





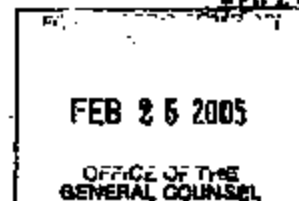
First American
Property & Casualty Insurance Company

February 22, 2005

Office of General Counsel
Ford Motor Company
Parkland Towers West Suite 300
3 Parklane Blvd.
Dearborn, MI 48126-2568

RECEIVED
FEB 25 2005

Re: Our claim #: [REDACTED]
Our Insured: [REDACTED]
Date of loss: February 16, 2005



Gentlemen:

We are the Insurance Company for the above insured. For the loss on the date noted, our insured presented us with a claim for an as yet undetermined amount. Their property suffered damage when a 2000 Ford Explorer burst into flames causing damage to our insured's home and personal property.

We will be making payment to our insured once the loss figures are finalized. This letter is to inform you, as the responsible contractor, we will be looking to you for reimbursement of our claim exposure in this loss. You may wish to provide a copy of this letter to your insurance carrier to protect your rights under your policy.

We look forward to concluding this matter for our policyholder at the earliest possible time. Thank you.

Sincerely,

Roger F. Burr
Claim Representative
First American Property & Casualty Insurance
RFB:ns

(800) 348-3782

cc: Agent
file



PROGRESSIVE

December 23, 2004

Ford Motor Company
P.O. Box 1600
Dearborn, MI 48121

FORD MOTOR COMPANY
RECEIVED
OFFICE OF THE
GENERAL COUNSEL
JAN 04 2005

One Poston Road, Suite 300
Charleston, SC 29407
Telephone: 843 852-2440
1-800-PROGRESSIVE
Facsimile: 843 763-6528
progressive.com

RE: Vehicle: 1998 Ford Explorer
Vin#: FMZU32X2WU [REDACTED]
Owner: [REDACTED]
Date of Loss: October 29, 2004
Claim #: 04 4185597

OFFICE OF THE SECRETARY
PETRO J. SCHERRY JR.
JAN -4 P 1:29

To whom it may concern:

Our insureds vehicle sustained damage as result of fire on the above captioned date of loss. In order to determine the cause of the fire, including a determination as to whether any defect in the vehicle was in existence at the time of the loss, a representative of Burgoyne, Inc. will conduct an inspection and testing of the vehicle. The inspection will take place at the Sadisco Salvage Pool located at 343 Dooley Rd. Lexington, SC 29073. The inspection is scheduled for Thursday January 6, 2005.

As Ford Motor Company has an interest in this matter, from both a safety precaution standpoint and as a potential defendant in litigation, you are invited to have an expert attend and participate in the inspection and testing.

To coordinate the inspection date and time, please contact Burgoyne Incorporated, at (706) 754-2383. If you have any questions pertaining to this matter, you may contact the undersigned at (843) 852-2445. If we do not hear from you we will assume you do not wish to participate and we will move forward with our investigation, which in turn may cause destructive conditions to the vehicle in question.

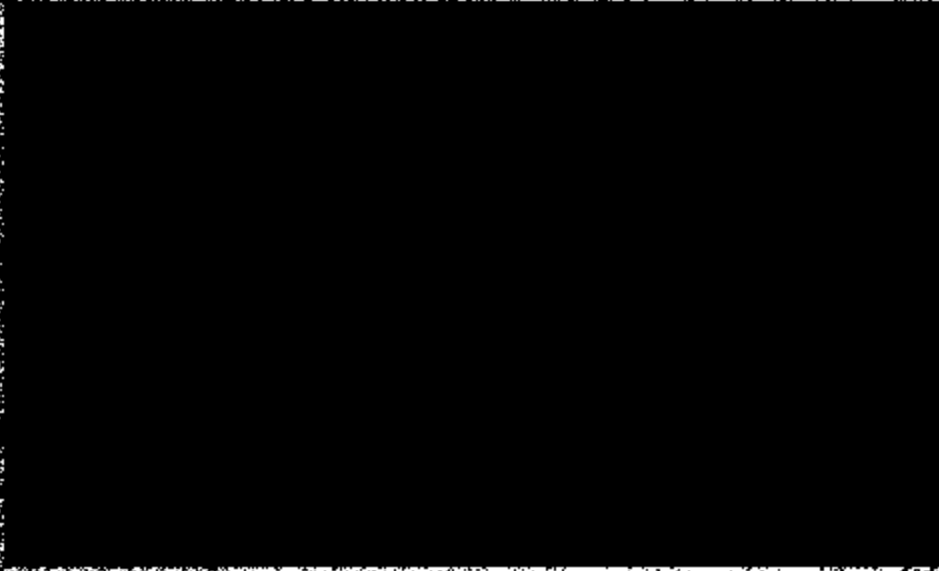
Please note that if you choose not to participate in the inspection, you will forfeit any right to subsequently claim prejudice under Nally v. Volkswagen, Inc., 405 Mass 191 (1989).

Sincerely,

Lamar A. Medina
Lamar A. Medina
Progressive Northern Insurance

WSD 3/16/98
ESP - NO

10/29/04
- 198
- VIN
EXPL





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

1-800-841-3000

4291 Spring Valley Road, Dallas TX 75244-3694

CONSUMER AFFAIRS
SECTION

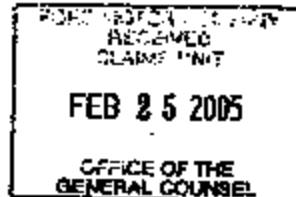
February 14, 2005

5 FEB 25 A7:59

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

RECEIVED
FEB 25 2005

Our Claim Number: [REDACTED]
Our Insured: [REDACTED]
Date of Loss: 08/22/2003
VIN: 1FMZU63X4YU [REDACTED]
Year/Make/Model: 2000 FORD EXPLORER
Damage: Fire - Total Loss



GEICO Amount	\$16,000.88
Less Salvage Recovery	None
Rental	None
Insured Deductible	200.00
Total Subrogation Amount	\$16,200.88

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/manufacturer 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. 1642



State Farm Lloyd's

2/25/2005

2005

State Farm Insurance
Texas State Fire Underwriter
P.O. Box 149183
Austin, Texas 78714-9183

RECEIVED FEB 28 2005

Shawn Norton
Ford Motor Company
Parklane Towers West #300
Three Park Blvd.
Dearborn, MI 48126-2568

*Called
2/23/05*

Via Facsimile and USPS

RE: Claim Number's:	Homeowner's:	[REDACTED]
	Explorer:	53-E503-151
	Company:	53-E503-120
Insured:	[REDACTED]	
Cause of Loss:	Fire	
Amount of Loss:	Approx. \$200,000.00	
Date of Loss:	2-18-2005	

Dear Ms. Norton,

I am fixing you this letter to notify Ford Motor Company of a fire that State Farm Insurance has determined was caused by a Ford Explorer. Three insurance policies were affected by this fire, the homeowners and two vehicles. The Ford vehicle is described below:

1998 FORD EXPLORER VIN: 1FMZU32E2N [REDACTED]

The mileage was not ascertainable due to the fire damage. The vehicle is still in the garage of the residence and available for your inspection.

I am referring this file to attorney Scott Carpenter, his contact information is below.

Scott Carpenter
Lakeside Commons
5045 Lorimar, Suite 280
Plano, Texas 75093
(972) 403-1133 Office *K101*
(972) 403-0311 Facsimile

Please contact Mr. Carpenter at your earliest convenience.

The facts of the loss are the vehicle was parked in the garage. The insureds were in the residence and heard a loud pop from the garage. Mr. Norrell investigated and found the Ford smoking. He immediately evacuated his family from the residence and dialed emergency. The vehicles were completely consumed and resulted in severe fire and smoke damage to the residence.

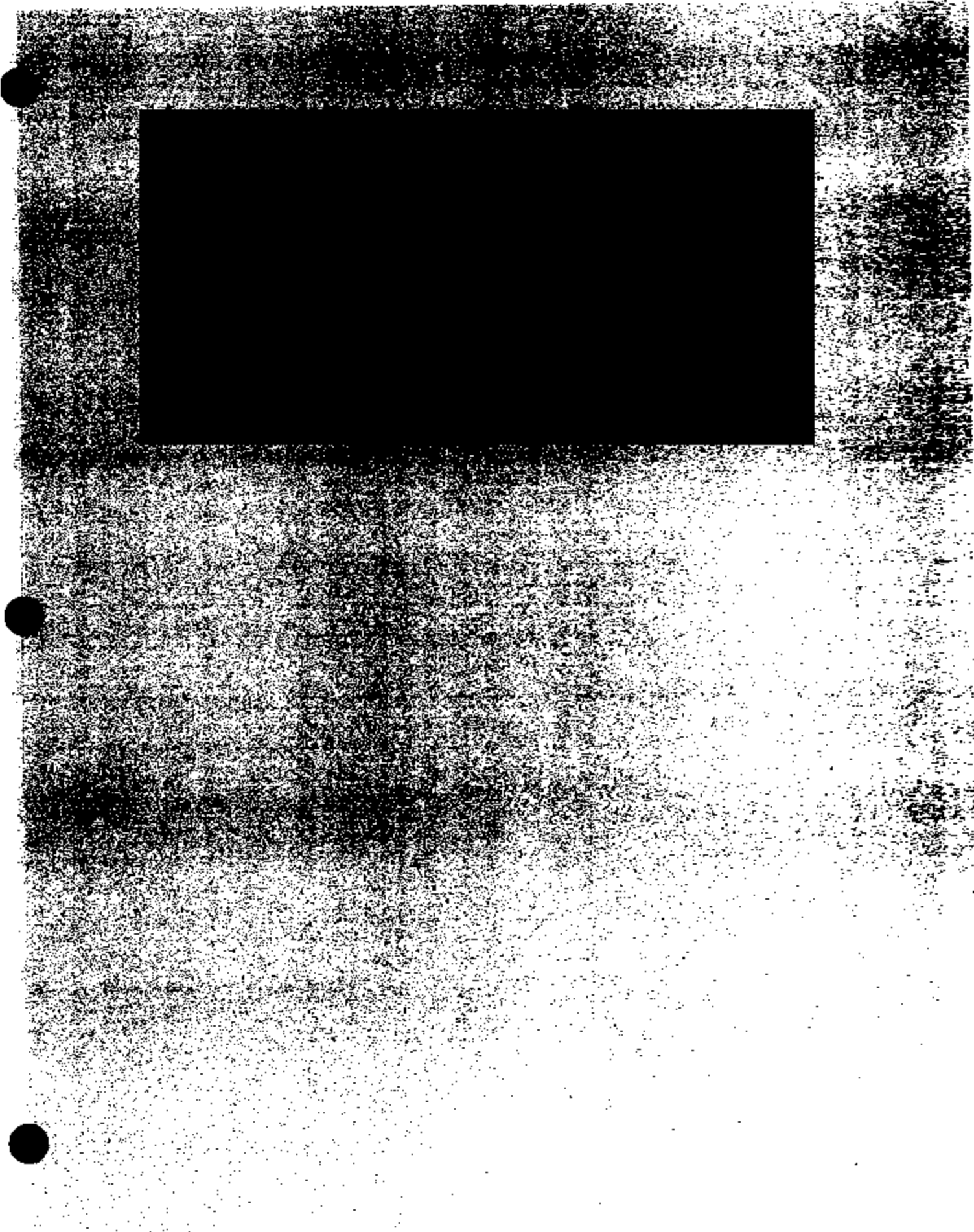
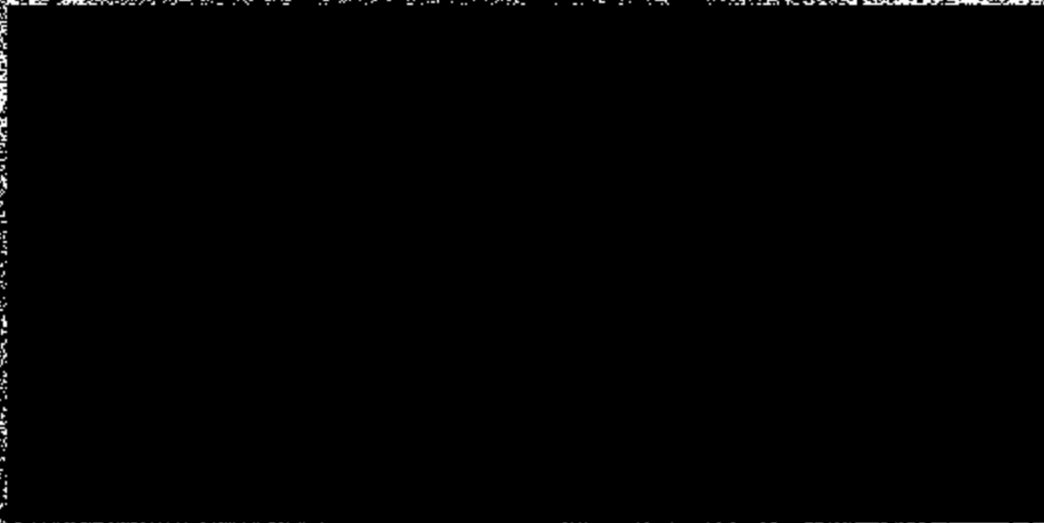
Our insured is anxious to begin demolition of the residence to begin repairs, therefore we respectfully request an expedited inspection of the fire scene. Please feel free to telephone me if you have any questions.

Sincerely,



Scott J. Mendenhall
Claim Representative
State Farm Fire Subrogation
(214) 296-8838 Desk
(866) 511-7770 Toll Free
(800) 814-0796 Facsimile

Cc. Scott Carpenter



RECEIVED DEC 14 2004

Law Offices
GROTEFELD & DENENBERG, LLC

8181 W. Broward Boulevard
Suite 380
Plantation, Florida 33324

Telephone: (954) 916-4780
Facsimile: (954) 916-6785

Bingham Farms, Michigan
Chicago, Illinois
Plantation, Florida
San Francisco, California

Melissa M. Stowe
Admitted in FL and IL
mstowe@gtd-llc.com

December 10, 2004

Via Facsimile, U.S. Mail and Certified Mail RRR

Ms. Shawn L. Norton
Corporate Legal Assistant
Ford Motor Company
Parklane Towers West, Ste. 300
Three Parklane Blvd.
Dearborn, MI 48126-2568
(313) 390-2107

Karl Flammer Ford, Inc.
ATTN: Legal Dept.
41975 U.S. Hwy. 19 North
Tarpon Springs, FL 34689
(727) 938-5105

Flammer Ford of Spring Hill, Inc.
ATTN: Legal Dept.
3335 Commercial Way
Spring Hill, FL 34606
(352) 688-4222

Re: Allstate Insurance Company as subrogee of Luz Campanilla
Claim No.: [REDACTED]
Date of Loss: 12/02/04
Our File No.: 9,008093

Dear Gentlemen and Ms. Norton:

Please be advised that our law firm has been retained to represent Allstate Insurance Company in connection with a fire that occurred at the home of its insured [REDACTED]. Our preliminary investigation reveals that the fire originated in the engine compartment of a 2000 Ford Explorer XLT, VIN 1FMDU63E1Y [REDACTED].

If your company is insured for this loss please put your carrier on notice of the loss and have them contact us. If you are not insured, or are self-insured, please contact us to discuss this matter. If we do not hear from you or your agents within 72 hours after receipt of this letter regarding viewing the same, it will be presumed that you or your agents are not interested in viewing the available remains and later objections that may arise will be waived.

Thank you for your immediate attention to this matter.

Very truly yours,

GROTEFELD & DENENBERG, LLC.


MELISSA M. STOWE

/s/

cc: Jim Phillips
Cindy Haley DeGeorge
John Garcia, State Farm
#20474



**SECURITY INDEMNITY
INSURANCE COMPANY**

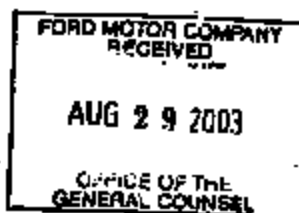
Personal Automobile Branch Office
P.O. Box 1028
Neptune, N.J. 07753

Phone: 732-292-7000
Fax: 732-292-7187
Toll Free: 800-836-1400

CERTIFIED MAIL 7001 1140 0002 3166 7265

August 25, 2003

Ford Motor Company
Consumer Affairs Department
16800 Executive Plaza Drive
PO Box 6248
Dearborn, Mich 48121



3
AUG 28 3:11
CONSUMER AFFAIRS
SECTION

Re: Our Insured: [REDACTED]
Our Claim #: [REDACTED]
Date of Loss: 6/25/03
Vehicle: 2001 Ford Explorer XLT

Dear Sir or Madam:

Please be advised that I represent Security Indemnity Insurance Company and our insured [REDACTED]. The above vehicle was involved in a comprehensive claim, which resulted from an alleged fire. The fire occurred on the above date in Kearney, NJ.

In order to determine the cause of the fire, including a determination as to whether any defect in the vehicle was in existence at the time of the fire, and inspection and testing of the vehicle will be conducted by North Eastern Technical Services, Inc., an authorized representative of the above. This inspection will take place at Copart Auto Auction, 2124 Camplain Road, Hillsboro, NJ 08844. You may refer to copart lot number 5844503. Their phone number is 908-541-2200.

As you may have an interest in this matter, from both a safety precaution standpoint and as potential defendants in litigation, you are invited to have an expert attend a participate in the inspection and testing procedures.

To coordinate the inspection date and time, please contact North Eastern Technical Services, Inc., at 508-675-0999. Should you have any questions pertaining to this matter, or wish to discuss the same in further detail, you may contact the undersigned at the below listed number. Failure to respond to this notification within ten business days from

6/25/03
101 Expe
- Kearney NJ

the date of this letter will be construed as forfeiture of your right to be present at this examination.

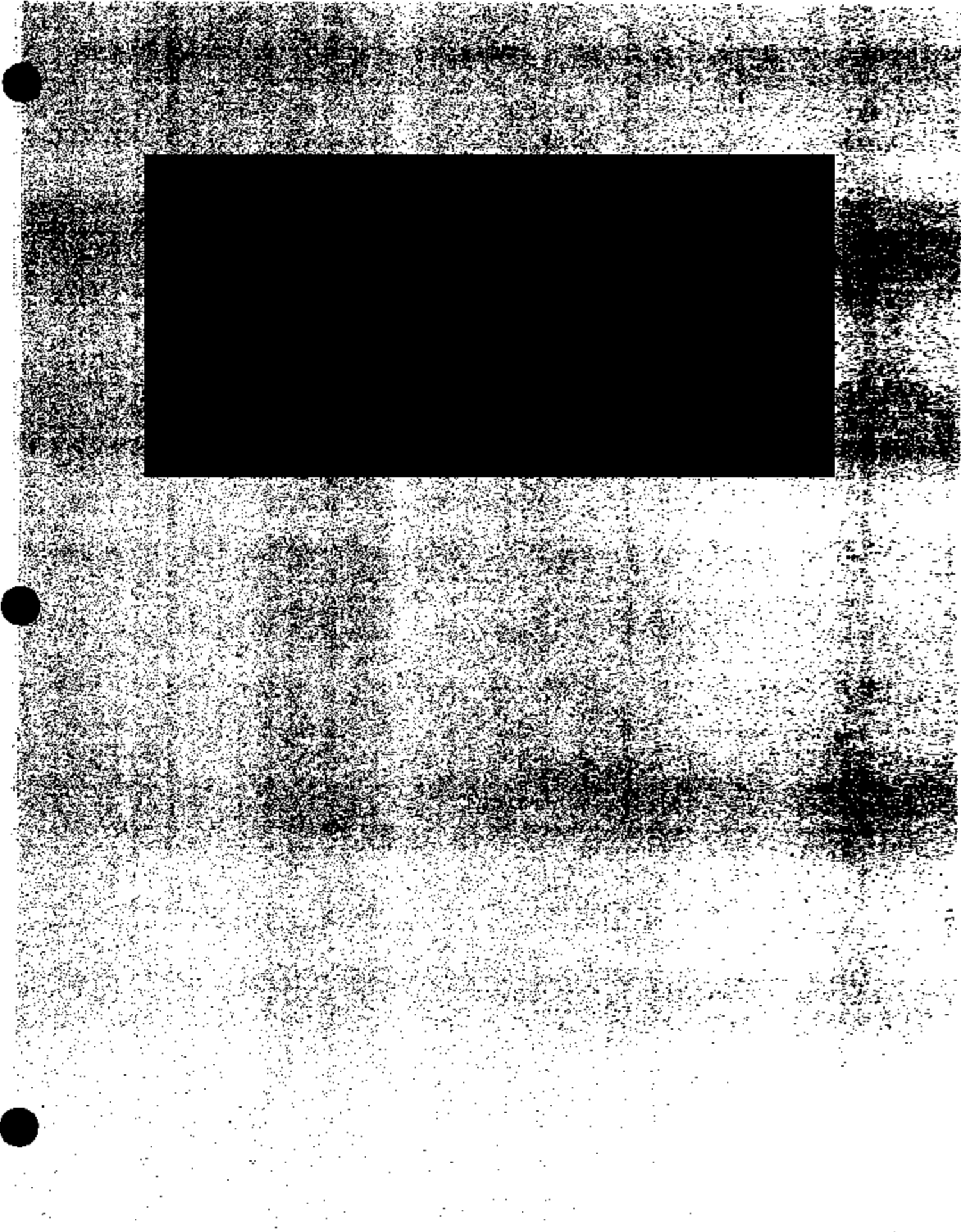
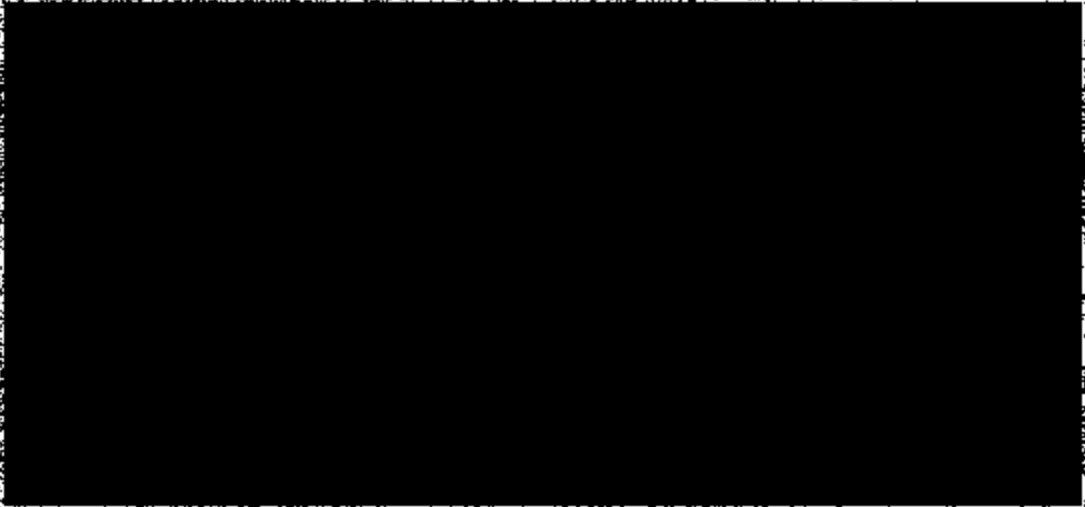
I would like to caution that should your expert fail to appear at the inspection, you will forfeit any right to subsequently claim prejudice/spoliation under Nally vs. Volkswagen of America, Inc., 405 Mass 191 (1989).

Very truly yours,

Harry A. Mills
Claims Representative
732-292-7000 ext 7059

cc: North Eastern Technical Services, Inc.
PO Box 5150
Fall River, Ma 02723

[REDACTED]
Garfield, NJ [REDACTED]





Allstate

MELBOURNE
7300 HERRILL ROAD, SUITE 101
MELBOURNE FL 32940-8123

You're in good hands.

OGC

FORD MOTOR CO CONSUMER AFFAIRS
PO BOX 6248 MD-3 NEB
NORTHBROOK MI 48125

RECEIVED

NOV 24 2004

November 16, 2004

INSURED: [REDACTED]
DATE OF LOSS: October 28, 2004
CLAIM NUMBER: [REDACTED]

PHONE NUMBER: 888-342-6988
FAX NUMBER: 321-255-7070
OFFICE HOURS: Mon - Fri 8:00am - 5:30pm

To Whom it May Concern:

Please be advised that Allstate Insurance Company will be pursuing a manufacturing defect claim due to a car fire that was caused by a manufacturing defect. We were told by your Consumer Affairs department that we have to submit a letter to get a claim number for subrogation. Please contact me with the claim number and mailing address for our subrogation claim. Please contact me at the number below if you have any further questions.

Sincerely,

MICHELE RANKIN

MICHELE RANKIN
321-751-7333
Allstate Insurance Company

ALLSTATE INSURANCE COMPANY
NOV 24 2004
GENERAL COUNSEL

-10/28/04-



CONSUMER AFFAIRS

564457

ALLSTATE INSURANCE COMPANY
P.O. BOX 29500
ROANDKE VA 24018

(540) 989-2600

5 JAN 19 1938

1017107051

FORD MOTOR CO CONSUMER AFFAIR
P O BOX 6248
NORTHBROOK MI 48126

OUR INVESTIGATION INDICATES THAT YOUR INSURED WAS RESPONSIBLE FOR THIS LOSS.

SINCE WE HAVE ALREADY MADE A SETTLEMENT WITH OUR POLICYHOLDER, THE CLAIM HAS BEEN ASSIGNED TO US. COPIES OF THE FINAL PAPERS RELATING TO THE LOSS ARE ENCLOSED.

PLEASE ACCEPT THIS LETTER AS NOTICE OF OUR SUBROGATION CLAIM. PLEASE FORWARD YOUR PAYMENT WITH OUR CLAIM NUMBER TO:

ALLSTATE PAYMENT PROCESSING CENTER
P.O. BOX 227257
DALLAS, TX, 75222-7257

DIRECT ANY OTHER CORRESPONDENCE TO THE ADDRESS AT THE TOP OF THIS LETTER.

SINCERELY,

SUBROGATION CLAIM REP.

ALLSTATE INSURANCE COMPANY

YOUR FILE NO. 1 BELF INSD
YOUR INSURED 1 FORD MOTOR CO CONSUMER AFFAIRS
ADDRESS 1 PO BOX 6248 ND-3 NEB
NORTHBROOK MI 48126

OUR CLAIM NO. [REDACTED]
OUR INSURED [REDACTED]
LOSS DATE 1 10/28/04

LOCATION FOOTBALL PARK P/L

ROCKLEDGE FL

AMOUNT OF LOSS \$0.00

NO EXP
NO COLOR COPY
NO JET
10/28/04
Rockledge
CBPT
8074
198 Exp
11/10
05/02/04
11/12/04



All Action Details for Issue

Print

VIN: 1FMYU0DEB1 [REDACTED] Year: 2001 Model: EXPLORER Case: 1370393293
 Name: [REDACTED] Owner Status: Original WSD: 2001-06-08
 Symptom Desc: FIRE/SMOKE VISIBLE FLAME Primary Phone: [REDACTED]
 Reason Desc: LEGAL - FIRE CLAIM Secondary Phone: [REDACTED]
 Issue Type: 07 LEGAL Issue Status: CLOSED

Action: OPEN LEGAL CONTACT - PRODUCT LIABILITY

Dealer: 05513 CITRUS FORD Origin Desc: CONSUMER AFFAIRS - LITIGATION PREVENTION-FD
 Odometer: 70000 MI Comm Type: EMAIL
 Analyst Name: LEICH, CHERIE Analyst: CLEICH
 Action Date: 11/25/2003 Action Time: 10.17.12.722 Action Date: No

Comments *****PRODUCT LIABILITY***** EMAIL RECEIVED 11-21-03. DEALER CONTACT: JACK BATSON. CUSTOMER ALLEGES VEHICLE CAUGHT FIRE WHILE PARKED IN HER GARAGE. CUSTOMER REQUESTS CONTACT FROM FORD REPRESENTATIVE.

Action: MAKE OUTBOUND CALL TO CUSTOMER

Dealer: 05513 CITRUS FORD Origin Desc: CONSUMER AFFAIRS - LITIGATION PREVENTION
 Odometer: 70000 MI Comm Type: PHONE
 Analyst Name: VALMA SANDERS (VSANDERS) Analyst: VSANDERS
 Action Date: 11/25/2003 Action Time: 15.33.29.442 Action Date: Yes

Comments LPA SPOKE WITH THE CUSTOMER SAYS THE UNIT HAD A BURNIN SMIELL FOR 2 WEEKS SHE PARKED HER UNIT IN TEH GARAGE. THE UNIT CAUGHT FIRE AND BURNED HER HOME DOWN. THERE WAS NO INS ON THE UNIT BUT THE CUSTOMER HAS HOME OWNERS INS. THE CUSTOMER HAS AN ESP ON THE UNIT. THE CUSTOMER IS SEEKING ASSISTANCE FROM FORD. HER TOTAL INS CLAIM IS OVER \$200K. LPA ADVISED WILL FORWARD INFO TO OGC. INS COMP CAN SUBROGATE FORD IF THEY CHOOSE.

Date Element Name

Date Value

CONTACT PERSON

Action: REDIRECT TO OGC - PROPERTY DAMAGE OVER \$10,000

Dealer: 05513 CITRUS FORD Origin Desc: CONSUMER AFFAIRS - LITIGATION PREVENTION
 Odometer: 70000 MI Comm Type: PHONE
 Analyst Name: VALMA SANDERS (VSANDERS) Analyst: VSANDERS
 Action Date: 11/25/2003 Action Time: 15.35.13.083 Action Date: No

Comments LPA ADVISED CUSTOMER WILL FORWARD INFO TO OGC

SAN BERNARDINO COUNTY FIRE DEPARTMENT FIRE INVESTIGATION SUMMARY

1. Date: 10-26-03 @ 0610 hrs.	2. Incident/DR: BDC 03-34913
3. Incident: Structure fire	4. Location Occurred: [REDACTED] Fontana
5. Victim: Deirdra Bonner	6. Suspect: na
7. How Incident Occurred: Fire in vehicle in garage	8. Why Incident Occurred: malfunction
SYNOPSIS OF INCIDENT:	
9. Assignment Hrs.: 0620	10. Arrival Hrs.: 0640
11. Ended Hrs.: 0800	
12. Description of Assignment, Investigation, and Findings/Results Assigned to investigate fire at above address. Owner stated she had come home late, and when parking vehicle in garage, noticed a strange smell coming from the vehicle. All burn patterns in garage area indicated fire started in area of vehicle. Further investigation showed fire to have originated in engine compartment. Unknown if fire started as a result of electrical malfunction or overheating of engine components. Entire structure was destroyed as a result of the fire.	
13. Approximate \$ Loss: 105,000.00	
Structure:	75,000.00
Contents:	25,000.00
Other:	Vehicle: 5,000.00
14. Disposition:	Fire was accidental in nature. Case closed.
15. Investigator(s) Assigned:	M. Huddleston 160 SBCFD

May 4, 2004

CONSUMER AFFAIRS SECTION
4 MAY 11 AM '04

Mr. Ford:

I was just becoming a loyal customer of yours since 1997, until one of your manufactured vehicles (2001 Explorer) caught fire in my garage. I began a Ford relationship by purchasing a used 1995 Mustang in the year of 1997 - the engine blew up. Just 3 years later (2000), I purchased a 2000 Focus - brand new, which I paid off shortly after purchase. One year later (2001), I traded in my (paid-off) Focus as a down payment toward the purchase of the 2001 Explorer sport, only after the Focus would intermittently not start. Never, did I complain about the faulty Ford vehicles I had purchased - even when I was brushed-off by the dealership mechanics when I sought answers to repairs.

All three Ford vehicles that I owned within a six years range, were purchased (with extended warranties) and maintained by your dealerships. Beginning with the Mustang, I had the engine and transmission overhauled at Chino Hills Ford just nine months before the engine blew up - while I was driving the car. It was going to be a costly repair, which I was not going to pay for, after I just spent several thousands on repairs within a short time frame. Being fed up, I attempted to trade in the vehicle; but not even Citrus Ford wanted it as a trade-in because it was worthless.

Although I just had a negative experience with the Mustang, I still elected to purchase another Ford vehicle, which was the Focus. I believed my mistake with the Mustang was that I did not buy it brand new. Therefore, I was certain that if I purchased a brand new Ford I would not suffer any further negative experiences with a new car. Hence, I purchased the brand new 2000 Focus. Not long after the purchase of the Focus, the vehicle began to have problems starting. There were times I was stuck at work for long periods of time until the vehicle decided to start. I was stuck at stores, gas stations, and even in rush-hour traffic. Because the vehicle started for the mechanics at the dealership, each time I took it for repairs, I was told each time that there was nothing wrong with the car, even when I explained to them that it will not start at times (not all the time). On my third and final attempt to get the unknown issue of the Focus resolved was when I purchased my final Ford vehicle, which was the 2001 Explorer sport.

The 2001 Explorer was brand new at time of purchase, in the month of June 2001. I did not have many problems out of the Explorer, other than the "check engine" sensor light that illuminated on two separate occasions. My last visit for the repair was late August 2003 (see enclosed). What I found unusual about the "check engine" display is that there was nothing obviously wrong with the vehicle (i.e. overheating, oil change, low fluids). Even the gas cap was on tight and correct (which was mentioned to me over the phone by a Ford employee, when I called in the problem for a reservation). When I went to pick up the vehicle from the dealership, and inquired as to why the "check engine" display came on, the response was it just sometimes happen. Are your vehicles that complicated where your hired mechanics do not understand the mechanisms of the vehicles? Or, something being kept from me that I may needed to know?

OFFICE OF THE GENERAL COUNSEL

FORD MOTOR COMPANY
RECEIVED
OR, WEAPONS UNIT
MAY 3 4 2004
OFFICE OF THE GENERAL COUNSEL

This question is important to me now because, when I owned the Mustang, it had major engine problems. Shortly after mine blew up, and I finally got rid of it, then came the recalls on the Mustangs due to engine issues. Secondly, when I owned the Focus it intermittently would not start, now I discover there are recalls for that particular vehicle for starting issues (among other things). Lastly, the 2001 Explorer caught fire in my garage on October 26, 2003 - not long after the "check engine" light displayed, with the explanation that it just happens sometimes for unknown reasons. Consequently, a fire just happened within the engine compartment of that same vehicle. There is a fire report on file with the County of San Bernardino that states such (see enclosed). Ultimately, I lost all valuables and belongings that I ever owned; which ranges from a simple ATM card and drivers license, to bigger things such as a place to live and transportation to work. I also know that there is an investigation of the Focus' for fires starting within the engine compartment as well (how coincidental). All of your vehicles that I owned have traumatized me in some kind of way, but the Explorer has forever changed my life, bringing me shock, devastation, depression, and severe stress accompanied with somatic symptoms, which requires medication - I would not have to take if not for your manufactured vehicle.

Unfortunately, at the time of the fire, my house was insured but my Explorer was not; however still under warranty. Initially Valma Sanders (313-845-5547) within the consumer affairs department of your company contacted me regarding this matter. She advised me that the information I provided to her regarding my house fire would be sent to the *Office of the General Council*. Two months later, Andrew Schabsalt (313-845-9229) from the *Office of the General Council* contacted me, whom has offered nothing but the run-around, once he viewed my fire report. On March 22, 2004 I was left with the ultimate responsibility to have your vehicle (which shows a lien by your company) towed off my property, and onto the dealership of purchase; four months waiting for your company to react, which happened to be holding up the construction of my home. As of May 3rd 2004, it has been confirmed that the vehicle is still on their property, still waiting for Andrew Schabsalt from the *Office of the General Council* to take action; which he has full knowledge of the vehicle being at the location. What I find disturbing, is your corporation knew about my tragedy since November, and has taken the entire situation with a nonchalant attitude. What is far more disturbing is that there are several of your customers/consumers/victims who have entrusted their money and lives in your products, only to be failed by them. You owe it to your consumers and future customers to acknowledge this problem and rectify it, and save yourself from bad publicity by conducting another recall for such problems. I have learned through research that there are several victims out there who has been victimized by your vehicles in the past and present, and received the same reception I have.

As for myself, I am seeking monetary compensation for this disaster, not only for irreplaceable losses, pain and suffering, but for the simple fact that my loss was caused by your vehicle - that I was investing money into by making monthly payments, and by sacrificing a newly paid off vehicle as a down payment for. My insurance company has left me partially, financially responsible for having my entire home rebuilt - not

upgraded, renovated, repaired or built-on, but constructed from the ground up the same exact way. Thus, as a result of your manufactured product. I am hoping that you are receptive to my letter, considering that this will be sent to other entities for viewing as well. I hope your company is not content with such negative publicity, that my letter will be of disregard. Thank you for your time in reading my concerns.

Sincerely,

Deirdre Bonner

Deirdre Bonner

CC: Citrus Ford
Ford Motors
Better Business Bureau of Detroit & Eastern Michigan
State of California Department of Consumer Affairs



New

RECEIVED

NOV 18 2004

(JS)

Shaw

BEGINNING OF CONTACT
11/16/2004

VOICE OF THE CUSTOMER TRACKING SYSTEM

15:32:24

REGION: 24 ORLANDO	OGC ISSUE	CASE NBR: 1580953204
VIN: 1FMZU32EXM	ZONE: E2	OPENED: 11/15/2004
	ENGINE: E VEH TYPE: T	CLOSED: 11/15/2004

LAST NAME:		FIRST NAME:		STATUS:	CLOSED
TITLE:				ME:	
ADDRESS:					
CITY:	MELBOURNE	STATE:	FL	ZIP:	
HOME PHONE:					
MODEL YEAR:	1998	MODEL:	EXPLORER 4X2 4DR WAGON		
MILEAGE:	108000				
DEALER NAME:	KELLY FORD	SALES CODE:	F24468	P & A:	04808
REASON CODE:	0792 LEGAL - ACCIDENT / FIRE				
SYMPTOMS:	704145 FIRE/SMOKE VISIBLE FLAME UNDERHOOD				

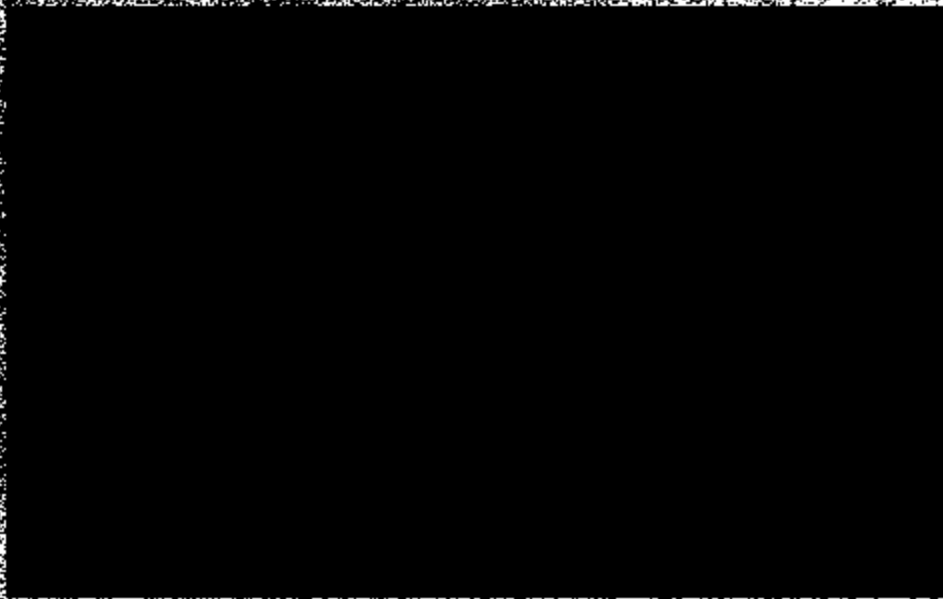
ORIGIN: CAC38 - US CONCERN CASE BASE COMMUNICATION: PHONE
 ACTION: 705 - CONTACT ADVANCED TO OGC
 DOCUMENT: ANALYST: MANESETT MARIANA ANESETTI

DATE: 11/16/2004 TIME: 16:24:54:
 ACTION DATA/COMMENTS:

CUSTOMER SAID: DATE OF FIRE WAS NOV 9 TH ABOUT 6:45 AM LOCAT
 ION OF THE FIRE IN ORLANDO FIRE DEP WAS CALLED AND THEY FILE
 D A REPORT CUST IS WAITING GO FOR THE REPORT INSURANCE WAS NO
 TIFIED NO INJURIES VEH HAS BEEN TOTALED CUST BELIVES THAT THIS
 FIRE OCCURED DUE TO A MALFUNCTION IN THE VEH CUST HAS TO PA
 Y FOR THE DAMAGE CAUSED TO THE OTHER VEH AROUND HIM DEALER SA
 ID: -NBONE-CRC ADVISED: I WILL FORWARD THIS INFORMATION TO T
 HE FORD OGC DEPARTMENT. YOU WILL BE CONTACTED WITHIN 3-5 BUS
 INESS DAYS.

FORD MOTOR COMPANY
 RECEIVED
 CLAIMS UNIT
 NOV 18 2004
 OFFICE OF THE
 GENERAL COUNSEL

- 198 Expl
- VIN
- WSD 4/30/98
- 11/9/04
- Orlando, FL



State Farm Insurance Companies®

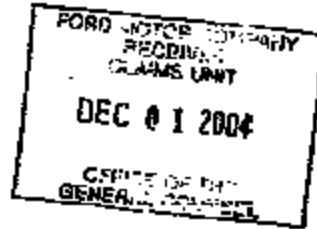


RECEIVED

NOV 30 2004

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

RE: Claim Number: 17-9410-055
Date of Loss: 11/12/04
Customer Name: [REDACTED]
VIN Number: 1FMZU73X5YU [REDACTED]



The identified 2000 Ford Explorer is insured by State Farm Insurance Company. This vehicle experienced a fire.

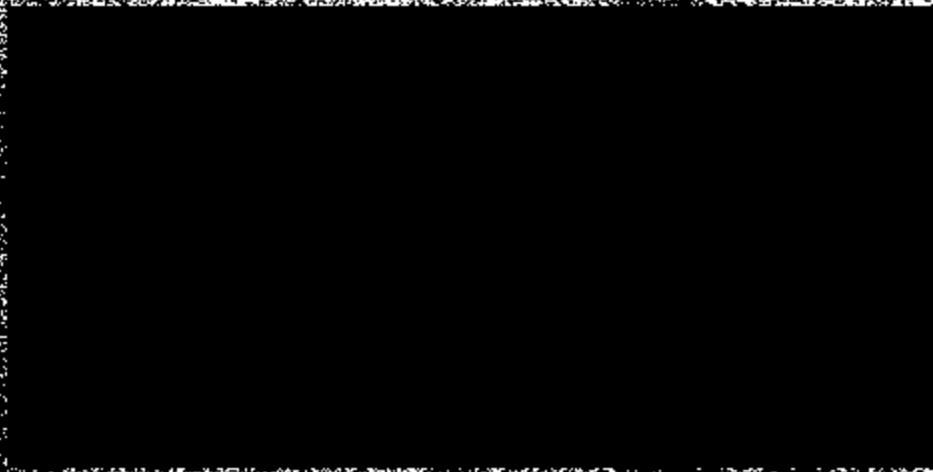
State Farm would like to give you an opportunity to inspect the Ford Explorer and give you advance notice of our potential subrogation claim.

Please contact me at 800-434-0038 to set up a time for your inspection.

Sincerely,

Doug Blackmon
Claim Representative

- 11/12/04
- 100 EXP
- VIN
- WSD - 2/20/00
- ESP - AD

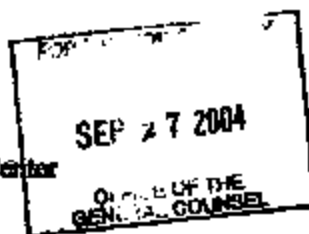


Progressive Insurance

Progressive Insurance
700 E Market Street, Suite 105
West Chester, PA 19382
610-719-2913

09/20/2004

Ford Customer Relationship Center
P.O. Box 6248
Dearborn, MI 48126



CONSUMER AFFAIRS
SECTION

4 SEP 27 AM 9:34

OUR INSURED: [REDACTED]
OUR CLAIM NUMBER: [REDACTED]
DATE OF LOSS: 8/31/2004
VEHICLE: 1999 Ford Explorer / VIN: 1F4MZU34X5XU [REDACTED]

Progressive is currently investigating a claim regarding the above-captioned vehicle. The vehicle is insured by Progressive and was recently destroyed as a result of a fire.


In order to determine the origin and cause of the fire, including a determination as to whether any defect was in existence at the time of the loss, a representative of Forensic Automotive Services, will conduct an inspection and testing of the vehicle. This inspection will take place at Glenn's Towing, 717-865-4880.

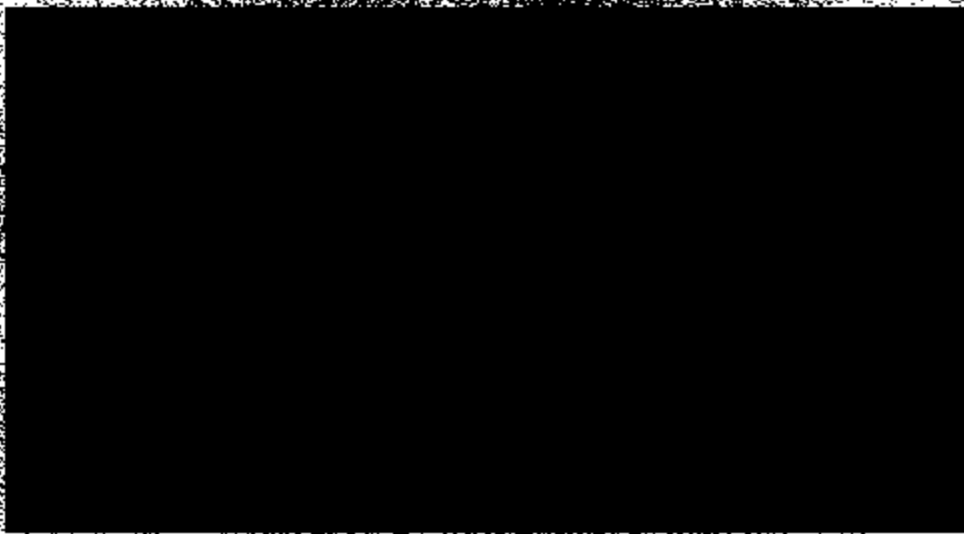
As Ford Motor Corp. may have an interest in this matter, from both a safety standpoint and as a potential subrogee, you are invited to have an expert participate in the inspection and testing procedure. You may contact Jeb Diehl to schedule the appointment for the exam, please refer to their file # 043686426.

Please respond in writing, within ten (10) days of the date of this letter to advise of your intentions with regards to participating in this examination. Please forward your response to me at Progressive Insurance, 700 E Market Street, Suite 105, West Chester, PA 19382.

In the event I do not hear from you as outlined above, I will have no choice but to assume you do not intend to participate and I will have our examiner complete this examination.

PROGRESSIVE COMPANIES


Jeb Diehl
Claims Investigator
610-719-2913



State Farm Insurance Companies®



RECEIVED
NOV 30 2004
NOV 30 2004

CTLU
2500 Memorial Boulevard
P.O. Box 20729
Memphis, TN 37129-8729

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

RE: Claim Number: 17-9405-087
Date of Loss: 10/13/04
Customer Name: [REDACTED]
VIN Number: 1FMZU34E6X [REDACTED]
1999 Ford Explorer



The identified Ford Explorer is insured by State Farm Ins. Co. 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 1-800-439-0862 to set up a time for your inspection.

Sincerely,

Catherine West
Claim Representative

State Farm Insurance Companies

State Farm Insurance Companies



RECEIVED

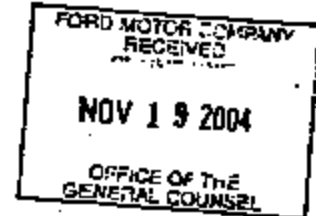
NOV 18 2004

CTLU
2500 Memorial Boulevard
P. O. Box 20729
Memphis, TN 37129-0729

November 10, 2004

23

Ford Motor Company Consumer Affairs
P O Box 6248 Md-3Neh
Dearborn, MI 48126



RE: Claim Number: [REDACTED]
Date of Loss: October 13, 2004
Our Insured: [REDACTED]

Dear Sir/Madam:

We are advised that you were involved in an accident on the above date with our insured's vehicle. The information in our file indicates you are responsible for this accident.

If you have liability insurance which will cover the injuries and/or damages resulting from this accident, please call us with the name and address of your insurance company, policy number or claim number, and forward this letter to your company.

If you do not have liability insurance, please call as soon as possible to discuss the details of this claim.

Sincerely,

Catherine West
Catherine West
Claim Representative
(800) 439-0862

State Farm Mutual Automobile Insurance Company

CONSUMER AFFAIRS
SECTION

4 NOV 17 PA:23

10/13/04



Ford Motor Company

Office of the General Counsel

Ford Motor Company
Parklane Towers West
Suite 300
Three Parklane Boulevard
Dearborn, Michigan 48126-2588

May 9, 2003

FROM

Richard A. Shapiro
Attorney At Law
2071 Main Street
Sarasota, FL 34237-8094
ATTENTION: RICHARD A. SHAPIRO

RE: Claimant: [REDACTED]
Your Claim #: [REDACTED]
DOL: 09-18-2002

Dear Mr. Shapiro:

Thank you for your recently submitted materials. In order to assist us in evaluating your claim, we request that you provide us with the following information: (Please note that the information requested is in regard to the alleged defective Ford manufactured vehicle.)

- 1. The date of incident and the city and state in which it occurred.
- 2. A complete description of the incident, including events which occurred prior *W/SHOULD HAVE* to and subsequent to the loss. *HOWEVER FROM PARKER CAR IS DAMAGE CAR PART*
- 3. A copy of the police and/or fire report. *PROVIDED*
- 4. For each person alleged injured: full name, date of birth, home address, marital status and name of spouse, social security number, occupation, a complete description of the injuries, the names and addresses of all treating physicians, and copies of all medical bills and reports. *OUR CAR ON FIRE*
- 5. The vehicle year, model, and serial number. *SEE PICTURE ON 3RD PAGE*
- 6. The mileage on the vehicle at the time of the incident. *59,000*
- 7. Original color photographs of the vehicle's collision / fire damage & the alleged defective part(s), from several different angles. *BUILT BY FORD*
- 8. Original color photographs of the inside of the vehicle showing the steering wheel, dash and roof areas.
- 9. Original color photographs of the accident / fire scene showing the grade of the road, and / or the scene damages.
- 10. What is the alleged defect?
- 11. Documentation to substantiate your defect allegation, including a copy of your expert's report and the expert's original photographs. *SEND \$100 FOR EXPERTS TO LOT*
- 12. Has the alleged defective part been repaired or replaced?
- 13. The present location of the alleged defective part and the vehicle. *SADISCO YARD RIVALL FLORU*
- 14. The repair estimate, repair order, or your total loss worksheet for the vehicle's damage and any losses associated with this incident, and *WE FILE NOT MSK* copies of draft payments. *FOR DAMAGES - TOTALY IF CAR*
- 15. A complete service history for the subject vehicle, including any tune-ups or oil changes. *CHECK WITH JOHN LOCAL FORD DEALER SMOYER FORD*
- 16. List any after market additions or modifications that were made to the vehicle. *None*

59,000 (100)

*ENTIREY NOTED
9/2001
AT SCARLE*

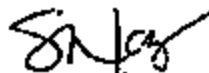
- 17. We will be pleased to conduct non-destructive testing on your alleged defective part should you choose to remove the part and assembly and ship it at your own expense. Please follow the directions listed in the attached shipping instructions.
- 18. Lost wage verification (if applicable).
- 19. Was the parking brake fully engaged?
- 20. What gear was the vehicle in at the time of the incident?
- 21. Was the engine running? **NO**
- 22. Were the keys in the ignition? **NO**
- 23. Has any insurance company been advised of this incident? If so, please state the name, address, and telephone number of those insurance companies; their claim number, and the agent's name.
- 24. If an attorney has been retained by you to settle this claim, please include his/her name, telephone number, and address.
- 25. If this vehicle was purchased as used by the insured please provide: the date of purchase, mileage at the time of purchase, and from whom the vehicle was purchased. **PURCHASED NEW FROM SAMSETA FORD**

Once we are in receipt of the requested information, it will be reviewed and you will be notified of our decision concerning your claim. Should you not send all of the requested information and materials, we will assume that you are not interested in pursuing a claim and we will close our file. Please note that the vehicle will not be inspected until all the above information has been submitted and a determination has been made as to whether an inspection is warranted.

Please be advised that all necessary steps should be taken to ensure that the subject vehicle and all of its component parts are maintained and preserved for trial. Ford Motor Company has the right to inspect the vehicle and remove and test any component part that you claim to be defective, and to be presented with the vehicle and the subject component part(s) at the time of trial, should litigation ensue from this informal claim.

If you propose to repair the vehicle for continued usage, such repairs may not be performed until after Ford Motor Company has inspected the vehicle and removed and tested any component part you claim to be defective or advised you in writing that it does not intend to perform such inspection and/or testing at this time. But even in that event, Ford Motor Company will insist that all components claimed to be defective are maintained and preserved for trial.

Sincerely,



Shawn L. Norton
Claims Analyst /
Corporate Legal Assistant



FLORIDA FIRE INCIDENT REPORT
FIRE DEPARTMENT Sarasota County
FIRE CHIEF Alan Gocki

Information on this report is reported by the user of the Fire Incident Report and is not intended to be used as evidence in any court of law. The user of this report is responsible for the accuracy of the information provided. The Fire Department is not responsible for the accuracy of the information provided.

ALL INCIDENTS									
A	FILE #	INCIDENT #	DATE	TIME	STATION	TYPE OF INCIDENT	LOCATION	STATUS	REPORTED BY
A	11610171	213101818	010/19	118	012	WINDY WETWORK & RAIN	1420189	2101436	2121615
B	11	12	13	14	15	16	17	18	19
C	20	21	22	23	24	25	26	27	28
D	29	30	31	32	33	34	35	36	37
E	38	39	40	41	42	43	44	45	46
F	47	48	49	50	51	52	53	54	55
G	56	57	58	59	60	61	62	63	64
H	65	66	67	68	69	70	71	72	73
I	74	75	76	77	78	79	80	81	82

FIRE ONLY									
J	TYPE OF FIRE	CAUSE	EXTINGUISHERS	EXTINGUISHERS USED	EXTINGUISHERS AVAILABLE	EXTINGUISHERS DEFICIENT	EXTINGUISHERS MAINTENANCE	EXTINGUISHERS INSPECTION	EXTINGUISHERS TRAINING
J	1	2	3	4	5	6	7	8	9
K	10	11	12	13	14	15	16	17	18

FD-203 (REV. 1-1-68)





FLORIDA FIRE INCIDENT REPORT
 FIRE DEPARTMENT Spaldine County
 FIRE CHIEF Boyer Gorski

EXEMPT REPORTS IN THIS REPORT ARE CLASSIFIED AS NOT BEING OF THE NATURE OF THOSE ESTABLISHED AND EVALUATED UNDER THESE REGULATIONS "UNDER REPORT" AND "UNDER INVESTIGATION" AND ARE OFFERED AS INFORMATION ONLY. THE NATURE OF THE INCIDENT OR DAMAGE IS NOT TO BE DETERMINED BY THIS REPORT. THE OFFICE OF THE FIRE CHIEF IS NOT RESPONSIBLE FOR THE ACCURACY OF THE INFORMATION CONTAINED HEREIN.

INCIDENT #	DATE	TIME	LOCATION	ADDRESS	ZIP										
11-10-17-2	11/10/17	18:01	118012	14210319	2121215										
A	<table border="1"> <tr> <td>TYPE OF SERVICE</td> <td>1. FIRE</td> <td>2. ALARM</td> <td>3. RESCUE</td> <td>4. SPECIAL SERVICES</td> </tr> <tr> <td>1. FIRE</td> <td>2. ALARM</td> <td>3. RESCUE</td> <td>4. SPECIAL SERVICES</td> <td>5. OTHER</td> </tr> </table>					TYPE OF SERVICE	1. FIRE	2. ALARM	3. RESCUE	4. SPECIAL SERVICES	1. FIRE	2. ALARM	3. RESCUE	4. SPECIAL SERVICES	5. OTHER
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H	<table border="1"> <tr> <td>TYPE OF DAMAGE</td> <td>1. FIRE</td> <td>2. ALARM</td> <td>3. RESCUE</td> <td>4. SPECIAL SERVICES</td> </tr> <tr> <td>1. FIRE</td> <td>2. ALARM</td> <td>3. RESCUE</td> <td>4. SPECIAL SERVICES</td> <td>5. OTHER</td> </tr> </table>					TYPE OF DAMAGE	1. FIRE	2. ALARM	3. RESCUE	4. SPECIAL SERVICES	1. FIRE	2. ALARM	3. RESCUE	4. SPECIAL SERVICES	5. OTHER
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FLORIDA FIRE INCIDENT REPORT
FIRE DEPARTMENT SARASOTA COUNTY
FIRE CHIEF Brian Gorko

Florida Statutes, Chapter 627, require that the information on this report be filed with the Florida Department of Transportation, Bureau of Transportation Planning and Research, for use in the development of the Florida Statewide Fire Incident Report (FSFIR). This report is to be filed with the Bureau of Transportation Planning and Research, 1111 North West 11th Street, Tallahassee, Florida 32304.

ALL INCIDENTS		DATE		TIME		LOCATION		CLASSIFICATION		INCIDENT NUMBER	
A		10/17/12	10/17/12	10:12	10:12	1421013	1421013	1421013	1421013	1421013	1421013
B		1. TYPE OF INCIDENT	2. INCIDENT NUMBER	3. INCIDENT TYPE	4. INCIDENT CLASSIFICATION	5. INCIDENT STATUS	6. INCIDENT SEVERITY	7. INCIDENT PRIORITY	8. INCIDENT RESOURCES	9. INCIDENT COMMENTS	10. INCIDENT NOTES
C		1. INCIDENT TYPE	2. INCIDENT NUMBER	3. INCIDENT TYPE	4. INCIDENT CLASSIFICATION	5. INCIDENT STATUS	6. INCIDENT SEVERITY	7. INCIDENT PRIORITY	8. INCIDENT RESOURCES	9. INCIDENT COMMENTS	10. INCIDENT NOTES
D		INCIDENT DESCRIPTION AND DETAILS FOR FIRE INCIDENTS									
E		INCIDENT DESCRIPTION AND DETAILS FOR FIRE INCIDENTS									
F		INCIDENT DESCRIPTION AND DETAILS FOR FIRE INCIDENTS									
G		INCIDENT DESCRIPTION AND DETAILS FOR FIRE INCIDENTS									
H		INCIDENT DESCRIPTION AND DETAILS FOR FIRE INCIDENTS									
I		INCIDENT DESCRIPTION AND DETAILS FOR FIRE INCIDENTS									
J		INCIDENT DESCRIPTION AND DETAILS FOR FIRE INCIDENTS									
K		INCIDENT DESCRIPTION AND DETAILS FOR FIRE INCIDENTS									



L	1. TYPE OF LOSS OR DAMAGE 2. DATE & TIME LOSS OCCURRED 3. LOCATION 4. CAUSE 5. EXTENT OF DAMAGE 6. ITEMS DAMAGED 7. VALUE OF LOSS 8. OTHER INFO	9. POLICY NO. 10. NAME & ADDRESS OF INSURER 11. TYPE OF POLICY 12. DATE OF POLICY 13. AMOUNT OF LOSS 14. OTHER INFO	15. NAME & ADDRESS OF AGENT 16. DATE OF REPORT 17. TYPE OF LOSS 18. AMOUNT OF LOSS 19. OTHER INFO	20. NAME & ADDRESS OF INSURER 21. TYPE OF POLICY 22. DATE OF POLICY 23. AMOUNT OF LOSS 24. OTHER INFO
	25. TYPE OF EXTENSIVE DAMAGE 26. MAKE MODEL YEAR 27. VEHICLE IDENTIFICATION NO. 28. TYPE OF DAMAGE 29. OTHER INFO	30. NAME & ADDRESS OF INSURER 31. TYPE OF POLICY 32. DATE OF POLICY 33. AMOUNT OF LOSS 34. OTHER INFO	35. NAME & ADDRESS OF AGENT 36. DATE OF REPORT 37. TYPE OF LOSS 38. AMOUNT OF LOSS 39. OTHER INFO	40. NAME & ADDRESS OF INSURER 41. TYPE OF POLICY 42. DATE OF POLICY 43. AMOUNT OF LOSS 44. OTHER INFO

X	1. TYPE OF LOSS 2. DATE & TIME 3. LOCATION 4. CAUSE 5. EXTENT OF DAMAGE	6. POLICY NO. 7. NAME & ADDRESS OF INSURER 8. TYPE OF POLICY 9. DATE OF POLICY 10. AMOUNT OF LOSS	11. NAME & ADDRESS OF AGENT 12. DATE OF REPORT 13. TYPE OF LOSS 14. AMOUNT OF LOSS	15. NAME & ADDRESS OF INSURER 16. TYPE OF POLICY 17. DATE OF POLICY 18. AMOUNT OF LOSS
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1	9/10	MAINE	Fire kind	1628231	9/10/62
2	9/10	MAINE			

* ALL CODES NOT INCLUDED
 NEW HAVEN CT
 100-100 (100) *100-100*

De J. Giff 9/10/62



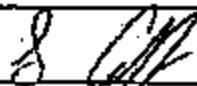
**Sarasota County Fire Department
Supplemental Narrative Report**



September 18, 2002	Fire Incident	E81, E111, R125, S088, BNE 13:15		
02030838	2039	2046	7	E81
				Sta 8
				189

Units responded to a car on fire inside a carport attached to a house. Upon arrival E81 found heavy smoke with flame coming from the carport of a single-family house. The fire had extended into the attic and vented out the ridge vent. There were two vehicles in the carport; the Ford Explorer was heavily involved at the front end. An 1 1/2" line was stretched and the fire was knocked down. A second 1 1/2" line was stretched into the main house to check for extension. The fire was extinguished and overhaul was begun. Positive pressure ventilation was set up at the front door of the residence. CP 41 and RMS 22 were also on scene. An investigator was called for. FP&I arrived on scene to disconnect the meter. The owner of the home stated that he had come home about 1800 and parked the Explorer. He then came out of the house at 2030 to find it on fire. After overhaul and ventilation the scene was handed over to Investigator Hornberger. Investigator Hornberger stated that preliminary finding pointed to an electrical short in the laundry area. All units returned to service.

- 81- Taylor, Coffin
- 88- Nutter, Blackwell, Lee
- 111- Scarborough, Schultz
- 125- Cantu, Eskew
- 189- Leib

Report Writers Signature: 

Date Written: September 18, 2002 Page 1 SCFD SUPNAR Rev. 03/02

I M S Claim Services, Inc.

1101 8th. Av West
Suite 12D
Bradenton, FL 34205
Phone: 941-748-3328
FAX: 941-748-5485

Photo Sheet

Claim No. [REDACTED]

File No. BRA0200885-272	Policy No. [REDACTED]	Date of Loss 06/18/2002	Report Fired	Report Date 10/04/2002	Adjuster Barry Crabtree
Insured [REDACTED]		Contact Same as Insured		Claimant	



Picture
01

Date
10/2/2002

Description
Front of Risk



Picture
02

Date
10/2/2002

Description
Close up of Carport /
Garage

X

Photo Sheet

Claim [REDACTED]

File No. BFA0200005-272	[REDACTED]	Date of Loss 09/16/2002	Report First	Report Date 10/04/2002	Adjuster Barry Crabtree
----------------------------	------------	----------------------------	-----------------	---------------------------	----------------------------



Picture
03

Date
10/2/2002

Description
Interior of engine
compartment



Picture
04

Date
10/2/2002

Description
Floor of carport

Comment
Fire damaged personal
property. Majority of
items were stored in
stic area. damaged by
fire and collapse of
ceiling.

Photo Sheet

Claim No. [REDACTED]

File No.
BFA12000996-272

Policy No.
[REDACTED]

Date of Loss
09/18/2002

Report
First

Report Date
10/04/2002

Adjuster
Barry Crabtree



Picture
05

Date
10/2/2002

Description
Overview of laundry



Picture
06

Date
10/2/2002

Description
Laundry room

Comment
Adjoins carpet. Smoke
infiltrated around
plumbing access.

X

Photo Sheet

Claim No. [REDACTED]

File No.
BRA020096-272

Policy No. [REDACTED]

Date of Loss
09/18/2002

Report
First

Report Date
10/04/2002

Adjuster
Barry Crabtree



Picture
07

Date
10/2/2002

Description

Overview of kitchen

Comment

Light smoke and soot
throughout



Picture
08

Date
10/2/2002

Description

Family Room

Photo Sheet

Claims No. [REDACTED]

File No. BRA0200985-272	Policy No. [REDACTED]	Date of Loss 09/18/2002	Report First	Report Date 10/04/2002	Adjuster Barry Crabtree
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Picture
09

Date
10/2/2002

Description
Living room



Picture
10

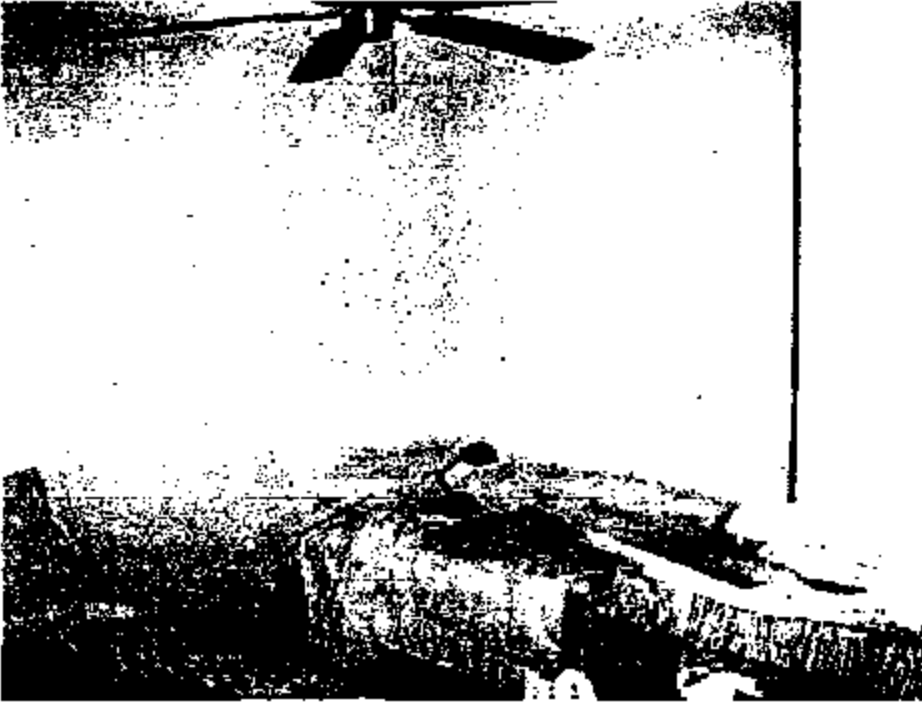
Date
10/2/2002

Description
Enclosed lanai
Comment
Mirror makes throughout

Photo Sheet

Claim No. [REDACTED]

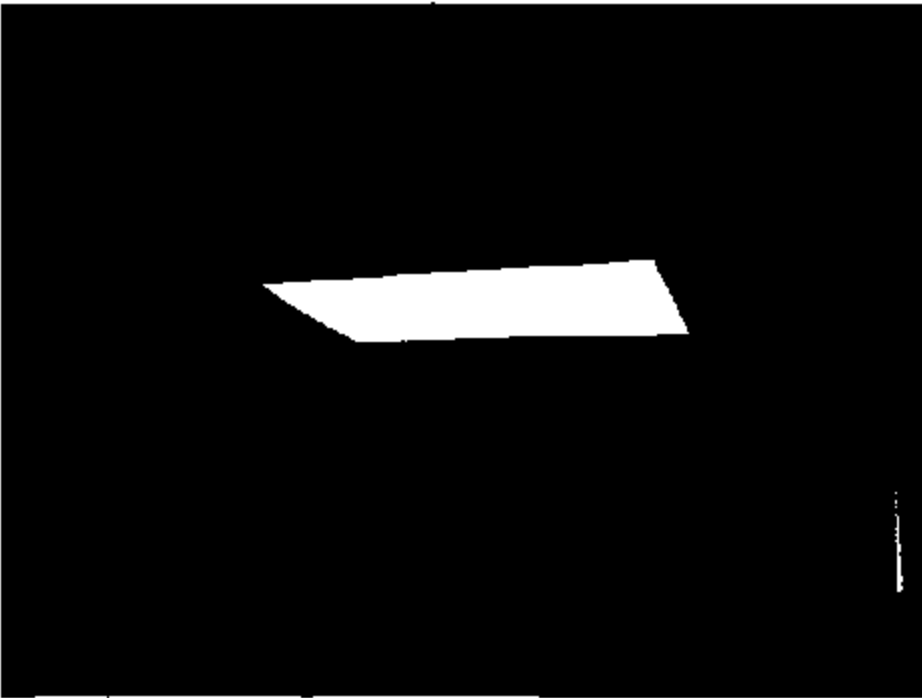
File No. BRA0200065-272	Police No. [REDACTED]	Date of Loss 06/18/2002	Report Fire	Report Date 10/04/2002	Adjuster Barry Crabtree
----------------------------	--------------------------	----------------------------	----------------	---------------------------	----------------------------



Picture
11

Date
10/2/2002

Description
Bedroom 4



Picture
12

Date
10/2/2002

Description
Guest bathroom

Comment
Located at far end of house from carport. Smoke and soot on all surfaces.

X

Photo Sheet

Claim No. [REDACTED]

File No. BRAD200995-272	Policy No. [REDACTED]	Date of Loss 08/18/2002	Report First	Report Date 10/04/2002	Adjuster Barry Crabtree
----------------------------	--------------------------	----------------------------	-----------------	---------------------------	----------------------------



Floor
13

Date
10/2/2002

Description
Master bedroom
Comment
Light smoke and soot



Floor
14

Date
10/2/2002

Description
Master bath

X

Photo Sheet

Claim No. [REDACTED]

File No. BRAD200895-272	Policy No. [REDACTED]	Date of Loss 09/18/2002	Report First	Report Date 10/04/2002	Adjuster Barry Crabtree
----------------------------	--------------------------	----------------------------	-----------------	---------------------------	----------------------------



Picture
15

Date
10/2/2002

Description
Master bedroom
Comment
Light not evident on all
surfaces



Picture
16

Date
10/2/2002

Description
Bedroom 3

Photo Sheet

Claim No. [REDACTED]

File No. BRA020065-272	Policy No. [REDACTED]	Date of Loss 09/15/2002	Report Fire	Report Date 10/04/2002	Adjuster Bary Crabtree
---------------------------	--------------------------	----------------------------	----------------	---------------------------	---------------------------



Picture

17

Date

10/2/2002

Description

Bedroom 4



Picture

18

Date

10/2/2002

Description

Carport

Comment

Burned rafters & roof sheathing

Photo Sheet

Claim No. [REDACTED]

File No. 6RA0200895-272	Policy No. [REDACTED]	Date of Loss 08/18/2002	Report First	Report Date 10/04/2002	Adjuster Barry Crestrea
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Pictures
19

Date
10/2/2002

Description

Rear porch

Comment

Opposite end of hose
from carport. Soot
evident in soffit
ventilation

X

PHOTO MOUNTING SHEET

INSURED _____ CLAIM NUMBER [REDACTED]
CLAIMANT _____ DATE TAKEN _____
CLAIM REPRESENTATIVE _____

PICTURE NUMBER _____
DESCRIPTION _____



PICTURE NUMBER _____
DESCRIPTION _____



PHOTO MOUNTING SHEET

INSURED _____ CLAIM NUMBER [REDACTED]
CLAIMANT _____ DATE TAKEN _____
CLAIM REPRESENTATIVE _____

PICTURE NUMBER _____

DESCRIPTION _____



PICTURE NUMBER _____

DESCRIPTION _____



18048 (12-00)

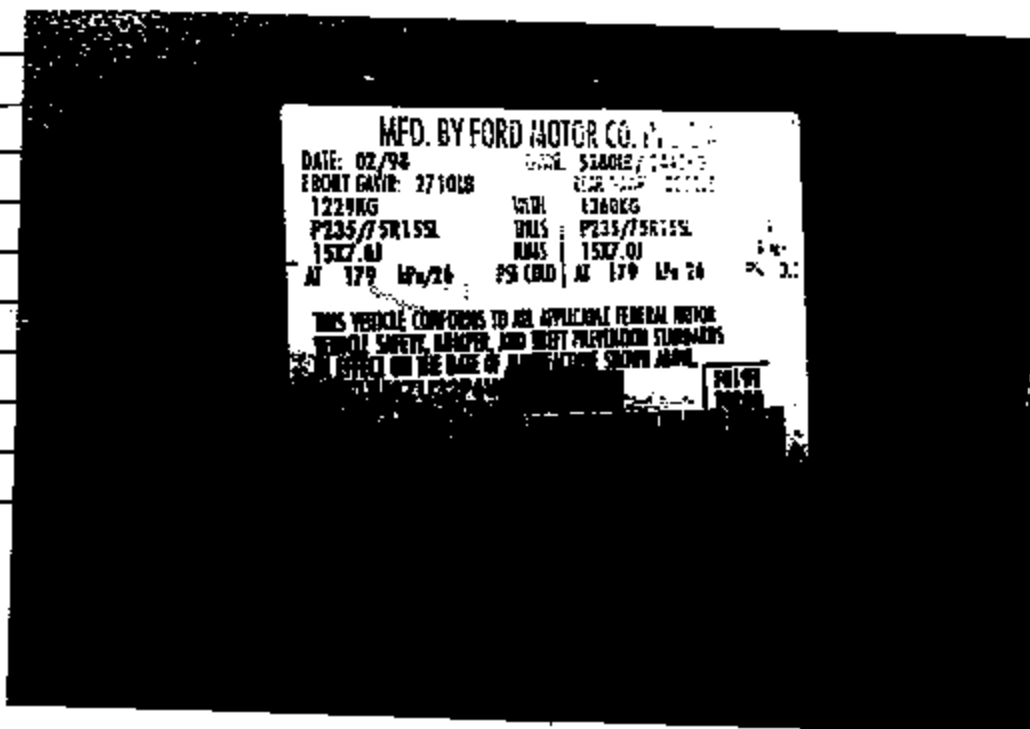
ER85-885-LC1-4782

PHOTO MOUNTING SHEET

INSURED _____ CLAIM NUMBER [REDACTED]
CLAIMANT _____ DATE TAKEN _____
CLAIM REPRESENTATIVE _____

PICTURE NUMBER _____

DESCRIPTION _____



PICTURE NUMBER _____

DESCRIPTION _____



PHOTO MOUNTING SHEET

INSURED _____

CLAIM NUMBER _____

CLAIMANT _____

DATE TAKEN _____

CLAIM REPRESENTATIVE _____

PICTURE NUMBER _____

DESCRIPTION _____



PICTURE NUMBER _____

DESCRIPTION _____

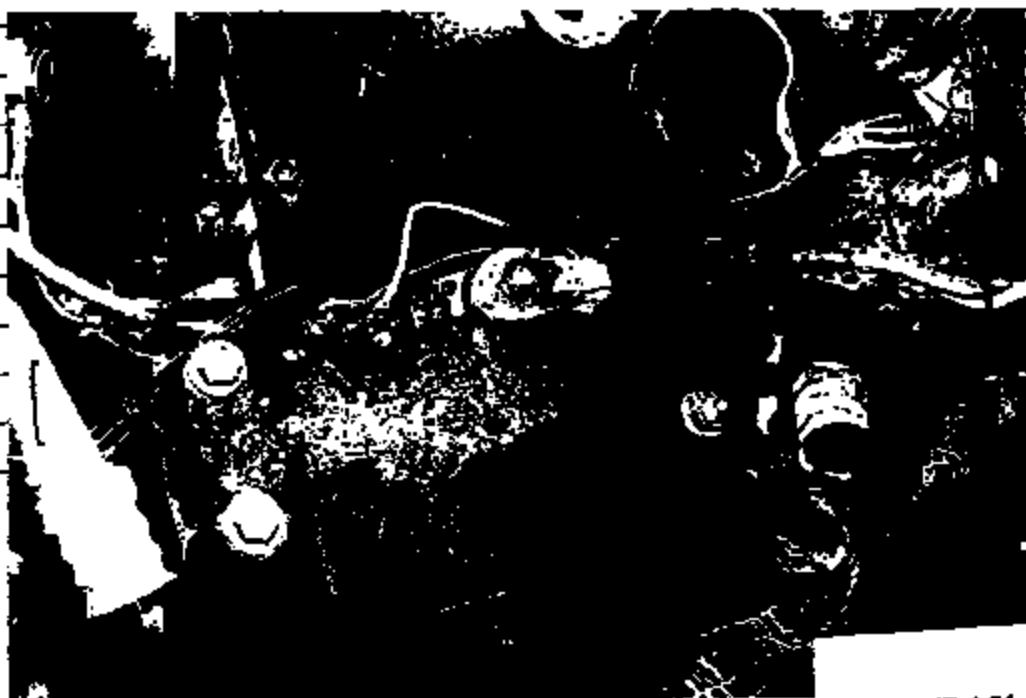


PHOTO MOUNTING SHEET

INSURED _____

CLAIM NUMBER _____

CLAIMANT _____

DATE TAKEN _____

CLAIM REPRESENTATIVE _____

PICTURE NUMBER _____

DESCRIPTION _____



PICTURE NUMBER _____

DESCRIPTION _____



18048 (12-00)

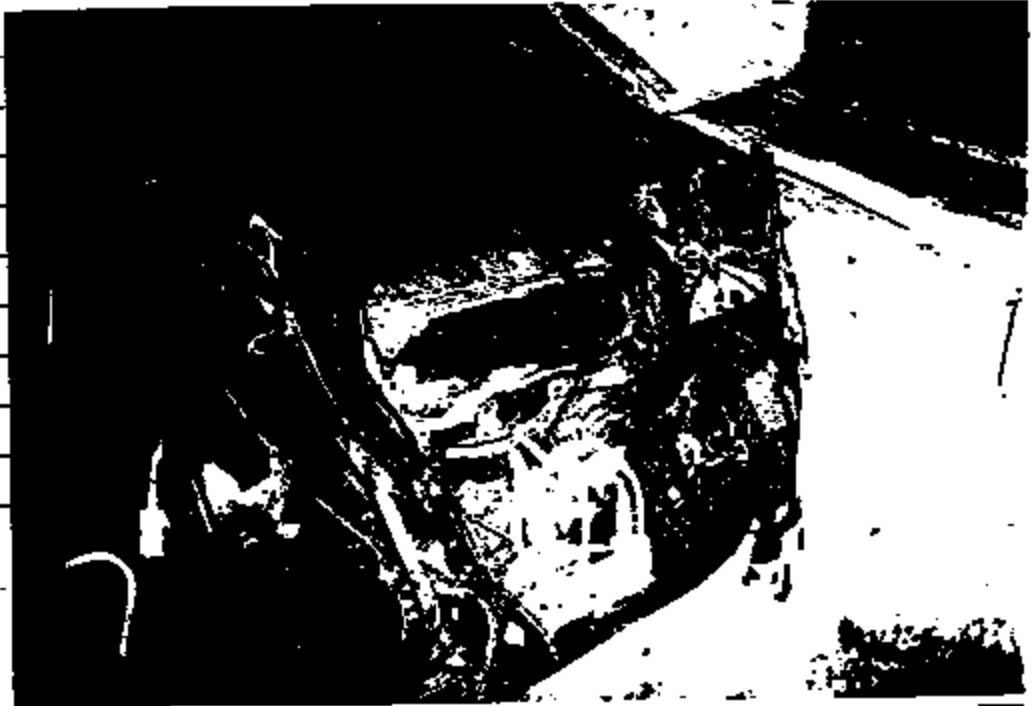
EP08-085-LC1-4785

PHOTO MOUNTING SHEET

INSURED _____ CLAIM NUMBER [REDACTED]
CLAIMANT _____ DATE TAKEN _____
CLAIM REPRESENTATIVE _____

PICTURE NUMBER _____

DESCRIPTION _____



PICTURE NUMBER _____

DESCRIPTION _____



PHOTO MOUNTING SHEET

INSURED _____ CLAIM NUMBER XXXXXXXXXX
CLAIMANT _____ DATE TAKEN _____
CLAIM REPRESENTATIVE _____

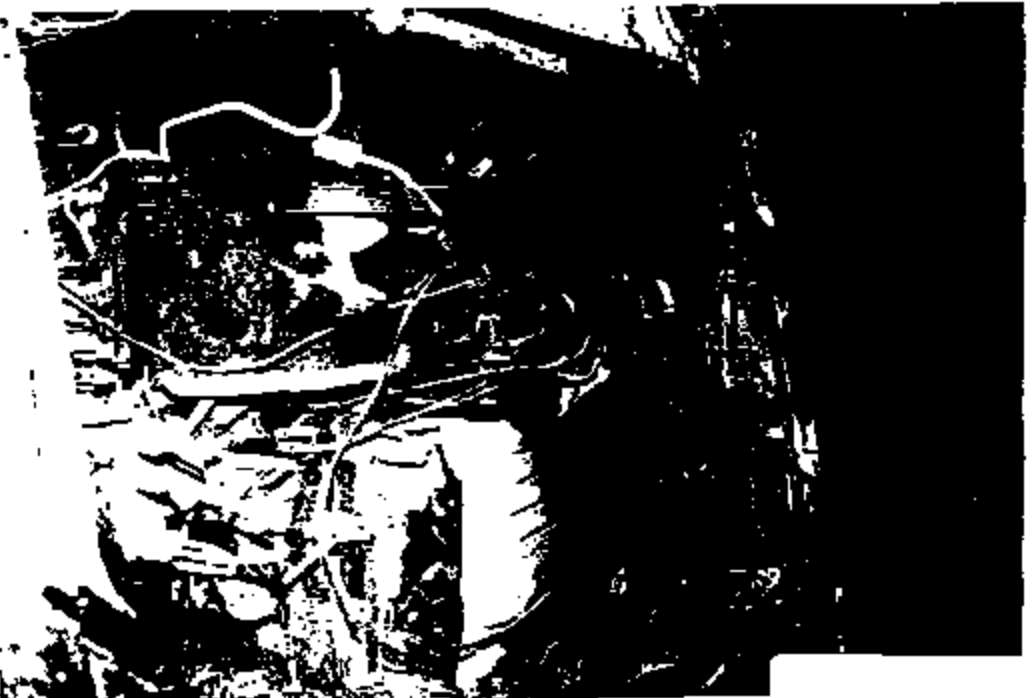
PICTURE NUMBER _____

DESCRIPTION _____



PICTURE NUMBER _____

DESCRIPTION _____



INSURED _____

CLAIMANT _____

CLAIM REPRESENTATIVE _____

PICTURE NUMBER _____

DESCRIPTION _____



CLAIM NUMBER _____



DATE TAKEN _____

PICTURE NUMBER _____

DESCRIPTION _____



PHOTO MOUNTING SHEET

INSURED _____

CLAIM NUMBER 

CLAIMANT _____

DATE TAKEN _____

CLAIM REPRESENTATIVE _____

PICTURE NUMBER _____

DESCRIPTION _____



PICTURE NUMBER _____

DESCRIPTION _____



PHOTO MOUNTING SHEET

INSURED _____ CLAIM NUMBER 24-3815-C
CLAIMANT _____ DATE TAKEN _____
CLAIM REPRESENTATIVE _____

PICTURE NUMBER _____

DESCRIPTION _____



PICTURE NUMBER _____

DESCRIPTION _____

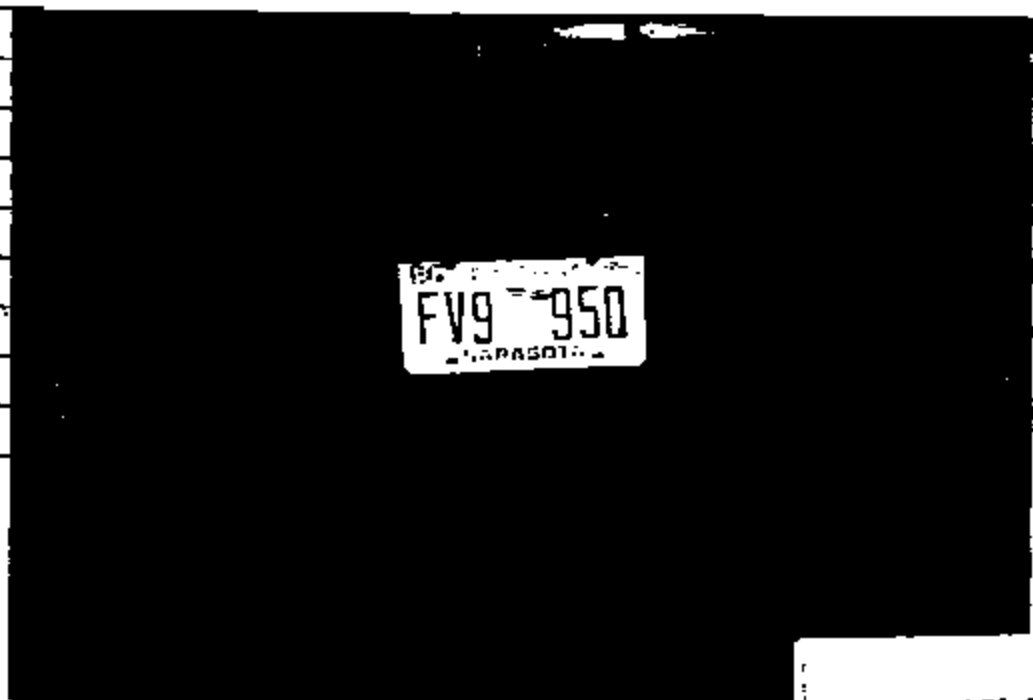


PHOTO MOUNTING SHEET

INSURED _____ CLAIM NUMBER _____
CLAIMANT _____ DATE TAKEN _____
CLAIM REPRESENTATIVE _____

PICTURE NUMBER _____

DESCRIPTION _____

PICTURE NUMBER _____

DESCRIPTION _____



Invest: [REDACTED]
File No.: 7241-440293

7

PHOTO LOG

No.	Location / Depicting
1	Front of the residence, facing west
2	South side, facing west
3	South side, facing east
4	Southwest corner, facing northeast
5	West side, facing east
6	North side, facing south
7	Area outside of carport, facing southwest
8	Front door, facing west
9	Family room, facing southwest
10	Living room, facing northwest
11	Florida room/office, facing southwest
12	Kitchen, facing south
13	Master bedroom, facing west
14	Bedroom 2, facing northeast
15	Bedroom 3, facing east
16	North end of carport, facing south
17	Interior of carport, facing north
18	Interior of carport, facing northeast
19	Front of damaged vehicle
20	Left side of vehicle
21	Rear of vehicle
22	Right side of vehicle
23-24	Right side of vehicle, taken from the front
25	Front passenger compartment, taken from the left side
26	Rear passenger compartment, taken from the left side
27	Left front of the vehicle
28	Underside of the hood
29	Engine compartment, from the left side

Invest: [REDACTED]
File No.: 7241-004293

- 30 Partial close-up of the left side of the engine, with arrow depicting the alternator
- 31 Right side of the engine, taken from the left side
- 32 Close-up of the right side of the engine, taken from the front
- 33 Overall view of the engine, taken from the right side
- 34 Close-up along the far right side of the engine compartment
- 35 Close-up of the front right side of the engine compartment
- 36 Front right side of engine compartment
- 37 Close-up of area where battery was located
- 38-39 Close-up of the junction box remains
- 40 Partial remains of conductor from the alternator, depicted by the arrow
- 41 Close-up of the end of the conductor seen in photo 40
- 42 Front of undamaged exemplar vehicle
- 43 Rear of undamaged exemplar vehicle
- 44 Overall view of undamaged exemplar engine
- 45 Undamaged exemplar engine, taken from the left side
- 46 Undamaged exemplar engine, taken from the right side
- 47 Close-up of the right side of the exemplar engine
- 48 Close-up of the top, right rear of the exemplar engine

Photo Mounting Sheet



1



2

Photo Mounting Sheet



3

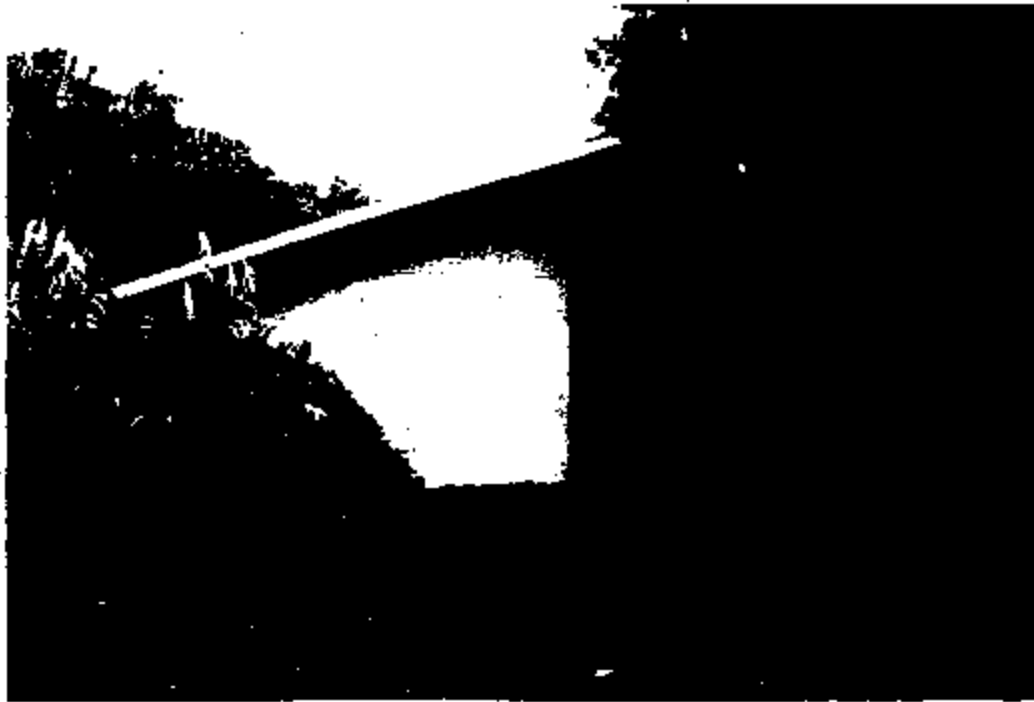


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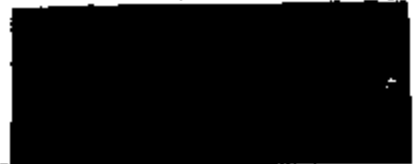
Photo Mounting Sheet



5



6



1

ENRS-005-101-4717


Crawford
INVESTIGATION SERVICES

Photo Mounting Sheet

File Identification: 7241-000203

Insured: 



8

Photo Mounting Sheet



9



10

Photo Mounting Sheet



11

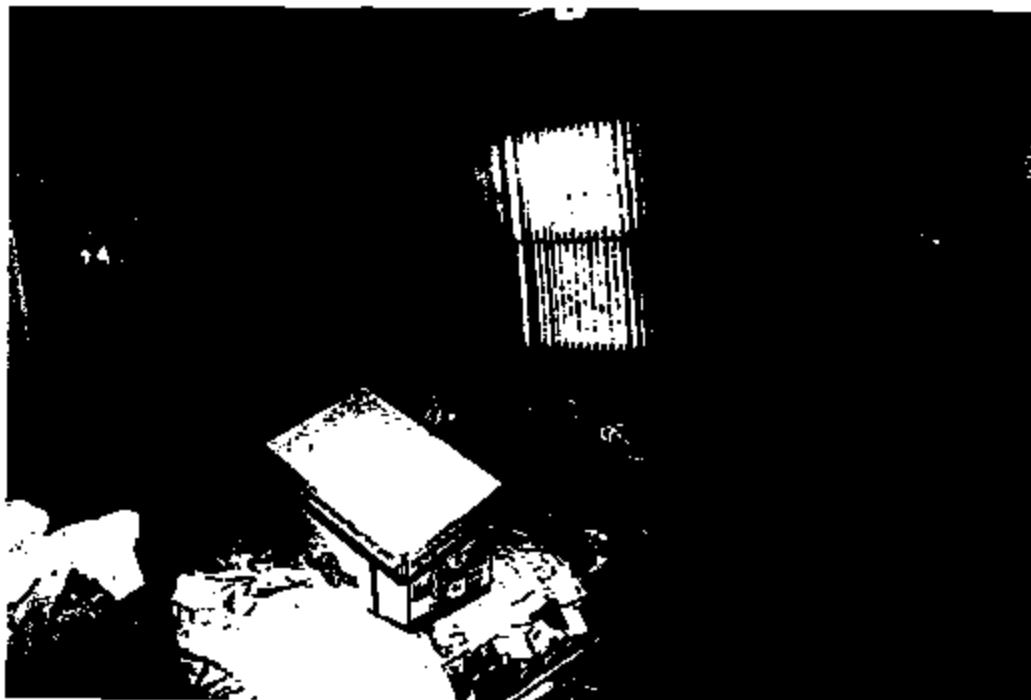


12

Photo Mounting Sheet



13



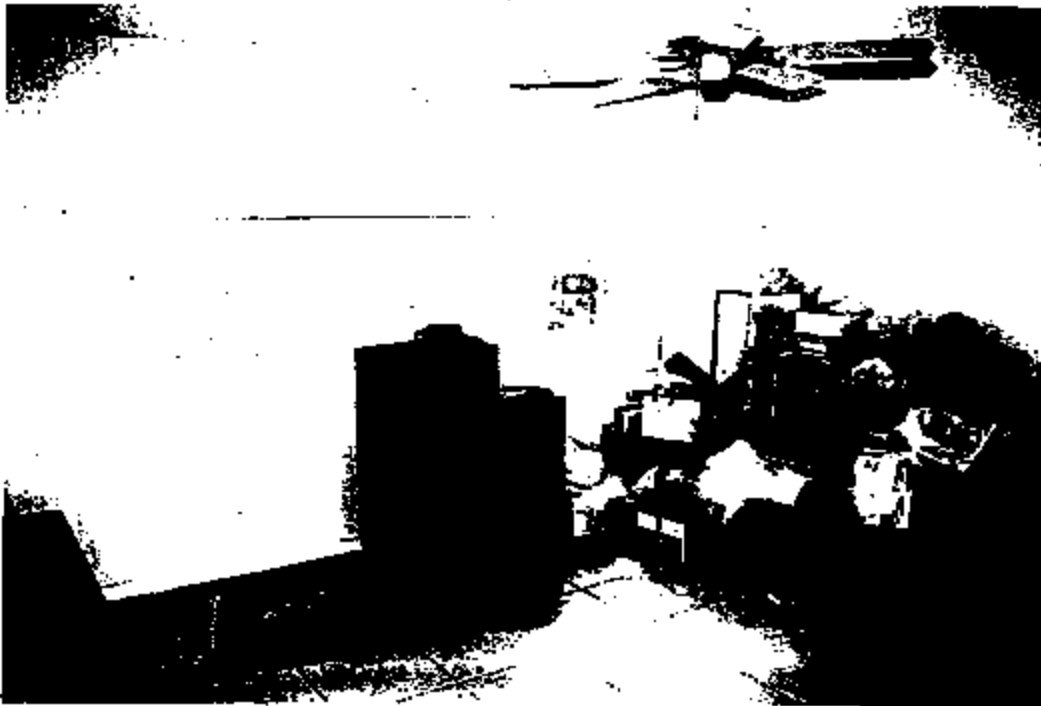
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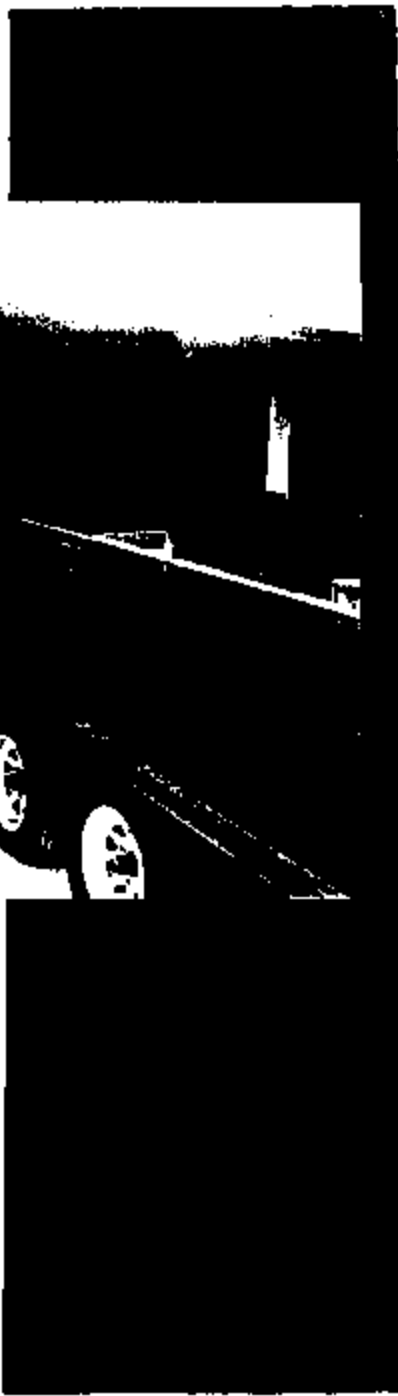
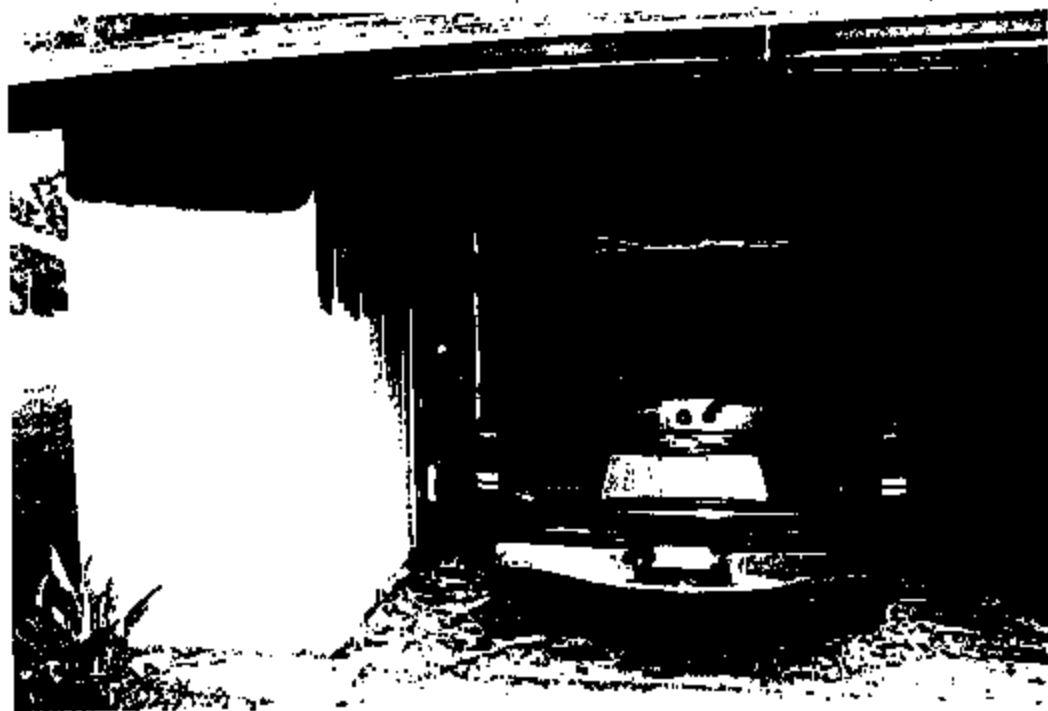
File Identification: 7241-000203

Insured: [REDACTED]

Photo Mounting Sheet



15



16

Photo Mounting Sheet



17

Photo Mounting Sheet



18

Photo Mounting Sheet



19



20

Photo Mounting Sheet



21



22

Photo Mounting Sheet

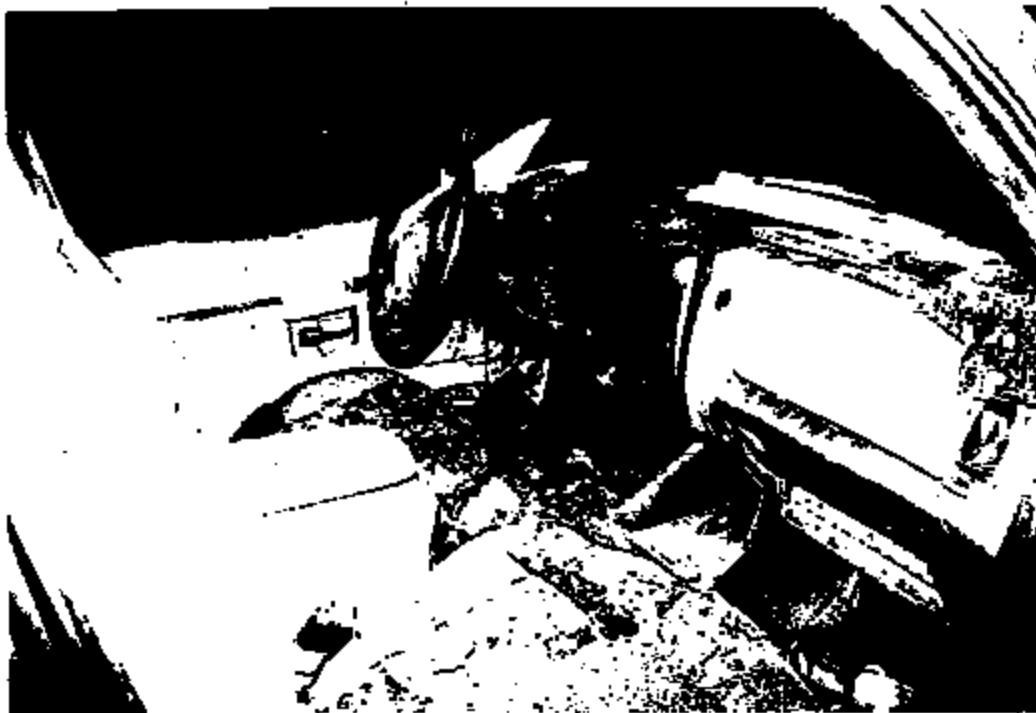


23



24

Photo Mounting Sheet



25



26

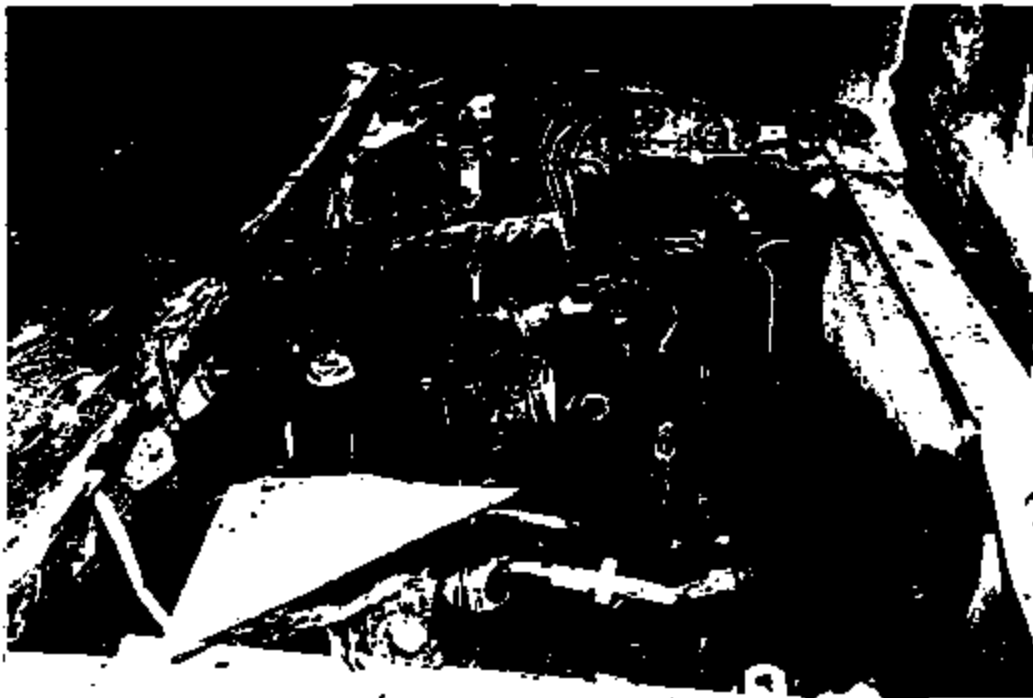
Photo Mounting Sheet



Photo Mounting Sheet

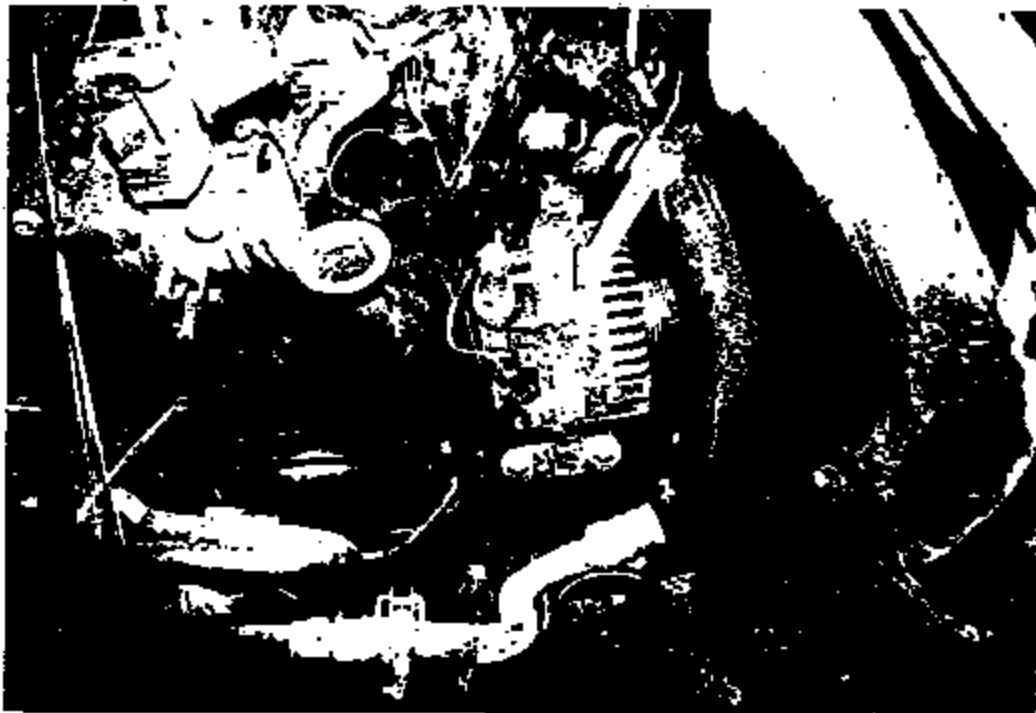


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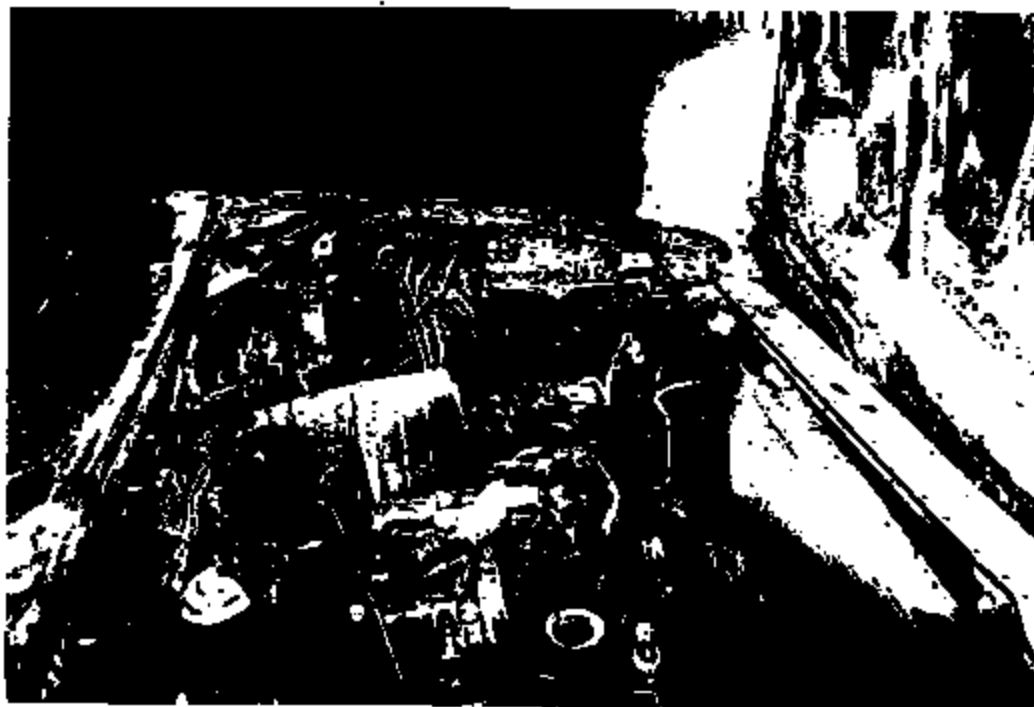


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Photo Mounting Sheet

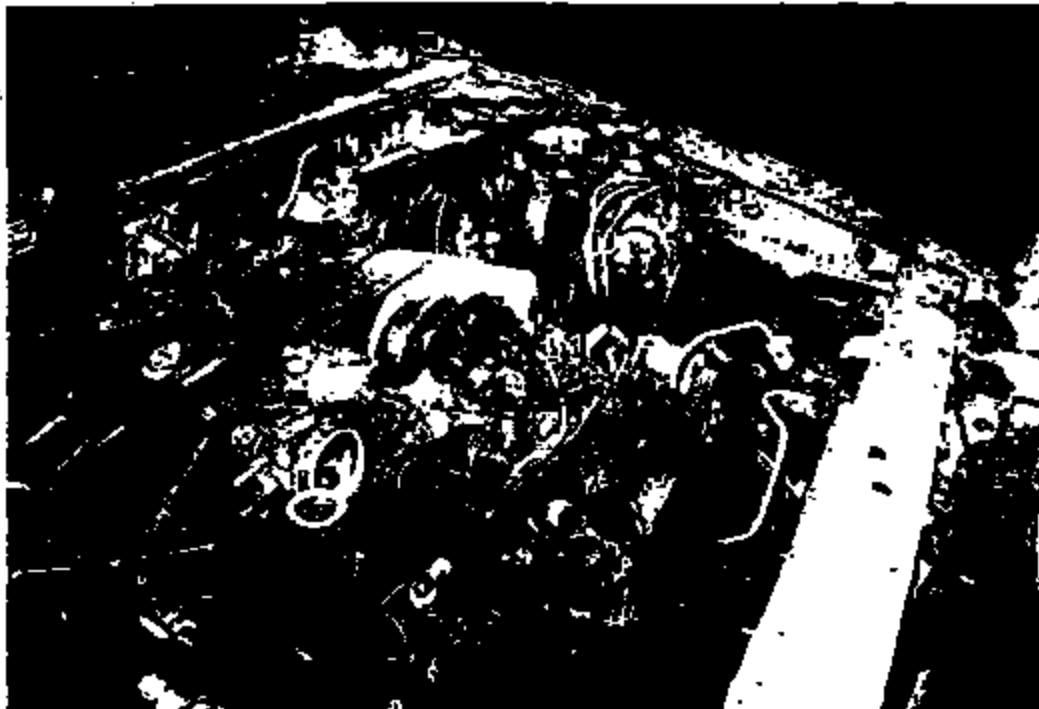


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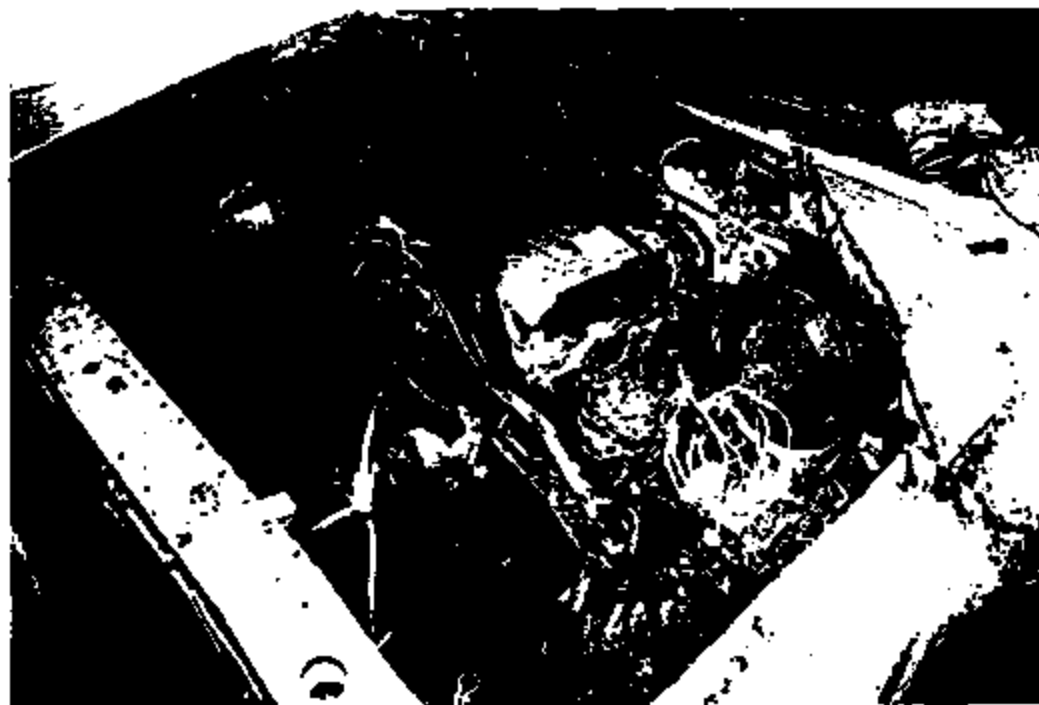


31

Photo Mounting Sheet



32



33

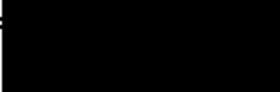
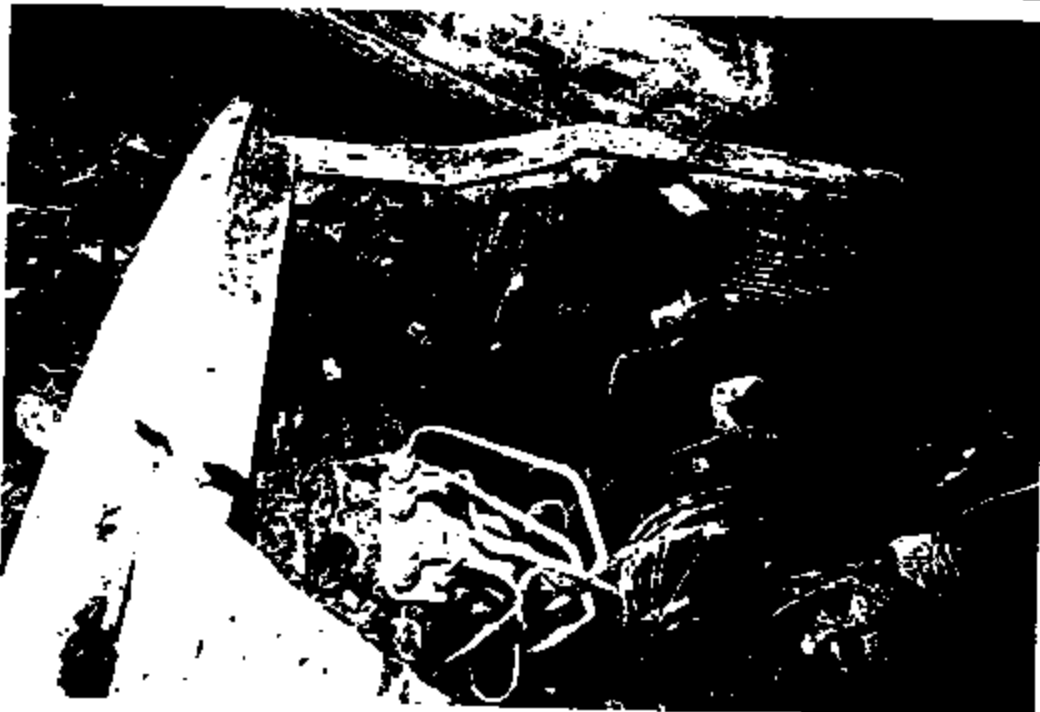
Insured: 

Photo Mounting Sheet



34



35

Photo Mounting Sheet



36



37

Photo Mounting Sheet

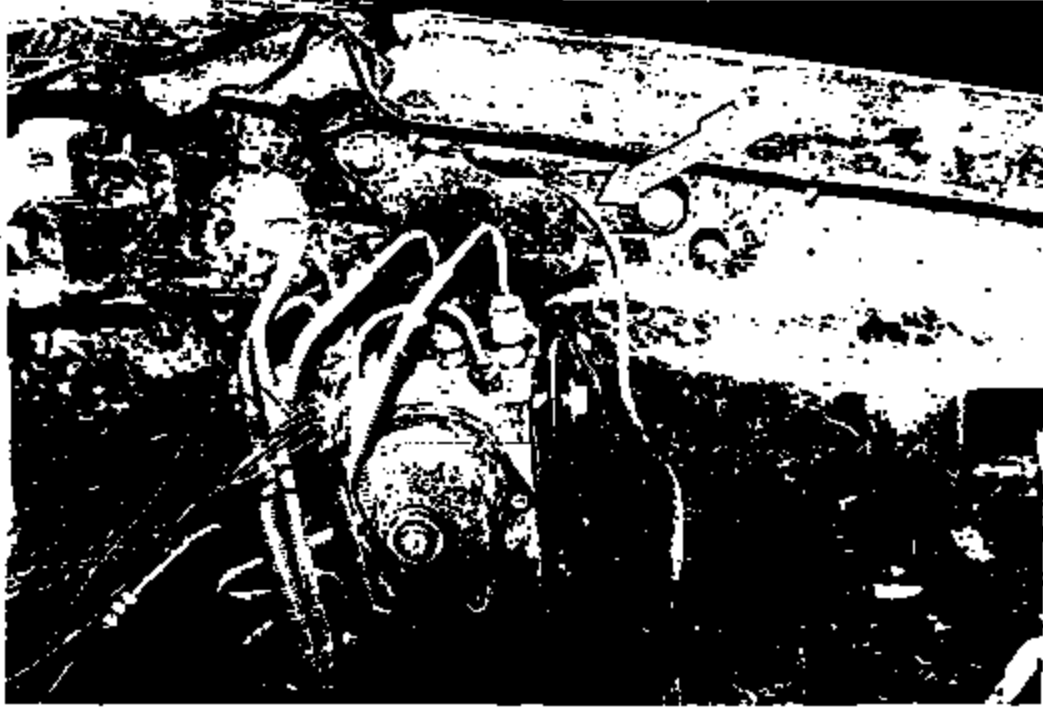


38



39

Photo Mounting Sheet



40



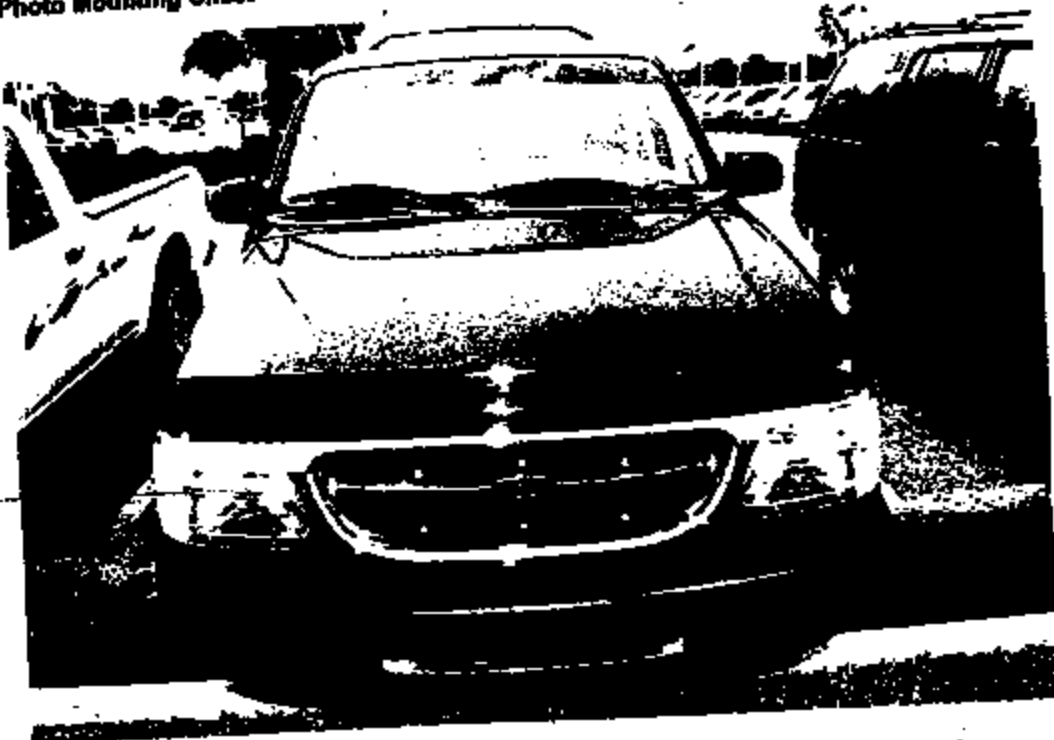
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File Identification: 7241-000203

Insured: [REDACTED]

Crawford
INVESTIGATION SERVICES

Photo Mounting Sheet



42

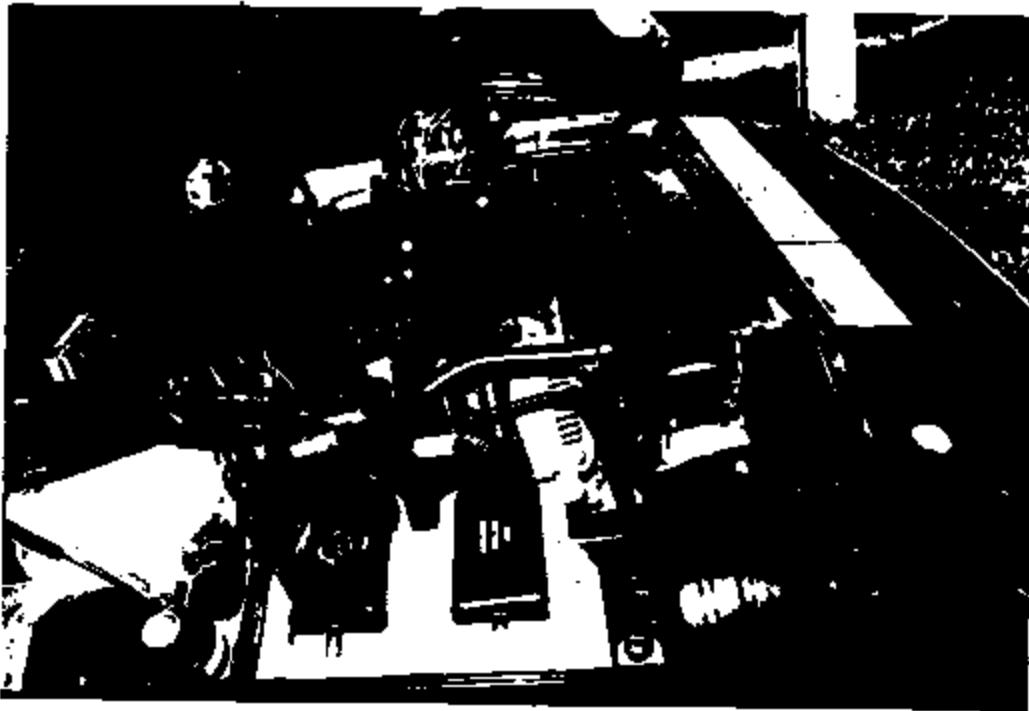


43

Photo Mounting Sheet

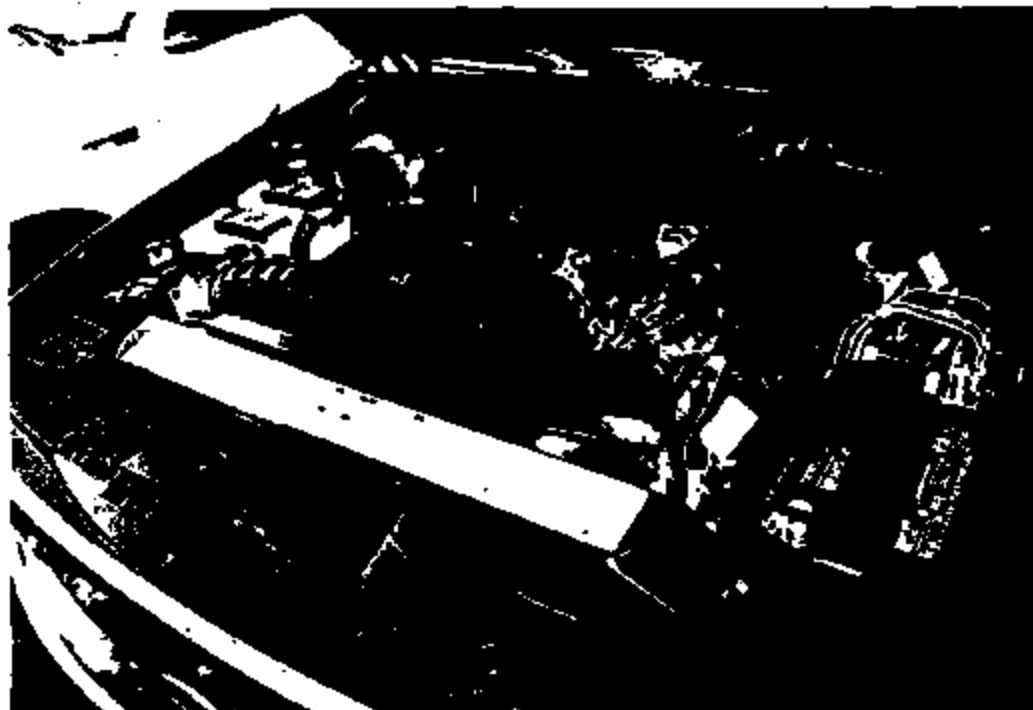


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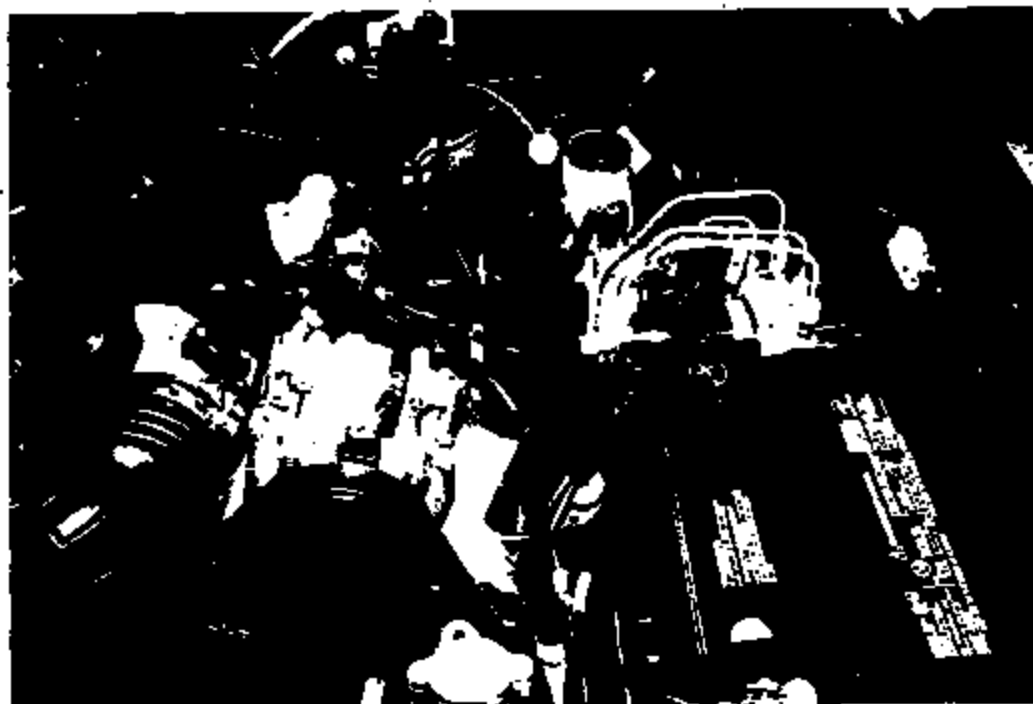


45

Photo Mounting Sheet



46



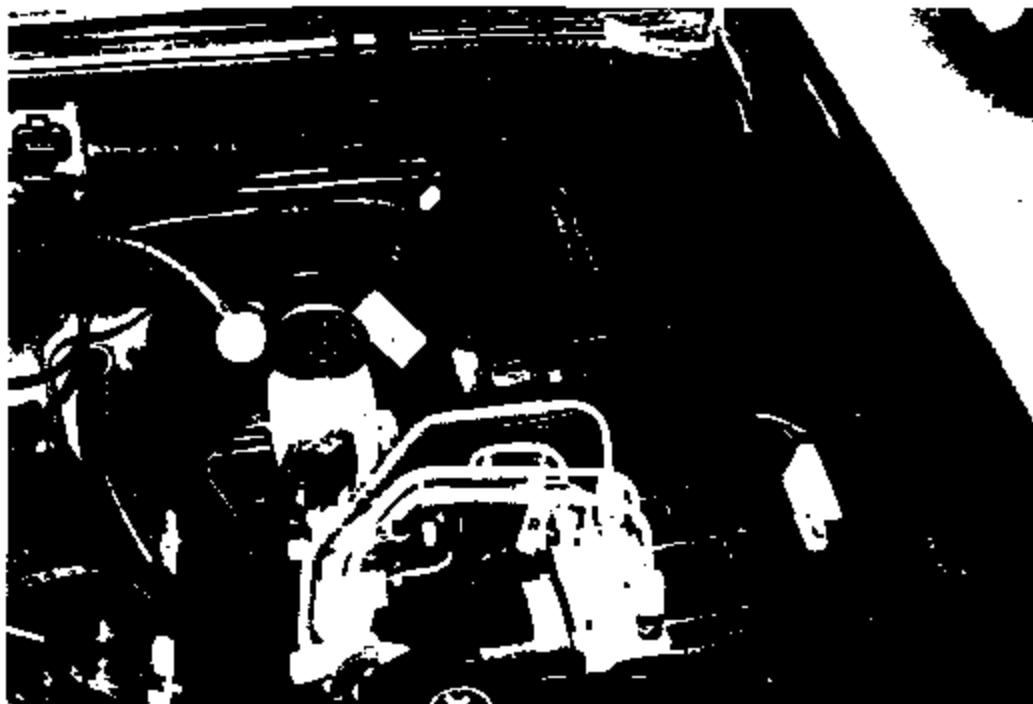
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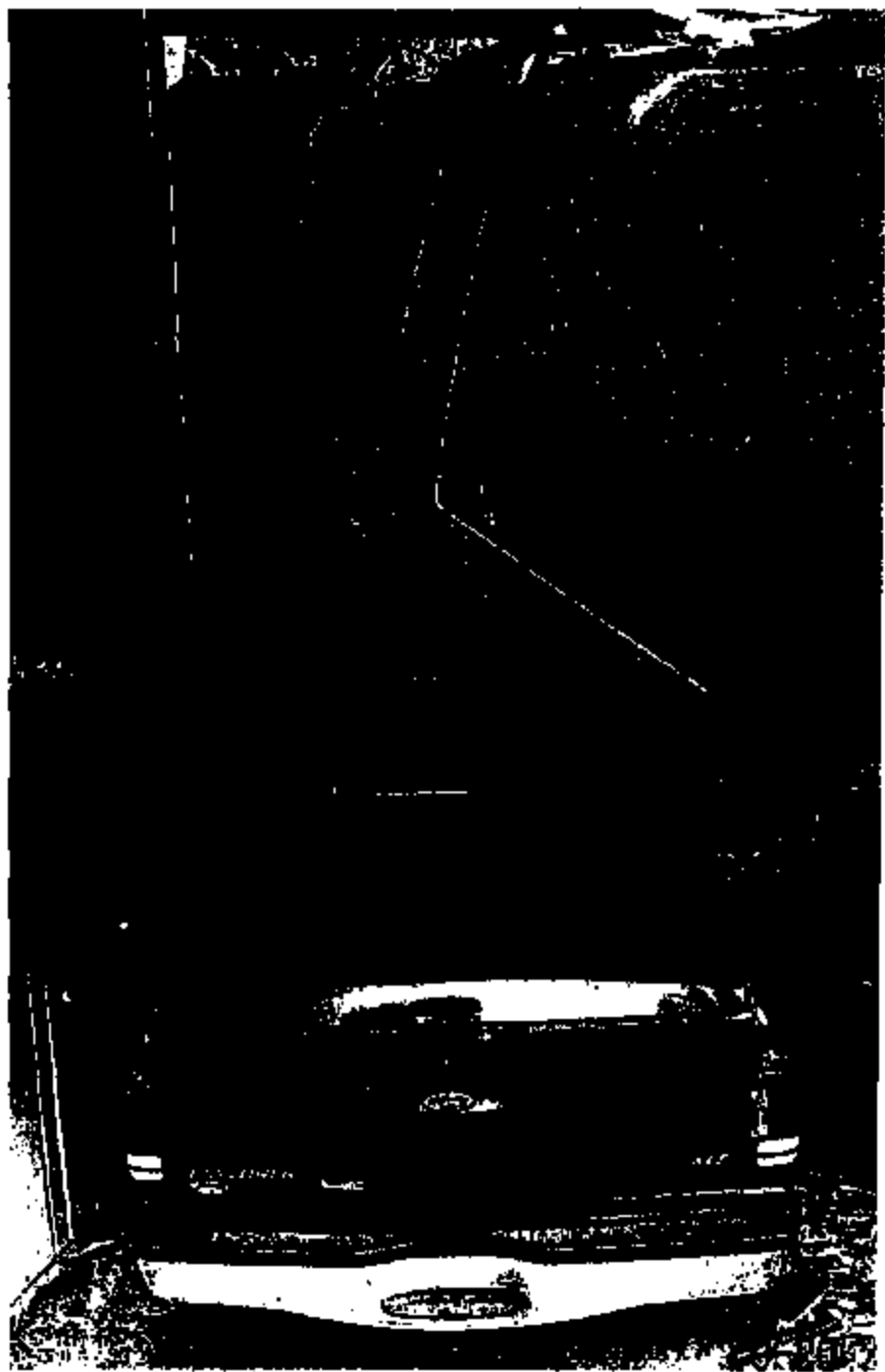
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Insured: [REDACTED]

Photo Mounting Sheet



48



D980-005-L01-4762



2005-005-LC1-1743

RICHARD A. SHAPIRO
ATTORNEY AT LAW
2071 MAIN STREET
SARASOTA, FLORIDA 34237-6094

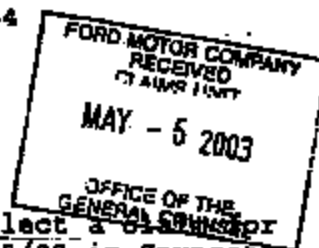
PHONE (941) 953-2638 • FAX (941) 953-3920

EMAIL: RSHAPO@AOL.COM

April 28, 2003

Ford Motor Company
c/o CT corporation system
1200 S. Pine Island Road
Plantation, FL 33324

INSURED [REDACTED]
BALANCE DUE: \$82,554.54
CLAIM#: 24-3815-02



Dear Liability Claims,

I have been retained by SOUTHERN OWNERS INS. CO. to collect a claim for \$82,554.54 as a result of an loss which occurred on 9/18/02 in Sarasota County, Florida. Your company was the manufacturer of a Ford motor vehicle which was parked for the evening in the attached garage of our insured's residence, when it burst into flames and destroyed part of our insured's residence.

Please be advised that unless you, within 30 days of receipt of this notice, dispute the validity of the claim, or any portion thereof, the claim will be assumed to be valid by my office. If you dispute this claim and wish copies of verification of the claim please send the request in writing with a self addressed stamped envelope.

WE HAVE POSSESSION OF THE VEHICLE AND WILL MAINTAIN SAME FOR THE PURPOSES OF MAKING IT AVAILABLE FOR YOUR INSPECTION AND OR TESTING FOR A PERIOD OF 120 DAYS AFTER YOU RECEIVE THIS NOTICE. IF SUCH INSPECTION OR TESTING IS NOT PERFORMED BY YOU WITHIN THAT TIME, IT WILL BE ASSUMED BY MY OFFICE AND MY CLIENT THAT YOU WAIVE YOUR RIGHTS TO INSPECT OR CONDUCT TESTS ON SAID VEHICLE.

VEHICLE: 1998 Ford Explorer, VIN#: 1FMZU32P6W2 [REDACTED]

Very Truly Yours,

Richard A. Shapiro

cert. mail# 7002 3150 0000 4315 5325

- \$82,554.54
- 9/18/02
- Sarasota County, FL
- 198 Expl
- VIN