of the vehicle showing the grill area burned away and the radiator still intact.



Photograph #7: Windshield glass showing crazing of glass.



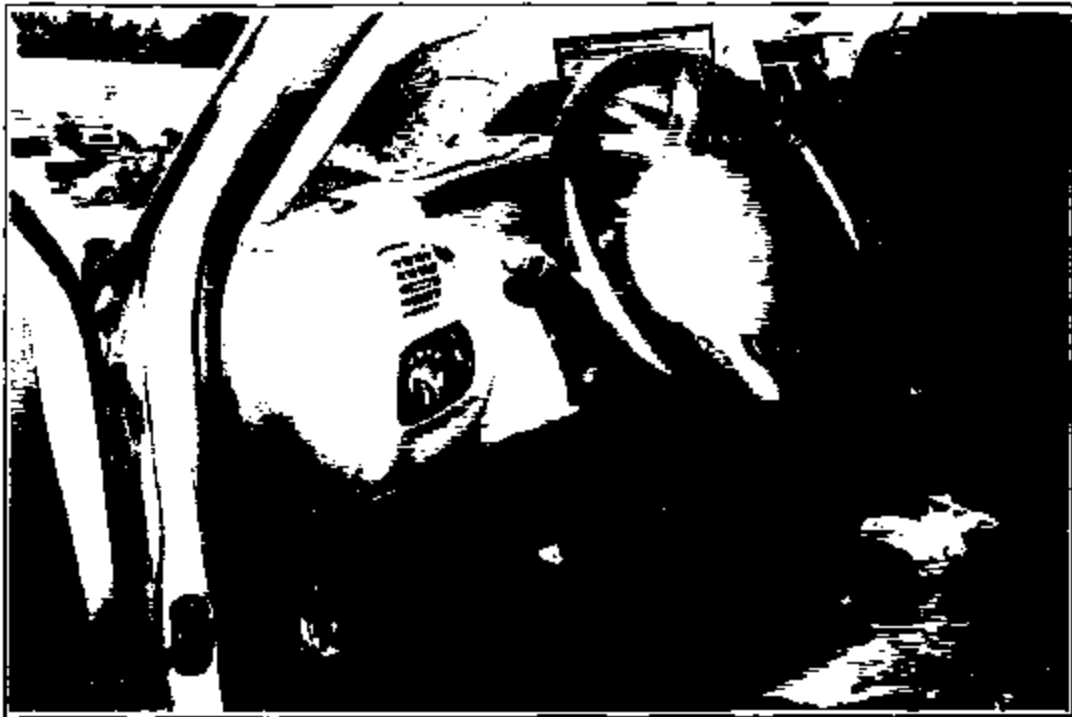
Photograph #8: VIN number located inside driver's side door.



Photograph #9: View into the interior from the passenger side.



Photograph #10: View into the interior from the driver's side.



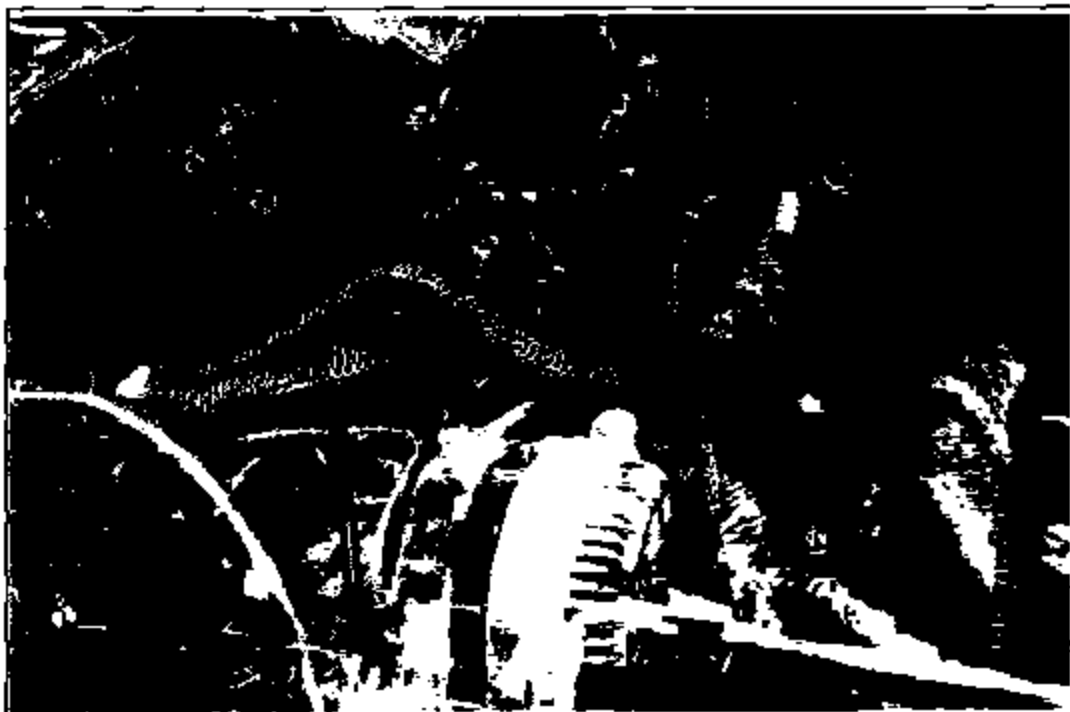
Photograph #11: View of fire damage in dash along fire wall.



Photograph #12: View of the cargo bed.



Photograph #13: Passenger side of engine area and point of origin. Note valve cover body burned away from intense heat.



Photograph #14: Passenger side of engine area and point of origin. Note valve cover body burned away from intense heat.



Photograph #15: Driver's side of engine. Although heavily damaged no indication of intense heat or fuel fed to this side of the engine. No electrical activity noted.



Photograph #16: Additional view of the driver's side of the engine.

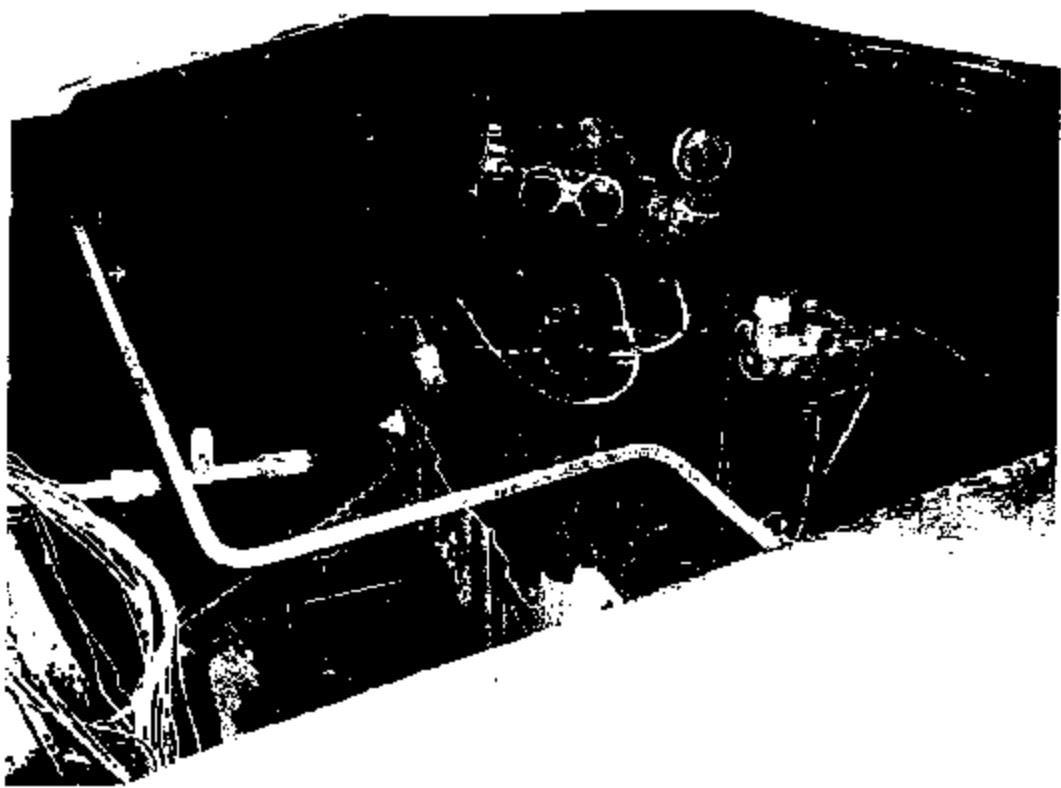


Photograph #17: View of main wiring harness. Note exterior covering consumed and no electrical activity.

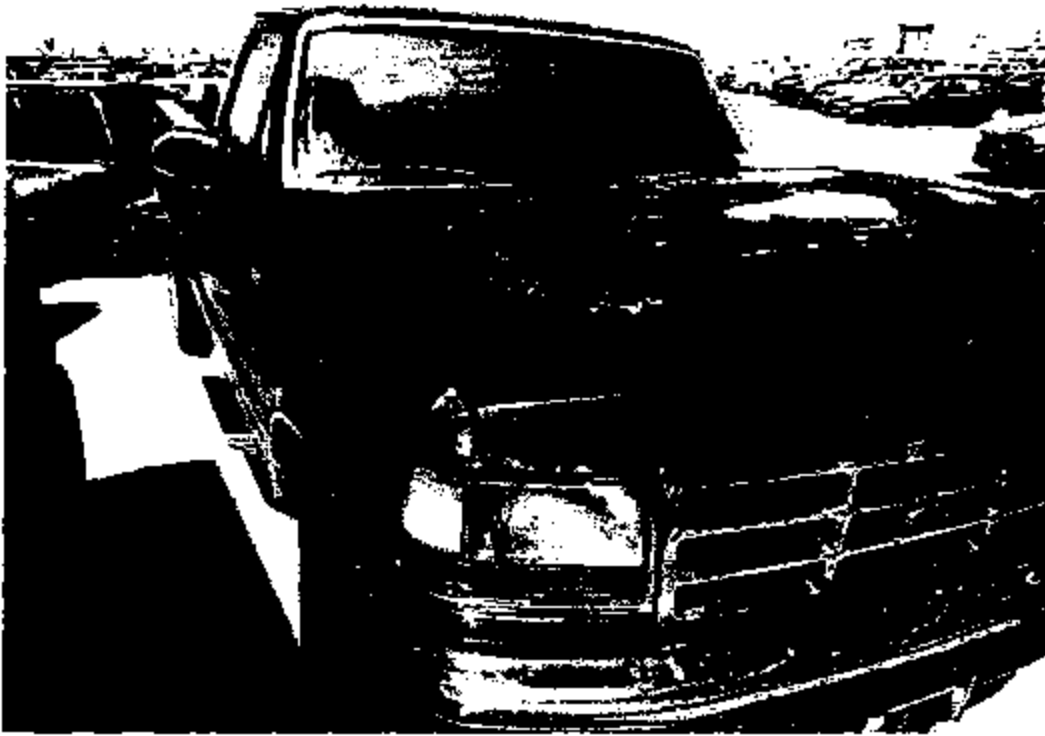


Photograph #18: Battery located on front passenger side of engine. No electrical activity noted.

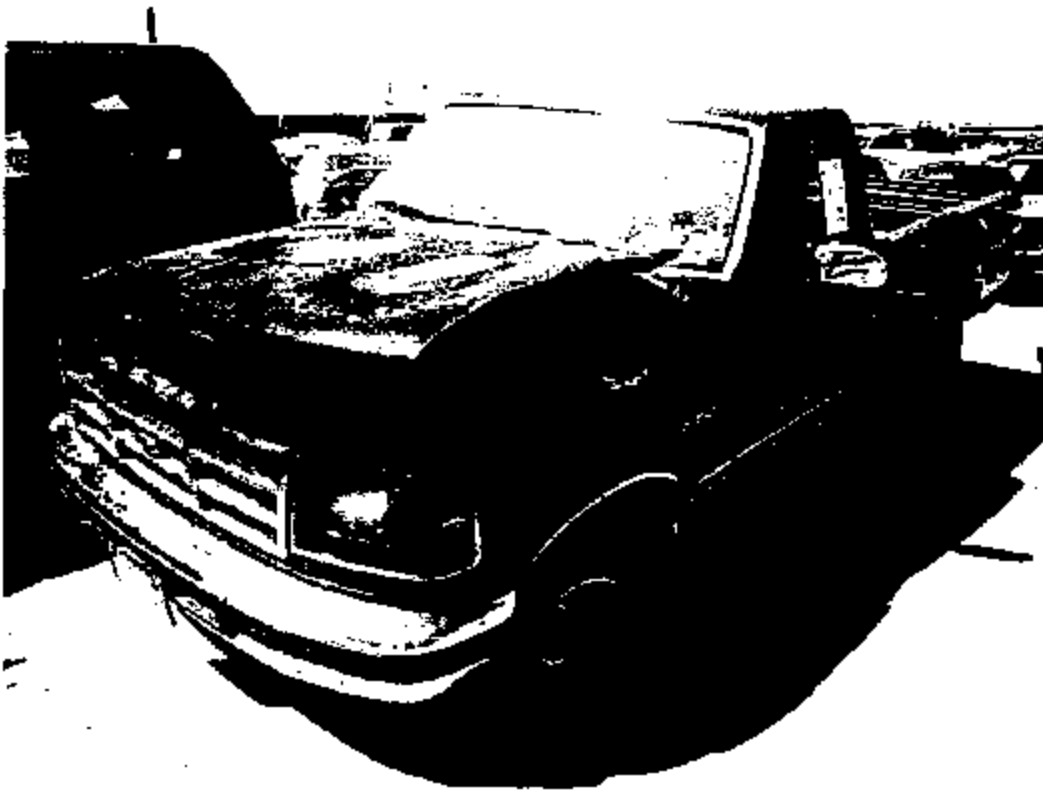




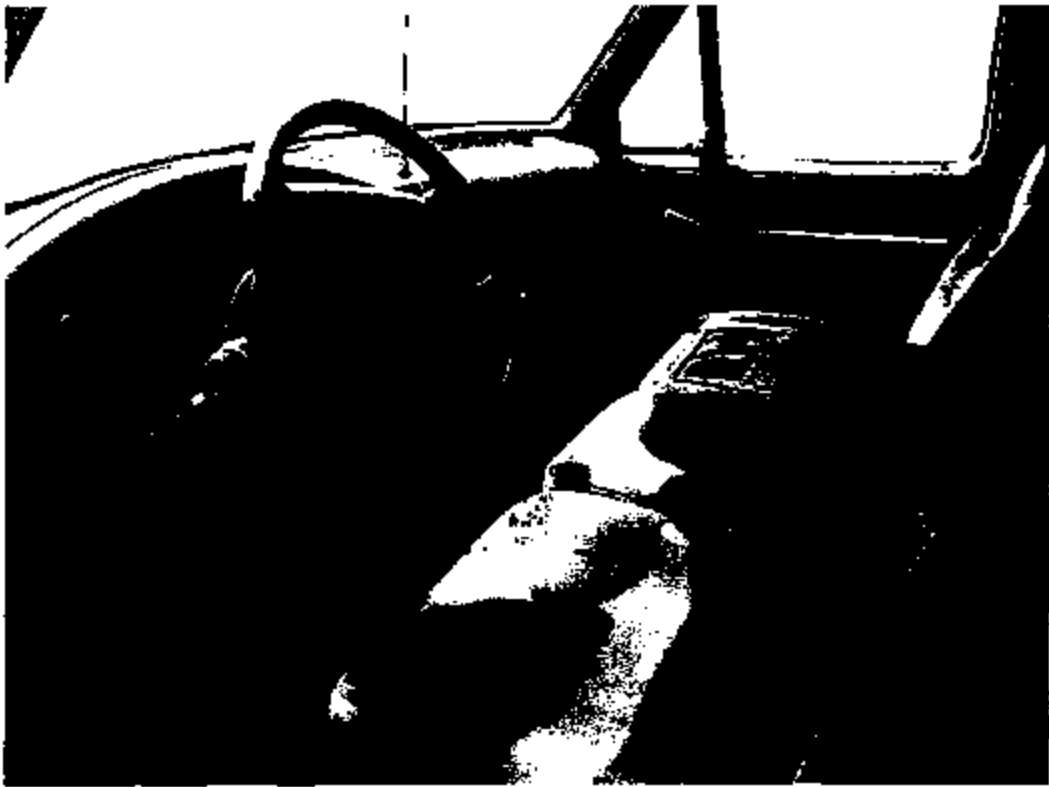
ER05-005-LC1-3218



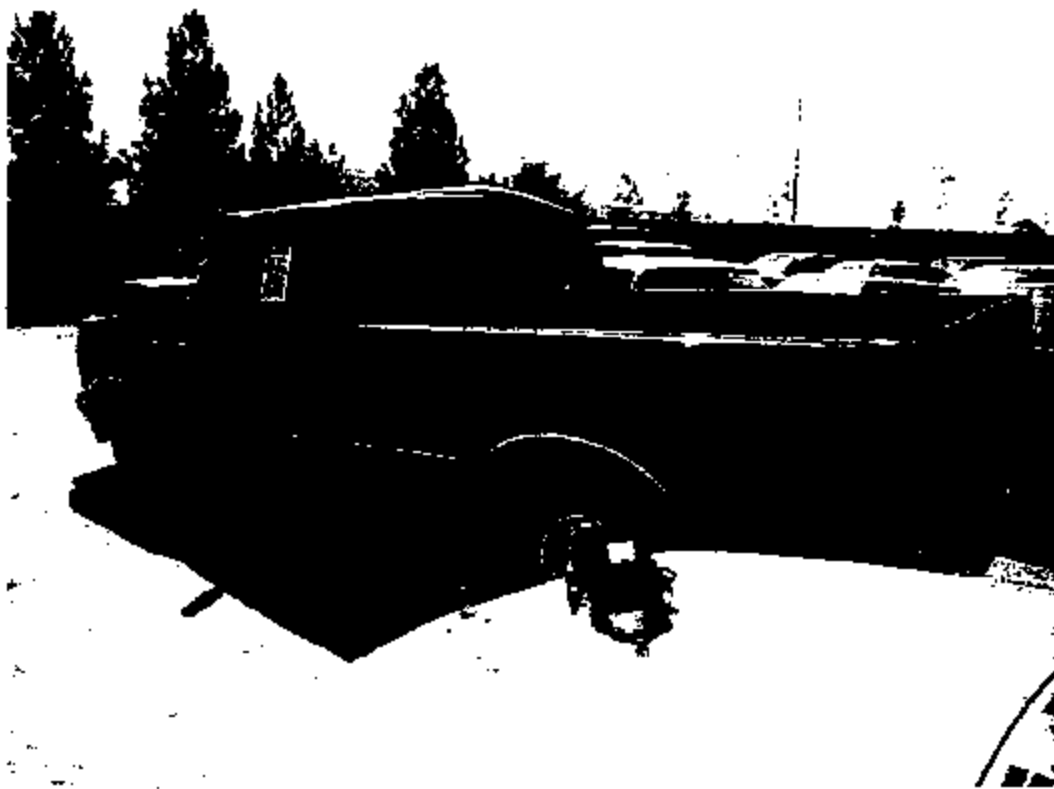
E005-005-L01-3217



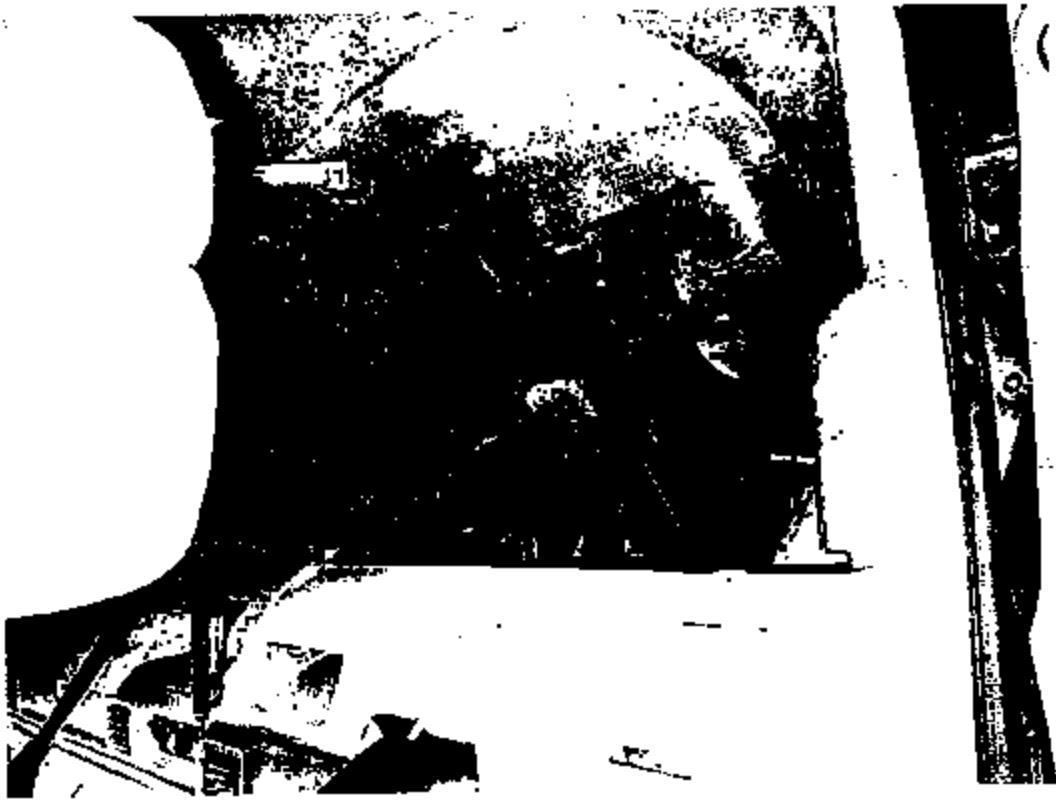
EP05-005-LC1-3218



EN05-305-LC1-3219



EROS-005-LC1-3228



EP05-005-LC1-3221

State Farm Insurance Companies



October 26, 2001

Ford Motor Company
Park Lane Towers, West
Suite 400
3 Park Lane Boulevard
Dearborn, MI 48128-2588



CERTIFIED MAIL-RETURN RECEIPT REQUESTED

RE: Claim #: [REDACTED]
Our Insured: [REDACTED]
Date of Loss: September 16, 2001
Vehicle: 1998 Ford F150 pickup
VIN #: 1FTEF15Y1T [REDACTED]

- \$100
- 9/16/01
- '96 F-150
- VIN

To Whom It May Concern:

The identified vehicle is insured by State Farm Mutual Automobile Insurance Company. This vehicle experienced a fire.

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 below to set up a time for your inspection.

Sincerely,

Latricia Mack
CLAIM REPRESENTATIVE
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY
Phone #: (702) 228-5366

033/1025004





INVESTIGATIVE SERVICES COMPANIES

7580 A.E. Healy Drive, Suite 1 • Bartlett, TN 38133-3967 • (901) 377-8855

August 29, 1996

Davene Fajack, Claims Analyst
Ford Motor Company
Park Lane Tower West, Suite 400
3 Parklane Boulevard
Dearborne, Michigan 48216-2588

RE: [REDACTED]

Date of Loss: 11/16/95
Vehicle Type: 1995 F-150
Claim No: [REDACTED]
ISC File: 01488

Dear Ms. Fajack:

I have recently received a letter dated June 10, 1996, from Mr. Jeffrey A. Freeman of Colonial Life Insurance in Knoxville, Tennessee. This is a copy of a letter that you submitted to him in regards to the above captioned fire loss.

Attached for your review, with the permission of Mr. Jeffrey Freeman, is the following: 1) Original photographs of fire damage; 2) Original photographs of the interior of the vehicle showing steering wheel dash and roof areas; 3) A copy of our investigative analysis report.

This is all the information that we obtained in regards to our investigation of the above captioned loss. The other items that you have detailed in your letter will have to be obtained from either Mr. Freeman or other outside sources.

Please contact me directly if you have any questions or if I may be of further assistance.

Best Regards,

Rick Eley, CFII
Chief Investigator
Investigative Services Companies

RE/mj

cc: Jeff Freeman
Colonial Insurance Company
P. O. Box 59053
Knoxville, Tennessee 37950-9055

01488

Page One

ASSIGNMENT

Assignment was received to conduct an origin and cause investigation into a vehicle fire loss of a Ford F-150 pick-up truck.

My investigation began on November 20, 1995 and I returned to the salvage yard and recovered the dash and wiring harness assembly on December 15, 1995. This was subsequently submitted to Pettit and Pettit Consulting Engineers in Little Rock, Arkansas for complete failure analysis. We have just received on January 3, 1996 their report.

INVOLVED RISK

The involved risk was a new 1995 Ford F-150 Pick-up truck, short wheel base configuration white in color, Vin number, 1FTX1Y6S[REDACTED]. The vehicle was in good condition and there was no apparent pre-fire collision damage noted at the time of my inspection. The vehicle was equipped with standard transmission and a V6 fuel injection engine.

FIRE SCENE ANALYSIS

My fire scene analysis began November 20, 1995, when I traveled to Jonesboro, Arkansas and conducted an inspection of the Ford pick-up.

At that time I forwarded to you a Preliminary Report, dated November 21, 1995. In that report, I advised that the vehicle burned as a result of faulty wiring in the wiring harness system behind the dashboard of the vehicle.

I contacted, pursuant to your instructions Ford Motor Companies Service Representatives and put them on notice of our intent to examine this vehicle and invited them to be present when the wiring harness was removed.

A certified Return Receipt Request Letter was submitted to Mr. Todd Vagi, Customer Services Manager, Ford Customer Service Division of Cordova, Tennessee. This was written on December 1, 1995, advising Mr. Vagi that we would examine the vehicle on the week of December 5th or December 18, 1995.

A few days later I received a telephone call from Mr. Vagi, advising that Ford Motor Company would not participate in the examination of this vehicle. He told me they would not do anything in reference to the vehicle, until a subrogation lawsuit had been filed against Ford Motor Company.

01488

Page Two

FIRE SCENE ANALYSIS (CONTINUED)

In the meantime, the vehicle was moved to Copart Salvage Yard in West Memphis, Arkansas. I returned to that location on December 15th and completed my disassembly of the vehicle.

I removed the entire dash assembly, which included the foam covered dash, as well as the wiring harness behind it. I recovered the interior fuse block and removed the engine compartment wiring and fuse block harness.

These were submitted to Mr. Lonnie Buie of Pettit and Pettit Consulting Engineers in Little Rock, Arkansas. A verbal report received from Mr. Buie indicates that there is indeed shorting in the wiring harness system of the Ford pick-up truck. A complete report will follow from Mr. Buie, including his photographs and the conclusions of his examination.

DETERMINATION OF ORIGIN AND CAUSE

It is my professional opinion this occurred as a result of a failure in the wiring harness system, behind the dash of the Ford F-150 pick-up truck. The failure in this electrical system ignited plastic insulation of the wiring, which in turn ignited similar combustible components that the vehicle is constructed of. The resulting damage is shown in my enclosed photographs.

I base this on the following physical evidence:

1. The fire obviously occurred in the dashboard area. Doing a comparative analysis investigation of the vehicle this was the location where the heaviest amount of damage occurred.
2. The dashboard melted immediately above the instrument cluster, indicating that the fire started at or directly below that point.
3. I removed the wiring and submitted it to Pettit and Pettit Consulting Engineers in Little Rock, Arkansas for complete analysis. They have concluded that the fire did occur as a result of shorting of this wiring harness.

01488

Page Three

DETERMINATION OF ORIGIN AND CAUSE (CONTINUED)

4. The careful examination and elimination of all other accidental, electrical or incendiary fire causes.

INVESTIGATORS COMMENTS

The origin and cause portion of my investigation is complete. Please contact me if you have any questions or feel further investigation is warranted.

Rick Eley, CFIL, CFEI
Chief Investigator
Investigative Services Companies

RE/r



INVESTIGATIVE SERVICES COMPANIES

7580 A.E. Beaty Drive, Suite 1 • Bartlett, TN 38133-3967 • (901) 377-8855

PRELIMINARY REPORT

PREPARED FOR: COLONIAL INSURANCE COMPANY
P. O. BOX 59055
KNOXVILLE, TENNESSEE 37950

SUBJECT: VEHICLE FIRE LOSS

INSURED: [REDACTED]

CONTACT: MR. PATRICK DORTON

DATE OF LOSS: NOVEMBER 16, 1995

POLICY NUMBER: [REDACTED]

CLAIM NUMBER: [REDACTED]

FILE NUMBER: 01486

INVESTIGATOR: RICK BLEBY, CFII, CPII

REPORT DATE: NOVEMBER 21, 1995

01488

Page One

ASSIGNMENT

An assignment was received to conduct an origin and cause investigation into a vehicle fire loss of a Ford F 150 pickup truck. My investigation commenced on November 20, 1995.

INVESTIGATION

I traveled to Jonesboro, Arkansas on November 20, 1995 and conducted my preliminary fire scene inspection. The fire originated in the dash area of the vehicle, in and /or behind the instrument cluster.

The wiring in the engine compartment was also damaged at the adjacent location on the opposite side of the fire wall, from the location inside the passenger compartment which sustained the heaviest damage.

I began removing the plastic dash board components, until I could ascertain the general area of origin. All heat and fire damage indicators reveal the fire began in one of the electrical components, behind the instrument cluster.

INVESTIGATORS COMMENTS

Since this is a new vehicle and the possibility of subrogation exists, I terminated my inspection until Ford Motor Company can be notified and given the opportunity to be present during the disassembly of the dash area.

It has been my experience in the past, that representatives of Ford Motor Company may want to be present to observe the investigation. We have given written notice to the vehicle maker in the past, by advising them of a specific date, time and location that the vehicle will be disassembled. We normally provide them with thirty days notice, so they can make arrangements to have someone present, if they so desire.

Recent court rulings are specific on the rights of the makers of a particular product to have the opportunity to be present during disassembly, testing, etc., of their products when said product is suspected of causing a fire loss.

If you will give me permission, I will place Ford Motor Company on written notice of our intentions to complete the inspection within the next thirty days.

01488

Page Two

INVESTIGATORS COMMENTS (CON'FINUED)

I suggest you place the towing company on notice to preserve the vehicle to the best of their ability and not allow anyone to tamper with the truck, so that the fire scene will be intact.

**Rick Fley, CFII, CFEI
Chief Investigator
Investigative Services Companies**

RE/pl



INVESTIGATIVE SERVICES COMPANIES

7580 A.E. Beatty Drive, Suite 1 • Bartlett, TN 38133-3967 • (901) 377-8855

SUPPLEMENTAL REPORT

PREPARED FOR: COLONIAL INSURANCE CO OF CALIFORNIA
P.O. BOX 59055
KNOXVILLE, TENN 37950

ATTENTION: MR. PATRICK DORTON

SUBJECT: VEHICULAR FIRE LOSS

INSURED: [REDACTED]

DATE OF LOSS: NOVEMBER 16, 1995

POLICY NO: [REDACTED]

CLAIM NO: [REDACTED]

FILE NO: 01488

INVESTIGATOR: RICK ELBY, CFII, CFEI

REPORT DATE: DECEMBER 21, 1995



INVESTIGATIVE SERVICES COMPANIES

7560 A.E. Bealy Drive, Suite 1 • Bartlett, TN 38133-3967 • (901) 377-8855

December 18, 1995

Mr. Patrick Dorton
Colonial Insurance Company
P.O. Box 59055
Knoxville, TN 37950

RE: [REDACTED]
CN: [REDACTED]
DL: 11/16/95

Dear Mr. Dorton:

I received your telephone message dated December 4, 1995 in reference to the above captioned fire loss investigation. As you are aware, Ford Motor Company has refused to participate in the disassembly and inspection of the F150 pick up.

I mailed by certified letter, our intent to inspect said vehicle and was informed by telephone that Ford Motor Company will not participate. Mr. Todd Vagi, was the Ford Motor Company representative that contacted me.

I plan on traveling to the salvage yard on December 19th or 20th and completing the overhaul of the vehicle and pursuant to your instructions, the removal of the dash assembly and the part(s) that caused this fire loss. These parts will then be submitted to our electrical engineer for further analysis.

Please confirm that you wish me to continue in this manner, by returning a fax letter to me in this regard as soon as possible. I will hold my investigation in abeyance, until written confirmation is received regarding the removal of the damaged vehicle components.

Best regards,

Rick Eley, CFII, CPFI
Chief Investigator
Investigative Services Companies

RE/pl

FAX (901) 377-8838 • US WATTS (900) 488-8855

FAXED

EP85-805-LC1-3231

01488

Page One

CONTINUED INVESTIGATION

I traveled to the Copart Auto Salvage Lot near West Memphis, Arkansas on December 20, 1995 and removed the complete dash assembly from the burned F150 pickup truck.

This evidence will be submitted to Pettit and Pettit Consulting Engineers in Little Rock, Arkansas for a complete failure analysis. Due to the holidays, we can expect at least a two week delay in receiving a report from them in this matter.

Please contact me if you have any questions or feel further investigation is warranted.

Rick Eley, CFIL, CFEI
Chief Investigator
Investigative Services Companies

RE/pl

FAXED



INVESTIGATIVE SERVICES COMPANIES

7580 A.E. Beaty Drive, Suite 1 • Bartlett, TN 38133-3987 • (901) 377-8855

SUPPLEMENTAL REPORT

PREPARED FOR: COLONIAL INSURANCE CO
P.O. BOX 59055
KNOXVILLE, TENN 37950

ATTENTION: MR. PATRICK DORTON

SUBJECT: VEHICULAR FIRE

INSURED: [REDACTED]

DATE OF LOSS: 11/16/95

POLICY NO: [REDACTED]

CLAIM NO: [REDACTED]

FILE NO: 01488

INVESTIGATOR: RICK ELEY, CFII, CFEI

REPORT DATE: JANUARY 1, 1996

01488

Page One

ASSIGNMENT

Assignment was received to conduct an origin and cause investigation into a vehicle fire loss of a Ford F-150 pick-up truck.

My investigation began on November 20, 1995 and I returned to the salvage yard and recovered the dash and wiring harness assembly on December 15, 1995. This was subsequently submitted to Pettit and Pettit Consulting Engineers in Little Rock, Arkansas for complete failure analysis. We have just received on January 3, 1996 their report.

INVOLVED RISK

The involved risk was a new 1995 Ford F-150 Pick-up truck, short wheel base configuration white in color, Vin number, 1FTX1Y6SK[REDACTED]. The vehicle was in good condition and there was no apparent pre-fire collision damage noted at the time of my inspection. The vehicle was equipped with standard transmission and a V6 fuel injection engine.

FIRE SCENE ANALYSIS

My fire scene analysis began November 20, 1995, when I traveled to Jonesboro, Arkansas and conducted an inspection of the Ford pick-up.

At that time I forwarded to you a Preliminary Report, dated November 21, 1995. In that report, I advised that the vehicle burned as a result of faulty wiring in the wiring harness system behind the dashboard of the vehicle.

I contacted, pursuant to your instructions Ford Motor Companies Service Representatives and put them on notice of our intent to examine this vehicle and invited them to be present when the wiring harness was removed.

A certified Return Receipt Request Letter was submitted to Mr. Todd Vagi, Customer Service Manager, Ford Customer Service Division of Cordova, Tennessee. This was written on December 1, 1995, advising Mr. Vagi that we would examine the vehicle on the week of December 5th or December 18, 1995.

A few days later I received a telephone call from Mr. Vagi, advising that Ford Motor Company would not participate in the examination of this vehicle. He told me they would not do anything in reference to the vehicle, until a subrogation lawsuit had been filed against Ford Motor Company.

01488

Page Two

FIRE SCENE ANALYSIS (CONTINUED)

In the meantime, the vehicle was moved to Copart Salvage Yard in West Memphis, Arkansas. I returned to that location on December 15th and completed my disassembly of the vehicle.

I removed the entire dash assembly, which included the foam covered dash, as well as the wiring harness behind it. I recovered the interior fuse block and removed the engine compartment wiring and fuse block harness.

These were submitted to Mr. Lonnie Buie of Pettit and Pettit Consulting Engineers in Little Rock, Arkansas. A verbal report received from Mr. Buie indicates that there is indeed shorting in the wiring harness system of the Ford pick-up truck. A complete report will follow from Mr. Buie, including his photographs and the conclusions of his examination.

DETERMINATION OF ORIGIN AND CAUSE

It is my professional opinion this occurred as a result of a failure in the wiring harness system, behind the dash of the Ford F-150 pick-up truck. The failure in this electrical system ignited plastic insulation of the wiring, which in turn ignited similar combustible components that the vehicle is constructed of. The resulting damage is shown in my enclosed photographs.

I base this on the following physical evidence:

1. The fire obviously occurred in the dashboard area. Doing a comparative analysis investigation of the vehicle this was the location where the heaviest amount of damage occurred.
2. The dashboard melted immediately above the instrument cluster, indicating that the fire started at or directly below that point.
3. I removed the wiring and submitted it to Pettit and Pettit Consulting Engineers in Little Rock, Arkansas for complete analysis. They have concluded that the fire did occur as a result of shorting of this wiring harness.

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Page Three

DETERMINATION OF ORIGIN AND CAUSE (CONTINUED)

4. The careful examination and elimination of all other accidental, electrical or incendiary fire causes.

INVESTIGATORS COMMENTS

The origin and cause portion of my investigation is complete. Please contact me if you have any questions or feel further investigation is warranted.

Rick Eley, CFII, CFEI
Chief Investigator
Investigative Services Companies

RE/rl

Ernest H. Pettit, Jr., P.E.
(Deceased)
Kent A. Pettit, P.E.
President
Kenneth R. Baskin
Vice President
Sam W. Cummings, Jr., P.E.
Secretary
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E. B. Arledge, II, P.E.
John R. Brown, Jr.
Steve W. Webb
Kevin L. Backer
Waymond B. Cox, Capt.
Paul D. Hallbrook



PETTIT & PETTIT
Consulting Engineers, Inc.

Heritage West Building, Suite 400
201 East Markham Street
Little Rock, Arkansas 72201-1631
Telephone (501) 374-3731
Facsimile (501) 374-1603

January 8, 1996

Mr. Patrick Dorton
Colonial Insurance Company
P.O. Box 59055
Knoxville, Tennessee 37950

RE: Job No. 98-05
Your Policy
Your Claim
Insured:

Jonesboro, Arkansas

Date of Loss: 11-16-95
ISC File No. 1488

Dear Mr. Dorton:

On January 3, 1996, I examined the dashboard, power distribution center and attached conductors removed from a Ford F-150 pickup truck by Investigative Services Companies of Bartlett, Tennessee, and shipped to me on December 26, 1995.

The dash was burned on the left-hand side only. The dash was partially melted in this area and had burned on the back side of the dashboard, away from the driver. The center and right-hand portion of the dash were unburned. The HVAC controls were unburned. The main HVAC control was in the "off" position, indicating that the heating, ventilating and air conditioning system of the truck was not in operation at the time of the fire. Mounted above the HVAC controls was the radio. It, too, was unburned and did not contribute to the fire's causation. On the right-hand side of the dash was a glove box and two supply air grilles for the HVAC system. These, too, were unburned and did not contribute to the fire's causation. On the left-hand side of the dash was the instrumentation panel. It was burned on the back side, and the conductors attached to it on the back side were also burned. Evidence of electrical arcing existed on two stranded copper conductors located approximately 12 inches from a fire wall block connector. The arcing was on the passenger compartment side of the fire wall. There were several stranded

copper conductors that were severed and broken, and possibly some strands of copper that were missing from several of these conductors.

On the left-hand side of the dash was a fuse panel. Within the fuse panel were three fuses that were blown as follows:

1. A 15 amp fuse that served the stop hazard lamps, the anti-lock brakes, the speed control, the stop sense for the electronic engine control and the automatic transmission shift interlock. The fuse was the correct 15 amp size.
2. Located near this fuse was a 15 amp fuse that was blown that served the courtesy/dome/cargo lamps, electric outside mirrors, radio/clock memory, speedometer, warning buzzer/chime module, (overhead console): sun-visor mirror illumination. The 15 amp fuse was the correct size.
3. A 10 amp fuse was blown the other side of the fuse panel. It served the airbag restraint. It also was the correct 10 amp size.

The three blown fuses indicate that short circuits occurred on these three circuits. I was unable to trace the two stranded copper conductors, that had arced, back to the fuse panel.

From the engine compartment was a power distribution center with attached conductors. The conductors were partially burned by the fire. No evidence of electrical arcing was found. However, on the passenger compartment side of a block connector, several standard copper conductors were severed. It is possible that some of the strands had fallen and were missing. Within the power distribution center there was ten fuses that were blown. There were two 20 amp fuses, one 10 amp fuse, one 15 amp fuse, two 30 amp fuses, three 50 amp fuses and one 40 amp fuse. It is unknown as to what these fuses served since the door on the power distribution center referred to the *Owner's Guide* for information as to what fuse served what. Within the fuse panel was a diode and three circuit breakers. These did not appear to contribute to the fire's causation. However, the ten blown fuses indicate that short circuits occurred on those ten circuits.

In conclusion, it is my professional opinion that of the items I examined, the most probable cause of the fire was electrical arcing on conductors between the dash and the fire wall located near the block connector through the fire wall. It is impossible for us to tell as to which circuit shorted first. Many of the short circuits were most probably caused by the fire consuming the insulation of the energized conductors, allowing them to touch and short-circuit. The area of the shorting would be an area that would be inaccessible to the owner without removing the dash.

Mr. Patrick Dorton
Page 3

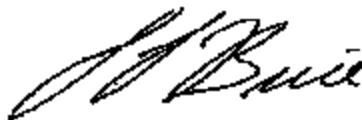
Job No. 96-05
January 8, 1996

Please be advised that this evidence will remain in storage at our facility for a fee of \$25.00 per month, billed quarterly, until we receive your written instruction regarding its disposition. Because this detail is often overlooked, please let us have your advice promptly.

Enclosed for your use are copies of my photographs. Please call if you have questions or need additional information.

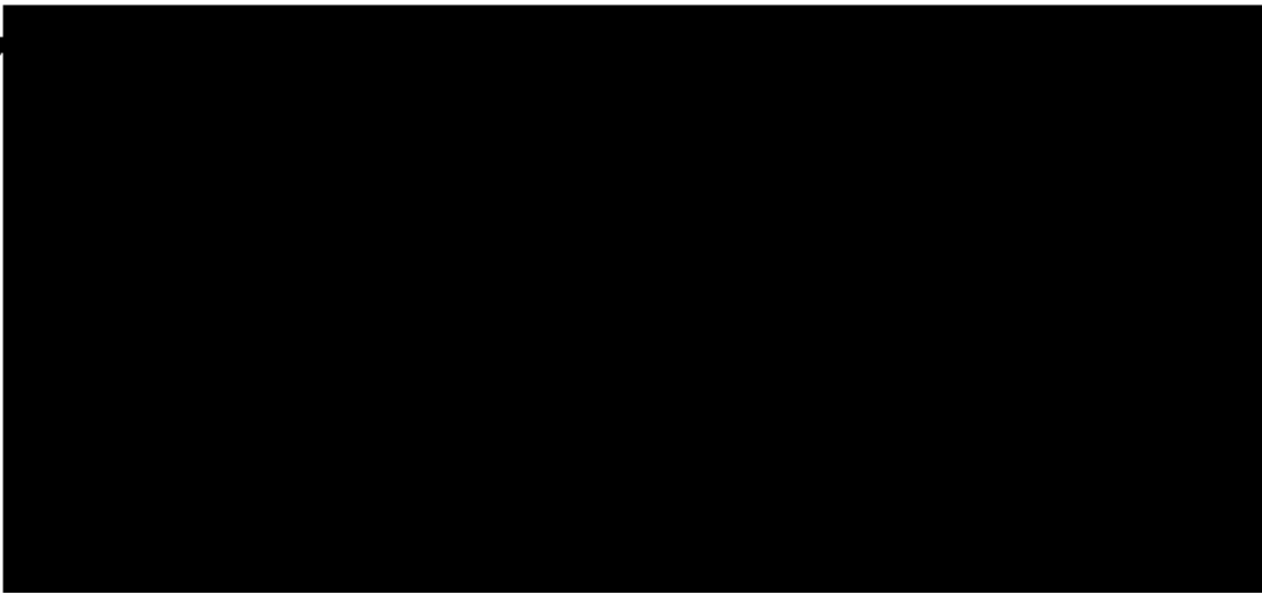
Sincerely yours,

PETTIT & PETTIT



L. L. Buie, Jr., P.E.

LLB/db
Enclosures
cc: Investigative Services Companies

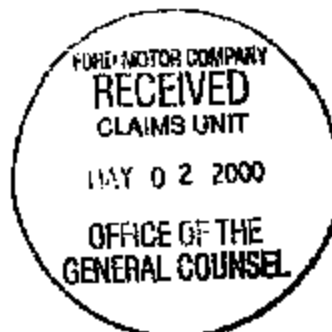


M Motorists Insurance Companies®

Thomas Berkshire
PO Box 238, Louisville, OH 44841

April 27 2000

DAVE KELLEHER
FORD MOTOR COMPANY
16800 EXECUTIVE PLAZA REGENT COURT
OFFICE OF GENERAL COUNSEL
DEARBORN MI 48126



CUSTOMER SUPPORT
CENTER
2000 MAY -21 P 4:34

Claim Number : [REDACTED]
Insured : [REDACTED]
Date of Loss : 03-06-00
Reference : 1999 Ford Expedition (1FMPU18L5X) [REDACTED]

This letter is in reference to the above mentioned date of loss.

We are currently investigating the cause and origin of what appears to be an electrical fire that destroyed the above referenced vehicle. A copy of the Holmesville Fire Department's report is enclosed. Said report also suggest the loss was caused by the vehicle's electrical system.

Motorists Mutual Insurance Company has paid out \$35937.10 to date for said loss. Please contact us so we may further discuss this matter, as Ford Motor Company may be financially responsible for said damages. The vehicle has been moved to a controlled environment and is available for your inspection.

Thank you for your attention to this matter.

MOTORISTS MUTUAL INSURANCE COMPANY

Thomas R Berkshire
Claims Adjuster Sr
(330) 875-4236



OHIO FIRE INCIDENT REPORTING SYSTEM

MFRA - 1

INCIDENT REPORT

FIRE DEPARTMENT: **Prairie Township Vol Fire Department**

COPY 1 DELETE
2 CHANGE

| | | | | | | | | | | |
|----------|--|----------------------------|----------------------|---|---|----------------------------|-----------------------|------------------------------|----------------------------|--|
| A | FOID 39117 | REPORT NUMBER 00-000066 | EXP. 00 | DATE 03/06/2000 | DAY OF WEEK 1 Sunday 2 Monday 3 Tuesday 4 Wednesday 5 Thursday 6 Friday 7 Saturday | ALARM TIME 2 | ARRIVAL TIME 15:22 | TIME OF SERVICE 15:23 | TIME OF DEPARTURE 16:03 | |
| | ATTENTION POINTS | | 22 - No. Out Rington | 44 - Paper Use Down | 66 - Assist Follow | 72 - Bomb Scene | | | | |
| | ADDITIONAL TARIFFS | | 4 - Reason Unknown | 8 - Fire In Move-up | MUTUAL AID | | 1 - None | | | |
| B | FOOD PROPERTY LINE (Dispensed) Pg. 23 - 43 | | Inventory Value | | 213 | SECTION PHOTOS Pg. 44 - 48 | | 54 | | |
| C | CORRECT ADDRESS (Up to maximum of 21 characters) | | PROPERTY ADDRESS | | 213 | | SECTION PHOTOS | | 54 | |
| D | COMPANY NAME (LAST, FIRST, MI) | | ADDRESS | | 213 | | SECTION PHOTOS | | 54 | |
| E | COMPANY NAME (LAST, FIRST, MI) | | ADDRESS | | 213 | | SECTION PHOTOS | | 54 | |
| F | METHOD OF ALARM | | 4 - Radio | 8 - Inter-Office Municipal Alarm System | 5 | MUTUAL AID | | 1 - None 2 - Other N/A | | |
| G | METHOD OF ALARM | | 4 - Radio | 8 - Inter-Office Municipal Alarm System | 5 | MUTUAL AID | | 1 - None 2 - Other N/A | | |
| H | METHOD OF ALARM | | 4 - Radio | 8 - Inter-Office Municipal Alarm System | 5 | MUTUAL AID | | 1 - None 2 - Other N/A | | |
| I | METHOD OF ALARM | | 4 - Radio | 8 - Inter-Office Municipal Alarm System | 5 | MUTUAL AID | | 1 - None 2 - Other N/A | | |
| J | METHOD OF ALARM | | 4 - Radio | 8 - Inter-Office Municipal Alarm System | 5 | MUTUAL AID | | 1 - None 2 - Other N/A | | |
| K | METHOD OF ALARM | | 4 - Radio | 8 - Inter-Office Municipal Alarm System | 5 | MUTUAL AID | | 1 - None 2 - Other N/A | | |
| L | METHOD OF ALARM | | 4 - Radio | 8 - Inter-Office Municipal Alarm System | 5 | MUTUAL AID | | 1 - None 2 - Other N/A | | |
| M | METHOD OF ALARM | | 4 - Radio | 8 - Inter-Office Municipal Alarm System | 5 | MUTUAL AID | | 1 - None 2 - Other N/A | | |
| N | METHOD OF ALARM | | 4 - Radio | 8 - Inter-Office Municipal Alarm System | 5 | MUTUAL AID | | 1 - None 2 - Other N/A | | |
| O | METHOD OF ALARM | | 4 - Radio | 8 - Inter-Office Municipal Alarm System | 5 | MUTUAL AID | | 1 - None 2 - Other N/A | | |
| P | METHOD OF ALARM | | 4 - Radio | 8 - Inter-Office Municipal Alarm System | 5 | MUTUAL AID | | 1 - None 2 - Other N/A | | |
| Q | METHOD OF ALARM | | 4 - Radio | 8 - Inter-Office Municipal Alarm System | 5 | MUTUAL AID | | 1 - None 2 - Other N/A | | |
| R | METHOD OF ALARM | | 4 - Radio | 8 - Inter-Office Municipal Alarm System | 5 | MUTUAL AID | | 1 - None 2 - Other N/A | | |
| S | METHOD OF ALARM | | 4 - Radio | 8 - Inter-Office Municipal Alarm System | 5 | MUTUAL AID | | 1 - None 2 - Other N/A | | |
| T | METHOD OF ALARM | | 4 - Radio | 8 - Inter-Office Municipal Alarm System | 5 | MUTUAL AID | | 1 - None 2 - Other N/A | | |
| U | METHOD OF ALARM | | 4 - Radio | 8 - Inter-Office Municipal Alarm System | 5 | MUTUAL AID | | 1 - None 2 - Other N/A | | |

GRASS, TRAIL, SHORT

COMPLETE INCIDENT

COMPLETE FOR ALL

COMPLETE IF STRUCTURE

Fire was located across the street from our station. Witness started firefighter of situation, firefighter called B-1-1, proceeded to the scene with engine.





STATE OF ILLINOIS OFFICE OF THE STATE FIRE MARSHAL
 1035 STEVENSON DRIVE, SPRINGFIELD, ILLINOIS 62703-4259

USE 'X' IN APPROPRIATE BOX.
 ONLY ONE CODE PER FIELD OR SECTION

MUTUAL AID GIVEN/NON-FIRE REPORT

Forward by the 15th of the following month.
 The OSFM is requesting disclosure of fire information that is necessary to accomplish the statutory purposes as outlined in Ill. Rev. Stat., Chap. 127V, Par. 4. Disclosure of this information is required. Any officer who neglects to comply with this act shall be guilty of a petty offense. This form has been approved by the Fire Management Center.

| | | | | | | | | | | | | | | |
|---|--|--|-----------|------------------------------------|---------|--------------------------------|---|------------------------------|------------------------------------|--|--------------|--|---|--|
| A | | INCIDENT NO. | REP. NO. | MO. | DAY | YEAR | DAY OF WEEK | ALARM TIME | 1. <input type="checkbox"/> Delete | 2. <input type="checkbox"/> Create | | | | |
| A | | 0611124 | 917101011 | 010 | 014 | 012 | 97 | WEDNESDAY | 4 | 113147 | | | | |
| B | | TYPE OF SITUATION FOUND | | | | | TYPE ACTION TAKEN | | | MUTUAL AID | | | | |
| B | | Structure <input type="checkbox"/> 11 Outside of Structure <input type="checkbox"/> 12 Vehicle <input checked="" type="checkbox"/> 13 Trees/Bush/Grass <input type="checkbox"/> 14 Refuse <input type="checkbox"/> 13 Emergency Medical Call <input type="checkbox"/> 31 Extrication <input type="checkbox"/> 35 Spill/Leak With No Ign <input type="checkbox"/> 41 Power Line Down <input type="checkbox"/> 44 | | | | | Arcing/Short Elec Eqp <input type="checkbox"/> 45 Lock-Out <input type="checkbox"/> 51 Unauthorized Burning <input type="checkbox"/> 56 Smoke Scare <input type="checkbox"/> 61 Mal/Mis False Alarm <input type="checkbox"/> 71 System Malfunction <input type="checkbox"/> 73 Unintentional <input type="checkbox"/> 74 | | | Extinguishment <input checked="" type="checkbox"/> 1 Rescue Only <input type="checkbox"/> 2 Investigation Only <input type="checkbox"/> 3 Remove Hazard <input type="checkbox"/> 4 Standby <input type="checkbox"/> 5 Ambulance Service <input type="checkbox"/> 7 Move-Up <input type="checkbox"/> 8 | | | None <input type="checkbox"/> Received <input type="checkbox"/> 1 Given <input checked="" type="checkbox"/> 2 <i>Village of Toledo Fire Dept.</i> | |
| C | | FIXED PROPERTY USE | | | | | IGNITION FACTOR | | | | | | | |
| C | | Not Applicable <input type="checkbox"/> 008 1-Family Dwelling-Year <input type="checkbox"/> 411 2-Family Dwelling-Year <input type="checkbox"/> 414 3-6 Unit Apt/Tenm/Flat <input type="checkbox"/> 422 7-20 Unit Apt/Tenm/Flat <input type="checkbox"/> 423 + 20 Unit Apt/Tenm/Flat <input type="checkbox"/> 424 Resident Parking/Garage <input type="checkbox"/> 881 Vacant Property <input type="checkbox"/> 915 Open Land/Field <input type="checkbox"/> 931 | | | | | Vacant Lot <input type="checkbox"/> 936 Railroad Right of Way <input type="checkbox"/> 951 Limit Access/Divid Hwy <input type="checkbox"/> 961 Paved Public Street <input type="checkbox"/> 962 Paved Private Street/Way <input type="checkbox"/> 963 Unpaved Sidl/Path <input type="checkbox"/> 964 Uncovered Parking Area <input checked="" type="checkbox"/> 965 | | | Undetermined <input checked="" type="checkbox"/> 00 Incendary-No Civ Distrb <input type="checkbox"/> 11 Suspicious-No Civ Distrb <input type="checkbox"/> 21 Abandoned Material <input type="checkbox"/> 31 Inadeq. Cntrl/Open Flame <input type="checkbox"/> 34 Child Playing <input type="checkbox"/> 36 Combustl/Too Close Heat <input type="checkbox"/> 46 | | | Part Failure/Leak/Break <input type="checkbox"/> 51 Shrt Cnd/Grnd Fault <input type="checkbox"/> 54 Other Elec Failure <input type="checkbox"/> 55 Lack of Maintenance <input type="checkbox"/> 56 Backfire <input type="checkbox"/> 57 Unattended Operation <input type="checkbox"/> 73 | |
| D | | CITY ADDRESS | | | | | ZIP CODE | | CENSUS TRACT | | | | | |
| D | | [REDACTED] | | | | | [REDACTED] | | 0000000000 | | | | | |
| D | | OCCUPANT LAST NAME | | | | | FIRST NAME | | M.I. | | ROOM OR APT. | | | |
| D | | [REDACTED] | | | | | [REDACTED] | | [REDACTED] | | [REDACTED] | | | |
| D | | OWNER LAST NAME | | | | | OWNER ADDRESS, CITY | | PHONE | | | | | |
| D | | [REDACTED] | | | | | [REDACTED] | | [REDACTED] | | | | | |
| G | | METHOD OF ALARM FROM PUBLIC | | | | | CO UNIFORM | | SHIFT | | PARADE | | | |
| G | | Telephone Direct <input checked="" type="checkbox"/> 1 Private Fire Alarm <input type="checkbox"/> 3 Radio <input type="checkbox"/> 4 | | | | | Direct Verbal Report <input type="checkbox"/> 5 Telephone Tie-Line <input type="checkbox"/> 7 | | N/A | | N/A | | | |
| H | | NO. FIRE SERVICE PERSONNEL RESPONDED | | NO. BUSES RESPONDED | | NO. AERIAL APPARATUS RESPONDED | | NO. OTHER VEHICLES RESPONDED | | | | | | |
| H | | 1011 | | 1011 | | 1010 | | 1012 | | | | | | |
| I | | NUMBER INCIDENT-RELATED INJURIES | | NUMBER INCIDENT-RELATED FATALITIES | | FIRE SERVICE | | OTHER | | | | | | |
| I | | 000 | | 000 | | 000 | | 0000 | | | | | | |
| U | | OFFICER IN CHARGE (name, position, assignment) | | | WEATHER | | TEMPERATURE | | WIND DIRECTION AND VELOCITY | | | | | |
| U | | Robert L. Thomas ASST CHIEF | | | CLEAR | | 65°F | | CALM | | | | | |

OPTIONAL COMMENT AREA:

Mutual Aid To Toledo Fire Dept. - out of NEOGA Fire Prot. Dist. boundary - contacted Toledo enroute to scene / released control of fire scene upon Toledo F.D. arrival -

Re: 140-1529

Transcribed By: Diane Eflaw 07/09/97

[REDACTED] D/a: April 2, 1997

This is a recorded statement between Andrea Baker and...

Q State your full name please.

A [REDACTED]

Q The spelling of your last name?

A [REDACTED]

Q You are aware we are recording our conversation?

A Yes I am.

Q Your date of birth?

A [REDACTED]

Q Your home address?

A [REDACTED]

Q Your home phone number?

A [REDACTED]

Q Are you employed?

A Yes.

Q By whom?

A Supply.

Q Supply, okay, you had...what...we'll term as it just as an accident, we'll call it an accident, April 2, 1997, is that right, it would be Wednesday?

A Yeah, April 2.

Q What was the approximate time of day?

A 6:00, 6:15.

Q A.M. or p.m.?

A P.M.

Q The location?

A At my house.

Q Briefly describe what vehicle...describe the vehicle, first of all, that we're discussing.

A Describe the vehicle?

Q Like the year, make, model.

A It's a 1995 XLT F-150 Ford pickup, it's my pride and joy.

Q Had you bought it brand new?

A Yes, I only had...I'd say 13,500, I'm not sure of mileage because I hadn't really driven it.

Q Who did you buy it off of?

A Pinnacle . . .

Q Is it still Pinnacle?

A No, it's Ken . . .

Q Ken . . ., now. Tell me in just a brief overview what happened, like where you were, how you realized...the whole situation.

A My daughter and her husband just came over and they were in the living room talking and I was finishing supper and she looked out and she said, Dad, there's smoke coming out of your old pickup and I said, I don't know, so I got up from the table immediately, went out the door and by the time I got out there, there were flames coming up around the hood.

Q Where at on the hood, can I ask, like the front or the side?

A On the side of the hood.

Q Both sides?

A Smoke coming out of the front, yeah, both sides, flames coming out of the cracks on both sides and I went around to release the hood and told my daughter to get a fire extinguisher out of the house and when she came out with the fire extinguisher, I attempted to raise the hood and it wouldn't because the heat was so extensive that evidently it jammed the latch or something and I couldn't get it up, so I put the fire extinguisher down below the hood and pointed it up in there and it wouldn't extinguish it and then I sent my grandson to the barn to get two five gallon buckets and in the meantime, I saw that it was out of control and we pushed it back away from the garage and I took the buckets and I proceeded to ... like 50 yards away, probably carried 30 or 40 gallons of water in attempting to extinguish it and it wouldn't extinguish and so, in the meantime, they had called the fire department ...

Q Who had, [REDACTED], your daughter?

A Yes, she called the sheriff's office, let me clarify that and told the operator and told the operator she didn't know what district I was in and in fact, ... was on duty and she said that we were in Neoga, I think, anyway there was more than one fire department that came, she told them that it was a vehicle on fire.

Q About how long did it take them to get there if you.

A Twenty or thirty minutes probably.

Q To get, do you live out, hard to get to or in a pretty rural area?

A No, not really, it's along the main ..., but it's about eight miles from Neoga, about the same from Toledo.

Q Both of those came to the?

A I don't know who came, I just ...

Re: 140-1529

- 3 -

Q Did they have to extinguish the fire by then?

A Yes.

Q It was still flaming?

A Oh yes ...

Q Okay. What was the weather condition that day?

A ...

Q Who had driven the vehicle last?

A My daughter, [REDACTED]

Q [REDACTED] and about how long ago had she driven it?

A Probably a half hour before that.

Q She had been the one that had parked it right there?

A Yeah.

Q Where it sat, is that usually where it was parked at?

A Yes.

Q Okay. Have you had it serviced lately?

A I always service it, yeah.

Q Do you service it yourself?

A Yeah.

Q Have you done anything recently?

A No.

Q Had you upgraded anything, as far as electrical, mechanical, hooked up any extra lights?

A No.

Q Anything at all?

A No.

Q Hadn't ever upgraded anything?

A I rarely drive the truck, it's rarely driven, by the mileage you can tell.

Q Right, who exactly and do you do all the oil changes yourself also?

A ...

Q Did it have any maintenance, any type of maintenance work done recently or any type of warranty work done?

A No.

Re: 140-1529

- 4 -

Q Nothing at all?

A No.

Q Okay, were the windows or the door open on the vehicle?

A No, closed.

Q Any previous problems, maybe the truck had ran hot before?

A No, nothing.

Q Absolutely nothing?

A It was in excellent shape ...

Q Right, I just wondered if you'd had any recent, um.

A No.

Q Nothing done recently?

A Nothing.

Q You have a ... holder on it?

A Yes.

Q Okay and that's Effingham State Bank, is that correct?

A ...

Q No prior problems, no prior work done on it, when was the last time the oil had been changed?

A I'd guess about 1500 miles ago.

Q Is there anything I haven't asked you today, that you would like to add, that you can think that, do you have any idea, in your own mind, what the cause was?

A No.

Q Okay.

A It seemed like the fire was, it had originated on or near the back of the motor, that's as near as I can tell because I couldn't extinguish it.

Q Once they put the fire out, did you get the hood up and did you see any area that looked hotter than other areas like it had been?

A It melted the motor.

Q It melted the motor.

A That's how hot it was.

Q Did [REDACTED] indicate that she'd had any problems on the way home?

A No.

Q No heat light came on for her either?

ERG5-005-LC1-3246

Re: 140-1529

- 5 -

A No.

Q Okay, I would like to say, once again, you are aware this has been recorded?

A Yeah.

Q We'll consider it the end of our taped conversation, if there's nothing else you want to add?

A No, I just want my truck ...

Q Okay, I understand, I'll consider it the end of our taped conversation.

wkldsl4

ENG-025-101-3247

PROBE, INC., 7855 GROSS POINT RD G5, SKOKIE, IL 60077
TEL 847/674-9650 FAX 847/674-9653

Ms. Andrea Baker
Claim Representative
Country Mutual Insurance Company
1503 South 18th
Charleston, Illinois 61920

RE: [REDACTED]
Neoga, Illinois

Dear Ms. Baker:

On Wednesday, April 2, 1997 a fire occurred in a 1995 Ford F150XL pickup truck owned by [REDACTED] of Rural Route 1 Box 370, Neoga, Illinois shortly after the vehicle had been driven and parked. On April 14, 1997 you requested that we investigate this occurrence and determine, if possible, the origin and cause of the fire. This report describes our observations and findings in as brief a manner as possible.

Our field investigation was conducted by John K. Maurus of Probe, Inc. on April 16, 1997 when the vehicle was examined on the outdoor lot at Bolin's Body Shop and Towing, 101 South Illinois Street, Toledo, Illinois. The vehicle was identified by means of its Vehicle Identification Number (see below). Our investigative work consisted of examining, diagramming, and photographing the vehicle. To facilitate further understanding of this report, a schematic plan view of the vehicle and twenty-four of the photographs taken in the course of the

investigation are appended as Exhibits A and B, respectively.

The subject vehicle was a 1995 Ford F150 XLT pickup truck with a black and gray exterior, with Vehicle Identification Number (VIN) 1FTEF15N1SN [REDACTED]

A breakdown of the VIN was as follows:

1-Nation of origin: USA
F-Make: Ford
T-Vehicle type: Truck
E-GVWR & Brake Type: 6001 - 7000 Hydraulic
F
1 Model Code (Series): F-150 Regular Cab
5
N-Engine: 5.0L V8 EFI
1-Check digit
S-Model year: 1995
N-Assembly Plant: Norfolk, VA
A
2
5 Sequential Production Number
B
B
5

The VIN was ascertained by means of the manufacturers identification label on the left door post. The vehicle was manufactured by Ford Motor Company in USA in October 1994. An odometer reading could not be obtained due to the extent of damage in the dashboard area. The Illinois license plate number was 4 IRVIN (B Truck) with a July 1997 expiration tag. The selling dealer was Pinnacle Ford Lincoln Mercury in Effingham, Illinois.

The vehicle was equipped with a gasoline-fired fuel-injected 5.0 liter V8 engine, automatic transmission with a column-mounted shifter, rear drive, power brakes, power steering, air conditioning, battery in the right front of the engine compartment, a single exhaust equipped with a catalytic converter and terminating at the right rear, dual fuel tanks, fuel filler along the left side equipped for use with unleaded gasoline, front disk and rear drum brakes, alloy wheels with a 5-bolt pattern, Goodyear Wrangler HT size P 235/75R15 M+S tires, a mounted spare tire located below the rear bed, cruise control, electric door lock and window controls, running boards, and a plastic bed liner.

In addition to the fire damages to be described below, the following conditions were noted:

1. The engine oil and automatic transmission fluid levels were checked and found to be normal, with no indications of lack of maintenance or mechanical trauma.
2. A further evaluation of the internal condition of the engine and transmission was beyond the scope of this investigation and would have to be determined by diagnostic procedure and/or teardown. Such work does not appear necessary in this instance.
3. The brakes, steering system, suspension, and drivetrain appeared to have been in good and operable condition.
4. There was no evidence of prior collision damage. There was no noticeable paint deterioration or corrosion.

5. No keys were observed in the vehicle. The ignition keyway on the steering column was in the off position.
6. Windows, doors, and the engine hood were closed at the time of the fire. No determination was made as to whether doors were locked or unlocked.
7. Miscellaneous contents items were observed in the cab. There were no contents in the rear bed.
8. All parts and components were present on the vehicle. There was no evidence of stripping or parts substitution.
9. Tire tread wear patterns were normal and showed no signs of suspension misalignment or driveability problems.

On the exterior of the vehicle, flame damage was observed on bodywork surrounding the engine compartment, extending from the forward edge of the cab forward to the grill area. There were heat signatures on all metal bodywork surfaces, and combustible and lighter metal alloy components in the front grill area had burned and/or melted. The front tires were partially consumed, and the alloy wheels sustained partial melt damage. There was additional heat damage extending rearward onto the front windshield, which was cracked, discolored and delaminated. The heaviest overall damage occurred on the engine hood in the front center area, directly above the front part of the engine. The remainder of the vehicle exterior was undamaged, except for smoke accumulations on interior surfaces of the cab side and rear windows. Some fire debris had been placed in

the rear bed subsequent to the fire. The lower perimeter and underside of the vehicle was undamaged by the fire, and it was concluded that the fire did not originate beneath or exterior to the vehicle.

On the interior of the vehicle, the heaviest damages occurred in the engine compartment. There was fire extension into the cab, which occurred via openings in the right part of the firewall to accommodate HVAC equipment. There was moderate flame damage and heavy heat damage in the front part of the cab, and the remainder of the cab sustained heavy smoke damage. It was clear and evident that the fire had its general origin in the engine compartment, and then spread partially into the cab.

Within the engine compartment, the heaviest damages occurred in the upper front and front center areas. The alloy intake manifold on the top of the engine was partially melted, with the heaviest damages occurring along the front and right sides. There also was heavy melt damage to the radiator, with the heaviest damages occurring along the rear surface and to the right of center. There was additional melt damage to the brackets which supported the alternator and AC compressor. There was a heat signature along the underside of the engine hood which corresponded to that observed on the exterior surface. There was decreasing flame and heat damage along the sides and in the lower

parts of the engine compartment. In these areas there were combustibles which were still intact. In the upper front center part of the engine compartment, all combustible materials were completely consumed, including the fuel crossover line near the front of the engine running between the left and right fuel rails. The remainder of the fuel lines in the upper rear center part of the engine compartment were still intact. The fuel feed and return lines leading from the fuel rails at the upper rear of the engine were of braided metal construction, and the clips holding these lines to the fuel rails were still intact.

Examination and evaluation of the flame and heat damage patterns described above, both on the interior and exterior of the vehicle, led to the conclusion that the fire originated in the upper front center part of the engine compartment on the top front part of the engine, as indicated by a cross in Exhibit A.

The fire was caused by fuel leakage along the fuel crossover line or at one of the connections between the crossover line and the fuel rails on the upper front part of the engine. The specific location where the fuel leak initially occurred could not be determined since the entire combustible portion of the fuel line was destroyed in the course of the fire, thus obliterating evidence of the original leak source. The primary evidence which indicated that origin area for

the fire consisted of the flame and heat damage patterns in the upper front center part of the engine compartment.

The proximate cause for the fire, i.e. the reason that the fuel leak occurred, could not be precisely determined due to the extent of damage in to the fuel line in the fire origin area. However, reasonable possibilities included improper connections, defective materials, and physical damage. According to information supplied by you, no recent work had been performed on the vehicle. The fuel lines in and around the fire origin area were not generally subject to repair work or modification, although the fuel crossover line passed directly behind the distributor.

It should be noted that in vehicles of this type with fuel injection systems, fuel line pressures are relatively high, on the order of 40 psi, even with the engine not running. Thus even a pinhole leak in a fuel line can result in the ejection of a fine mist of fuel into the engine compartment, which can be readily ignited by a heat source. Nearby ignition sources included the engine block and exhaust manifolds on the left and right sides of the engine. It should be noted that there is a brief period following shut off of the engine when the engine temperature increases, and fuel vapors also can concentrate due to cessation of the flow of air around the engine and through the engine compartment.

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

As of the date of this report, there is no known recall or service bulletin information available on this vehicle. Should such information become available, which can be correlated to the cause of this fire a brief supplemental report will be prepared.

In summary, our conclusions regarding this occurrence may be stated, within a reasonable degree of scientific certainty, as follows:

1. On Wednesday, April 2, 1997 a fire occurred in a 1995 Ford F150XLT pickup truck owned by [REDACTED] of Rural Route 1 Box 370, Neoga, Illinois shortly after the vehicle had been driven and parked.
2. The fire originated in the upper front center part of the engine compartment on the top front part of the engine, as indicated by a cross in Exhibit A.
3. The fire was caused by fuel leakage along the fuel crossover line or at one of the connections between the crossover line and the fuel rails on the upper front part of the engine.

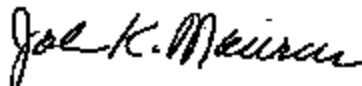
4. The proximate cause for the fire, i.e. the reason that the fuel leak occurred, could not be precisely determined due to the extent of damage in to the fuel line in the fire origin area. However, reasonable possibilities included improper connections, defective materials, and physical damage.
5. All other sources of natural and accidental activation energy and incendiaryism were eliminated from consideration as causative agents for the fire.

No physical evidence was removed from the vehicle by this investigator, is recommended that the vehicle be preserved in its post-fire condition until such time as all potentially involved parties to this loss have been afforded the opportunity to examine the vehicle.

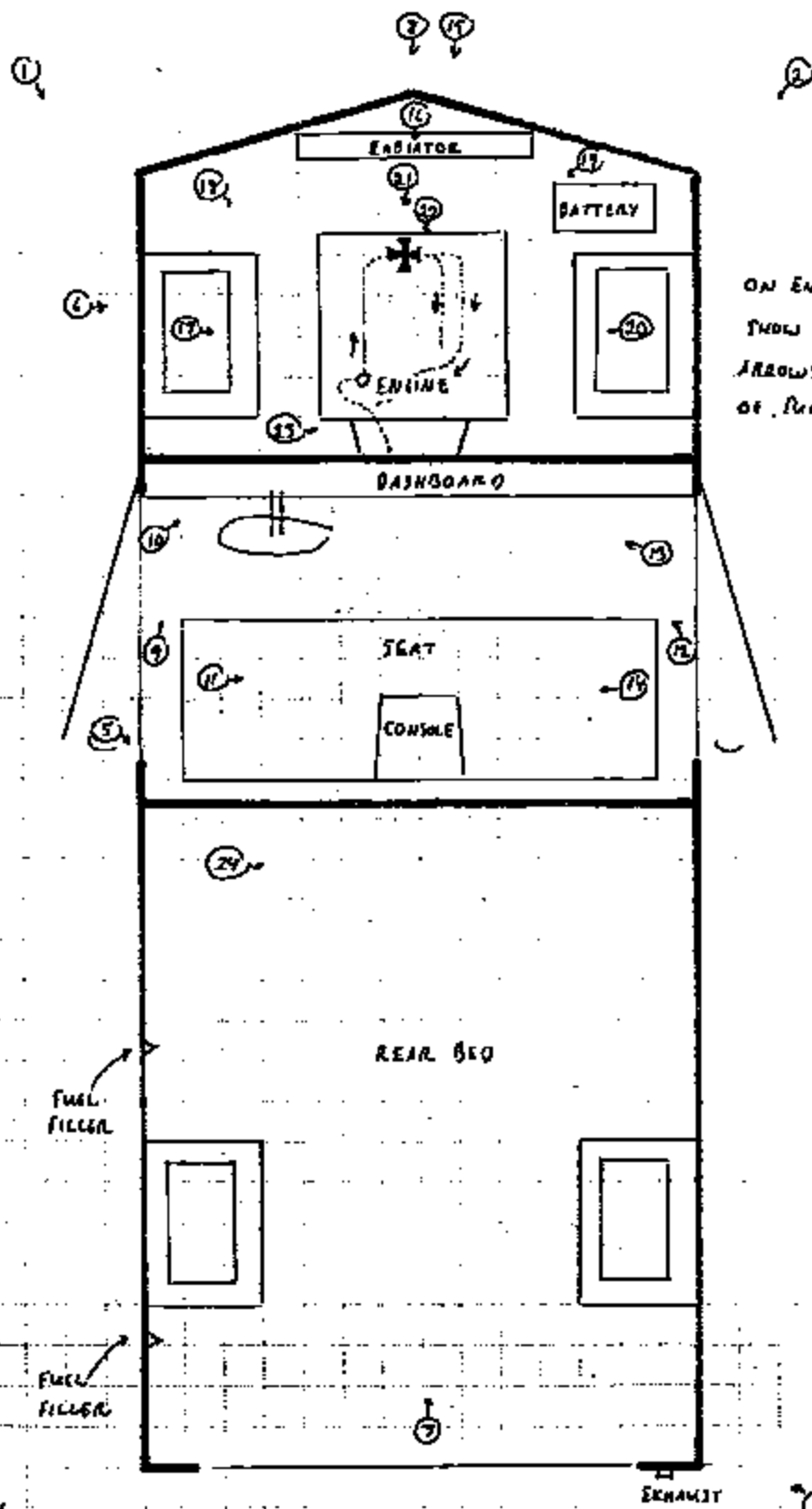
Should there be any questions regarding this investigation or the findings, or if we may be of further assistance, please feel free to contact us.

Respectfully submitted,

PROBE, INC.



John K. Maurus, CFI
Director of Fire and Explosion Analysis



ON ENGINE -- DOTTED LINES
SHOW FUEL LINES, WITH
ARROWS DENOTING DIRECTION
OF FUEL FLOW

FUEL FILLER

FUEL FILLER

EXHAUST

IRVIN FIGGINS.
NEOGA, IL
97-3161-FV
1995 FORD F150 XLT
PICKUP TRUCK

EXHIBIT A

**SCHEMATIC PLAN VIEW OF 1995 FORD F150XLT PICKUP TRUCK OWNED
BY [REDACTED] OF RURAL ROUTE [REDACTED] NEOGA, ILLINOIS.**

- Not to scale.
- Cross denotes area of fire origin.
- Circled numerals denote camera positions corresponding to photograph numbers in Exhibit B.

EXHIBIT B
PHOTOGRAPHS

The following photographs, selected from a total of twenty-five, were taken by John K. Maurus of Probe, Inc. on April 16, 1997.

Figure 1 -- Exterior view of vehicle with camera facing from left front oblique.

Figure 2-- Exterior view of vehicle with camera facing from right front oblique.

Figure 3 -- Exterior view of vehicle with camera facing from right rear oblique.

Figure 4 -- Exterior view of vehicle with camera facing from left rear oblique.

Figure 5 -- View of manufacturers identification label on left door post with camera facing from left, showing VIN.

Figure 6 -- Exterior view of rear bed with camera facing forward.

Figure 7 -- Exterior view of engine hood with camera facing from left, showing where heat damage was heaviest above the front center part of the engine.

Figure 8 -- Exterior view of front center part of engine hood with camera facing from front, showing heat signature above fire origin area in upper front part of engine compartment.

Figure 9 -- View of left front part of cab with camera facing forward.

Figure 10 -- View of dashboard in front part of cab with camera facing from left.

Figure 11 – View of seat in cab with camera facing from left.

Figure 12 – View of right front part of cab with camera facing forward.

Figure 13 – View of dashboard area in front part of cab with camera facing from right.

Figure 14 – View of seat in cab with camera facing from right.

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

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

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

Figure 18 – View of engine compartment with camera facing from left front oblique.

Figure 19 -- View of engine compartment with camera facing from right front oblique.

Figure 20 – View of engine compartment with camera facing from right.

Figure 21 – View of top of engine with camera facing from front, showing fire origin area in foreground.

Figure 22 -- View of fire origin area at the front part of engine with camera facing from front, also showing fuel lines (denoted by red arrows).

Figure 23 – View of upper rear part of engine with camera facing from left, showing metal braided fuel lines.

Figure 24 – View of remains of alternator, found in rear bed amongst fire debris.

PHOTOS *95 Paid 1/15/6*

CLAIM NO. *100-100000*



DESC

DESCR

St. front view

St. front view



DE

DESCRIF

Head view

Head view

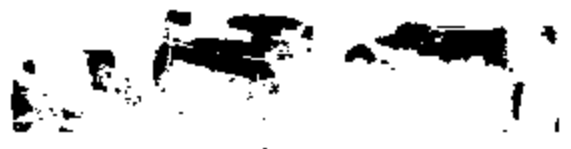
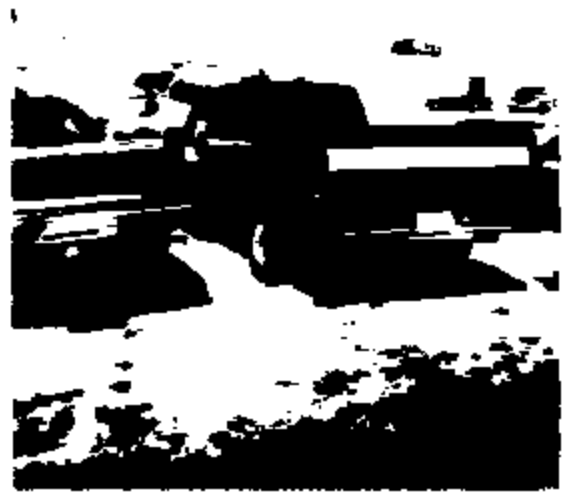
DATE PHOTOS TAKEN *7/2/6*

TAKEN BY *[Signature]*

PHOTOS 95 Ford F150

CLAIM NO. 772 (92)

71



DESC

under hood - 11/11/95

...



...

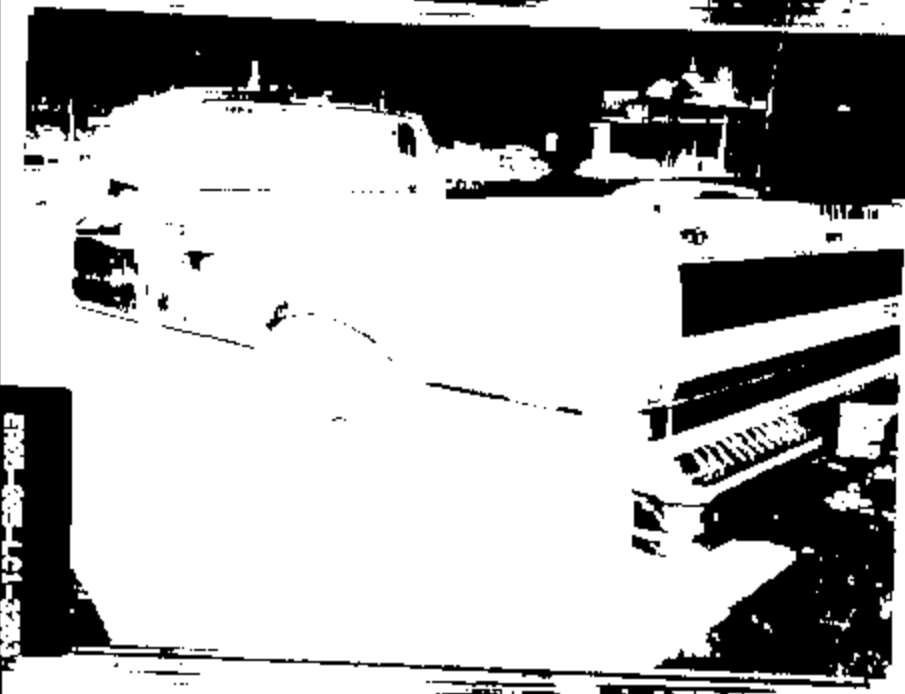
D

DESCRIPTION:

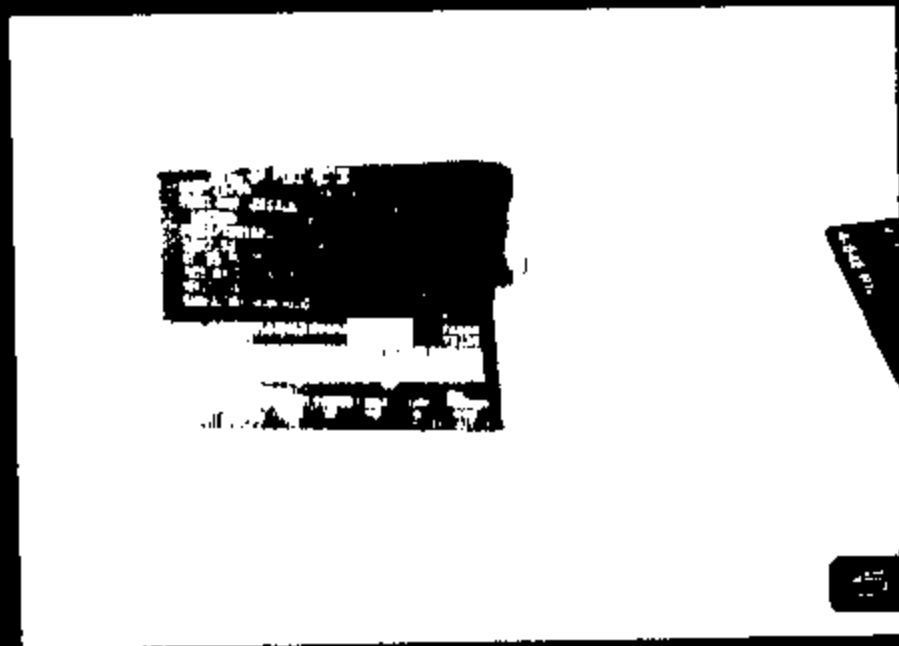
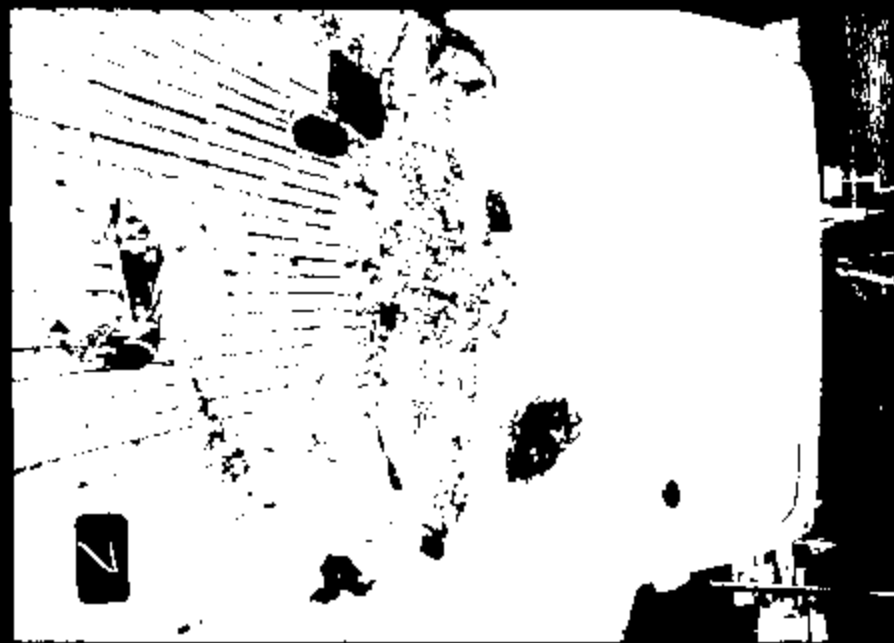
...

DATE PHOTOS TAKEN 4/1/92

TAKEN BY X ...



EP08-005-L01-0203



EMERGENCY-1-81-3284

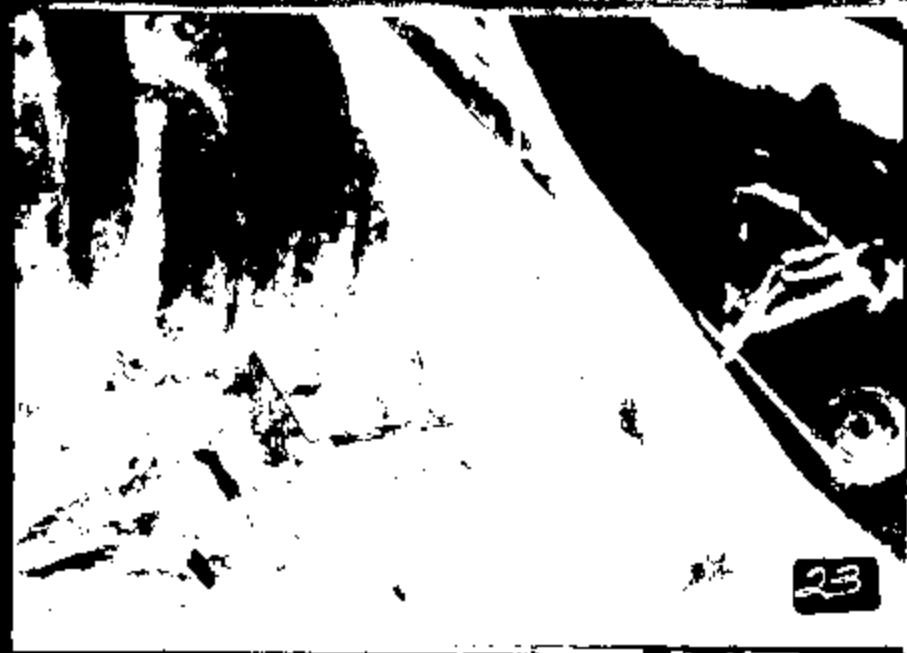


ERG-880-LC1-3285



8888-001-101-0388





COUNTRY COMPANIES.

Country Mutual Insurance Company
Country Casualty Insurance Company
1503 18th, Charleston, IL 61920
Phone: 217-345-8222
800-347-4919
Fax: 217-345-8226

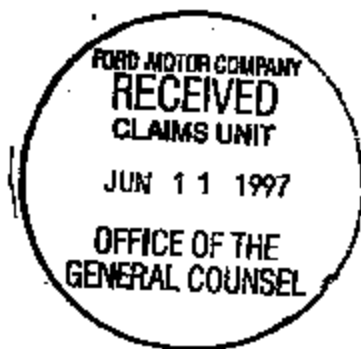
Free Shipping to the

June 2, 1997

Ford Motor Customer Assistance
300 Renaissance Center
P.O. Box 43360
Detroit, MI 48243

OWNER RELATIONS OPS/LAC
JUN -6 1997

RE 97 Our Insured: [REDACTED]
Our Claim No.: [REDACTED]
Date of Loss: 4-2-97



✓
NC

To Whom This May Concern:

On April 2, 1997, our Insured, [REDACTED] sustained fire damages to his 1995 Ford F 150 with vehicle identification number of 1FTRF15N1SN [REDACTED]

The general location of the fire was the front center area directly above the front part of the engine. Our investigation of this claim indicates that the cause of this fire was mechanical failure due to a fuel leak in that area.

Please contact me at 217-345-8222 at your earliest convenience with regards to the location on this vehicle.

Sincerely,

COUNTRY MUTUAL INSURANCE COMPANY

Andrea L. Baker

Andrea L. Baker
Claims Representative

AB:tm
CC:file
Marty Baker



PD460-3557209-D1

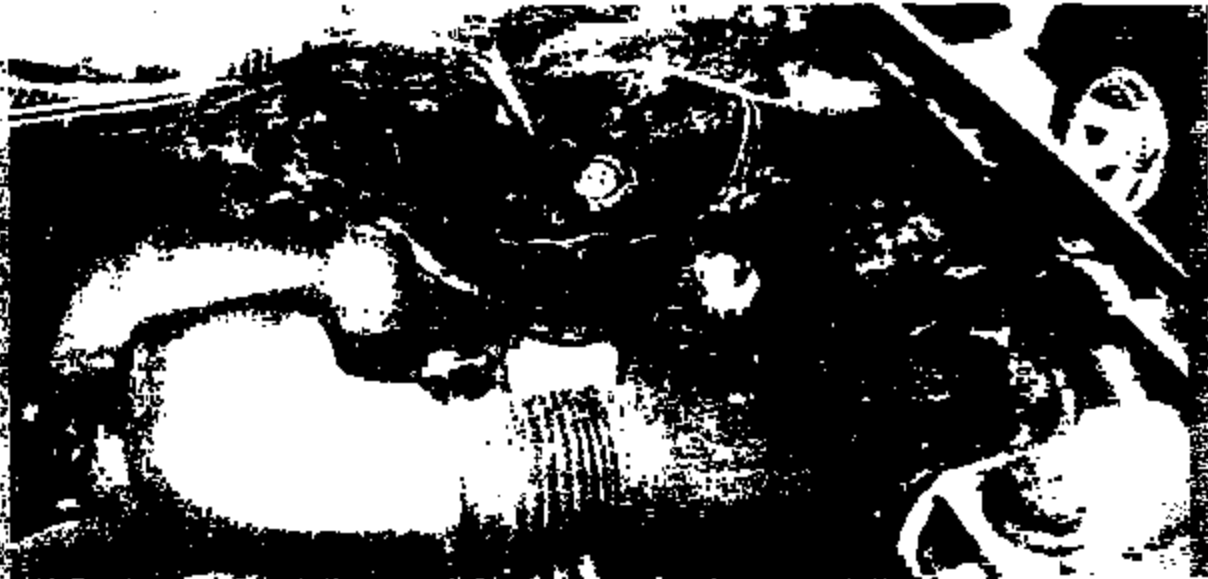
Forensic Report:

*We have completed the component failure/fire examination on the 1987 Ford F-150 began on 5-15-03. This is our Rapid Response Report sent to your company:

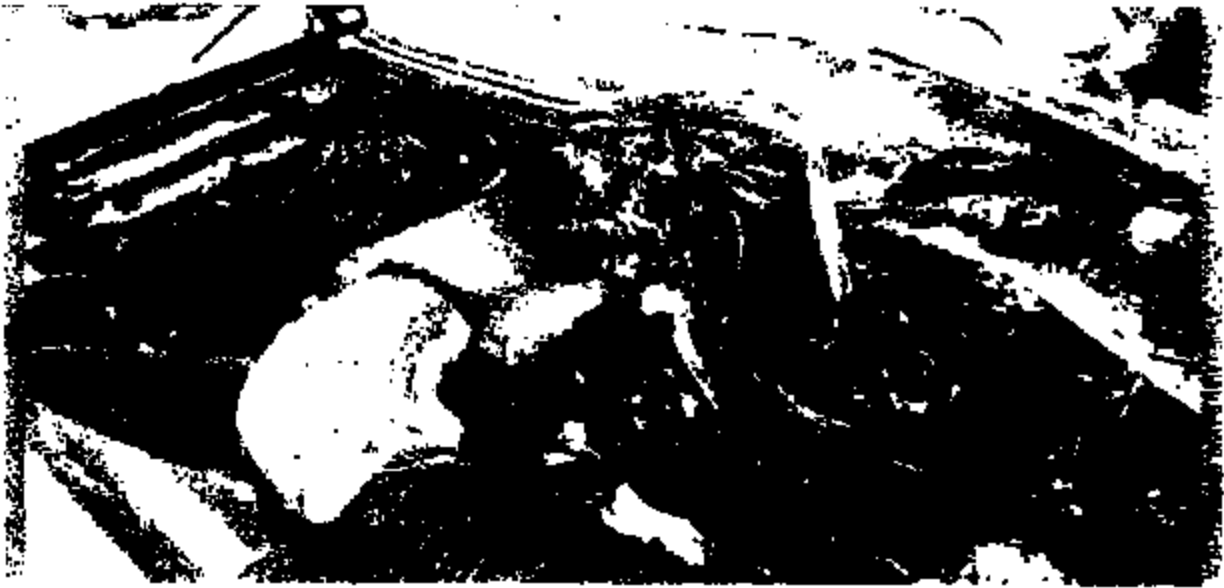
After examination of the vehicle we find that: 1. The fire was accidental in nature. 2. The fire began in the engine compartment near the vacuum brake booster and spread to the plastic combustibles on the engine side of the firewall/bulkhead and progressed into the passenger compartment through the windshield. 3. The evidence in this case is consistent with the fire beginning as a result of the ignition of gasoline vapors/liquid at the charcoal canister vacuum/purge valve. (Part #9C915)

This is a preliminary report - the final report will be forthcoming within 10 working days.

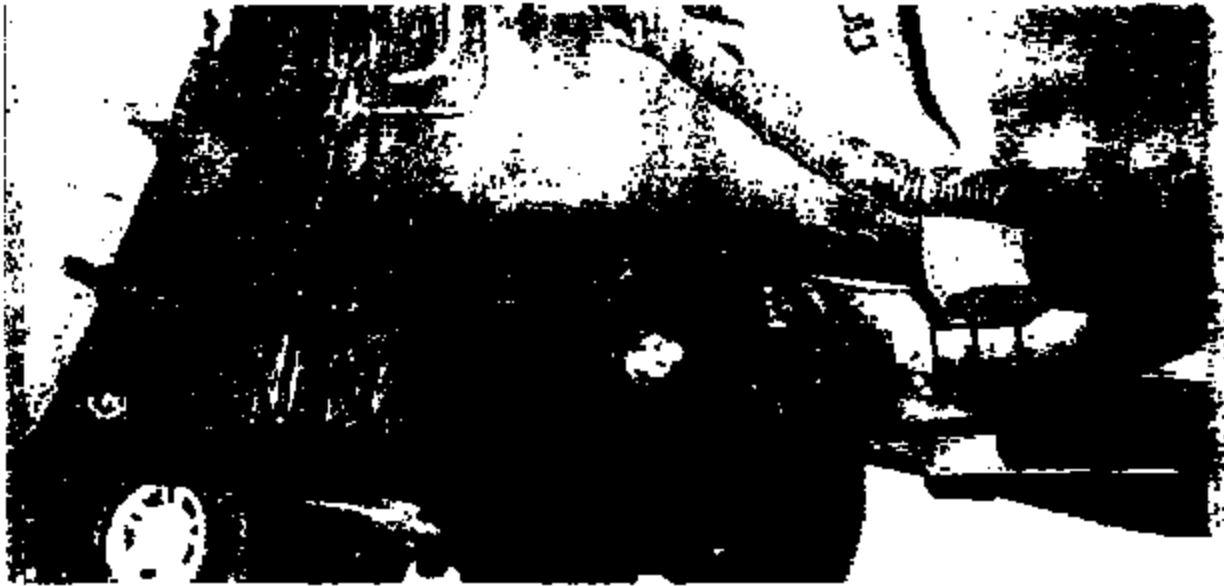
Michael E Hearold
Master Forensic Examiner



ER85-085-LC1-3271



ER85-885-LC1-3272



ER05-005-LC1-3273



EA85-688-LC1-3274

ISSUE LIST

| Last Handling Date/ Issue Status | Name/ Reason Desc | Vin/ Case No. | Model Year and Vehicle Line | Issue Type |
|-------------------------------------|---|-------------------------------------|--------------------------------|---------------|
| 6/20/2003 CLOSED | [REDACTED] REDIRECTED CALL - LEGAL SECTION | 1FTDX1765VK [REDACTED] 518401603 | 1997 F-SERIES | 02 |
| 6/9/2003 CLOSED | [REDACTED] REDIRECTED CALL - LEGAL SECTION | 1FTDX1765VK [REDACTED] 518401603 | 1997 F-SERIES | 02 |
| 6/9/2003 CLOSED | [REDACTED] MISC INQUIRY - CHANGE OF ADDRESS | 1FTDX1765VK [REDACTED] 518401603 | 1997 F-SERIES | 02 |

ENCOS-BBS-LC1-3279

[REDACTED]

6/27/2003

All Action Details for Issue

Print

VIN: 1F7DY4269M [REDACTED] Year: 1997 Model: F-SERIES Case: 516401603
 Name: [REDACTED] Owner Status: Subsequent WSD: 1998-02-28
 Symptom Desc: GENERAL INQUIRIES REQUEST/ON-VEHICLE RELATED Primary Phone: [REDACTED]
 Reason Desc: REDIRECTED CALL - LEGAL SECTION Secondary Phone: [REDACTED]
 Issue Type: 02 INFORMATION Issue Status: CLOSED

Action: CONSUMER AFFAIRS; ADDRESS AVAILABLE IN PHRASEOLOGY

Dealer: 08136 LOU FUSZ FORD, INC.

Origin Desc: US CONCERN CASE
BASE

Odometer: 1 MI

Comm Type: PHONE

Analyst Name: GUILLERMO JOHNATHAN MARTINEZ

Analyst: GMARTINE

Action Date: 08/20/2003

Action Time: 14.47.07.908

Action Data: No

Caller Information if Different From Vehicle Owner:

| First Name | Middle Initial | Last Name | Day Phone | Relationship |
|------------|----------------|------------|------------|--------------|
| [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | OTHER |

Comments CUSTOMER SAYS: CUST IS FROM INSURANCE COMPANY CALLING TO VERIFY IF FMC HAS RECEIVED HER CLAIM... PER CUSTOMER, DEALER SAYS: NONE CAC ADVISED: - PLEASE SEND A DEMAND LETTER TO FORD MOTOR COMPANY, CONSUMER AFFAIRS P.O. BOX 8248, MD-3NE-B DEARBORN, MICHIGAN 48128 ADVISED CUST AS PER LCSR GUIDO TO CONTACT CONSUMER AFFAIRS AT THE ADDRESS ABOVE IN WRITING... ADDITIONALLY CUST IS ADVISED THAT IT TAKES ABOUT 3-6 WEEKS FOR A REPLY FROM CONSUMER AFFAIRS INFERENCE CASE ID: 5339

EP03-005-1C1-3276

[REDACTED] 8/27/2003

All Action Details for Issue

Print

VIN: 1F1DX1785VK [REDACTED] Year: 1997 Model: F-SERIES Case: 516401603
 Name: [REDACTED] Owner Status: Subsequent WSD: 1996-02-28
 Symptom Desc: FIRE/SMOKE VISIBLE FLAME UNDERHOOD Primary Phone: [REDACTED]
 Reason Desc: REDIRECTED CALL - LEGAL SECTION Secondary Phone: [REDACTED]
 Issue Type: 02 INFORMATION Issue Status: CLOSED

Action: CONSUMER AFFAIRS; ADDRESS AVAILABLE IN PHRASEOLOGY
 Dealer: 08136 LOU FUSZ FORD, INC. Origin Desc: US CONCERN CASE BASE
 Odometer: 94780 MI Comm Type: PHONE
 Analyst Name: ZAINAB GILL Analyst: ZGILL1
 Action Date: 06/09/2003 Action Time: 14.30.57.743 Action Data: No

Caller Information if Different From Vehicle Owner:

| First Name | Middle Initial | Last Name | Day Phone | Relationship |
|------------|----------------|------------|------------|--------------|
| [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | OTHER |

Comments CUSTOMER SAYS: -CUST IS CALLING ON BEHALF OF CUSTOMER FROM INSURANCE LIBERTY MUTUAL INSURANCE -CUST IS CALLING TO SUBMIT A CLAIM WITH FORD FOR PROPERTY DAMAGE AND SMOKE FROM FIRE CAUSED BY VEH -CUST CLM FIRE ORIGINATED FROM UNDER THE HOOD IN THE ENGINE AREA PER CUSTOMER, DEALER SAYS: -NONE CAC ADVISED: -PLEASE SEND A DEMAND LETTER TO FORD MOTOR COMPANY, CONSUMER AFFAIRS P.O. BOX 6248, MD-3NE-B DEARBORN, MICHIGAN 48126 INFERENCE CASE ID: 6339

EP05-008-L01-3277



All Action Details for Issue

Print

VIN: 1F7DYC178AM [REDACTED] Year: 1997 Model: F-SERIES Case: 516401603
 Name: [REDACTED] Owner Status: Subsequent WSD: 1998-02-28
 Symptom Desc: Primary Phone: [REDACTED]
 Reason Desc: MISC INQUIRY - CHANGE OF ADDRESS Secondary Phone: [REDACTED]
 Issue Type: 02 INFORMATION Issue Status: CLOSED

Action: UPDATE CUSTOMER ADDRESS OR PHONE NUMBER
 Dealer: 08136 LOU FUSZ FORD, INC. Origin Desc: MANUAL - PHONE CSR
 Odometer: 84780 MI Comm Type: PHONE
 Analyst Name: SEAN ANTHONY REILLY Analyst: SREILLY1
 Action Date: 06/09/2003 Action Time: 14.19.48.737 Action Data: No

Caller Information if Different From Vehicle Owner:

| First Name | Middle Initial | Last Name | Day Phone | Relationship |
|------------|----------------|------------|------------|--------------|
| [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | OTHER |

Comments CUSTOMER SAYS: - LIBERTY INSURANCE MICHELLE CALLING REGARDING THE VEHICLE CAUGHT FIRE WHICH HAS CAUSED PROPERTY DAMAGED AND WOULD LIKE TO KNOW WHAT FORD CAN DO REGARDING THE DAMAGE CLAIM. PER CUSTOMER, DEALER SAYS: LOU FUSZ FORD, INC. #2 CAPRICE DR. CHESTERFIELD, MO 63006 DISTANCE: 4.3 MILES TEL: (636) 532-8955 FAX: (636) 532-3897 CAC ADVISED: (NOTE TO CSR - THIS MAC IS TO BE USED FOR UPDATING CUSTOMER INFORMATION ONLY. DO NOT USE FOR DOCUMENTING ANY OTHER ISSUES.)

EP05-025-1C1-3278

STA/6/27/2003