





November 11, 2002

CONSUMER AFFAIRS
SECTION

Ford Motor Company SUBROGATION NOTICE
Attention: Consumer Affairs
P.O. Box 6248-MD-3NE-B
Dearborn, MI 48126

2 NOV 20 49:38

OUR INSURED: [REDACTED]
OUR CLAIM NUMBER [REDACTED]
DATE OF LOSS: 10-20-2002

NOV 27 2002
FORD MOTOR COMPANY
CONSUMER AFFAIRS SECTION

Dear Edith:

Your reference number is 1526253022.

Per our telephone conversation of November 5, 2002, putting Ford Motor Company on notice of our claim, you indicated a written notification was required.

I gave you information as to where the vehicle is located, Rimer Motors, 5100 Merle Road, Concord, NC 28025, you can contact them direct at 704-788-4421, to set up an appointment to have the vehicle inspected by your people.

The vehicle is a 2002 Ford F150, Super Cab, King Ranch Edition with a VIN of 1FTRW08L82K [REDACTED] which had an engine fire on November 20, 2002. The owner purchased the vehicle 3 months prior to the fire and it only had 3100 miles on the engine.

We have paid the claim on behalf of our insured, due to the incident not being considered as a warranty issue, and are looking for reimbursement from Ford Motor Company.

Thank you for your cooperation in this matter.

NATIONWIDE MUTUAL INSURANCE COMPANY
Sherry Flynn
Claims Department
(877)825-2787

- 10/20/02
- '02 F-150
- VIN
- 3100 (M)

9120-001175-01

ER05-005-LC-4758

AFFIDAVIT OF VEHICLE FIRE
(All Questions Must Be Answered)

Claim Number: [REDACTED] Name of Insured: [REDACTED]
Address: [REDACTED] Charlotte, NC
Home Phone: [REDACTED] Bus. Phone: [REDACTED] Occupation: DENTIST
Name/Address of Employer: [REDACTED]
Driver's License: [REDACTED] DOB: [REDACTED] Social Security #: [REDACTED] Marital Status: [REDACTED]

Date of Fire: 26 Oct 02 Time: 8:15 AM (PM) Location: DRIVE AWAY
Was the vehicle occupied immediately prior to the fire? Yes [X] No [] Was the vehicle locked? Yes [] No [X]
Were the windows rolled up tightly? Yes [X] No []
What was the temperature outside when the fire occurred? 70° What color was the smoke? GRAY-BROWN
In what area of the car did the fire start? ENGINE AREA

If Occupied
Did you smell or see the fire first? SAW Which side of the vehicle did you exit from? DRIVERS SIDE
Did you leave the door open? Yes [] No [X] Did you remove the key from the ignition? Yes [X] No []
Did you raise the hood? Yes [] No [X] Was the gas cap removed? Yes [] No [X]
How long did you remain at the scene? 2 HRS. How did you get home? WAS AT HOME

Name/Address of Witness(es): SUDH GEISINGER (311) 201 SEDANCK PL CHARLOTTE NC 28204
Was the fire reported to the police? Y or N Date, go, of Time: 8:20 AM [] PM [X] By Whom? WIFE & ALSO NEIGHBOR

Name/Address of Fire Dept.: COTT WOOD STATION
Did they make a report? Yes [X] No [] Telephone Number: [REDACTED]
If repairable, do you wish to have the vehicle repaired? Yes [] No [X] I WILL NEED TO TALK TO SOMEONE ABOUT THIS QUESTION!

VEHICLE EQUIPMENT (Check if vehicle had any of the following):
[X] Power Windows [X] Tilt Wheel [X] 4 Wheel Drive [X] Automatic Trans [] 6 Cylinder
[X] Power Steering [X] Leather Seats [] AM [] 3 Speed [X] 8 Cylinder
[X] Power Brakes [] Vinyl Seats [] AM/FM [] 4 Speed [] Other
[X] Power Locks [] Velour Seats [] AM/FM Stereo [] 5 Speed [] CAMPER TOP (BY ARE)
[X] Power Seats [] Mag Wheels [X] AM/FM Stereo Tape [] Customized (self) [] SPRAY LINER BY LINEX
[X] Cruise Control [X] T-top/Sun roof [] Customized (self) [] Customized factory [] BUG DEFLECTOR
[X] Air Conditioning [] Vinyl Roof [X] Custom factory [] 4 Cylinder [] WINDOW VENTS
HUSKY FLOOR COVERS

VEHICLE CONDITION (Fair F, Good G, Excellent E) Paint Engine Transmission Body OTHER DISTINGUISHING FEATURES (Dents, decals, trailer hitch, interior) Other: * THIS TRUCK IS 3 MOS OLD
Name/Address of Service Station Garage: [REDACTED] Date last serviced: [REDACTED]
Who performs routine maintenance service? [REDACTED] Date last inspected: [REDACTED]
Who performs State MV Inspection? [REDACTED]

Date car purchased: 19 JULY 02 Now Used: Purchase Price: \$ 33,694.71 + EXTRAS CAMPER TOP ETC
Trade-In Car: Allowance \$
Seller Dealer/Individual (include address): DALE JARRETT FORD 1601 SKY WAY DR. MORRIS, NC 28110
How did you learn car was for sale? VISITED CAR DEALERSHIP
Mileage at time of purchase: 14 Mileage at time of loss (fire): 3150
How was car paid for? Cash: [] Check: [X] If financed, name and address of Finance Company: [REDACTED]

Account #: [REDACTED] Balance Due: \$ - 0 - Loan Term: Months at \$
Initials of Insured: [REDACTED] Date: 24 Oct. 02
Initials of Notary: [REDACTED] Date: 24 Oct. 02

Date of last loan payment made: NA Is account past due? Yes [] No []
How long? Are keys in your possession? Yes [] No []

*set is with car ignition @
set of Home* DALZ
JAGS
FOR

Do you have any other auto insurance? Yes [] No [] If yes, Policy #:
Name of Insurance Company:

ALL POLICIES ARE WITH NATIONWIDE INS CO.

I swear that the information contained in the above statement is complete, true and correct under the penalty of perjury.

Date 27 Oct 02 Signature of
Insured: [REDACTED]

State of NORTH CAROLINA

) SS [REDACTED]

County of mecklenburg

Subscribed and sworn to in my presence this 24th day of October, 2002.

[REDACTED]

expires 11-24-02

CHARLOTTE FIRE DEPARTMENT FIRE REPORT

INCIDENT DATE REPORTING OFFICER COMPANY SITUATION FOUND
 0322212 10/20/2002 S E PARKS E14 A MOB PROP OUTSIDE STRUCTURE

PROPERTY USE/MOBIL PROPERTY ADDRESS
 PAVED PRIVATE ST OR WAY
 ALL TERRAIN VEHICLES

TIME RECEIVED: 9:41:23 PM OWNER:
 TIME DISPATCHED: 9:41:42 PM OCCUPANT:
 TIME ARRIVED: 9:48:32 PM

AREA OF ORIGIN: TRANS EQUIP ENG
 CONDITION ON ARRIVAL: FLAMES SHOWING F/SMALL AREA
 EQUIPMENT INVOLVED IN IGNITION: RECREATNL VEH
 FORM OF HEAT OF IGNITION: HT F/PROP OF E
 TYPE OF MATERIAL FIRST IGNITED: GASOLINE
 FORM OF MATERIAL FIRST IGNITED: MULTIPLE FORM OF MATERIAL
 IGNITION FACTOR: MECHANICAL FAILURE N E C
 METHOD OF EXTINGUISHMENT: WATER FROM APPARATUS

ESTIMATED PROPERTY LOSS: 29,000 FIRE INJURIES: 0 FIRE INVESTIGATOR
 ESTIMATED CONTENTS LOSS: 0 FIRE DEATHS: 0 BYERS JR



DECEMBER 3, 2002

REPORT OF INVESTIGATION TO:

MS. SHERRY FLYNN
NATIONWIDE INSURANCE COMPANY
265 EXECUTIVE BOULEVARD
WINSTON-SALEM, NORTH CAROLINA 27203

LOSS TYPE: VEHICLE FIRE
INSURED: [REDACTED]
DATE OF LOSS: OCTOBER 20, 2002
CLAIM NUMBER: [REDACTED]
FEI FILE NUMBER: 5082

REPORT PREPARED BY :



STEVEN G. REED, C.F.I.



MICHAEL P. LESTER, P.E.

Mailing Address: Post Office Box 753 • Arden • North Carolina • 28704-0753
Phone/Fax: 828-884-0466
<http://www.ForensicEngineeringInc.com>

ASSIGNMENT:

This assignment was received on November 6, 2002 from Sherry Flynn who is a Claims Representative with Nationwide Insurance Company in Winston-Salem, North Carolina. The specific request was for a cause and origin investigation into a fire that damaged a 2002 Ford F-150 Ford truck. The insured is [REDACTED]

The examination of the vehicle was conducted on Wednesday November 13, 2002. A verbal report was provided to Ms. Flynn on that same day by telephone..

CONCLUSION:

The examination revealed that this fire was accidental in nature. The point of origin was on the right side of the engine close to the bulkhead. The physical evidence examined indicated the failure that led to this fire was on top of the engine where plastic fuel lines connect to the metal fuel rails. These plastic lines act as crossover lines for the metal supply and return lines for the fuel delivery system.

No signs of electrical failures, that could have started this fire, could be found. There was no evidence that this was an intentionally set fire.

BACKGROUND DETAILS AND FIRE SCENE ANALYSIS:

On Wednesday November 13, 2002 an examination of the [REDACTED] vehicle was conducted. The vehicle was located at the Rimer Motors Salvage facility on Merle Road in Concord, North Carolina. The vehicle examination was documented with 35mm photographs. The vehicle examined was a 2002 Ford F-150 pick-up truck. The vehicle bore Vehicle Identification Number (VIN) 1FTRW08L82K [REDACTED]. The vehicle was equipped with a 5.4 liter, fuel-injected engine.

The examination revealed that the fire was confined to the engine compartment. An inspection of the entire vehicle failed to reveal any fire damage outside the engine compartment.

An inspection of the interior wiring failed to reveal signs of shorting or any other type of pre-fire failures. All connections were secure and no signs of shorting were found. All wiring inspected was found to be in good condition with minor melting of insulation present. This is an indicator that there were no electrical wiring failures in the passenger compartment that could have caused this fire.

The examination of the engine compartment confirmed that the fire originated here and did not extend into the passenger compartment.

The specific point of origin was on the top of the engine block on the right rear section. Prior to the fire two, white, hard plastic fuel lines were located. This location is also where three of the vehicle's six fuel injectors are located. This spot is approximately 4 to 5 inches above a section of the exhaust manifold. The fire damage in this area was very intense. All of the plastic and rubber components here were melted. Due to the fire's intensity only approximately 1/2 of the plastic fuel lines remained. Research indicates that this connection operates at approximately 40 to 45 P.S.I.

All electrical wiring and connections located within the engine compartment were examined. No melting or any signs of pre-fire failure could be found. The lack of electrical failures and intensity of burning at the previously mentioned fuel line connection indicates that this was a gasoline-fueled fire. This finding is consistent with a fuel delivery system failure. The insured has stated that the vehicle was being driven when the fire occurred. This is typical of a fuel leak and not an electrical failure.

Research revealed that there are no Technical Service Bulletins or Recalls involving the fuel delivery system of this vehicle.

In conclusion, the totality of the above facts indicates that this fire was the result of a fuel leak. The leak involved plastic fuel lines or their connections to metal fuel lines of the vehicle's fuel delivery system.

INVESTIGATION STATUS:

CLOSED

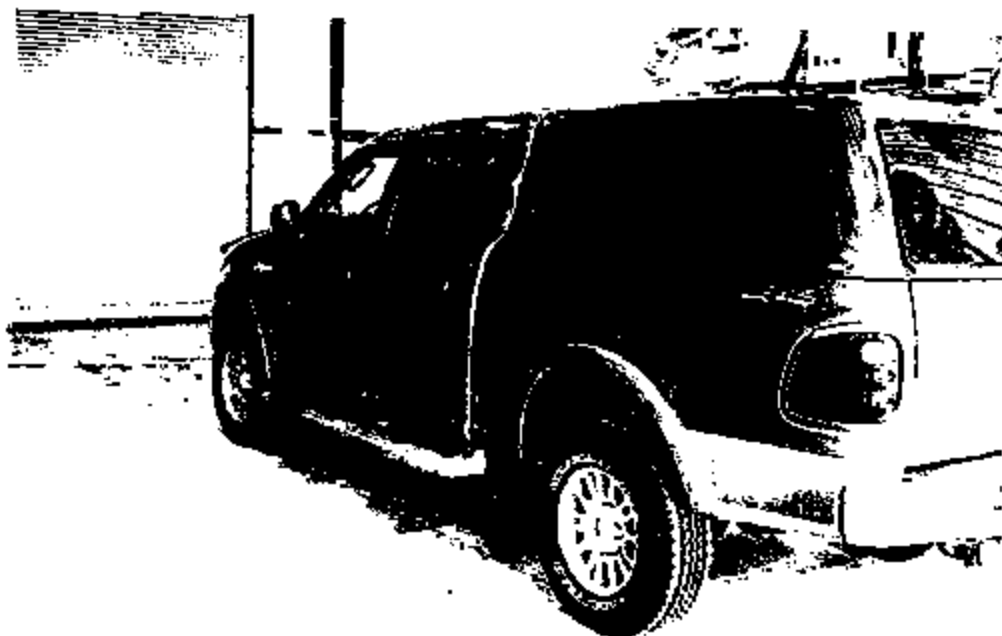
END

Enclosures: Photographs (8)





Photograph 1: Photo of the front of the Ford Expedition.



Photograph 2: Photo of the left side of the vehicle.

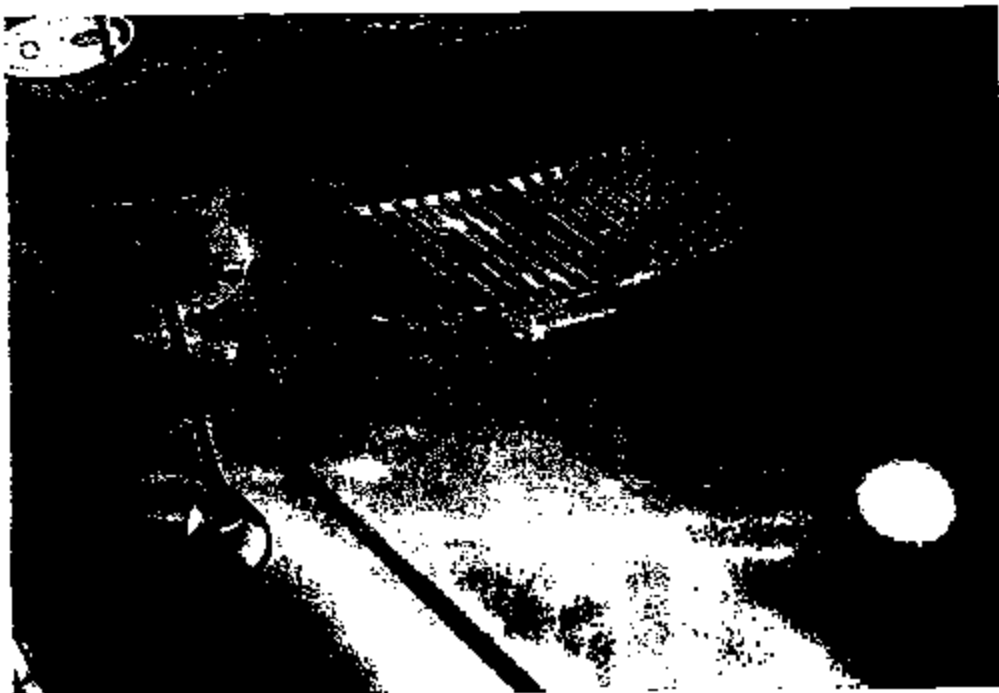
FBI



Photograph 3: Photo of the rear of the vehicle.



Photograph 4: Photo of the front and right side of the vehicle.



Photograph 5: Photo of fire damage to the hood of the vehicle. This damage is directly above the point of origin.



Photograph 6: Photo of the engine compartment as it appeared at the time of our examination. The arrow indicates the point of origin.



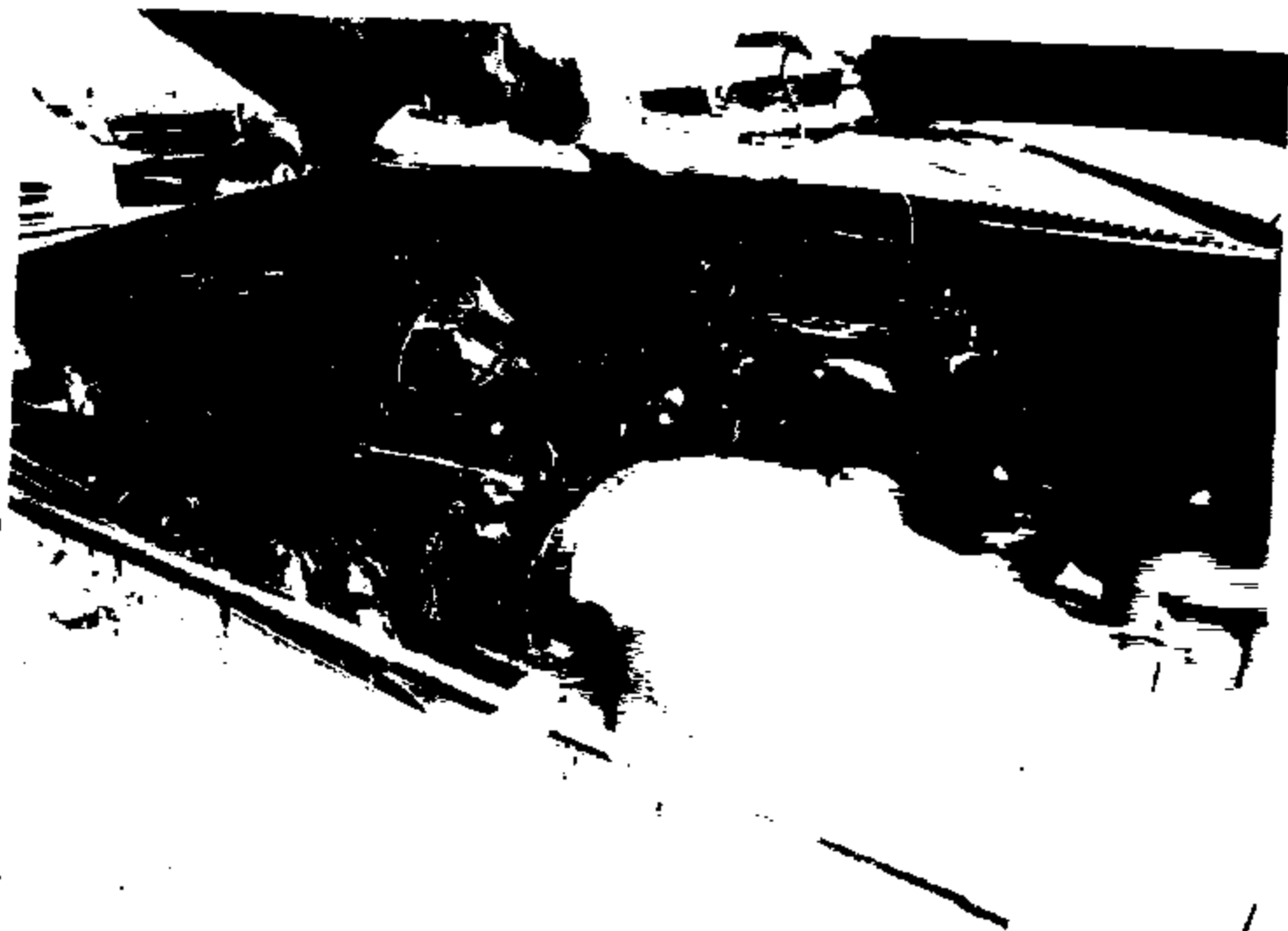
Photograph 7: Photo of the fuel rails where the fire occurred. Note that the plastic fuel lines are missing. This is an indicator that the fire originated here.



Photograph 8: Photo of the plastic fuel lines on the left side of the engine. This is how the right side of the engine appeared at the time of the fire.







ER93-865-LC-4778



ER05-005-LC-4771

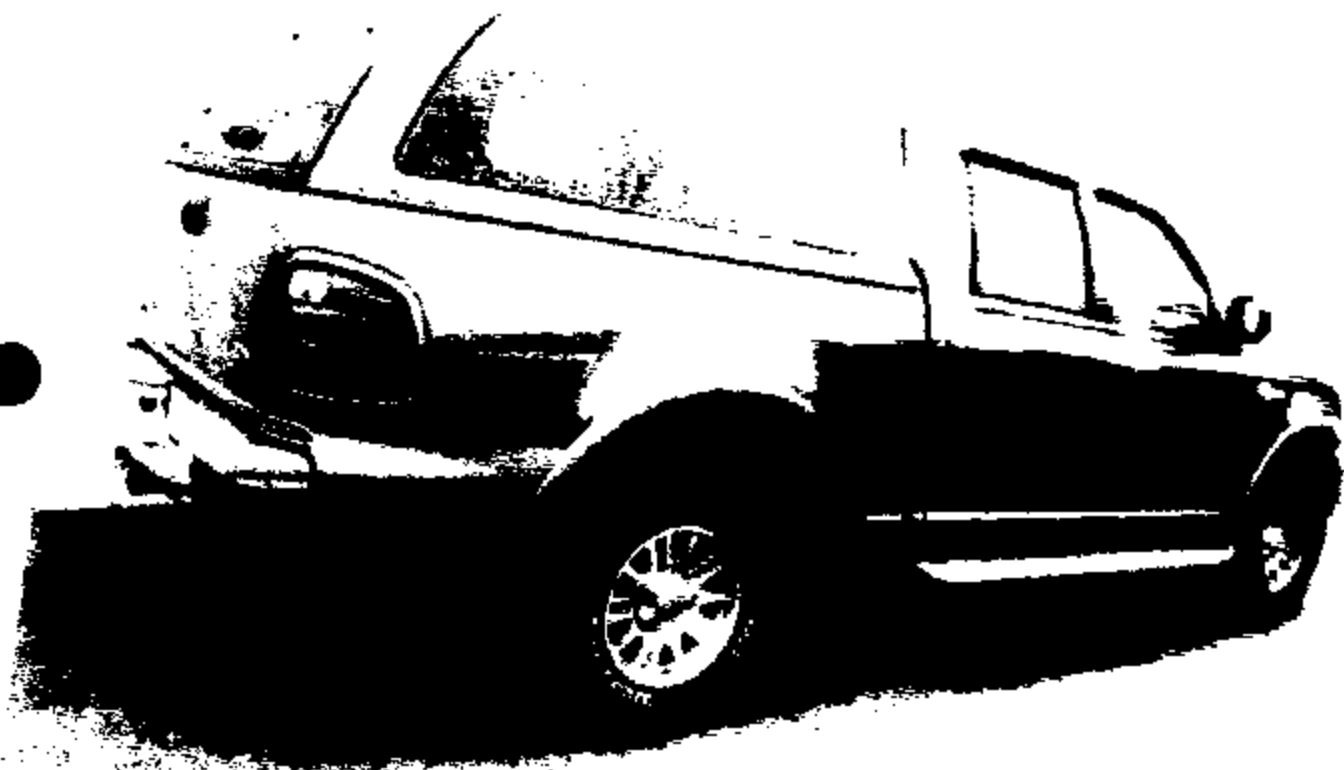




ERG5-885-LC-4773



6925-205-LC-4774







EROS-005-LG-477

Select Activity Logs

Claim Key: [REDACTED]
Policyholder: [REDACTED]
Claimant: N/A

Requester: ADAMSR1
Print Date: February 12, 2003
Print Time: 4:22 PM

Date: 2003-02-12 Time: 09:22:50
Creator: SPRUJLT
Assignee: ADAMSR1
Cov:
Claimant:

RS TRANSCRIPTION FOR JAMES KENDALL

File Name: rnc19147.djvu
Insured: [REDACTED]
Claim No: [REDACTED]
Person Giving Statement: [REDACTED]
Relationship to Accident: Policyholder
Date Taken: 10/22/02
Date of Loss: 10/20/02
Interviewer: Sherri Flynn
Cov: FTC
ClassID: AdamsR1

Q: This is Sherri Flynn [phonetic] interviewing [REDACTED]. Today's date is October the 22nd. It is 8:42 a.m. [REDACTED] are you aware that this interview is being recorded?

A: Yes, I am.

Q: And do I have your permission to do so?

A: Sure, uh-huh.

Q: Would you please state for our records your full name and your mailing address, please?

A: Okay, uh, [REDACTED] I am [REDACTED] [phonetic], Charlotte, North Carolina [REDACTED]

Q: Okay, and [REDACTED] for our records only, would you please state your Social Security number?

A: U [REDACTED]

Q: Okay, and [REDACTED] are you employed?

A: Yes, uh-huh.

Q: Okay, and, and, what do you do, and where do you work?

A: I'm a dentist in, uh, Charlotte, North Carolina, uh, in Park Road Shopping Center.

Q: Okay, and what is your work telephone number?

A: My number, telephone number?

Q: Uh-huh.

A: Is, uh, [REDACTED] I'm going to give you two of them.

Q: Okay.

A: [REDACTED] and my private number is [REDACTED]

Q: And [REDACTED] does this vehicle involved in the fire have any other insurance?

A: Uh, just with you all.

Q: Okay, and has the vehicle ever been stolen or involved in any type of an accident prior to the fire?

A: None.

Q: Okay, and for identification purposes on the vehicle can you, um, give me the year, make, model, and color of the vehicle?

A: All right, the year is a 2002. Uh, the make is a Ford F-150 king ranch style. Uh, and the color is an estate green with a tan trim.

Q: Okay, and when you say king ranch, is that just a regular cab, or is that extended cab?

A: It, it is a, uh, an extended cab, but it's, uh, not called the extended cab. It's a two-seater, two-door pickup truck.

Q: Okay.

A: Full, full backseat, in other words.

Q: Okay, and [REDACTED], where did you purchase the vehicle?

A: Uh, Dale Jarrett Ford in Monroe, North Carolina.

Q: And approximately how long ago did you purchase it?

A: Uh, just about exactly three months ago.

Q: If I pause, I'm taking notes. Okay, was the vehicle financed when you purchased it, or did, um, you buy it straight from the dealer?

A: No, I, I paid cash to the dealer.

Q: And what was the, um, purchase price?

A: Uh, out-the-door price [laugh] was \$33,667, I think. I, I'd have to refer to that.

Q: Okay, how much again, I'm sorry?

A: \$33,000.

Q: Okay.

A: 600 and maybe 75, right &-, right around there. I would have to refer to notes on that.

Q: Okay, have you had any prior problems with the vehicle since you purchased it?

A: None whatsoever. It's been perfect.

Q: Any damage or anything to it that you'd had to have repairs or anything?

A: None, none, not a scratch on it.

Q: How many miles did it have on it before the fire?

A: It had, uh, 31,500 miles.

Q: Okay, and I'm going to ask you some questions regarding the circumstances prior to &

A: Uh-huh.

Q: Um, the vehicle &

A: Okay.

Q: Be-, I'm trying to find my sheet here. Okay, prior to the fire what were you doing with the, the vehicle?

A: Uh, how f-, how, how soon prior to the fire?

Q: Oh.

A: We'd just got in from a trip.

Q: Okay.

A: And, uh, we had r-, arrived home, uh, quite nice trip to Outer Banks. Uh, we arrived home, and, uh, my daughter was in my parking place, so she moved her car.

Q: Okay.

A: And I pulled mine in and then walked around the front door to, uh, uh, get in. And then I usually feed the dogs soon as I get home. So I walked out to the, uh, garage, through the garage door, and let the dogs out of their pen. And then I proceeded to come back to the garage to fix their, uh, uh, cans of dog food. And while I was doing that, I turned around and looked, and the, uh, the billows of smoke were pouring out from under the hood.

Q: Okay, what date did the, did you return from your trip?

A: That was on Sunday. I forget what date that is. You &

Q: Okay, this past Sunday?

A: Yes, uh-huh.

Q: On the 20th?

A: Uh, yes.

Q: Okay, and about what time did you return?

A: Uh, I think we came in about, between 8:00 and 8:15 or&

Q: Okay.

A: Ma-, could even have been 8:30. I didn't really look at the time so&

Q: And where was your, uh, truck parked at that time? Did your daughter move her car and you pull into a, and

A: Right.

Q: Regular space? Okay.

A: Well, you know, its, its just where I usually park, so its&

Q: Okay.

A: Right beside the house.

Q: Okay, so its not enclosed in the garage?

A: No, no.

Q: Its actually outside.

A: Its right beside the garage, though.

Q: Okay.

A: But not inside of it.

Q: And when you saw that it was smoking, what, what did you do at that point?

A: Well [laugh], I said a few words. But, uh, I, uh, uh, I we-, went immediately and got the, uh, hose, which was at the dog pen and, and pulled it back and turned it on. And then about the time I, uh, got back to the car, it was already flaming up so, flaming out. I could see flames under the hood.

Q: Okay, and did you notify the fire department?

A: Uh, yeah, while I was spraying it down, I thought, well, you know, I'll just spray it down and the fire'll go out. And that'll be it, but&

Q: Okay.

A: I wasn't getting anywhere, so I called on my wife. And I went up-, well, I didn't go upstairs, but I called from the door and told her to call 911. And she kind of sensed what was wrong then. And the lady next door also, they both called 911 or the fire department. And I kept spraying it on down and trying to contain it while, uh, they got there.

Q: Okay, did anything, uh, were you ever able to contain or put out the fire, or did anything happen?

A: Not.

Q: Specific?

A: Uh, you know, I really couldn't. Uh, it just seemed like I was spraying water on it, but it didn't seem like it was doing anything other than just, uh, it just wasn't billowing out. It was still smoldering and burning and, under the hood there. But I couldn't get to it because I, I, to tell you the truth, I [laugh], I didn't know where the hood release was.

Q: Okay.

A: It was kind of dark there, and I was just, just at a point where I couldn't see in there too good. It was probably just as well I didn't anyway, so.

Q: Okay, did, um, was, was the fire department able to contain the fire when they got there?

A: Oh, immediately. You know, they came in and, uh, they got the hood up. And then they sprayed it down. And, uh, and, uh, and then they, uh, uh, tried to cut the wires to the battery cause it was actually, uh, still active.

Q: Okay.

A: Sparking and everything so.

Q: Were there any, um, signals or anything that something was going on prior to you?

A: Uh.

Q: Seeing the smoke, any indications like gauges or anything like that?

A: None whatsoever. All the gauges worked perfect, and I was just, you know, amazed how nice everything was, you know, when I came home. And, and there was no indication of anything, no smell of anything.

Q: Did you, um, hear anything snap or break or anything like that?

A: You.

Q: Fir-?

A: Know, I, I didn't. Uh, no, I, I, honestly didn't hear anything snap or break.

Q: Okay.

A: Except when they had the explosion, I heard a little bit of, woof, you know, that sort of thing.

Q: Were the flames higher at that point?

A: Uh, i-, they shot out everywhere. They scorched my hair and, um, and the fig trees and my arms and burned all the hair off my arms and, uh&

Q: Oh, my goodness.

A: And, uh, well, I'm not hurt. You know, it was just&

Q: Right.

A: One of those singe sort of things, and it was only for a minute. And I did beat it out so, uh, and then I kind of sprayed down the leaves around the, um, driveway because they were on fire.

Q: D-, when the fire department came, what time did they arrive, would you think?

A: Uh, well, once again it's, it's&

Q: Right.

A: Hard to say what time, but they arrived probably within about, I'd say about 12 minutes would be a good, a good guess.

Q: Okay, okay, did anyone, um, indicate what might have possibly caused the fire?

A: Well, they were looking at it, you know, the scorched areas and the burnt wire areas and where it seemed to be the hottest flame. And, and they were just like firemen, uh, speculating.

Q: Right.

A: You know what I'm saying? Well, it looks like it started here in this little area here, but, uh, I'm sure they weren't for sure, you know.

Q: Okay.

A: The fire inspector came out, and, uh, and he examined it for about maybe 45 minutes to an hour going over it. And he has a report somewhere, but I, I'm not sure what it'd be. I'd have to let you all talk to him.

Q: Okay, but they, um, didn't give you any indication that it possibly, uh, mechanical or electrical or anything like that?

A: Well, on the, based on the fact that nothing seemed wrong, you know, like not&

Q: Right.

A: Electric or anything were, were acting up or everything seemed to be working good, it was almost like, well, you know, maybe there was a little gas leak or something that would, uh, um, you know, allow something to start, you know.

Q: Right.

A: B-, but once again, it's s-, pure speculation on their part, I'm sure, but, ah, once again, read their report.

Q: Okay.

A: Dont let me tell you.

Q: Okay, is there anything else that you, um, need to add to the statement or that, uh, I havent explained or asked that you feel like we need to know?

A: Well, uh, you know, I, I added stuff to that, uh, truck, you know, like a camper top.

Q: Right.

A: I would like that noted. And, and I have expenses like that, and I have, uh, my bug deflector that I had put on and my, uh, window vents and, uh, floor mats and some things like that.

Q: Okay.

A: Uh, and I do, uh, I've got [laugh], I've got my favorite cds stuck in the, the, uh, tape player&

Q: Right.

A: Or the, uh, cd player. And I dont want to lose those. So if theres any way I can, whoever messes with that car, Id like to get those back.

Q: Okay, well, what you may want to do&

A: Uh-huh.

Q: Um, Im going to go ahead and end the recording&

A: Okay.

Q: With your permission.

A: Sure.

Q: Its 8:54 a.m.

[End of Recorded Statement.]

ENDS-001-LC-4784



THE LARRY PIPES COMPANY, INC.

RECEIVED BY
Specializing in Automotive Diagnosis, Design, Restoration, Repairing
Consultation, and Accident Investigations.

2003 OCT -2 A 8:30

"Since 1965"

Member,
Society of
Automotive
Engineers

Member,
National
Academy
of Sciences
(1974-76)

SF MARYVILLE AUTO

Today is Sep. 21, 2003

Mr. Paul Reichl
State Farm Insurance
520 Maryville Centre Drive
St. Louis, MO 63141-9106

Re: Insured: [REDACTED]
Claim No.: [REDACTED]
Date/Loss: 6-4-03 2200
Vehicle: 1995 Ford F-150 pickup truck
V.I.N.: 1PTEF14B5GN [REDACTED]
Odometer: heat destroyed
Inspected: 8-21-03 @
Bob Lowe Auto Salvage
Sikeston, MO

INSPECTION REPORT

On the above referenced date, at the July 16 request of Mr. Paul Reichl, an inspection trip was made to Sikeston, MO, by Mr. Larry A. Pipes, Automotive Specialist, The Larry Pipes Co., Inc., to examine the above vehicle.

The purpose of this inspection was to determine the cause and origin of a fire the vehicle had sustained.

A. BACKGROUND

According to information that included FDID 09203, provided by Mr. Reichl, the subject vehicle had been parked in the left side of a double car attached garage about 1530 that evening. About 2200 hour, while watching television, [REDACTED] and his wife had heard a hissing sound in the garage. When they had opened the door that opened into the approximate center of the double bay, they had seen smoke emitting from the driver side wheel house of the front end of this pickup truck.

They had opened the garage door and removed the other vehicle, then had attempted to fight the fire with a hose, while awaiting the fire department. Flame growth had gotten beyond their efforts and had subsequently destroyed the vehicle, the garage, and part of the house, with its ultimate extinguishment by fire fighters.

314.355.6600 • 618.624.4466 • fax 618.624.4409
www.lapco.org • email@lapco.org
P.O. Box 38488 St. Louis, MO 63138-8488

"Perfection is our Goal & Learning feeds our Soul"

8905-885-LC-4785

B. OBSERVATIONS, PHOTOGRAPHS, DISCUSSION

Seventy five negatives were exposed during this inspection to document findings, and their prints are enclosed in duplicate with this report, each labeled on their backs with their unique Roll (R) number, Negative (N) frame number and date.

Examination of the vehicle revealed that it had sustained a catastrophic fire that had effectively consumed most of its combustible materials in its cab and engine compartment (R1N00, 0, 1, 2, 3 & 4).

The initial survey revealed that its left front tire had been burned sufficient to have left only its head cables (R1N5), consistent with the reported first observation of fire/smoke upon viewing it from the door into the house. Its roof had been deformed downward apparently from collapse of garage trusses (R1N6 & 11). Its grille and all light assemblies had been detached, liquefied and lost (R1N7). Its right front tire had most of its inboard sidewall consumed and about half of its outboard sidewall consumed but had remained largely intact around its rim (R1N8). Its right rear tire had been blistered/burned/deflated but remained around its wheel rim (R1N9). Its left rear had sustained similar consumption to the right front as far as its sidewalls consumption, and what seemed logical was a spare tire previously hung in its under-bed location had become detached and now heat-laminated to the left rear tire carcass (R1N10). Cab B pillar buckles combined with rear wall buckles and load bed buckles had recorded recovery effort induced distortion (R1N11).

The shifter remained in apparent Park, the steering wheel rim had been liquefied at its approximate 8:00 location clockwise to about 3:00, and the dash and instrument cluster had been liquefied/consumed (R1N12, 13 & 14). The observation was made that the key had been removed and the ignition switch had been in its apparent lock position (R1N14). The dash/instrument panel had sustained its initial heating from flames communicated from the engine compartment, based on elevation of burn patterns, consumption of materials and oxidation levels noted (R1N14, 15, 16, 17, 18, 19, 20, 21, 22, 23, 24 & 25) on remaining componentry and sheet metals. In views R1N22, 24 & 25 it may be noted that the engine compartment electrical power panel remained hanging by its conductors, but only because so many of them had been embrittled.

The alternator was found laying on the right front frame rail, when the flames had spread sufficient to have liquefied its aluminum mount plus had liquefied the aluminum air pump and aluminum belt tensioner (R2N00). The alternator still had its output cable attached (R2N0 & 7) that exhibited significant embrittlement of its strands (R2N7, 8, 9, 10 & 11). Its harness connector had become significantly separated from its harness and showed resistance heating (R2N12). Both it and the alternator were left with the vehicle on its engine valley.

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P.O. Box 38488
St. Louis, MO 63138-0488

Evaluation of the power steering system for hose failures was not possible due to consumption (R3N1 & 2), but based on the remaining pieces, the time element to fire discovery and no ab-test pressure, it was not considered a likely culprit. Nor was the air conditioning system (R2N3 & 4, R3N1 & 2). Both of these components engine mounts had become liquefied and the power steering pump and air conditioning compressor had both fallen onto the frame crossmember (R3N1 & 2).

The electrical power panel was pulled up from its hanging location for survey, and its input cable eye bolt was found still tight at the panel (R2N5), and this embrittled cable shattered many strands from just this much movement. The remains of fuses and relays provided no information without extensive destructive investigation (R2N6). If this plastics removal becomes necessary, it must be done at a mutual reinspection of interested parties.

The cross harness at the right hand firewall had no components remaining connected to it and its ends were hanging down on the ground (R2N13). These ends were embrittled, and their stand-alone rigidity may be observed in the R2N14 view. Debris from the garage floor had partly been stored in either the cab or the load bed, and the blower motor was found on the right seat bottom wires (R2N15).

Evaluation of the blower motor revealed that its power supply cable/stranded wire had become embrittled sufficient to stand without support (R2N16), and its end had lost its terminal (R2N17). Its commutator was not cleaned for analysis (R2N18) but its brushes had been lost. Its shaft was not rotatable due to the blob of liquefied/resolidified metal/plastic on it (R2N19). Coatings and patterns were consistent with post-ignition exposure (R2N20 & 21).

Battery cable terminals had been liquefied and lost (R2N22 & 23). No evidence was noted that the air injection reactor system had been causative, due to liquefaction of the air pump, consumption of connecting hoses and plastics (R2N24).

Fuel injection plenum liquefaction drippings were noted on the right exhaust manifold and on the right frame rail (R2N1 & 2). The engine to chassis ground strap/cable had been separated by the fall-down of the electrical components mounted at the right hand end of the bulkhead/firewall, but analysis of its broken strands indicated that it had been intact before the fire (R2N1 & 2, R3N00 & 0).

Building fall-down debris existed throughout the cab interior (R3N3). Harnesses exposed in the cab revealed no pre-fire symptoms (R3N4, 5 & 6). Engine fuel supply (R3N7) and return lines (R3N8) remained connected at their spring-lock connectors rearward of the injector plenum (R3N7) although these lines were

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turned off below the transmission housing but not camera accessible (R3N7). It was considered highly unlikely that a fuel fire would not have been noticed from 3:30 to 10:00 in the evening.

No fuel wash from any one of the 8 injectors was found (R3N9, 10, 11 & 12) but the right hand bank had been covered by plenum metal (R3N13) that would have to be chiseled/sawed away, for a complete view of the right hand 4 individual injectors.

The Thermactor diverter valve and piping remained due to the choice of metallic construction (R3N14) but provided no information. A failure in this system would have resulted in a fire after shutdown and heat soak, or after a relatively short time past having parked it in the garage.

C. SUMMARY:

Findings considered most pertinent to this inspection were:

- 1) 6.5 hr.-time-to-observance of smoke ruled out engine-heat-sources
- 2) alternator output lead connector terminal in harness resistance-heated
- 3) IAS style alternator, not IAR, but same in-harness connector
- 4) no trace of alternator control 3-wire plug-in connector or wires
- 5) no remaining fusible link pieces
- 6) no remaining color coded cover on any remaining wiring
- 7) alternator harness routed to inner plastic fender
- 8) alternator output cable in-harness connector vibrated by tire shake
- 9) connector dependent on friction for electrical connection

D. CONCLUSION:

According to information provided plus that collected during this inspection/investigation, physical evidence observed, photographed and described above showed that the most probable cause of this fire was resistance heating of the connector in the alternator output cable some 3+ feet from this IAS 95 ampere alternator at the front fender inner plastic splash shield panel.

If a mutual reinspection with destructive investigation should be coordinated, please let me know at the number below.

Respectfully Submitted,

THE LARRY PIPES CO., INC.

314-355-6600
The Larry Pipes Co., Inc.
P.O. Box 38488
St. Louis, MO 63138-0488

Mr. Reichl.....

P 5.....

Today is Sep. 27, 2003

RECEIVED BY

Larry A. Pipes
Larry A. Pipes, Member B.A.E.
President

2003 OCT -2 A 8 34

SF MARYVILLE AUTO CL

pal/enclosures

314-355-6600
The Letry Pipes Co., Inc.
P.O. Box 38488
St. Louis, MO. 63138-0488

EP25-805-LC-4789

Location

Street address: [REDACTED]

City: St. Charles

State: MO

Zip: [REDACTED]

Incident Type

Building fire

E1 Date & Times

Alarm: 06/04/2003 22:15:11

Arrival: 06/04/2003 22:22:29

Controlled: []

Last call: 06/05/2003 01:01:39

E2 Shift & Alarms

Shift: 02

E3 Special Studies

Aid Given or Received

Medical aid received: []

Automobile aid received: []

Other aid given: []

Aid Given or Received

000164

Actions Taken

11: [REDACTED]

G1 Resources

Suppression: 0004

G2 Estimated Dollar Losses & Values

Property: \$ [REDACTED]

Contents: \$ [REDACTED]

Completed Modules

Fire-1, Fire-2, Fire-3, Fire-4, Fire-5, Fire-6, Fire-7, Fire-8, Fire-9, Fire-10, Fire-11

H1 Casualties

Deaths: []

Injuries: []

H2 Detector

1 []

2 []

3 []

H3 Hazardous Materials Release

1 []

2 []

3 []

4 []

5 []

6 []

7 []

8 []

9 []

0 []

I Mixed Use Property

01 []

10 []

20 []

30 []

40 []

50 []

60 []

70 []

80 []

90 []

Property Use Structures

11 [] Church, place of worship

12 [] Restaurant or cafeteria

2 [] Bar/ Tavern or nightclub

3 [] Elementary school or kindergarten

5 [] High school or junior high

1 [] College, adult education

1 [] Care facility for the aged

1 [] Hospital

Outside

4 [] Playground or park

5 [] Crops or orchard

6 [] Forest (timberland)

7 [] Outdoor storage area

9 [] Deep or sanitary landfill

1 [] Open land or field

341 [] Clinic, clinic type infirmary

342 [] Doctor/dentist office

361 [] Prison or jail, not juvenile

419 [] 1- or 2-family dwelling

429 [] Multi-family dwelling

439 [] Rooming/boarding house

449 [] Commercial hotel or motel

459 [] Residential, board and care

468 [] Dormitory/boarding

519 [] Food and beverage sales

936 [] Vacant lot

938 [] Graded/cash for plot of land

946 [] Lake, river, stream

951 [] Railroad right of way

960 [] Other street

961 [] Highway/divided highway

962 [] Residential street/driveway

539 [] Household goods, sales, repairs

579 [] Motor vehicle/boat sales/repair

571 [] Gas or service station

599 [] Business office

615 [] Electric generating plant

629 [] Laboratory/science lab

700 [] Manufacturing plant

819 [] Livestock/poultry storage (barn)

882 [] Non-residential parking garage

891 [] Warehouse

981 [] Construction site

984 [] Industrial plant yard

Property Use: 419

1 or 2 Family Dwelling

Involved

Business name (if applicable) _____ Area Code _____ Phone Number _____

Mr./Ms./Mrs./Miss/First Name _____ Last Name _____ Office _____

Number _____ Street or Highway _____ Street Type _____

Part Office Number _____ Apt./Suite/Room _____ City _____

State _____ Zip Code _____

Were people involved? Check this box and attach Supplemental Forms (SF/IS-10) as necessary

2 Owner: Is an owner involved? Check this box and attach Supplemental Forms (SF/IS-10) as necessary

Business name (if applicable) _____ Area Code _____ Phone Number _____

Mr./Ms./Mrs./Miss/First Name _____ Last Name _____ Office _____

Number _____ Street or Highway _____ Street Type _____

Part Office Number _____ Apt./Suite/Room _____ City _____

State _____ Zip Code _____

Remarks
 Leland Station
 432 responded as part of a first alarm assignment to a structure fire. 9200, 9214 and 9417 arrived on the scene and reported heavy fire involvement to the garage and roof of the structure, and that the building was evacuated. 9432 arrived and the first three units stretched hand lines to protect exposures and initiate fire attack. A supply line was established to 9432 and 9214. 9401 arrived on the scene and command was established. A second alarm was requested. After water supply was established additional hand lines were laid and fire was brought under control. Overhaul and salvage operations were initiated with second alarm personnel. Heavy damage was sustained by the exposure building on side "D." Command ordered the exposure building on side "D" be investigated for possible fire extension and to protect the damaged area from the weather. Overhaul continued on the building of rigin until command was satisfied all remaining hotspots were extinguished. Second alarm units were released at approximately 0030 hrs.

I conducted a preliminary investigation interview with the homeowners [redacted]. [redacted] stated that he had arrived home at approximately 1530 hrs and had parked his truck in the garage. At approximately 2200 hrs. the homeowners stated they heard noises coming from the garage. As they entered the garage from the living quarters they immediately noticed smoke issuing from underneath the driver side front wheel area of the truck. [redacted] stated that he thought he heard the starter motor of the truck running as the fire intensified. He then opened the garage door and removed his wife's car. [redacted] stated that she exited the building and called 911 on her cell phone. [redacted] further stated that he and some of his neighbors attempted to fight the fire with a garden hose but the fire intensity drove them out of the garage. [redacted] further stated that they had experienced electrical problems with the vehicle previously. Due to the extreme damage to the vehicle from the fire it was not possible to remove it from the garage and at this time the cause of the fire is unable to be determined. CAO Capt.

Authorization:

113204 [redacted] DALY, RICHARD P [redacted] DC [redacted] 06 05 2003
 Officer in charge of [redacted] Signature Position or rank Assignment Month Day Year

172 [redacted] GOMER, EARL [redacted] CAP [redacted] 06 05 2003
 Officer Number calling report on Signature Position or rank Assignment Month Day Year

of St. Charles

09203 04/04/2003 02-0002194

Insured: [REDACTED]
Claim #: [REDACTED]
DOL: 6-4-03

FIRE INVESTIGATION REPORT

Synopsis

On June 4, 2003, at about 10:15 PM, the City of Saint Charles, Missouri Fire Department received an alarm of fire for a single family residence at [REDACTED]. The fire department states that they arrived on the scene at 10:22 PM and observed fire extending from both side attic vents, and fire showing in the garage and the roof of the building. The fire was extinguished with the assistance of fire departments from Lake Saint Louis and Pattonville.

Description

The loss structure is a single story, single family residence erected on a full basement. Its exterior is brick veneer and siding. It has a two car garage attached. The interior contains a kitchen with a dining area, a great room, three bedrooms and three baths. It is supplied with natural gas and 110/220 electric power. The roof is covered with composition shingle roofing material.

Fire Scene Examination


On June 6, 2003 the undersigned State of Missouri Certified Fire Investigator responded to the described fire loss. The exterior examination disclosed heavy fire damage to the roof, garage and both ends of the building. The interior examination revealed a single point of fire origin. This point of origin was located under the hood of a 1995 Ford F-150 pickup truck parked on the left side of the garage interior. The fire from the truck breached the drywall ceiling of the garage and entered the attic spaces. The fire then burned through the entire attic spaces and vented to the outside through the attic vents. No other

2.

points of fire ignition were found.

Conclusion

It is the professional opinion of the undersigned Certified Fire Investigator, with a reasonable degree of fire investigative certainty, that this fire is of an accidental nature and did start under the hood of the pickup truck and subsequently extended into the attic space of the building.


W. Michael Gery
Certified Fire Investigator

Date: June 24, 2003

5780-932

7/2/2003

Question #

RECEIVED BY

- 2003 JUL 14 A 8:16
ST. CHARLES AUTO
1. The incident was on June 4 2003 in St. Charles, MO
 2. Prior to the incident on May 17, 2003 the windows, radio and speedometer would not work. We checked the fuses and then everything started working again. On the day of the incident the truck was pulled into the garage at 3:30 p.m. at 8:30 p.m. I went to the garage to get my glasses from the truck and didn't notice anything unusual. At 10:00 we heard a noise in the garage and opened the kitchen door and the garage was filled with smoke and we noticed flames under the drivers' side front wheel well. I immediately grabbed the hose and my wife called 911, the neighbors came over with fire extinguishers but it was too out of control.
 6. The mileage was approximately 94,000
 10. Alleged Defect? We suspect electrical.
 15. In March the vehicle was inspected also had a diagnostic check run. All sensors were fine but needed new plug wires, distributor cap and rotor were also installed.

New tires were put on the vehicle 5/8/2003.

Oil was changed every 3-4000 miles.
 16. No modifications were made to the truck. The only additions were cosmetic, tool box, bed liner.
 21. The engine was not running.
 22. The keys were not in the vehicle.
 25. The vehicle was purchased on 4/27/99 from Field Chevrolet with 33,363 miles.

ERS5-885-LC-4794

K1 Person/Entity Involved

Local Option

Ass name (if applicable)

Area Code

Phone Number

Check this box if same address as incident location. Then skip the three duplicate address lines.

Mr./Ms./Mrs. First Name MI Last Name Suffix
 Number Prefix Street or Highway Street Type Suffix
 Post Office Box Apt./Suite/Room City
 [St. Charles]
 State Zip Code

More people involved? Check this box and attach Supplemental Forms (NFIRS-15) as necessary

K2 Owner

Local Option

Same as person involved? Then check this box and skip the rest of this section.

Business name (if applicable)

Area Code

Phone Number

Check this box if same address as incident location. Then skip the three duplicate address lines.

Mr./Ms./Mrs. First Name MI Last Name Suffix
 Number Prefix Street or Highway Street Type Suffix
 Post Office Box Apt./Suite/Room City
 [St. Charles]
 State Zip Code

L Remarks

Local Option

9432 responded as part of a first alarm assignment to a structure fire. 9200, 9214 and 9417 arrived on the scene and reported heavy fire involvement to the garage and roof of the structure, and that the building was evacuated. 9432 arrived and the first three units stretched hand lines to protect exposures and initiate fire attack. A supply line was established to 9432 and 9214. 9401 arrived on the scene and command was established. A second alarm was requested. After water supply was established additional hand lines were laid and fire was brought under control. Overhaul and salvage operations were initiated with second alarm personnel. Heavy damage was sustained by the exposure building on side "D." Command ordered the exposure building on side "D" be investigated for possible fire extension and to protect the damaged area from the weather. Overhaul continued on the building of origin until command was satisfied all remaining hotspots were extinguished. Second alarm units were released at approximately 0030 hrs.

I conducted a preliminary investigation interview with the homeowner [REDACTED]. [REDACTED] stated that he had arrived home at approximately 1530 hrs and had parked his truck in the garage. At approximately 2200 hrs. the homeowners stated they heard noises coming from the garage. As they entered the garage from the living quarters they immediately noticed smoke issuing from underneath the driver side front wheel area of the truck. [REDACTED] stated that he thought he heard the starter motor of the truck running as the fire intensified. He then opened the garage door and removed his wife's car. [REDACTED] stated that she exited the building and called 911 on her cell phone. [REDACTED] further stated that he and some of his neighbors attempted to fight the fire with a garden hose but the fire intensity drove them out of the garage. [REDACTED] further stated that they had experienced electrical problems with the vehicle previously.

Due to the extreme damage to the vehicle from the fire it was not possible to remove it from the garage and at this time the cause of the fire is unable to be determined. C&O Capt.

L Authorization

119204

Officer in charge ID

DALY, RICHARD P

Signature

DC

Position or rank

Assignment

06

05

2003

Month Day Year

Check box if

 72

Officer making report ID
 in charge.

GOMER, EARL

Signature

CAP

Position or rank

Assignment

06

05

2003

Month Day Year

B Location* Check this box to indicate that the address for this incident is provided on the attached FD-302 form in Section 2 "Alternative Location Specification". Use only for Wildland fires.

Street address _____
 Intersection _____
 In front of _____
 Rear of _____
 Adjacent to _____
 Directions _____

Number/Alphabet Prefix Street or Highway _____ Street Type _____
 Apt./Suite/Room City _____ State _____ Zip Code _____
 St. Charles MO 63074
 2003 JUN 13 A 9 02

C Incident Type * 111 Building fire
 Incident Type: _____

E1 Date & Times
 Check boxes if dates are the same as alarm. ALARM always required.
 Date: Alarm # 06 04 2003 22:15:11
 Arrival # 06 04 2003 22:22:29
 Controlled _____
 Last Unit _____
 Cleared 06 05 2003 01:01:39

E2 Shift & Alarms
 Local option: A 02 g
 Shift or Alarm District Platform: _____

E3 Special Studies
 Local Option: _____
 Special Study ID# _____ Special Study Value _____

D Aid Given or Received*
 1 Mutual aid received _____
 2 Automatic aid received. Their FNO# Their Date: _____
 3 Mutual aid given _____
 4 Automatic aid given 008184
 5 Other aid given _____
 6 None

F Actions Taken *
11 Extinguish
 Primary Action Taken (1) _____
 Additional Action Taken (2) _____
 Additional Action Taken (3) _____

G1 Resources *
 Check this box and skip this section if an apparatus or personnel does not respond.
 Apparatus Personnel
 Suppression 0004 _____
 EMS _____
 Other _____
 Check box if resource counts include aid received resources.

G2 Estimated Dollar Losses & Values
 LOSSES: Required for all fires if known. Optional for non fires.

Property \$ _____, _____, _____
 Contents \$ _____, _____, _____
 Property \$ _____, _____, _____
 Contents \$ _____, _____, _____

Completed Modules
 Fire-1
 Structure-2
 Civil Fire Cas.-4
 Fire Serv. Cas.-8
 EMS-6
 Hazmat-7
 Wildland Fire-8
 Apparatus-9
 Personnel-10
 Arson-11

H1 Casualties
 Deaths Injuries
 Fire Service _____
 Civilian _____
H2 Detection
 Required for Combined Fires.
 1 Detector alerted occupants
 2 Detector did not alert them
 3 Unknown

H3 Hazardous Materials Release
 None
 1 Natural GAS: after leak, no explosion or fire
 2 Propane GAS: all lb. tank (or in tank only)
 3 GASOLINE: white fuel tank or portable container
 4 Kerosene: fuel burning equipment or portable storage
 5 Diesel Fuel/Oil: white fuel tank or portable
 6 Household solvents: tank/office spill, cleanup only
 7 MOTOR OIL: fuel engine or portable container
 8 Paint: any paint used including < 10 gallons
 9 Other: special handling required or spill > 10 gal.

I Mixed Use Property
 Not Mixed
 10 Assembly use
 20 Education use
 30 Medical use
 40 Residential use
 51 Row of stores
 53 Enclosed mall
 58 Bus. & Residential
 59 Office use
 60 Industrial use
 63 Military use
 65 Farm use
 00 Other mixed use

J Property Use* Structures
 131 Church, place of worship
 161 Restaurant or cafeteria
 162 Bar/Tavern or nightclub
 213 Elementary school or kindergarten
 215 High school or junior high
 241 College, adult education
 311 Care facility for the aged
 331 Hospital
 341 Clinic, clinic type infirmary
 342 Doctor/dentist office
 361 Prison or jail, not juvenile
 419 1- or 2-family dwelling
 429 Multi-family dwelling
 439 Rooming/boarded houses
 449 Commercial hotel or motel
 459 Residential, board and care
 464 Dormitory/barracks
 489 Food and beverage sales
 936 Vacant lot
 938 Graded/care for plot of land
 946 Lake, river, stream
 951 Railroad right of way
 960 Other street
 961 Highway/divided highway
 962 Residential street/driveway

539 Household goods, sales, repairs
 579 Motor vehicle/boat sales/repair
 571 Gas or service station
 599 Business office
 615 Electric generating plant
 629 Laboratory/science lab
 700 Manufacturing plant
 819 Livestock/poultry storage (barn)
 882 Non-residential parking garage
 891 Warehouse
 901 Construction site
 984 Industrial plant yard

Looking and enter a Property Use code only if you have NOT checked a Property Use box.
 Property Use 419
1 or 2 Family dwelling
 WFRS -1 Revision 03/11/99

City of St. Charles

09203 06/06/2003 03-000249

VEHICLE INSPECTION REPORT/TOTAL LOSS SETTLEMENT REPORT

Claim Number 25-3780-01201		Claim Representative Mabel Ford		Claim Unit 24							
Owner ALBERS, ORVALD		Phone Number (514) 415-8164		Fax Number							
Insured ALBERS, ORVALD		Long Code		Date of Loss 06-04-03							
Location Address		Phone Number		Date Reported 06-09-03							
Cause of Loss: <input type="checkbox"/> Collision <input type="checkbox"/> Theft <input type="checkbox"/> Flood <input type="checkbox"/> Vandalism <input type="checkbox"/> Hit <input checked="" type="checkbox"/> Fire <input type="checkbox"/> Other											
VEHICLE DESCRIPTION											
1995 FORD F-150 XLT 2 DR. STANDARD CAB				License Plate Number							
VIN 1FTBF14H5SD				Expiration Date							
Engine Displ.: 5.8		No. Cyls		Spec. MO							
		<input checked="" type="checkbox"/> Gas <input type="checkbox"/> Diesel <input type="checkbox"/> Turbo									
		Trans: <input checked="" type="checkbox"/> Auto (<input type="checkbox"/> 3 <input checked="" type="checkbox"/> 4) <input type="checkbox"/> STD. (<input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/> 6) <input type="checkbox"/> FWD									
Mileage		Type Mfg:		No of Wgts LP 0 LR 0 RP 0 SR 0 SP							
Size:											
EQUIPMENT/ACCESSORIES											
SEATS <input type="checkbox"/> Power <input type="checkbox"/> SpR <input type="checkbox"/> Bucket <input checked="" type="checkbox"/> Cloth <input type="checkbox"/> Vinyl <input type="checkbox"/> Leather <input type="checkbox"/> Bucket <input type="checkbox"/> Leather Adj.		STEERING <input checked="" type="checkbox"/> Power <input checked="" type="checkbox"/> TR <input type="checkbox"/> 4 Wheel <input type="checkbox"/> ABS <input type="checkbox"/> Steering <input type="checkbox"/> Teletyping		BRAKES <input checked="" type="checkbox"/> Power <input type="checkbox"/> 4 Wheel Disc <input type="checkbox"/> ABS		DOOR <input type="checkbox"/> Vinyl <input type="checkbox"/> Sun <input type="checkbox"/> Power <input type="checkbox"/> Manual <input type="checkbox"/> T-Top <input type="checkbox"/> Convertible <input type="checkbox"/> Power <input type="checkbox"/> Manual		GLASS <input checked="" type="checkbox"/> Tinted <input checked="" type="checkbox"/> OEM <input type="checkbox"/> Non-OEM <input type="checkbox"/> Shaded <input type="checkbox"/> Round <input type="checkbox"/> Sq. <input type="checkbox"/> Rear <input type="checkbox"/> Backup Display <input checked="" type="checkbox"/> Power Windows <input type="checkbox"/> Rear Glass Wiper		WHEELS <input checked="" type="checkbox"/> Standard <input type="checkbox"/> Alloy <input type="checkbox"/> OEM <input type="checkbox"/> Non-OEM <input type="checkbox"/> Chrome <input type="checkbox"/> Wire <input type="checkbox"/> Full Wheel Cover <input type="checkbox"/> Wire	
RADIO: <input type="checkbox"/> OEM <input type="checkbox"/> Non-OEM Brand: _____ Model #: _____											
<input type="checkbox"/> AM-FM Stereo <input type="checkbox"/> Tape Deck <input type="checkbox"/> Amplifier <input type="checkbox"/> Equalizer <input type="checkbox"/> CD Player <input type="checkbox"/> Power Antenna											
CR: <input type="checkbox"/> OEM <input type="checkbox"/> Non-OEM Brand: _____ Model #: _____											
CELLULAR PHONE: <input type="checkbox"/> OEM <input type="checkbox"/> Non-OEM Brand: _____ Model #: _____											
OTHER INTERIOR: <input checked="" type="checkbox"/> Power Locks <input checked="" type="checkbox"/> Cruise Control <input type="checkbox"/> Trunk Release <input checked="" type="checkbox"/> Air Bag: <input checked="" type="checkbox"/> Driver <input checked="" type="checkbox"/> A/C <input type="checkbox"/> 3rd Seat <input type="checkbox"/> Rear A/C <input type="checkbox"/> Captain Chairs <input type="checkbox"/> Digital Dash <input type="checkbox"/> 2 <input type="checkbox"/> 4 <input type="checkbox"/> 6		OTHER EXTERIOR: <input type="checkbox"/> Power Mirrors <input type="checkbox"/> Special Molds <input type="checkbox"/> Ground Effects <input type="checkbox"/> Luggage Rack <input type="checkbox"/> Spoiler <input type="checkbox"/> Trailer Hitch <input type="checkbox"/> Tire Alarms		PICKUP/VAN EQUIPMENT/ACCESSORIES: <input checked="" type="checkbox"/> Step Bumper <input type="checkbox"/> Winch <input checked="" type="checkbox"/> Ant. Pool Truck <input checked="" type="checkbox"/> Sliding Rear Window <input checked="" type="checkbox"/> Tool Box <input type="checkbox"/> Fog Light <input type="checkbox"/> Non-sweater <input checked="" type="checkbox"/> Bed Liner <input type="checkbox"/> Trailer Tow Pkg. <input type="checkbox"/> Roll Top <input type="checkbox"/> Roll Bar <input type="checkbox"/> Cargo Bed <input type="checkbox"/> Hard Top <input type="checkbox"/> Light Bar <input type="checkbox"/> Bumpup Boards <input type="checkbox"/> Chafe Guards How Many: <input type="checkbox"/> SPT <input type="checkbox"/> STYLESIDE							
Paint: <input checked="" type="checkbox"/> Original <input type="checkbox"/> Repaint <input type="checkbox"/> Flourescent/Graphite <input type="checkbox"/> 2-Tone <input type="checkbox"/> Custom <input type="checkbox"/> Wood Grain											
Motorcycles: <input type="checkbox"/> Folding (PUB) <input type="checkbox"/> Folding (Handle Bar) <input type="checkbox"/> Luggage Carrier <input type="checkbox"/> Saddle Bags <input type="checkbox"/> Benders <input type="checkbox"/> Side Car <input type="checkbox"/> Crash Bar											
Specify or describe Equipment/Accessories listed above under list and describe additional Equipment/Accessories											
TWO-STAGE - EXTENSE SURFACTS 4-WHEEL DRIVE BEAN RUBBER TRAILER Hitch AUTOMATIC TRANS. VEHICLE IS A TOTAL LOSS. NO ESTIMATE WOULD BE MADE TO OBTAIN ALL OPTIONS OR DESCRIPTIONS DO TO DAMAGE. TRD 06/03											

PRE-LOSS CONDITION

Interior: (Explain if other than average condition for year, make and model vehicle)

Seats: Above Avg. Avg. Below Avg.

Carpet: Above Avg. Avg. Below Avg.

Clutch: Above Avg. Avg. Below Avg.

Dash: Above Avg. Avg. Below Avg.

Headliner: Above Avg. Avg. Below Avg.

Exterior: (Explain if other than average condition for year, make and model vehicle)

Body Metal: Above Avg. Avg. Below Avg.

Paint: Above Avg. Avg. Below Avg.

Tires: Above Avg. Avg. Below Avg.

Mechanical: (Explain if other than average condition for year, make and model vehicle)

Engine: Above Avg. Avg. Below Avg.

Transmission: Above Avg. Avg. Below Avg.

Prior Damage: Yes No Estimate Written: Yes No

Overall Condition: Above Avg. Avg. Below Avg.

Salvage will be: Salvage Sold for parts Scraped

Inspected by: Ted Ball Date: 6/9/03

TOTAL LOSS SETTLEMENT

Method used to determine base price (Check One) Computerized Evaluation Comparable Vehicles Book Value

Complete only if Computerized Evaluation used. Name of Vendor: _____ Amount: _____

Did you pay the computerized evaluation amount? Yes No Adjusted Amount: _____

If No explain: _____

Complete only if Comparable Vehicles Used.

Source & Telephone Number	Quoted By	Date	Make & Model	Year	Year	Book Value Price
1.						
2.						
3.						

Check vehicle number(s) used to determine base price. 1. 2. 3. Adj. Amount: _____

Explain any adjustments for differences in mileage, equipment, condition, prior damage, etc.: _____

Book value(s) Book(s) used: _____ Date Book Price: _____

List additions or deductions for equipment, mileage, etc. and prior damage: _____

Did you pay this amount? Yes No Adjusted Amount: _____

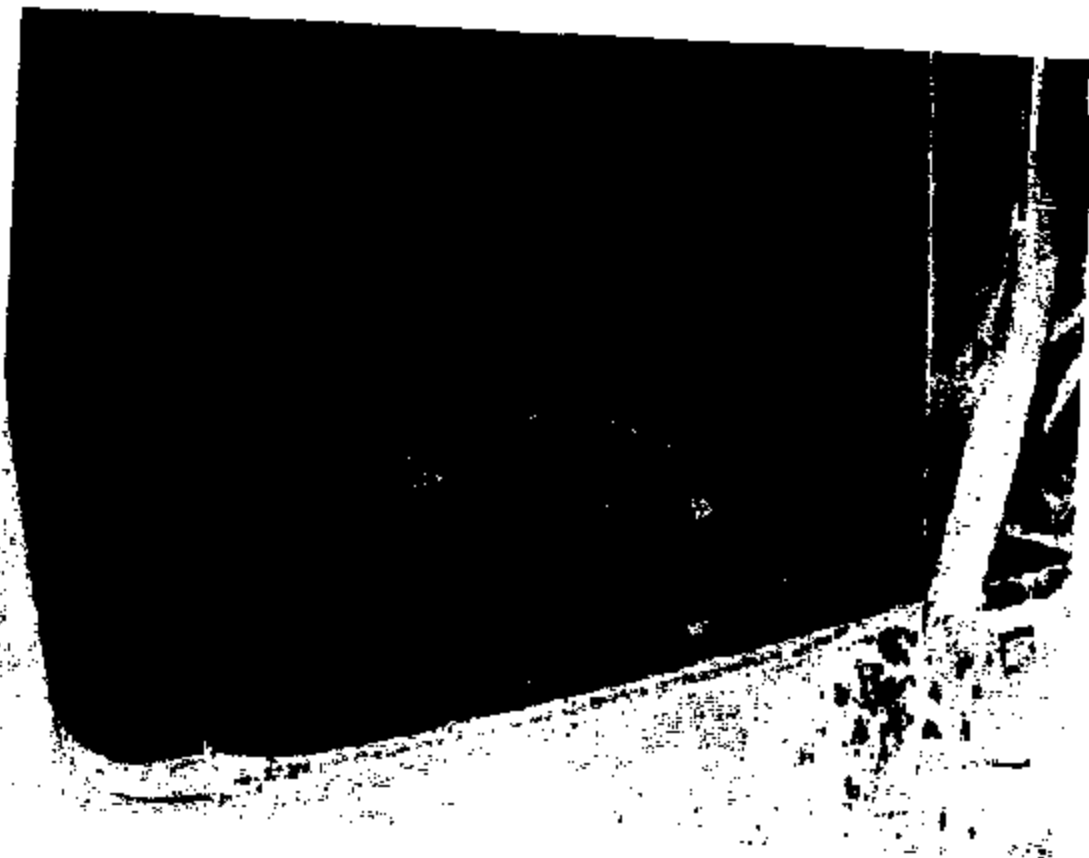
If No explain: _____

Base Price/ACTV	Salvage Disposition	Name of Purchaser
Tax	Date Sold	Example:
Fees	Date Resumption Received	
Total Amount	High Salvage Bid	
Owner Retained Salvage	Towing Expense	
Deductible	Storage Expense	Disposition of Title:
Lienholder Payout	Miscellaneous Expense	
Amount Paid Owner	Net Salvage Ratio	
Disc Settled		

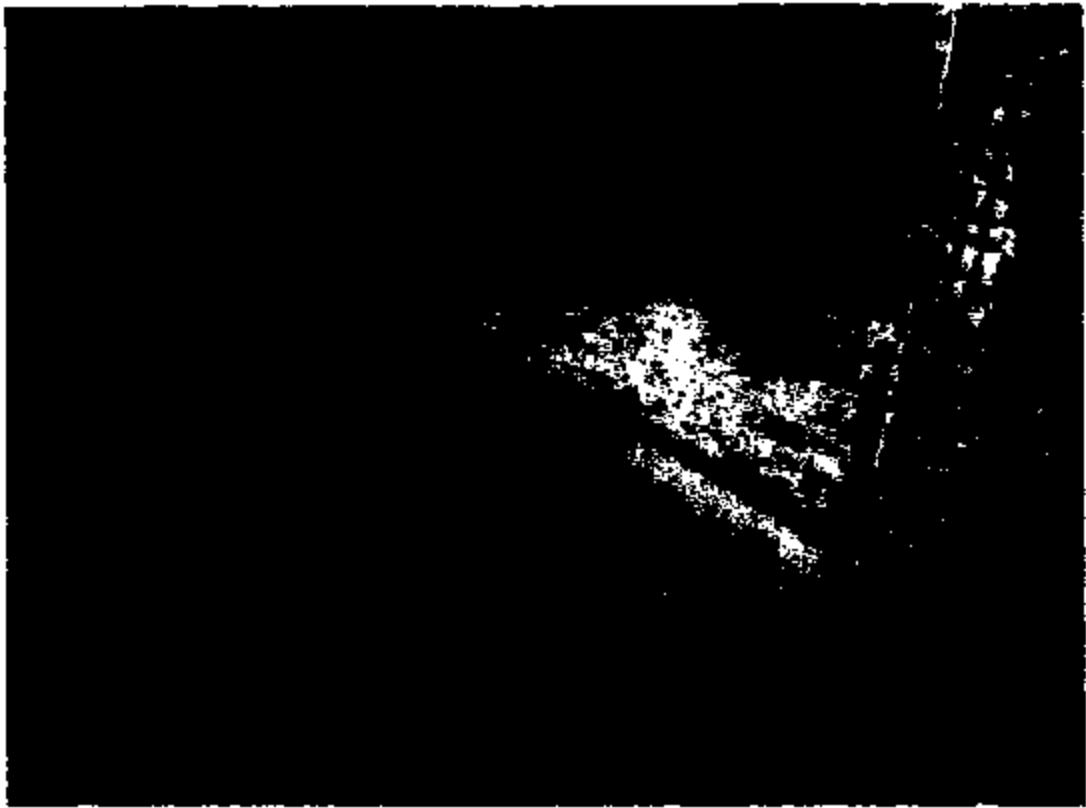
Check Rep Signature: _____ Date: _____



EA85-005-LC-4789



BA03-085-LC-4860



ENC-825-LC-4621



ERG5-865-LC-4882



EA05-805-LC-4883

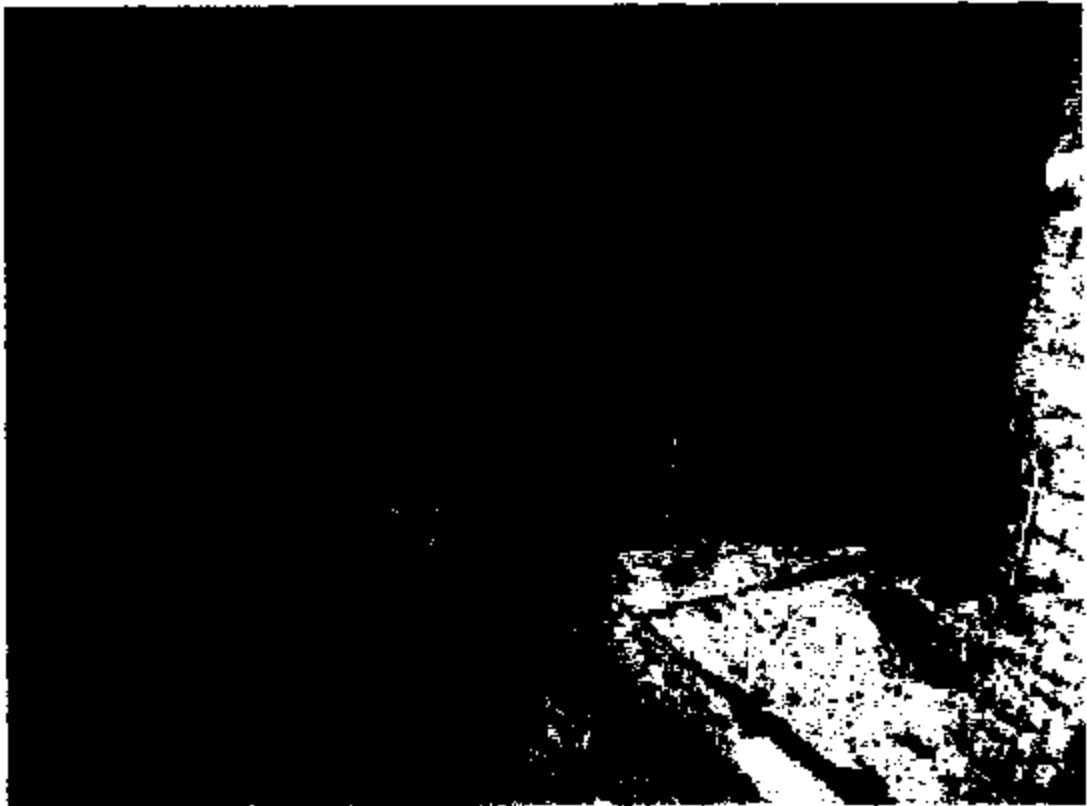


ER05-005-LC-1684

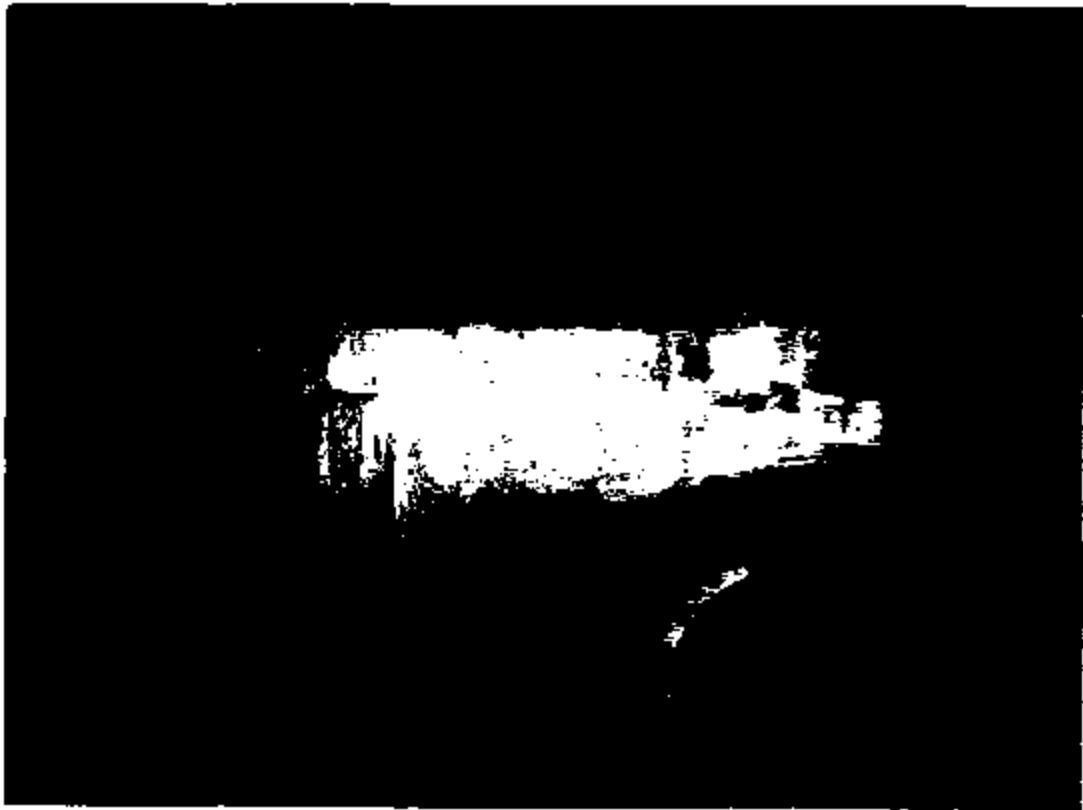


ERG-885-LC-4885





ER05-603-LC-4887



CR25-885-LC-4868

July 13, 04

Ford Motor Company,

I do believe I have presented everything on your list. I have also enclosed a copy of my very 1st letter to you. Since then we have moved my new phone # is [REDACTED] the address is

[REDACTED]
Andover, OH [REDACTED]

I will start by saying w/ my ins co. only paying \$10,135.⁰⁰ less my deductible I am stuck paying over \$2000.⁰⁰ for a vehicle which I do not have & can not drive. I have since had to completely empty my savings account of 1650.⁰⁰ and had to borrow \$2000.⁰⁰ from my husband's boss to purchase

1 OF 3

a new (used) vehicle a 95 GMC Jimmy,
now I have no savings owe
M+T Credit Corp 2027.00 & my husband
boss \$2000.00 Also I mentioned in
my previous letter I had to pay
Burlin, this guy we know, over
\$300.00 + \$80.00 (gas) to move my outdoor
things. Things I could've moved
w/ my own Truck + Trailer. You
have no idea how this all has
affected my family's financial
situation. I don't have money to
hire an attorney for this whole
situation b/c if I did, I sure would.
I feel you - Ford Motor Co. - should
appreciate the fact that my family
has been completely drained & total
inconvenienced b/c of this. It may not
mean much to you - Ford Motor Co.
b/c you are a billion dollars 2.F3

empire + probably could care less about us (the people who made you a billion dollar empire) but I think it's only fair to compensate my family + I for our loss. Again I have to state if it weren't for my husband hearing the horn the results could've been tragic. Try going to bed at night knowing that, b/c of your defect. I would greatly appreciate if someone could contact me. I will also ^{new} enclose a copy of my purchase of my GMC Jimmy so you can see what we were out (\$) on that as well as everything else.

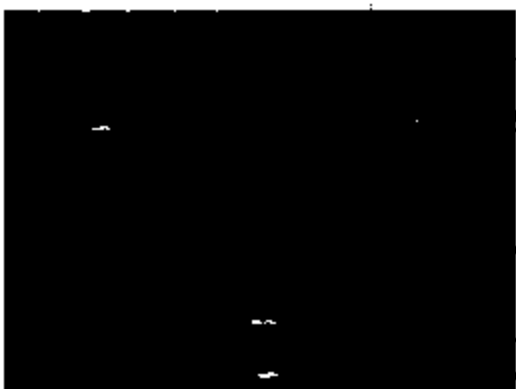
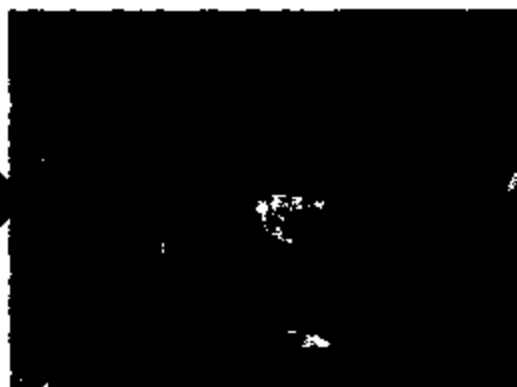
Thank You



@1:30 am what we woke up to
you can see the hood & tire
Fully engulfed



photos i took that morning
when it was light outside



these are color photos
that i took i only hope you can
see just how devistating
this could've been

Post office box

ON

State Zip Code

Post office box

ON

State Zip Code

Allstate
is insurance
company

More people involved? Check this box and attach Supplemental Form (SFPS-1B) as necessary

Owner? Person or person involved? Item checked this box and ship the rest of this section.

Local option Recipient name (if applicable) Area Code Phone Number

Check this box if same address as incident location. Then ship the three duplicate address lines.

Dr., Mr., Mrs. First Name In Last Name Suffix

Number Prefix Street or Highway Street Type Suffix

Post office box Apt./Bldg./Room City

State Zip Code District City

Remarks Local Option 11111 FMFU18LVL- [redacted] 97 Ford Expedition

1st FD personnel on scene approx 5 mins after initial call in pov tried to extinguish with dry chemical ext. EF states flames were rolling out from under hood, engine compartment fully involved.
Homeowner states he woke up to horn in one continuous long blow, which prompted him to look out the window and see flames coming from his vehicle. owner states they parked the vehicle approx. 5:20 pm with no noted problems, upon 1st engine arrival engine compartment still fully involved and 1/2 of passenger area with explosion from engine compartment hood fully melted, unable to determine cause.

More Remarks? Check this box and attach Supplement Form (SFPS-1B) as necessary

Authorization

22-101 [Signature] Chief OIC 5 12 2008
Officer in charge Signature Position or rank Assignment Month Day Year

Check box if using an officer in charge. Number being report to Signature Position or rank Assignment Month Day Year

To Whom This May Concern:

FORD MOTOR COMPANY
RECEIVED
CLAIMS UNIT

MAY 24 2004

OFFICE OF THE
GENERAL COUNSEL

I am writing to make a claim to Ford Motor Company. Due to a (your) manufacturer defect in your wiring harness of my 1997 Ford Expedition my truck burned up causing no injuries (thank goodness) accident occurred May 13th approx 1:20 AM. my insurance co. is paying 10185.⁰⁰ to my Finance Co. but I AM still responsible for 2027.⁰⁰ which I feel is your responsibility. b/c I have been totally unconvinced I'm right in the middle of moving and WAS going to use my trailer (my truck was going to pull my trailer). NOW I have to pay some one or rent something to move

FORM-002-LC-4819

ALL OF the things I could've moved
w/ my truck. Also I don't know
how I'm supposed to pay for a
vehicle (that I don't have) and try
& buy another one. my children were
woken up at 1:20 in the morning
had to get out of the house & away
b/c the smoke & fumes could've ~~be~~ been
devestating. If my husband didn't hear
the horn blowing we could've all been
killed b/c of your defect. I took
care of that truck & babyed it.
now I have nothing & 3 children
you don't understand All the things
that could've happened. I am mentally
drained. my son had to have surgery
on the 13th of MAY. I had to pay
Becky Ongley \$50.⁰⁰ to take me.

I don't + am not trying to
cause kaos but you are a billion
dollar empire. I barely make it.
I think we have been totally
flipped up side down b/c of this.
~~Wanna~~ Surely being a major co. you have
someone there that can understand +
appreciate our situation. I sincerely
hope you can take care of this w/
prompt + curitious ^{service} manner. I will say
I Am Aware your attorneys are going
to say "technically" their not responsible
to help me but this wouldve never
happened if they were ^{more} responsible
to begin w/. I truly hope you at
Ford Motor Co. can help us.

ATTACHED is AN explanation of what
occured. You at Ford have to know

EYES-005-10-1017

● Thursday MAY 13th 2004 approx 1:20 AM. my husband woke up to the horn blowing Look at the window to see a reflection of our truck on fire. he woke me up & we woke up my bro-in-law I called 911 then we came outside. my husband told my bro-in-law to move his car which was parked right beside the truck which is also directly right next to my house. If he wouldn't have moved it we wouldn't have lost everything. if my husband didn't wake up we could've lost our lives & the lives of my 3 children All b/c of your defect in your wiring.

EM03-005-1C-4A18

[REDACTED]
[REDACTED]
[REDACTED] W. Farmington, OH [REDACTED]

how I feel All I'm ASKING is for
you to help us out. My family & I
have lost something we loved. Yes
it WAS only a vehicle but we loved
it & took good care of it. I would
greatly appreciate your cooperation
& understanding. I can not afford
to pay for something I do not
have & try & buy something else to.
I have suffered a great deal b/c
of All this happening. please contact
me ASAP.

my phone # will be different after
June 1 b/c I will hopefully moved
out by then. Thank You

005-005-LC-4619

May 26, 2004

IN RE: Allstate Claim No. [REDACTED]
H&A File No. 04-0883VF
Date Received: May 14, 2004
[REDACTED]

PREDICATION:

This report is predicated upon the request of Ms. Carolyn White, Allstate Senior Claims Representative, to conduct an investigation into [REDACTED] with special reference to the fire loss of a 1997 Ford, Expedition.

INSPECTION:

On May 17, 2004 at 12:00 p.m., this Investigator arrived at 5019 Stroups Hickox Road in West Farmington, Ohio, to conduct an investigation into the fire loss of a 1997 Ford, Expedition.

Once at the scene, a close inspection provided the following information:

SEE ENCLOSED INVESTIGATION REPORT

Prior to leaving the scene, several color photographs were taken and are enclosed.

ORIGIN AND CAUSE INVESTIGATION:

On May 17, 2004 at 12:00 p.m., this Investigator arrived at 5019 Stroups Hickox Road in West Farmington, Ohio, to conduct an origin and cause investigation into the fire loss of a 1997 Ford, Expedition, green in color, Vehicle Identification Number IFMFU18L1VI [REDACTED]

Upon arriving at the residence, the vehicle is located in the driveway adjacent the residence, and is identified by its Vehicle Identification Number located on the federal manufacturer's label on the driver's door.

Initial observations reveal evidence of a fire to have originated within the engine compartment, that extended to the melting and cracking of the windshield, both driver's side door windows and the right front door window. The fire further extended to blistering of the painted surfaces of the front clip and roof. Further, the aluminum hood has been consumed during the course of the fire.

HERNDON
ASSOCIATES

Investigators / Consultants

36135 Schoolcraft
Livonia, Michigan 48150
Fax: 734-891-0140

1-800-961-2909
walt@herndon-essoc.com
dant@herndon-assoc.com

P.O. Box 27
Bozys City, Michigan 49712
231-562-5543

Licensed in Michigan,
Ohio, Illinois, Indiana and Arizona

www.herndon-assoc.com

ER05-005-LC-4820

IN RE: Allstate Claim No. 3927961759
H&A File No. 04-0883VF

May 26, 2004
Page 2

The examination of the fuel tank, fill tube and fuel cap reveals all are intact, and there is no evidence of any fuel leakage. The examination of the underside reveals it is free of any fire origin.

At this time, the examination is focused to the rear cargo area, where high burning is present throughout. Continuing forward, the rear passenger compartment also reveals high burning present, where the fire penetrated the windshield, entering the passenger compartment lessening in degree. The examination of the front passenger compartment further reveals high burning present, seat cushion material still remains, the floor areas are intact, and there is no evidence of any low burning.

The examination of the dashboard reveals exposure fire damage present to the top of same, where the fire again penetrated the windshield, causing the damage present.

The examination of wiring traveling along the dashboard reveals charred wiring insulation present, and a substantial amount of the combustible dashboard remains, and there is no evidence of any fire origin. After completing the inspection of the passenger compartment and rear cargo area, no evidence of any fire origin could be found.

At this time, the examination is focused to the engine compartment, whereupon examining same, extensive fire damage is present within the top of the engine, pointing toward the right or passenger's side. The examination of the left front tire reveals partial consumption, deflating same. The examination of the right front tire reveals partial consumption as well, deflating same. The examination does, however, reveal some fiberglass headlight housing remaining on the right or passenger's side, and lack of same on the left or driver's side.

The examination of the front section of the engine compartment reveals combustibles hoses remaining, air conditioning condenser and radiator present on the ground, and there is no evidence of any fire origin.

The examination of the wiper motor in the cowl on the left or driver's side reveals fire damage present, combustibles do remain in this immediate area, and there is no evidence of any fire origin.

The examination of the power distribution center at the inner left fender reveals aluminum and other combustibles still surrounding same, however, as you examine wiring traveling from same, there is evidence of electrical faulting present.

IN RE: Allstate Claim No. [REDACTED]
H&A File No. 04-0883VF
[REDACTED]

May 26, 2004
Page 3

The examination of the left rear of the engine compartment reveals the fuel lines are intact, fuel line connections and retainer clips are intact, and there is no evidence of any fire origin. The examination of the main wiring harness which travels across the bulkhead on the left or driver's side does reveal it is void of insulation and is brittle, falling apart to the touch.

The examination of the right or passenger's side of the engine compartment, specifically the inner right fender, reveals the battery is fire damaged, exposing the plates. The battery cables reveal they are void of insulation, however, as you trace same, some insulation does become intact and there is no evidence of any electrical failure that could be found and attributed to the cause of the fire.

The examination of the top of the engine reveals aluminum products melted, pointing toward the right or passenger's side as the area of origin. The examination of the alternator in the front on top reveals melting present to the housing, exposing the windings, indicating the fire damage present is high in nature. Further, the intake manifold, which is of aluminum construction, reveals melting present, pointing toward the right or passenger's side as the area of origin.

The examination of the solenoid in the right rear of the engine compartment reveals extensive fire damage present. The cable which travels from the alternator as well as from the power distribution center and positive battery reveal they are void of insulation. Further, electrical activity is noted in the cable traveling from the power distribution center closest the solenoid. The lugs at the solenoid reveal melting present to the connectors. Further, the lug and cable which traveled to the positive battery terminal reveals electrical activity present with little cable remaining.

At this time, a subsequent check of the fluid levels revealed the brake, power steering fluid and coolant all drained during the course of the fire. The transmission fluid level is full and clean, and the oil dipstick cannot be removed unless cutting of the dipstick tube occurs.

At this time, after completing the above inspection and examination, it is the opinion of this Investigator that the fire was accidental in nature. It is further the opinion of this Investigator that the fire originated within the engine compartment on the top, in the center to right or passenger's side, where there is evidence of electrical activity in the immediate area of the solenoid at the bulkhead, to include the cable traveling from the power distribution center to same, sufficient to ignite the wiring insulation and immediate combustibles into open flame, with the fire extending upward and outward from that location, causing the damage present. The fire is deemed to be an accidental fire, electrical in nature.

IN RE: Allstate Claim No. [REDACTED]
H&A File No. 04-0883VF
[REDACTED]

May 26, 2004
Page 4

NICB VINASSIST:

A review of the NICB Vinassist indicates that the 1997 Ford, Expedition, four door, 4 x 4, is equipped with a 5.4 liter, V8 engine, and was assembled in Wayne, Michigan.

ALL DATA SYSTEM:

A search of the All Data System produced fifteen recalls pertaining to 1997 Ford, Expeditions equipped with 5.4 liter engines. Upon review, none were found to pertain to the fire in question.

A further search was conducted of the technical service bulletins, producing numerous bulletins and upon review, none were found to pertain to the fire in question.

NATIONAL HIGHWAY TRAFFIC & SAFETY ADMINISTRATION:

A search of the National Highway Traffic & Safety Administration, Recall Database, produced six recalls, and upon review, none were found to pertain to the fire in question.

A further search of the Defect Investigations Database produced five records and upon review, none were found to pertain to the fire in question.

INTERVIEW (Susan Dodge):

On May 17, 2004 at 12:30 p.m., Investigator John Adams conducted an interview with [REDACTED] one of the titleholders, named insured and last operator of the vehicle prior to the fire. When questioned regarding any complaints or problems with the vehicle prior to the fire, it was learned that the driver's window would go up and down by itself and the door locks would lock and unlock by themselves when going over a bumpy road.

The fire occurred on May 13, 2004 at 1:30 a.m., with the weather conditions listed as clear. The location of the fire was listed as [REDACTED] in West Farmington, Ohio. The wind was blowing from front to rear, however, mostly from passenger's side to driver's side. Subsequently [REDACTED] contacted 911, and the West Farmington Fire Department responded in approximately 20 to 25 minutes and extinguished a fire involving the 1997 Ford, Expedition equipped with a 5.4 liter, V8 engine.

IN RE: Allstate Claim No. [REDACTED]
H&A File No. 04-0883VF
[REDACTED]

May 26, 2004
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The vehicle was purchased used from Bob Ferando Ford in Gerard, Pennsylvania. A thirty day/1,000 mile warranty was issued.

Recent service work performed to the vehicle included upper and lower ball joints, tie rods and brakes. JCB Auto in West Farmington completed said repairs prior to the fire.

The last person to have entered the engine compartment was [REDACTED] to change the oil. Oil changes are secured on a regular basis, and no oil or other fluids are ever added in between oil changes.

The mileage at the time of the purchase was approximately 60,000 miles and the mileage at the time of the fire loss was approximately 150,000 miles. Since ownership, no recall notices, campaigns or correspondence have been received from the manufacturer. No aftermarket accessories have been added since ownership, and it has not been involved in an accident since ownership.

At the time of the fire, the vehicle had been parked for approximately seven hours, and upon hearing noises and looking out the window, smoke and flames were observed emanating out from the center to rear through the aluminum hood. During the course of the fire, all doors and windows were closed.

The firemen believed the probable cause was electrical, and the insured believes the same. A handheld computer, a grading stick and other items were removed from the vehicle after the fire. Items not recovered due to the fire within the vehicle were sunglasses, a cellular telephone, and a inverter for the computer.

As a result, no other vehicles or property were damaged, however, [REDACTED] was concerned about the pond which is utilized for drinking water as it is hooked up to a filtration system and upon extinguishment, all of the combustible fluids within the water were running down into the pond.

At this time, no further information could be obtained, and the interview was terminated.

Expert Rep.

IN RE: Allstate Claim No. [REDACTED]
H&A File No. 04-0883VF
[REDACTED]

May 26, 2004
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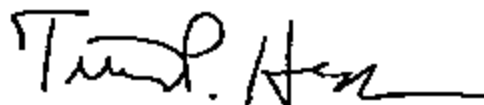
WEST FARMINGTON, OHIO FIRE DEPARTMENT:

Correspondence has been forwarded to the West Farmington, Ohio Fire Department, requesting a copy of their fire report pertaining to the vehicle fire in question. Upon receipt, it will be forwarded to the Claims Representative.

CONCLUSION:

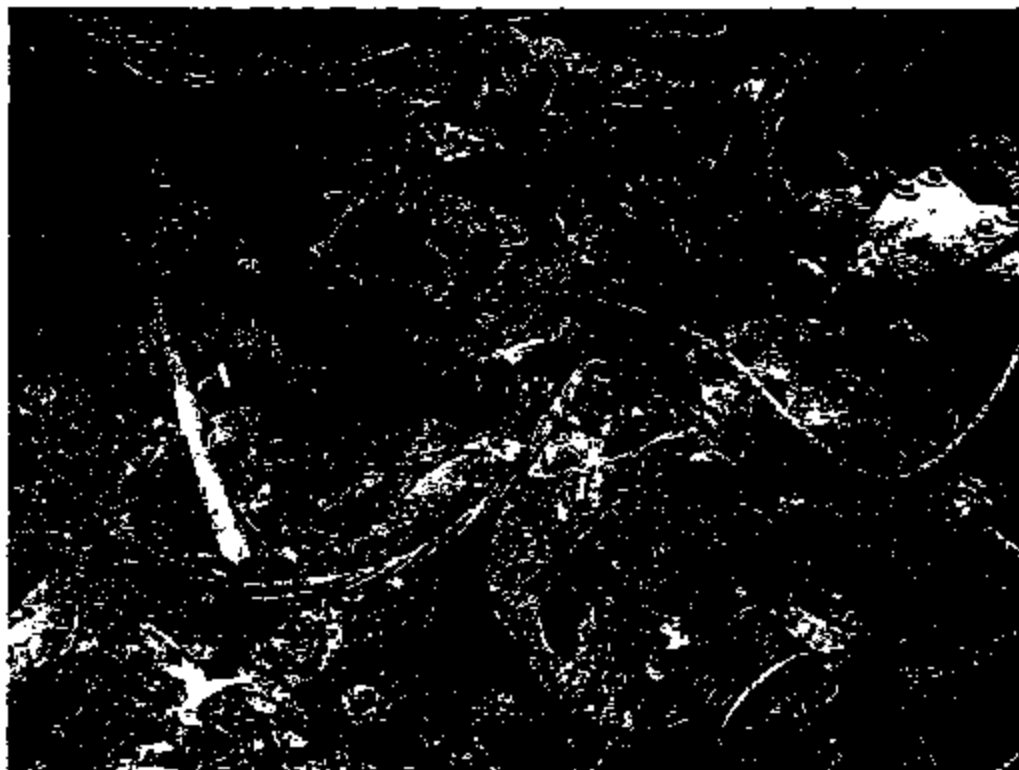
Having completed an examination of the vehicle, reviewed an interview obtained from the insured, conducted research pertaining to the vehicle in question, order the fire report, and based upon all of the information known at the time of the preparation of this report, it is the opinion of this investigator that the fire was accidental in nature. It is further the opinion of this investigator that the fire originated within the right rear of the engine compartment, in factory wiring traveling from the solenoid at the bulkhead, where there is evidence of electrical faulting, sufficient to ignite the wiring insulation and immediate combustibles into open flame, with the fire extending upward and outward from that location, causing the damage present. The fire is deemed to be an accidental fire, electrical in nature.

At this time, all requests for services have been completed, we are closing our file and forwarding our report and photographs for your review.



Timothy P. Herndon

TPH/kp

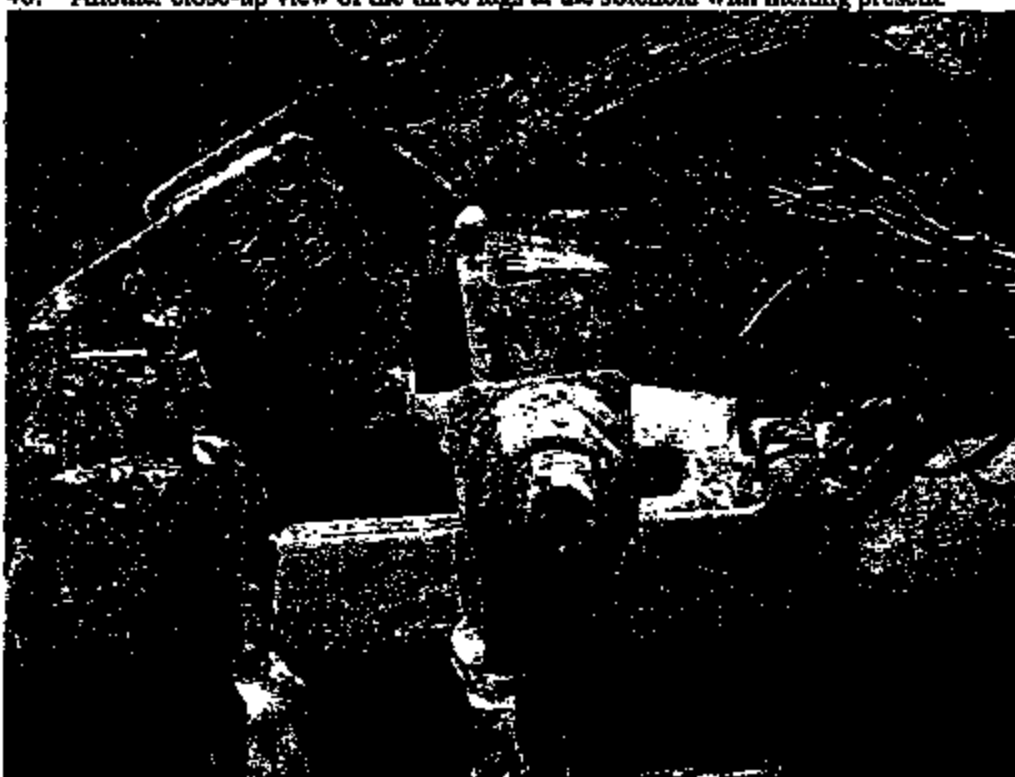


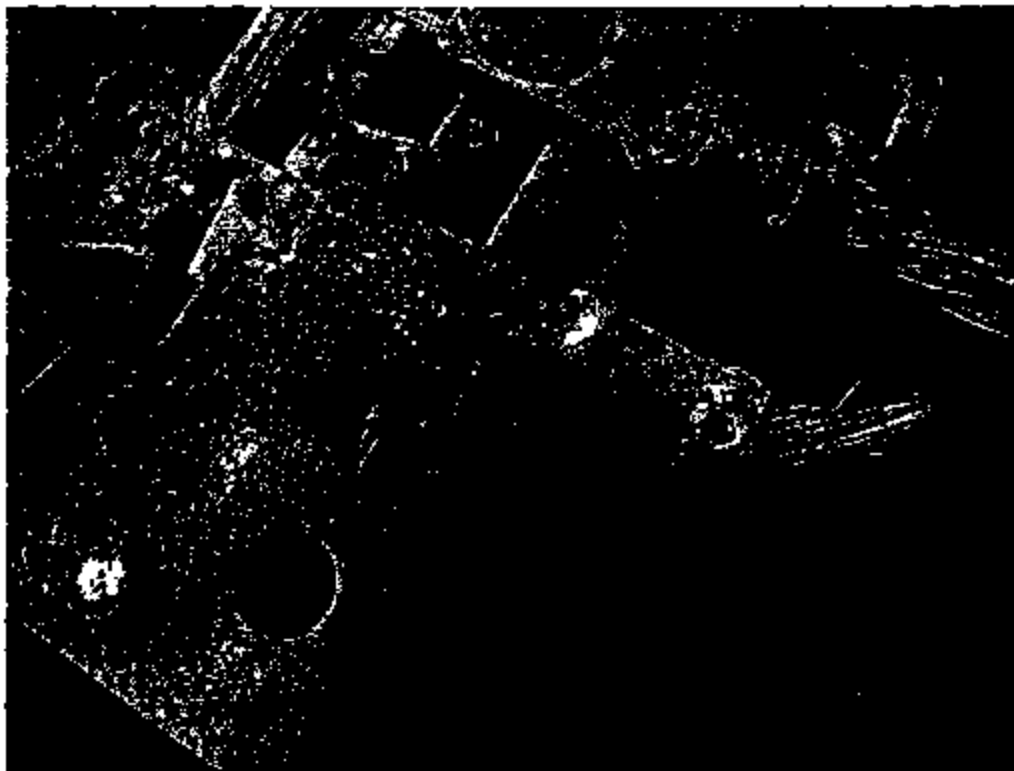
41. Another overall view of the cast aluminum components on top of the engine indicating melting present on the right or passenger's side pointing toward the right or passenger's side as the area of origin.
-



39. Another overall view of the battery and cables.

40. Another close-up view of the three lugs at the solenoid with melting present.

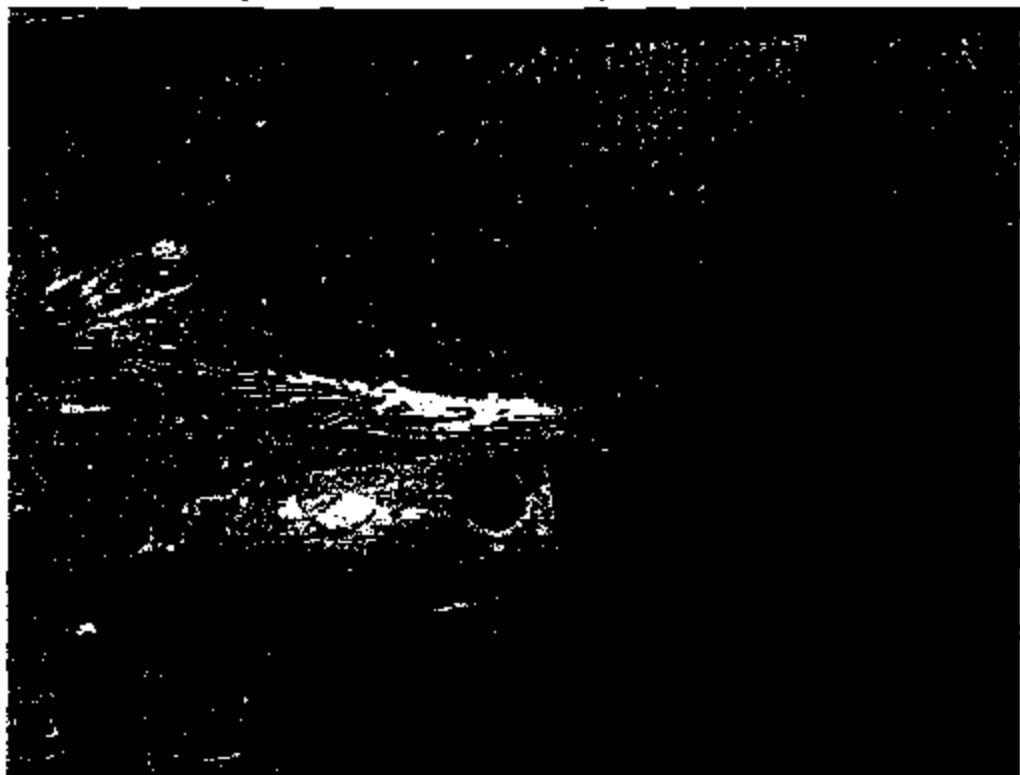




37. A close-up view of the lug and remains of the cable, which traveled from the positive battery terminal to the cylinder with evidence of fusing present.

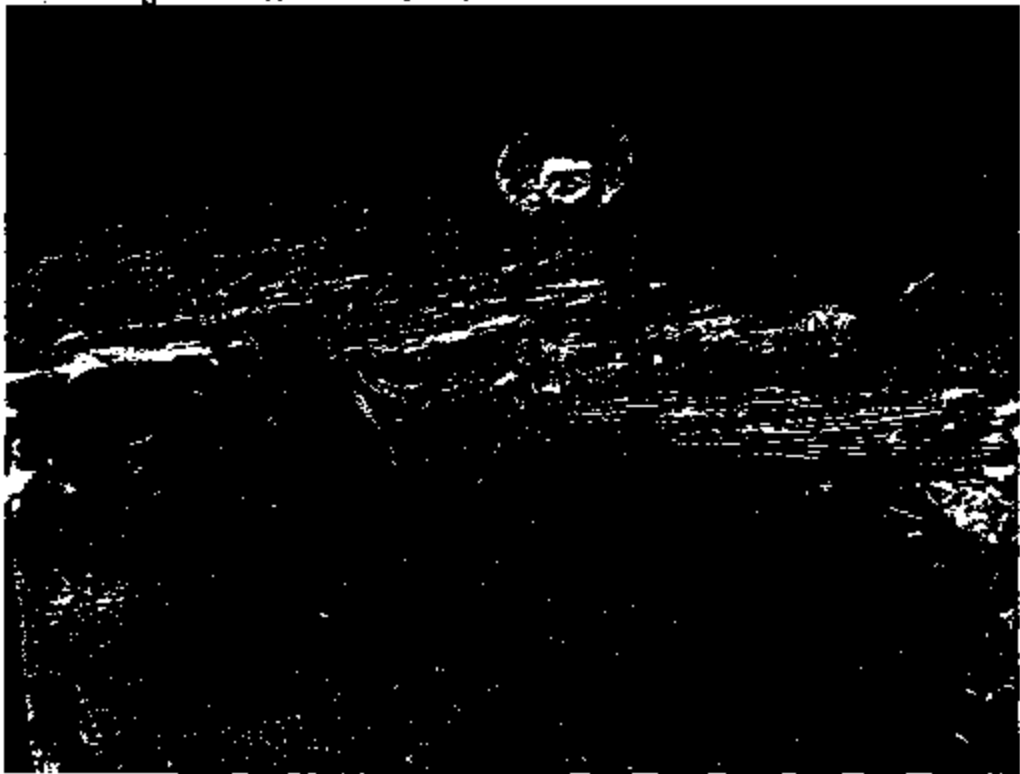
38. Another overall view of the area where the solenoid would be with the cables traveling from same revealing evidence of fusing present.





35. A close-up view of the power distribution center cable traveling toward the solenoid where it is fused, brittle and broken approximately two inches from the lug at the solenoid.

36. A close-up view of the lug and remains of the cable broken in two due to fusing and it being brittle closest the solenoid.





33. An overall view of the routing of this alternator cable traveling to the solenoid in the right rear completely void of insulation with evidence of fusing present.

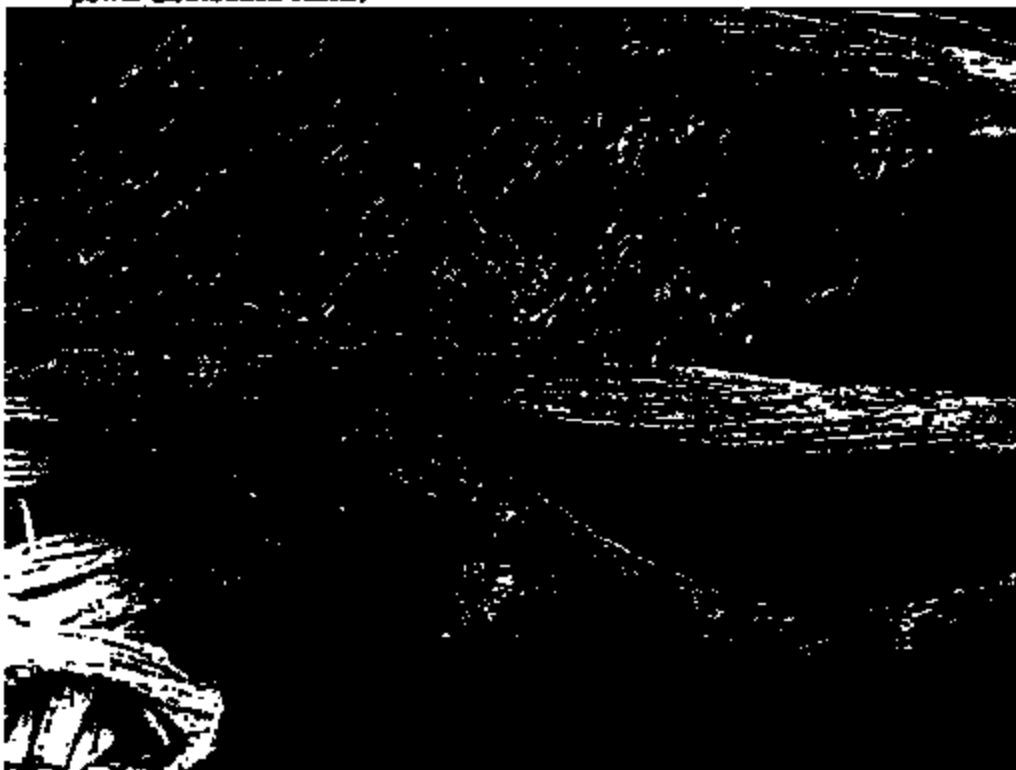
34. A close-up view of this alternator cable connection closest the solenoid.





29. A close-up view of electrical faulting in wiring traveling from the power distribution center, which is in the left rear of the engine compartment.

30. An extreme close-up view of the electrical faulting in the wiring traveling from the power distribution center.





31. An overall view of the solenoid in the right rear of the engine compartment and cables and connections traveling to same.

32. A close-up view of the alternator connection and cable traveling from same.





27. Another overall view of this main wiring loom as it travels to the right or passenger's side.

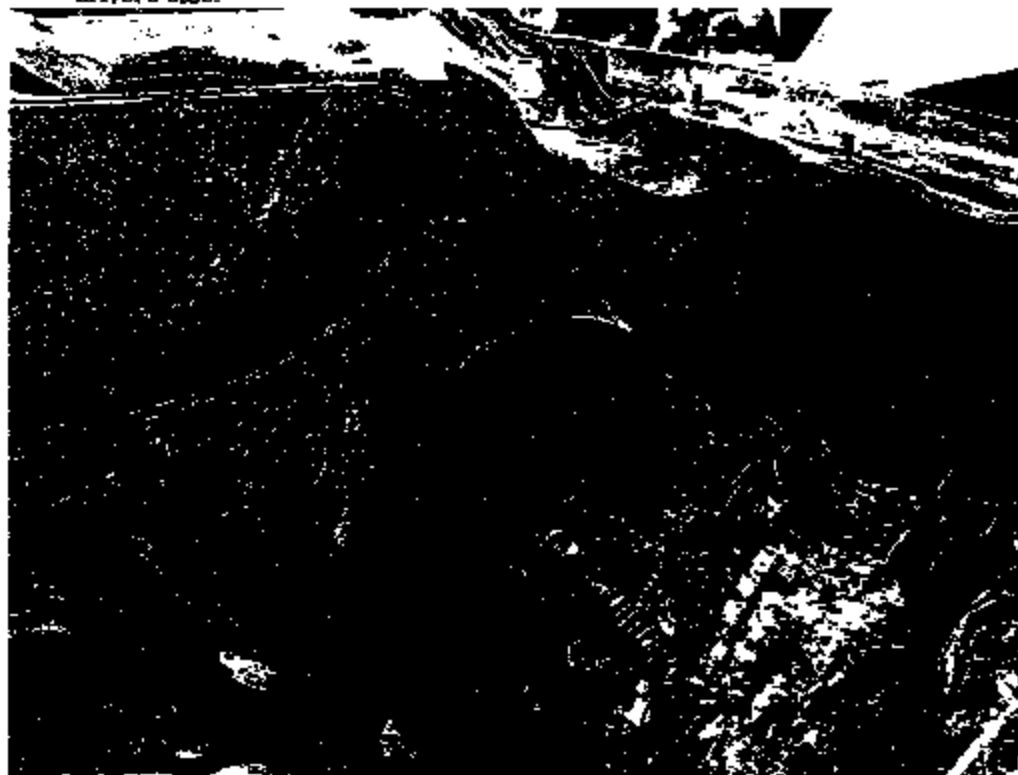
28. An overall view of the routing of this main wiring loom traveling towards the right or passenger's side.

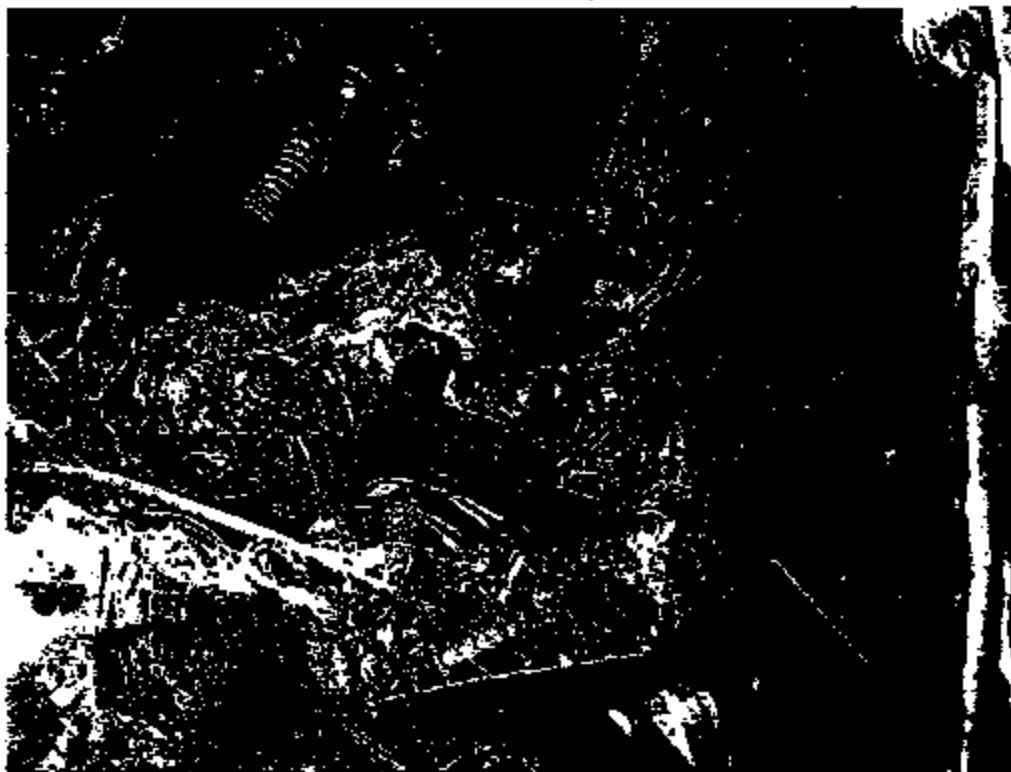




25. An overall view of the alternator and cable traveling to same.

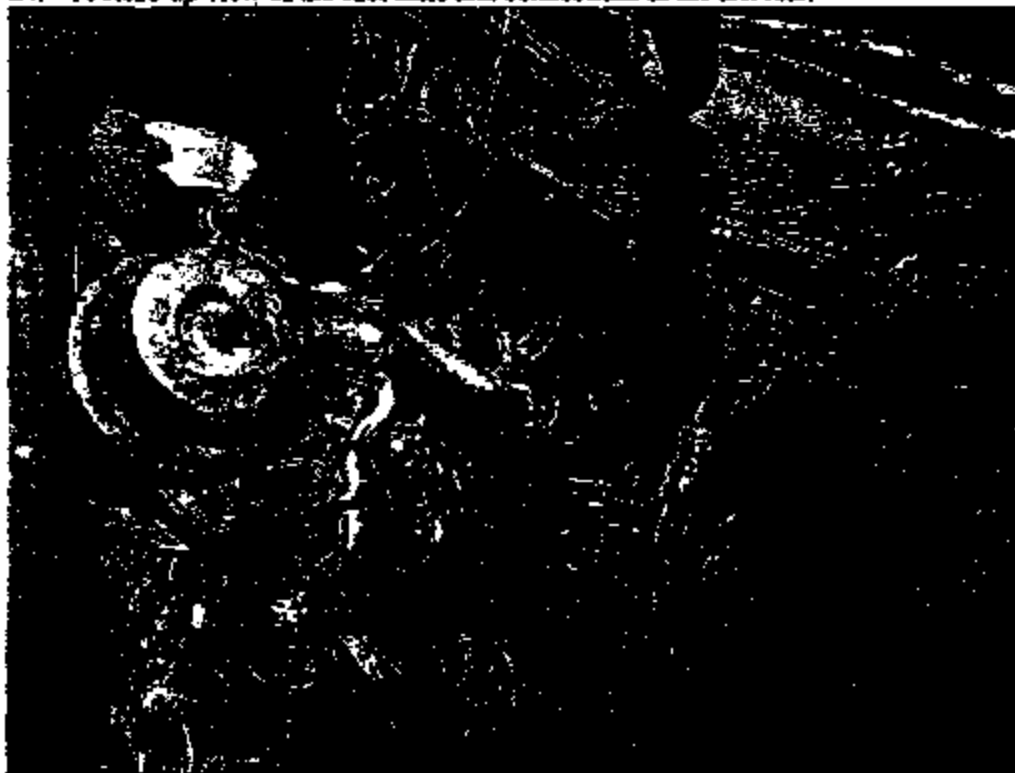
26. An overall view of the main wiring loom traveling along the bulkhead on the left or driver's side.

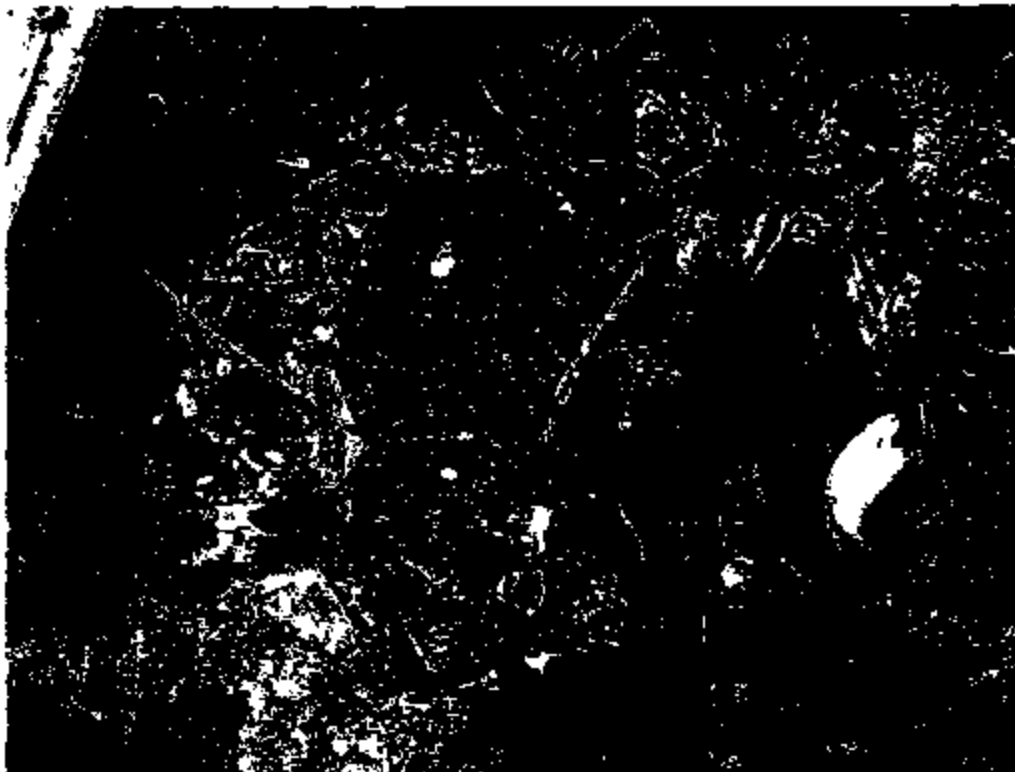




23. An overall view of the remains of the power distribution center in the inner left fender.

24. A close-up view of the fuel lines and connections in the left rear.





21. An overall view of the battery and cables along the inner right fender.

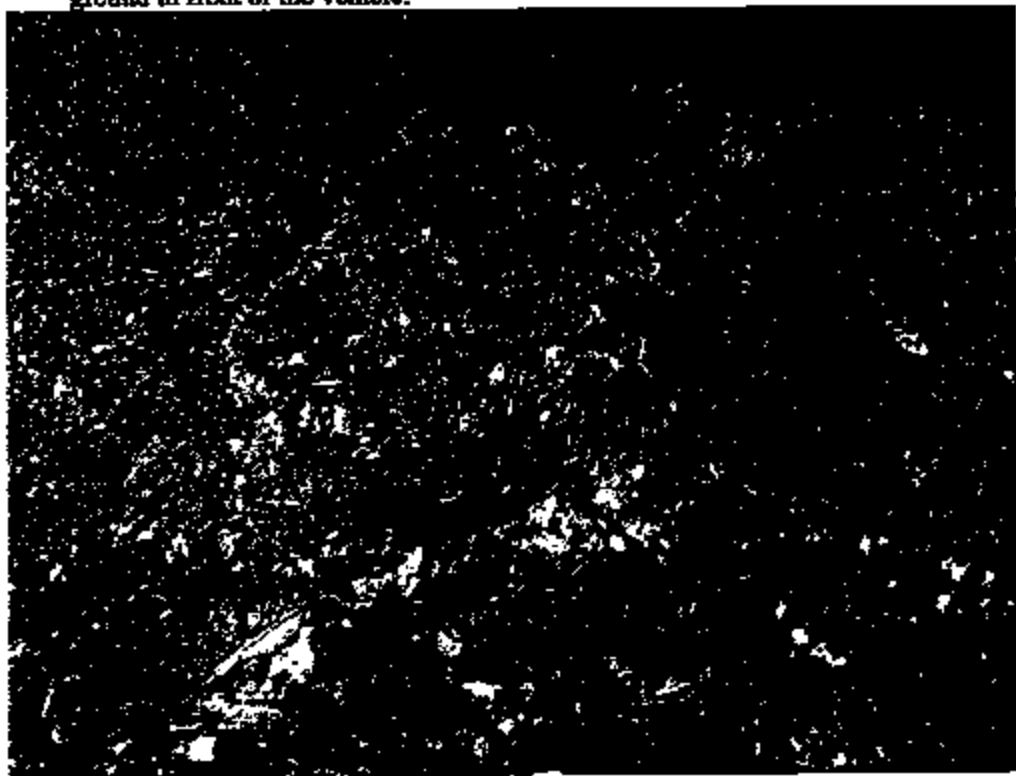
22. An overall view of the front section of the engine compartment.





19. An overall view of the lack of headlight assembly on the driver's side.

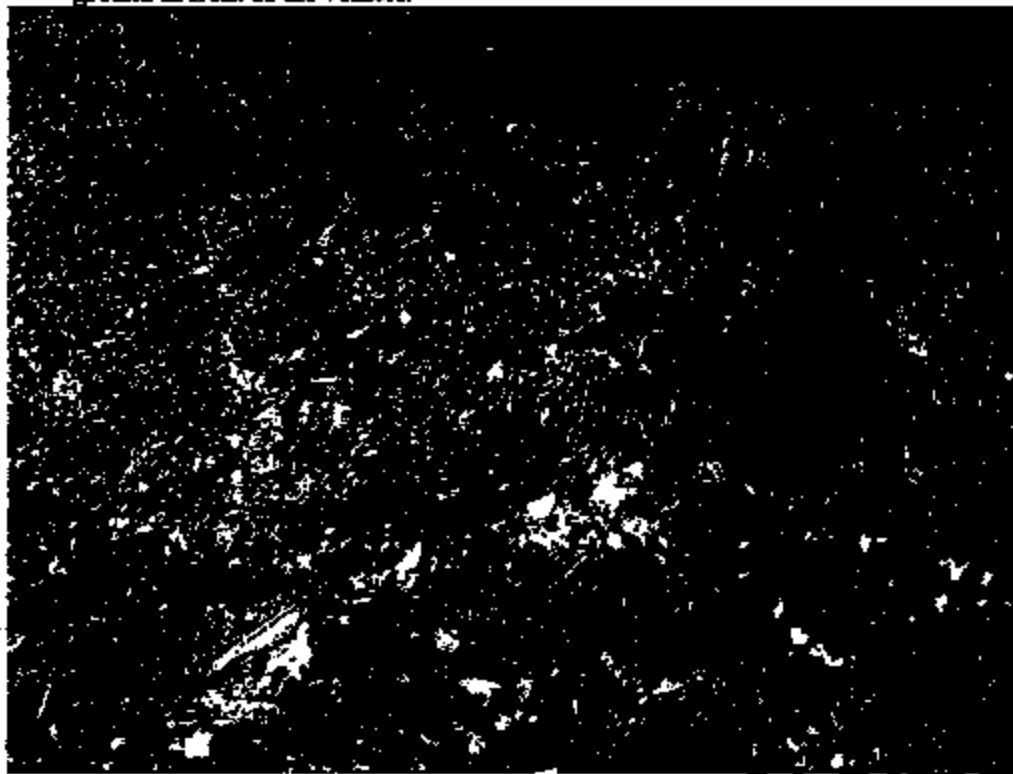
20. An overall view of the remains of air-conditioning condenser and radiator on the ground in front of the vehicle.





19. An overall view of the lack of headlight assembly on the driver's side.

20. An overall view of the remains of air-conditioning condenser and radiator on the ground in front of the vehicle.





17. An overall view of the engine compartment from the passenger's side.

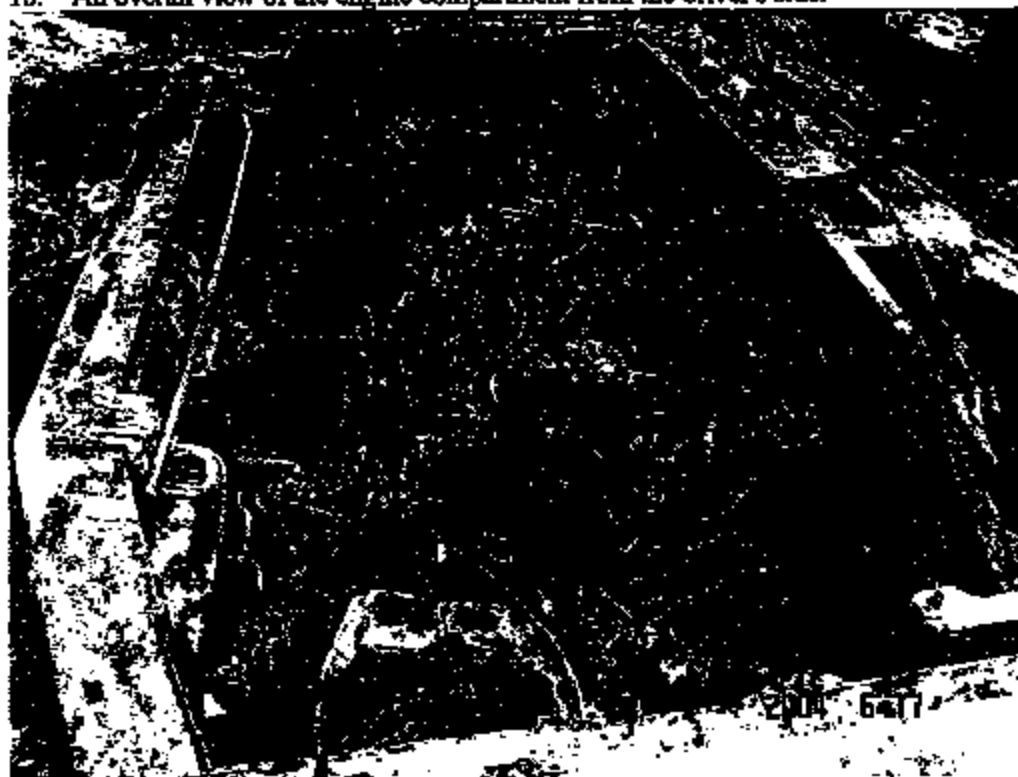
18. An overall view of the headlight assembly on the passenger's side.





15. An overall view of the engine compartment from the front.

16. An overall view of the engine compartment from the driver's side.





13. An overall view of the front passenger compartment from the driver's side.

14. An overall view of the remains of a cell phone in the center console.

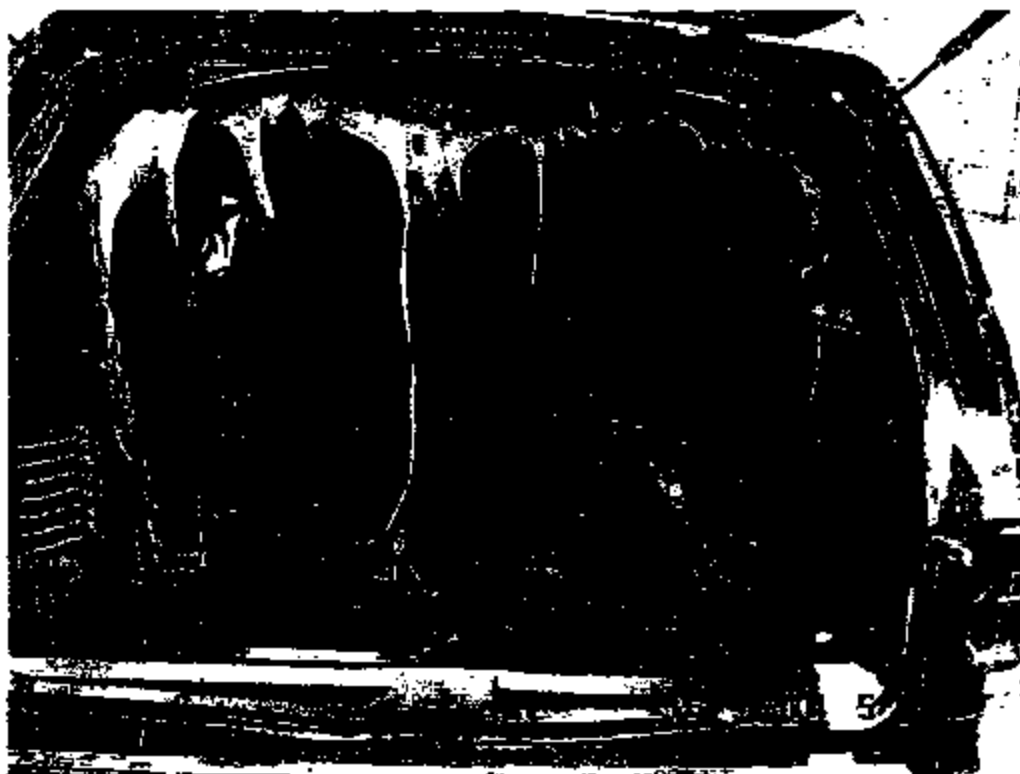




11. An overall view of the rear passenger compartment from the passenger's side.

12. An overall view of the front passenger compartment from the passenger's side.





9. An overall view of the rear cargo area.

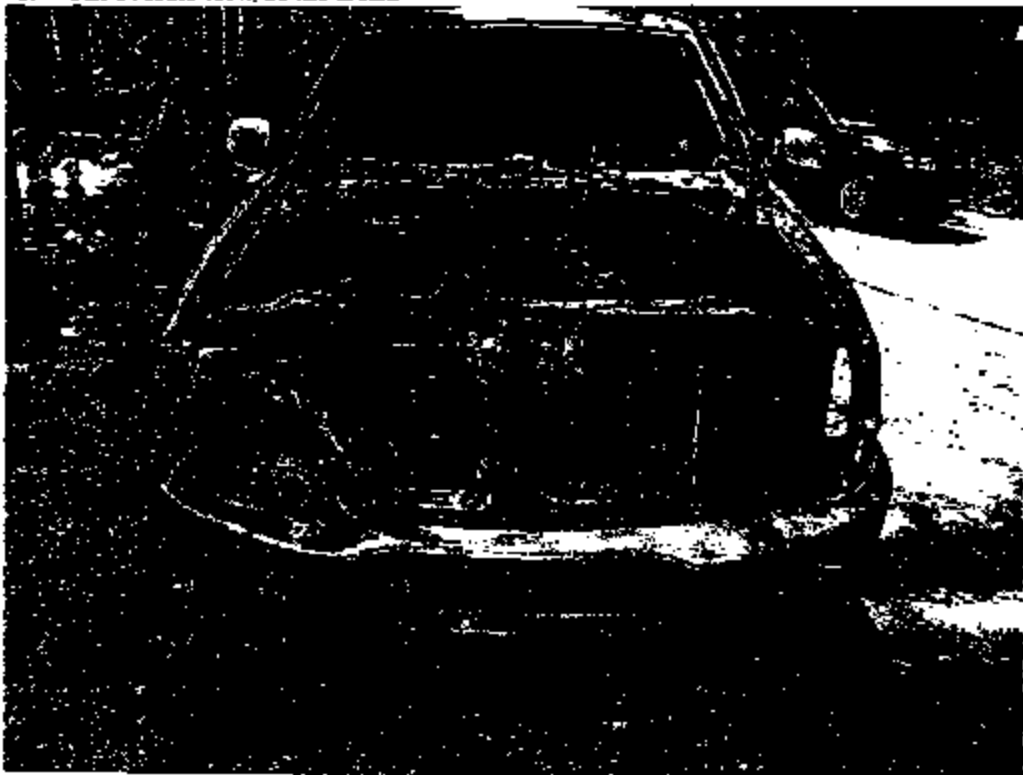
10. An overall view of the rear passenger compartment from the driver's side.

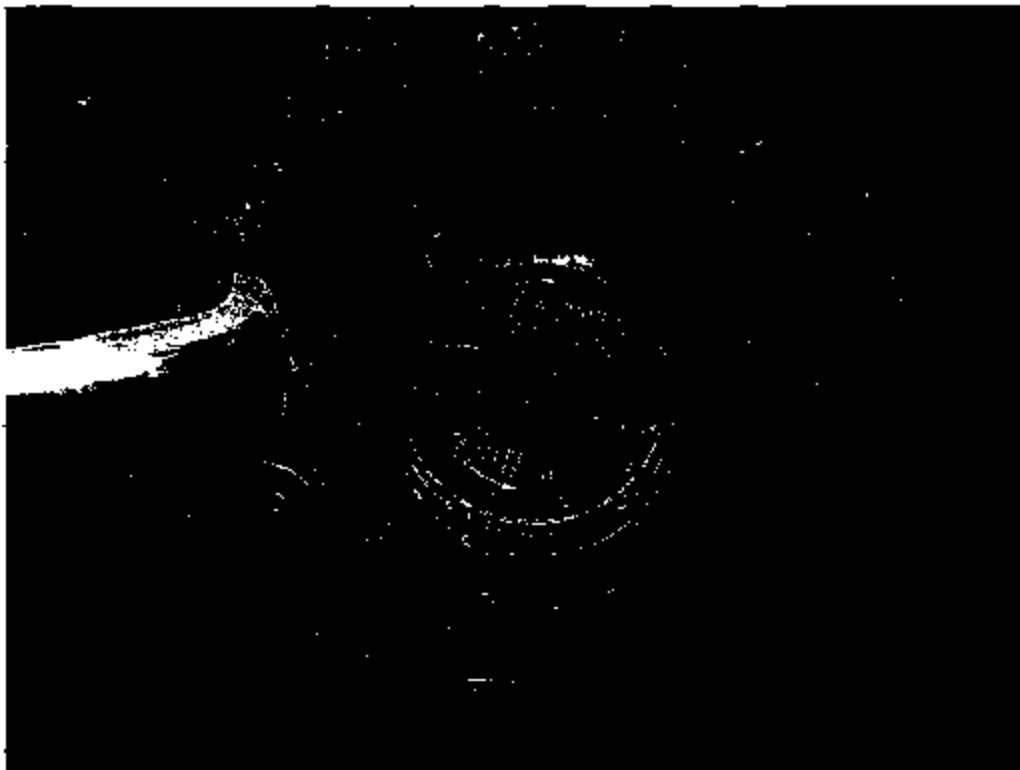




7. An overall view of the right front.

8. An overall view of the front.

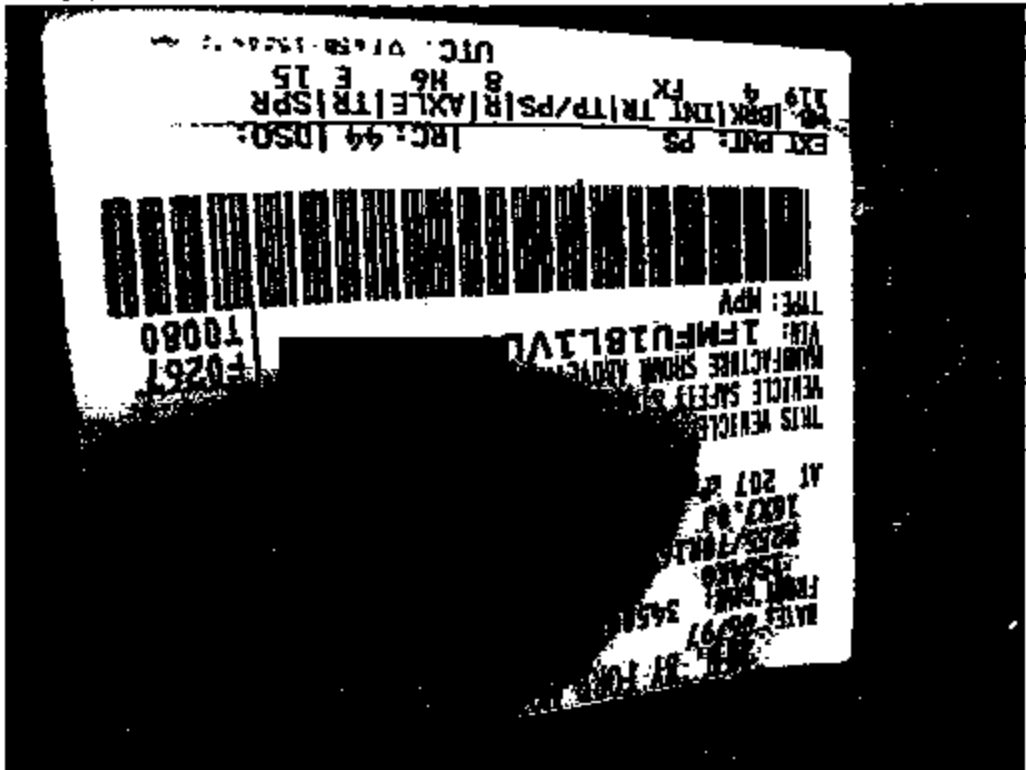




5. A close-up view of the fuel cap intact.

6. An overall view of the right rear.





1. A close-up view of the Vehicle Identification Number located on the Federal Manufacturers Label identifying the 1997 Ford, Expedition.
-
2. An overall view of the left front.

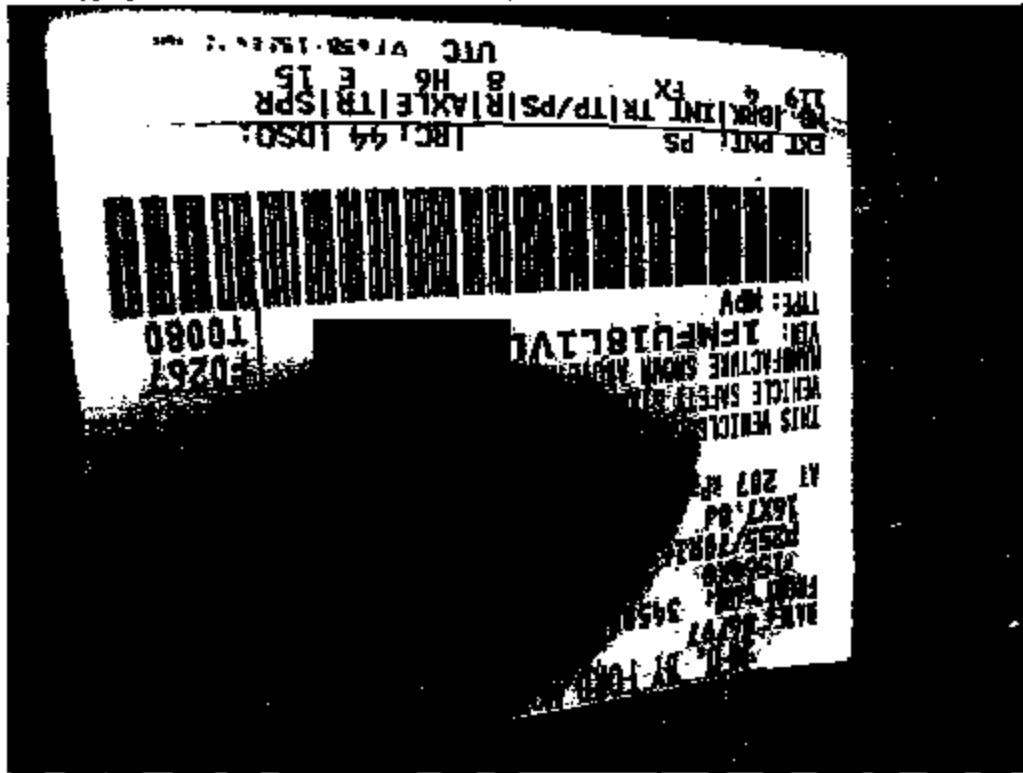




3. An overall view of the driver's side.

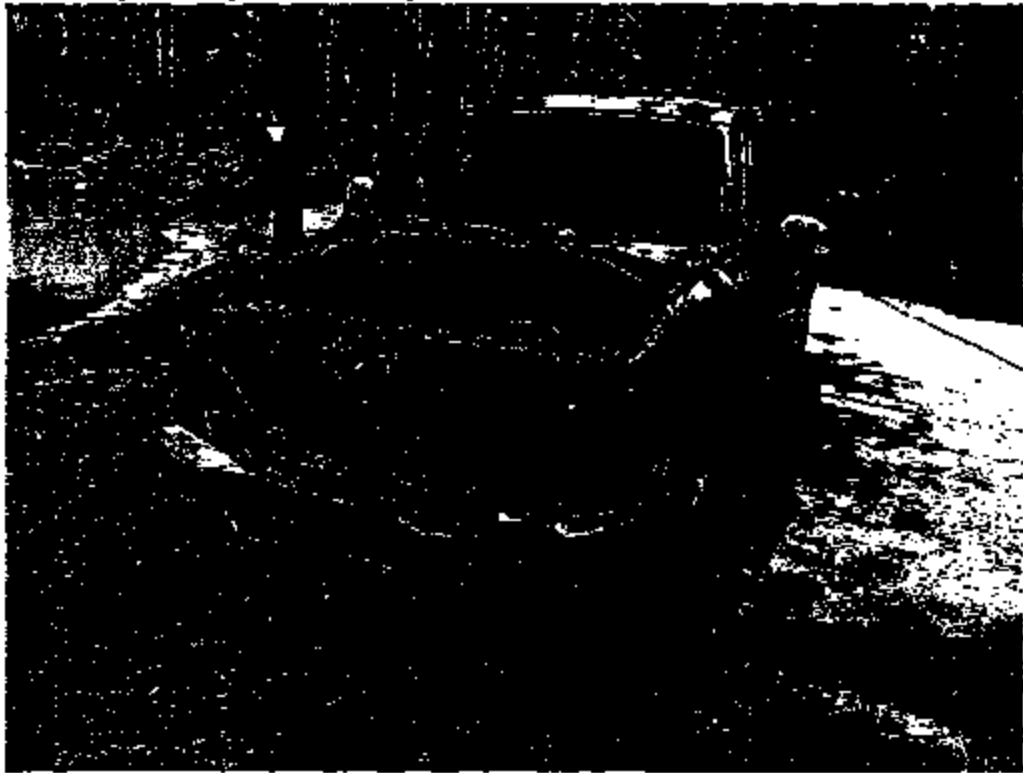
4. An overall view of the left rear.

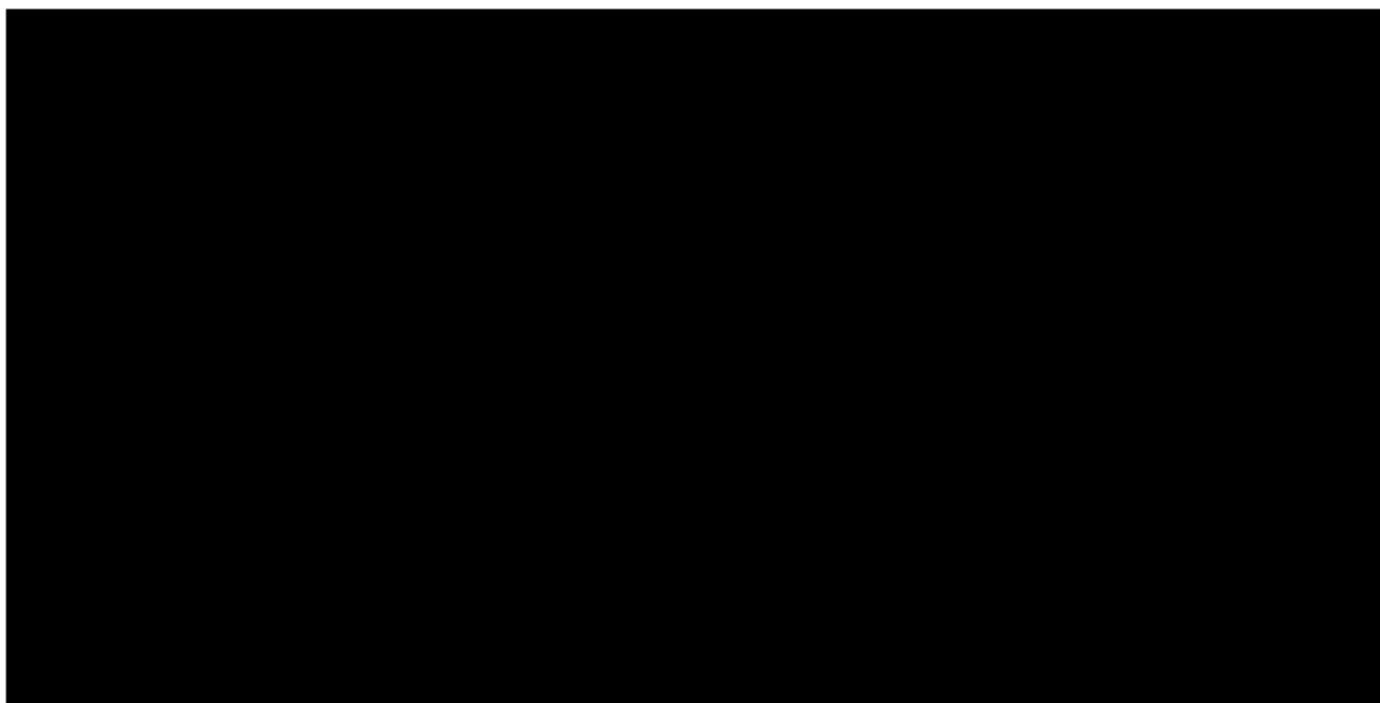


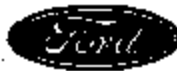


1. A close-up view of the Vehicle Identification Number located on the Federal Manufacturers Label identifying the 1997 Ford, Expedition.

2. An overall view of the left front.







Office of the General Counsel

Ford Motor Company
Parklane Towers West
Suite 300
Three Parklane Boulevard
Dearborn, Michigan 48125-2568

April 18, 2000

State Farm Insurance Companies
2775 Sunny Isles Blvd.
North Miami Beach, FL 33160
ATTENTION: RESEDA CELESTIN

Re: Claimant: [REDACTED]
D/O/E: February 26, 2000
Vehicle: 1997 Ford F150 Pickup
Your Claim No.: [REDACTED]

Dear Ms. Celestin:

We acknowledge your recent contact to Ford Motor Company. Your Complaint has been directed to this office for further handling. In order to assist us in evaluating your claim, we request that you provide us with the following information:

- 1. The date of incident and the city and state in which it occurred. *See Police Report*
- 2. A complete description of the incident, including events which occurred prior to and subsequent to the loss. *See P/R*
- 3. A copy of the police and/or fire report. *Enclosed*
- 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.
- 5. The vehicle year, model, and serial number. *See copy of title*
- 6. The mileage on the vehicle at the time of the incident. *N/A - Damaged area*
- 7. Original photographs of the vehicle's collision/fire damage, from several different angles, or color laser copies. *enclosed*
- 8. Original photographs of the inside of the vehicle showing the steering wheel, dash and roof areas.
- 9. Original photographs of the accident scene showing the grade of the road.
- 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. *Enclosed*
- 12. Has the alleged defective part been repaired or replaced? *no*
- 13. The present location of the alleged defective part and the vehicle. *in reb @ Sadioto*
- 14. The repair estimate, repair order, or your total loss worksheet for the vehicle's damage, and copies of draft payments. *no estimate written*

APR 24 2000

15. A complete service history for the subject vehicle, including any tune-ups or oil changes. *N/A*
16. List any after market additions or modifications that were made to the vehicle. *N/A*
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 applied?
20. Was the engine running? *NO*
21. Were the keys in the ignition? *NO*
22. 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.
23. If an attorney has been retained by you to settle this claim, please include his/her name, telephone number, and address.
24. 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. *See Affidavit*
25. Other:

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 within 45 days, we will assume that you are not interested in pursuing a claim and we will close our file.

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 Norton
Claims Analyst

APR 24 2000

Pull

Claim Number:

[REDACTED]

Purpose of the Assignment:

The purpose of this assignment was to determine the cause and origin of a fire in the below referenced 1997 Ford Pick-up truck.

Preliminary Remarks:

Master ASE certified technician Richard Metzger, Florida mechanical investigator license # [REDACTED] arrived at Sadisco, [REDACTED] Street, Opa-Locka, FL, on April 3, 2000 at approximately 9:30 AM to inspect the subject vehicle. The receptionist informed the inspector that control number X49178 had been assigned to a 1997 Ford Truck, which had been placed in row 38, stall 27 in the yard.

The following are results of the inspection.

Description of the Vehicle:

The subject vehicle was a white, two-door, 1997 Ford F150 pick-up truck and was positively identified by the V.I.N. 1FTDF1726V [REDACTED]. At the time of the inspection, the vehicle did not carry a license plate. The current odometer reading could not be verified due to heavy smoke damage sustained in the area of the instrument cluster bezel.

Inspection of the Exterior:

The front of the vehicle had sustained heavy fire damage, which had melted most of the aluminum hood, from an apparent engine compartment fire. The left front fender was scorched and the grille and left headlight assembly had both melted. The left side of the windshield was melted and created an access hole for the fire to migrate into the vehicle's interior. The left front tire was deflated and showed moderate fire damage. The other three tires remained inflated and undamaged. The paint was burned off of the top of the right front fender, but the fender was not scorched. The outer body panels were creased and scratched and the bed contained construction materials consistent with the vehicle being used in a work environment.

Inspection of the Interior:

The fire entered the vehicle's interior through the access hole melted through the windshield and migrated along the inside of the roof panel, melting most of the headliner and visor material. The top of the dashboard was melted and all of the interior components were coated with a layer of soot.



Inspection of the Engine Compartment:

The subject vehicle was equipped with a 4.9-liter, fuel-injected, V6 engine and an automatic transmission. Almost all of the combustible materials in the engine compartment had been consumed. The metal components on the left side of the engine compartment were heavily fire scorched suggesting the fire originated in this area. The battery, main engine wiring harness and an assortment of electrical relays located on the right side of the engine compartment showed melted insulation off of the wiring and melted plastic exposing the inner battery plates, but no beaded, fused or heat discolored wires or inner battery plates to indicate an electrical short had occurred. There was a portion of the hood remaining that covered the battery and a section of the firewall. The alternator was mounted on the right front corner of the engine and it's wiring remained intact, but void of insulation. The firewall was scorched on the left side of the engine compartment. The aluminum intake manifold plenum was melted along the left side. A portion of the left valve cover was melted as well and the remnants of the melted materials had fallen down on to the left exhaust manifold and frame. There were charred oil deposits evident on the left exhaust manifold as well. Two of the spark plug boots, between the left valve cover and the engine-lifting bracket, were melted. There were no oily charred deposits remaining on the top of the valve cover indicating the oil must have leaked from the valve cover gasket.

Conclusion:

It is the opinion of the inspector that the above referenced fire was the result of an oil leak emanating from the left valve cover gasket. The leaking oil collected on the left exhaust manifold below eventually igniting and burning the surrounding combustible materials due to the increased temperatures created when the vehicle was parked following operation.

Comments and Recommendations:

Nationwide Arbitrations & Inspections, Inc. recommends that the vehicle service and repair history be reviewed to determine if any repairs/replacements related to the left valve cover or gasket had been recently performed. Nationwide Arbitrations & Inspections, Inc., reserves the right to review any additional information, evidence, etc. as it becomes available and to amend this report and its findings further, should it become necessary.

Supervisor

Attachments.



Agency: **MIAMI BEACH POLICE**
 Report Number: **00-8150**
 Date: **2/26/00** Time: **1625**
 File Number: **1700**
 Report Type: **INVESTIGATION: VEH**
 Status: **FREE**

Vehicle Make: **MAZDA**
 Vehicle Model: **MAZDA**
 License Plate: **127**
 VIN: **777777777777**
 Color: **Fire**
 Year: **01**

Address: **128 PENNSYLVANIA AVE C-1 MIAMI FL 33139**
 Description: **DAMAGE TO VEH.**

Date of Incident: **02/21/00** Time: **0100**
 Police Officer: **01**
 Status: **W**

Driver Name: **[REDACTED]**
 License Number: **[REDACTED]**
 Insurance: **[REDACTED]**
 Vehicle Description: **[REDACTED]**
 Damage Description: **[REDACTED]**

VICTIM STATED HE HAD PREVIOUS HIS VEH #01 A COUPLE OF BLOCKS.
 HE THEN PARKED HIS VEH AT LISTED ADDRESS AT HOME. LATER
 HE NOTICED SOME FLAMES EARLIER THE ENGINE AREA HE ATTEMPTED
 TO PUT IT OUT WITH A FIRE EXTINGUISHER BUT TO NO AVAIL.
 (M.B.F.D. ENGINE #1) RESPONDED AND EXTINGUISHERD THE FIRE.
 CRIME SCENE #17 RESPONDED.

T.O.R. I.V.E.H.
 Officer: **D. RANS**
 Date: **2/26/00**

Agency File Number: 130700
Case Number: 022600
Investigation: REVENUE
Report Number: 00-8150

Vehicle Make: [Blank]
Vehicle Model: [Blank]
Vehicle Year: [Blank]
Vehicle Color: [Blank]

Plate Number: FL 456
VIN: LFTDF172EUN
Make: FORD
Model: F-150
Year: 97
Color: Blue

Registration State: FL
Registration Agency: STATE FBAN
Inspection Station: [Blank]

Color (Paint): W/376
Color (Trim): [Blank]
Vehicle Make: FORD
Vehicle Model: F-150
Vehicle Year: 97

Registration State: FL
Registration Agency: STATE FBAN
Inspection Station: [Blank]

Vehicle Make: FORD
Vehicle Model: F-150
Vehicle Year: 97
Color: Blue

Registration State: FL
Registration Agency: STATE FBAN
Inspection Station: [Blank]

Vehicle Make: FORD
Vehicle Model: F-150
Vehicle Year: 97
Color: Blue

Registration State: FL
Registration Agency: STATE FBAN
Inspection Station: [Blank]

Vehicle Make: FORD
Vehicle Model: F-150
Vehicle Year: 97
Color: Blue

Registration State: FL
Registration Agency: STATE FBAN
Inspection Station: [Blank]

Vehicle Make: FORD
Vehicle Model: F-150
Vehicle Year: 97
Color: Blue

Registration State: FL
Registration Agency: STATE FBAN
Inspection Station: [Blank]

Vehicle Make: FORD
Vehicle Model: F-150
Vehicle Year: 97
Color: Blue

Registration State: FL
Registration Agency: STATE FBAN
Inspection Station: [Blank]

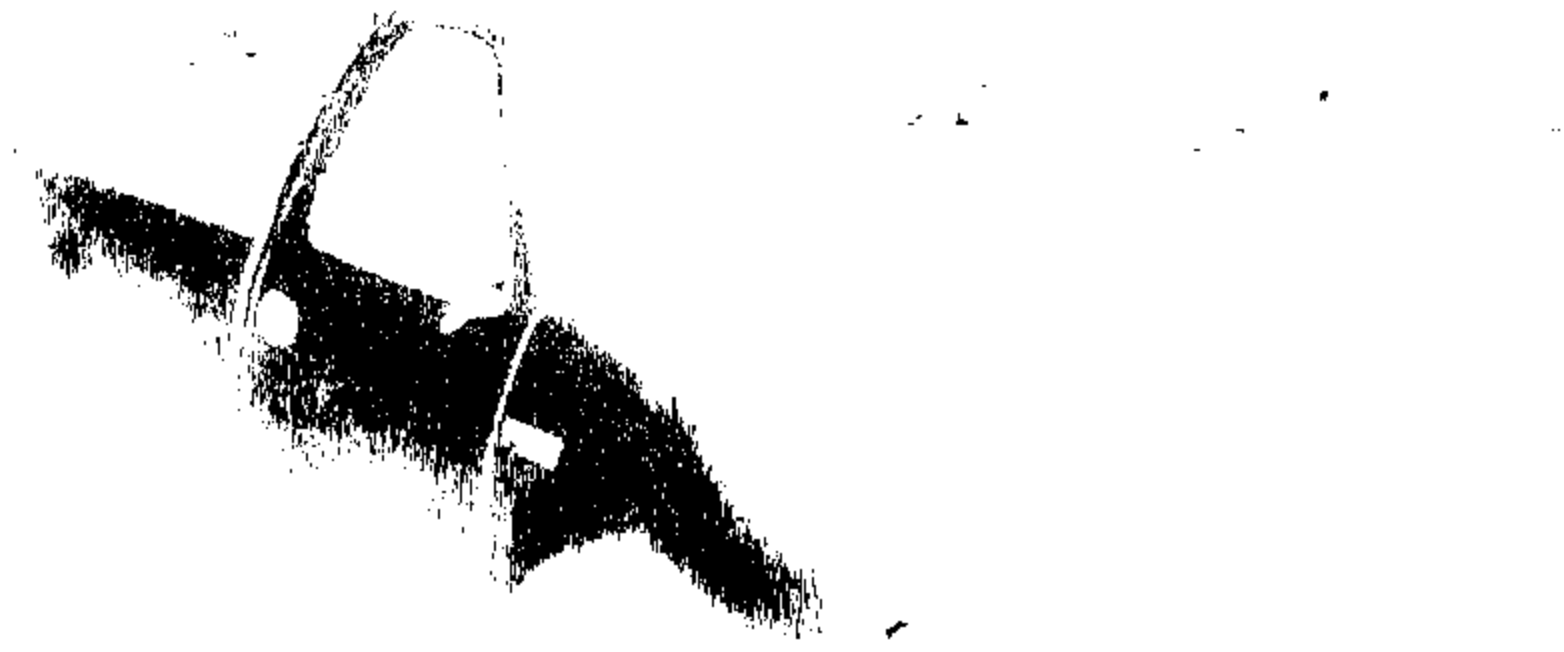
Vehicle Make: FORD
Vehicle Model: F-150
Vehicle Year: 97
Color: Blue

Registration State: FL
Registration Agency: STATE FBAN
Inspection Station: [Blank]

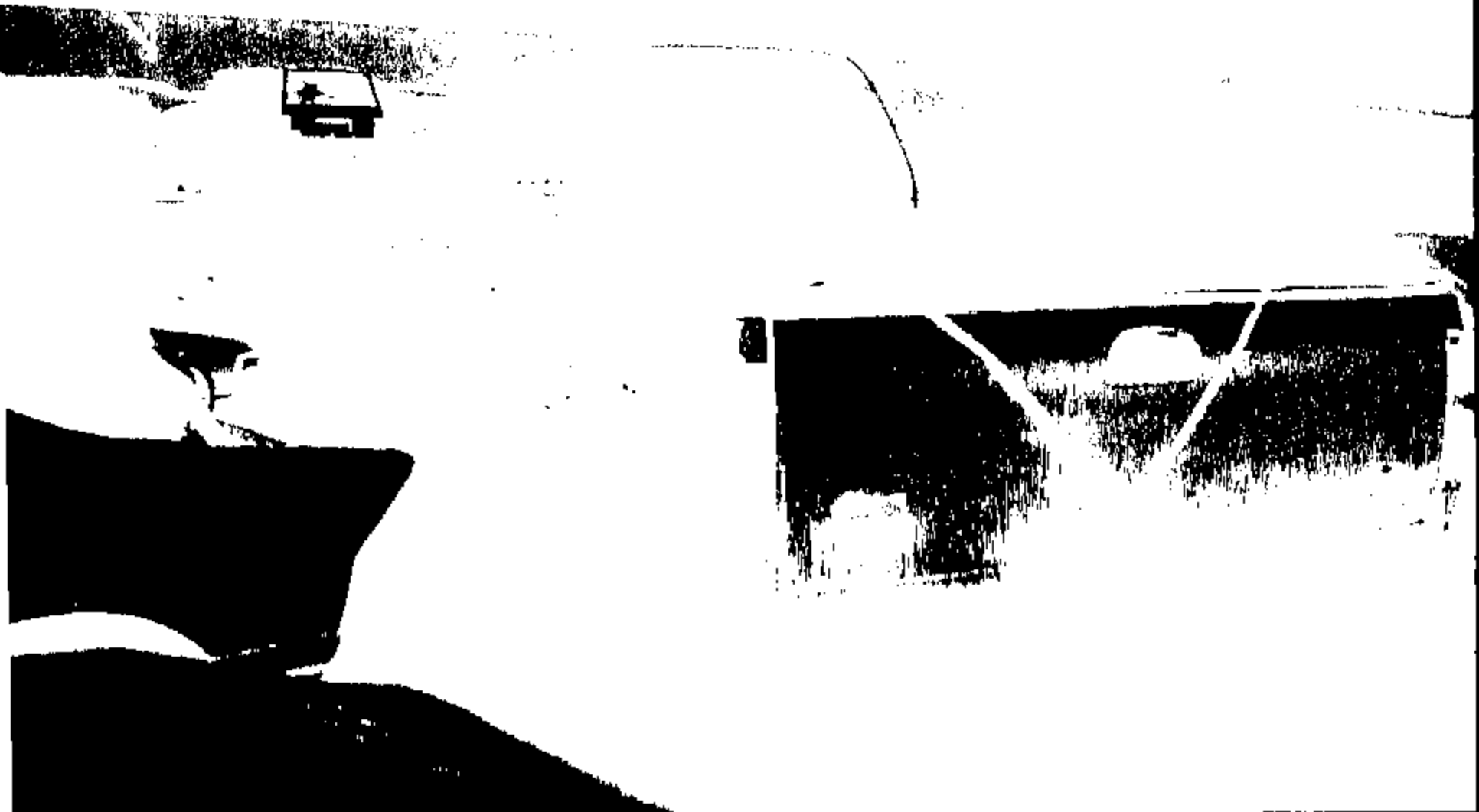
Vehicle Make: FORD
Vehicle Model: F-150
Vehicle Year: 97
Color: Blue

Registration State: FL
Registration Agency: STATE FBAN
Inspection Station: [Blank]

Photo for: 59-V416-701

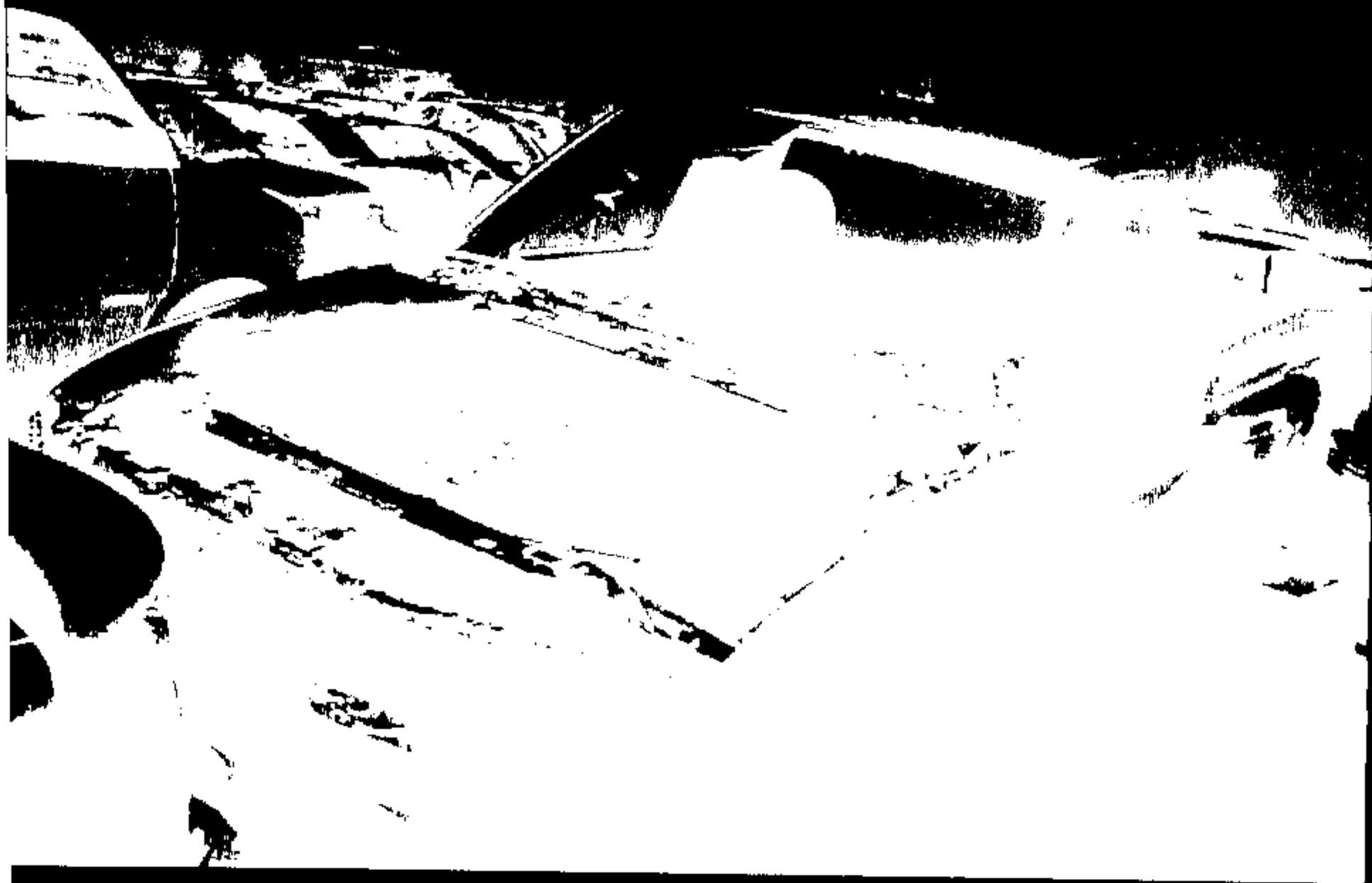


8981-37-000-0003



68-805-10-4897

Photo for: 58-V448-701



8905-025-LC-1858

State Farm Insurance Companies



State Farm Insurance Companies
2775 Sunny Isles Blvd.
North Miami Beach, FL 33180

March 31, 2000

Ford Motor Company
Attn. Consumer Affairs
16800 Executive Plaza Dr.
Dearborn, MI 48126-4207

RE: Claim Number: [REDACTED]
Date of Loss: February 26, 2000
Our Insured: [REDACTED]

Dear Gentlemen:

The identified vehicle bearing VIN 1FTDF1726V[REDACTED] a '97 Ford Pickup F150 suddenly caught fire on 2-26-00 at the owner's residence,

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

Please contact me at the phone number listed below to make arrangement for your inspection.

Sincerely,

Reseda Celestin
Senior Claim Representative
(305) 354-8512

State Farm Mutual Automobile Insurance Company

CUSTOMER SUPPORT
CENTER
APR 12 A 8 29

EP03-003-LC-4908





IN THE DISTRICT COURT OF OKLAHOMA COUNTY
STATE OF OKLAHOMA

FILED IN THE DISTRICT COURT
OKLAHOMA COUNTY, OKLA.

MAR 23 2002

PATRICIA PRESLEY, COURT CLERK
by _____
Deputy

[REDACTED]

Plaintiffs,

-vs-

FORD MOTOR COMPANY,

Defendant.

Case No. 2002-2610

PETITION

1. Plaintiff [REDACTED] is an insurance company licensed in Oklahoma; Plaintiff [REDACTED] resides in Velma, Oklahoma; defendant is a corporation licensed to do business in the State of Oklahoma; this cause of action arose in the State of Oklahoma; and, therefore, this court has subject matter jurisdiction and jurisdiction over the parties.

2. On May 14, 2001, after sitting at his residence all night, with the engine off and the key out of the ignition, Plaintiff Williams's motor vehicle (2001 Ford F-150 Pickup, VIN # 1FTZF17241) [REDACTED] burst into flames.

3. Said fire occurred without warning to Plaintiff [REDACTED] and was not the result of any negligent act or omission of Plaintiff [REDACTED]

4. As a result of the fire, Plaintiff [REDACTED] vehicle was destroyed and Plaintiff [REDACTED] sustained property damage in the total amount of \$17,164.17. Of this amount, Plaintiff State Farm Mutual Automobile Insurance Company paid \$16,664.17 and [REDACTED] paid a deductible of \$500.00.

5. The above-related incident and resulting damages to the Plaintiffs were proximately cau as follows:

a. Plaintiff [REDACTED] vehicle contained defects that caused it to ignite and burn because said vehicle was defective and unreasonably dangerous at the time it left the control of the Defendant.

b. The Defendant breached their express and implied warranties of fitness and merchantability of said vehicle by reason of defects existing in the vehicle.

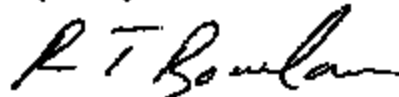
c. Defendant designed, manufactured, marketed and sold Plaintiff [REDACTED] vehicle, which was in a defective and unreasonably dangerous condition when sold to Plaintiff [REDACTED] and at the time of this incident. Said vehicle was unreasonably dangerous and defective in design at the time it was marketed by the Defendant and at the time when it reached Plaintiff [REDACTED]. Said defective and dangerous condition and design proximately caused the Plaintiffs' damages while the vehicle was being used in a manner and for a purpose reasonably anticipated and foreseeable by the Defendant.

d. Defendant failed to adequately warn Plaintiff [REDACTED] about the dangers associated with the use of said vehicle.

e. Defendant negligently manufactured and distributed said vehicle.

Wherefore, Plaintiffs demand judgment against defendant for the sum of \$17,164.17, interest, and costs, including reasonable attorney fees.

Respectfully Submitted,



Thomas G. Ferguson, Jr. OBA #2878
Russell T. Bowlan OBA #15731
WALKER, FERGUSON & FERGUSON
301 Northwest 63rd Street, SUITE 400
Oklahoma City, OK 73116
Telephone (405) 843-8855
Facsimile (405) 843-8934
Attorneys for Plaintiff(s)

Ford Motor Company
c/o Registered Agent
The Corporation Company
635 1st Natl Bldg.
Oklahoma City, OK 73102

Ford Motor Company

Office of the General Counsel

Ford Motor Company
Parklane Towers West
Suite 300
Three Parklane Boulevard
Dearborn, Michigan 48126-2558

RECEIVED

OCT 01 2001

September 24, 2001

State Farm Insurance
PO BOX 22095
Tulsa OK 74121-2095
ATTENTION: TRAVIS DAUGHERTY

SUBROGATION

Claimant: [REDACTED]
Your Claim Number: [REDACTED]
DOL: May 14, 2001



Dear Mr. Daugherty,

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 Ford manufactured vehicle.)

- 1. The date of incident and the city and state in which it occurred. 5-14-2001 Velma, OK.
- 2. A complete description of the incident, including events which occurred prior to and subsequent to the loss. See Report.
- 3. A copy of the police and/or fire report. None - Investigated by Velma F. D.
- 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.
- 5. The vehicle year, model, and serial number. 2001 Ford F150 1FTZF17241N [REDACTED]
- 6. The mileage on the vehicle at the time of the incident: 3,500.
- 7. Original color photographs of the vehicle's collision/fire damage & the alleged defective part(s), from several different angles. Included
- 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 scene showing the grade of the road.
- 10. What is the alleged defect? See Report
- 11. Documentation to substantiate your defect allegation, including a copy of your expert's report and the expert's original photographs. Included
- 12. Has the alleged defective part been repaired or replaced? No
- 13. The present location of the alleged defective part and the vehicle. Capart - Okla. City, OK.
- 14. The repair estimate, repair order, or your total loss worksheet for the vehicle's damage and any losses associated with this incident, and copies of draft payments. [REDACTED] Included
- 15. A complete service history for the subject vehicle, including any tune-ups or oil changes. New Vehicle
- 16. List any after market additions or modifications that were made to the vehicle. Unknown.
- 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).

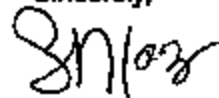
- 19. Was the parking brake fully engaged? *Unknown*
- 20. What gear was the vehicle in at the time of the incident? *Parked Overnight*
- 21. Was the engine running? *No*
- 22. Were the keys in the ignition? *No*
- 23. Has any insurance company been advised of this incident? If so, please state the name, 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. *New*

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 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 Norton
Claims Analyst

RECEIVED
OCT 01 2001
SUBROGATION

Claim Photo Transmittal (35mm)

Claim No. [REDACTED]



Photo No. 1

Location/View Tag

Front Passenger Side



Rear Driver Side



Photo No. 2

Location/View rt. side

Front Passenger Side



Rear Driver Side



Photo No. 3

Location/View Left side

Front Passenger Side



Rear Driver Side



ENG-085-L-C-4874

Photo Taken By: [REDACTED]

Time Taken: 3pm

Date: 5-15-01

Phone Numbers: [REDACTED]

Yr. & Model: 2001 Ford

Vehicle Owner: [REDACTED]

Is this the Insured Vehicle or Claimant Vehicle Place Where Vehicle Photos Taken: Residence

Claim Photo
Transmittal
(35mm)

Claim No. [REDACTED]



Photo No. 4

Location/View Red



Photo No. 5

Location/View rt. front



Photo No. 6

Location/View interior



FORM 805-10-675

Form Taken By M. White Time Taken: 3pm Date: 9-15-01

f. Photos of Vehicle Owner [REDACTED] Yr. & Model 700-1 Ford

Is this the Insured Vehicle or Claimant Vehicle Place Where Vehicle Photos Taken _____

Claim Photo
Transmittal
(35mm)

Claim No.

Photo No. 10

Location/View Rood



Photo No. 11

Location/View rt. side



Photo No. 12

Location/View rt. side



Taken By: _____ Time Taken: _____ Date: _____

Photos: _____
Vehicle Owner: _____ Yr. & Model: _____

is the Insured Vehicle or Claimant Vehicle Place Where Vehicle Photos Taken: _____

Claim No.

Photo No. 10

Location/View Road



Photo No. 11

Location/View rt. side



Photo No. 12

Location/View rt. side



Taken By: _____ Time Taken: _____ Date: _____

Vehicle Photos: _____
Vehicle Owner: _____ Yr. & Model: _____

Is the Insured Vehicle or Claimant Vehicle Place Where Vehicle Photos Taken: _____

Claim No.

Photo No. 10

Location/View _____

Road

Front Passenger Side



Rear Driver Side

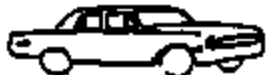


Photo No. 11

Location/View _____

rt. side

Front Passenger Side



Rear Driver Side



Photo No. 12

Location/View _____

rt. side

Front Passenger Side



Rear Driver Side



Taken By: _____ Time Taken: _____ Date: _____

Vehicle Owner: _____ Yr & Model: _____

Is the Insured Vehicle or Claimant Vehicle Place Where Vehicle Photos Taken: _____

8885-888-LC-4878

DALLAS & ASSOCIATES FIRE & EXPLOSION CONSULTANTS, INC.

925 72ND AVE. S.E. • NORMAN, OK 73026 • 405-329-3602



May 31, 2001
Case #D50125

Ms. Cindy Chilton
State Farm Insurance
PO Box 720900
Norman, OK 73070-4700

Re: Fire Loss: 5/14/01
Insured: [REDACTED]
Velma, OK
Claim No: [REDACTED]

DESCRIPTION OF LOSS

The vehicle was a 2001 Ford F-150. It was a Sports model with no extended cab. The color was silver. It displayed a March 2002, Oklahoma tag [REDACTED]. It was parked at Co-Parts Insurance pool in Oklahoma City. A display tag on the front of the vehicle said Billingsley Ford in Ardmore, Oklahoma.

FIRE EXAMINATION

Exterior conditions of the vehicle indicated there was no visible physical damage. The most fire damage involved the cab and rear of the engine compartment. Melting occurred to the rear of the hood from fire concentrated near the firewall.

Fire damage in the passenger area included total consumption of upholstery for the seats, and door panels. The dash had melted down and the right side air bag had exploded. Wiring harness, the stereo, heater and air conditioning assembly and dash framing were collapsed to the floor.

The adjuster provided the history of the fire. Information indicated the vehicle had been parked over night before the fire occurred. Since the vehicle was not running the cause focused to a heat source produced by the electric system. The electrical system would be the only one in service when the vehicle was parked.

Wiring inside the passenger compartment was evaluated for possible failure. Wiring on the right side of the panel on the driver's side had melted wiring that would be to controls

JUL 10 2001

for the heater assembly. The melting was evaluated for possible short-circuiting, however, the damage was due to fire exposure.

Wiring to the ignition switch and driver's side dash of the vehicle were all-intact. The wiring harness leading to the computer behind the right kick panel had no short-circuiting and wiring in the dash had no visible failure.

In the engine compartment fire damage was concentrated along the firewall on the right center of the engine compartment. Heat sources were sought to determine if there was electrical failure. The hot lead from the battery to the fuse panel was arced into approximately six (6) to eight (8) inches from the battery post. Welding occurred in the same cable approximately 18 to 20 inches inboard of the right fender well. The cable had arced against the firewall and was welded to the metal. The area around the welded cable was evaluated for possible evidence of this being the source of ignition for the fire. The melted hood and damage to the firewall supported evidence that the source of ignition for this fire was the arc welded cable from the battery to the fuse panel.

The engine oil was checked to determine the condition of the engine. The oil was full and clear indicating the oil had recently been changed.

Wiring from the alternator to the fuse panel had been exposed to fire in relationship to the fire originating at the rear of the engine compartment. Wiring harness along the firewall a distance of approximately 25 to 26 inches had insulation burned away. This indicated the fire used the insulation materials as a fuel source during early stages of burning. Plastics and rubber in the immediate area of the engine were also exposed and was a source of fuel to feed the fire.

During evaluation of the fire origin glass was found from the windshield that had dropped into the engine compartment. The glass was exposed to fire temperatures after it came to rest on the top of the engine. This indicated the hood had melted early in the fire. Glass from the windshield had separated before collapsing toward the interior of the passenger compartment and engine compartment.

FIRE CAUSE OPINION

Conditions found in the vehicle indicated arcing occurred on the primary cable from the battery to the fuse panel. The cable had rubbed against the firewall of the engine compartment and welded to the metal. The condition created heat that ignited insulation and components in the engine compartment. Heat was conducted through the firewall into the passenger area where it ignited the dash combustibles and spread to the upholstery.

Enclosed are photos, photo identification, and a copy of the report for your use. If there are questions concerning this investigation, please call for assistance.

Respectfully,

A handwritten signature in cursive script, appearing to read "David E. Dallas".

David E. Dallas
DALLAS AND ASSOCIATES, INC.

DED/jd

PHOTO IDENTIFICATION

Photos No. 1 thru 8:

Shows an exterior view of the vehicle. Fire damage was concentrated to the cab and rear of the engine compartment. The fire had extended from the engine compartment thorough the firewall into the passenger area.

Photos No. 9 thru 19:

Shows the engine compartment with fire damage at the firewall, as indicated by photos 9 and 10. Components towards the front, had less damage than those next to the firewall.

Photos No. 20 thru 40:

Is a series of photographs showing the interior damage of the vehicle. Included are photos showing the inspection of wiring in the dash. The wiring had received fire damage that caused some evidence of melting, as indicated in photograph 33. However, the conditions were related to elevated temperatures associated with the burning interior. The copper wiring was melted, verses being severed by electrical arcing.

Photos No. 41 thru 57:

Is a series of photographs showing welded cable, at the rear of the engine compartment. The welding occurred as a result of energized wiring coming in contact with the metal surfaces of the firewall. Arc severance occurred to cable at the battery, which would be up stream from the electrical arcing that occurred at the firewall. The arcing at the battery occurred after the arcing at the firewall, indicated in photo 48.

Photos No. 58 and 59:

Shows the fuse block and part of the electrical wiring for the vehicle, inside the engine compartment. The components had no evidence of electrical failure.

Photo No. 60:

Shows the dipstick for the engine. The volume of oil indicated it was full and the oil was not blackened from lack of maintenance.

* * *

Velma, Ok



EC90-085-LC-4003



ACTIVE LOAD





9

BR-5-505-10-4823



17



18



ENG-885-LC-4885

12



EX-100-10-1187





EMPS-800-LC-1888





EP05-025-LC-4339





EX-105-LC-1898



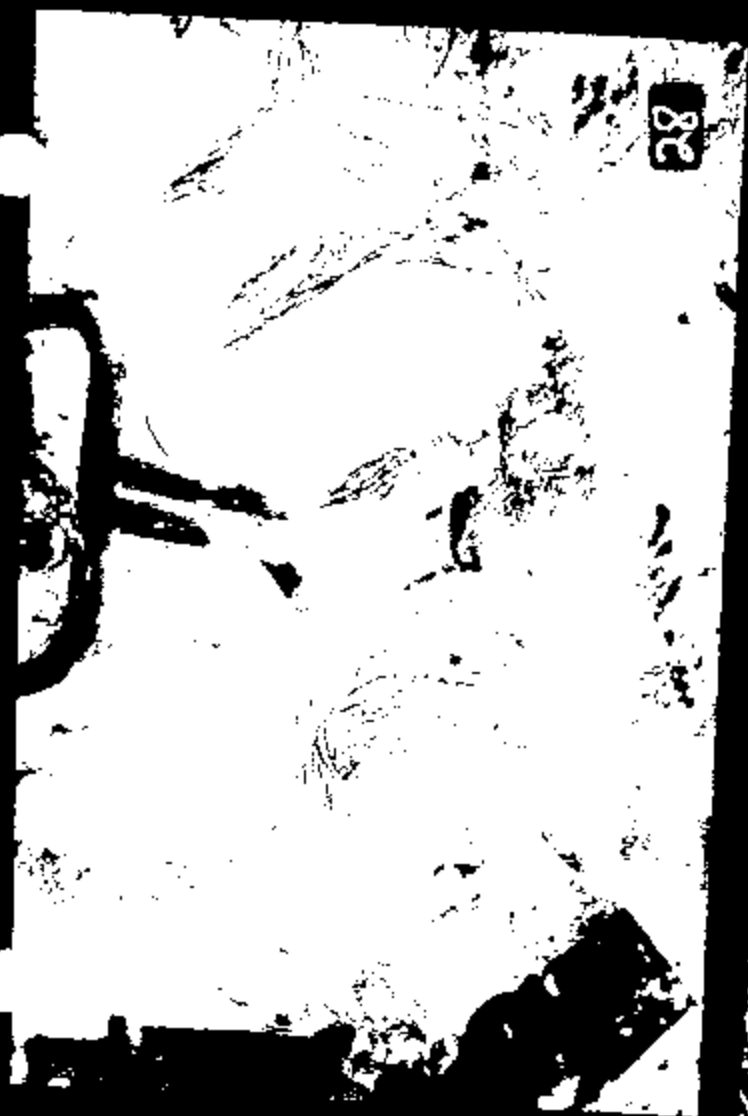


EMR-825-LO-1881





EH8-023-L-4892



29



EMSI-905-LC-4893





ENG-885-C-4894





EXH-000-LC-4809





ENG-088-10-4888





FB25-002-1C-4897





48

EMD-202-LC-4828



46



47

ENG-005-LC-4888

51





EMC-65-10-1583





EP05-025-1C-4961



This vehicle is equipped with electronic engine control systems. Brakes: Air speed. See dealer for details.

Information:
This vehicle conforms to U.S. EPA NLEV regulations for gasoline fueled 2001 model year light-duty trucks and to California regulations for 2001 model year new LEV light-duty trucks. See dealer for details.

Includes
H.C.N. Catalyst

60

2001-09-10-10-4002

58

59



CATHCART & DOOLEY

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April 7, 2004

RECEIVED APR 15 2004

Mr. Shawn Norton
Ford Motor Company
Claims Analyst/Litigation Assistant
Three Parklane Boulevard, Suite 300
Dearborn, Michigan 48126-2568

Re: Insured: [REDACTED]
Claim Number: [REDACTED]
Date of Loss: 1/12/04
Our File Number: 704.04119

Dear Mr. Norton:

Thank you for your correspondence of February 20, 2004 requesting documentation on the above-referenced case.

As you can see, the date of the fire is relatively recent and, therefore, I don't have much by way of file material to provide to you.

Please accept the following as responses to your requests:

1. Attach your insured's statement with a complete description of the incident, including events that occurred prior to and subsequent to the loss.

The fire occurred on January 12, 2004. That morning [REDACTED] had driven just a short distance to return a weed eater and came back home. She had lunch at her home and also watched a movie in her bedroom. A little after 5:00 p.m. [REDACTED] responded to someone pounding on her door only to find that a neighbor was telling her that her truck was on fire in the driveway. [REDACTED] grabbed her purse and ran out the door without any coat or shoes. 911 had already been called by the neighbor. The fire department arrived and had extinguished the fire which had already spread to the home.

2. A copy of the police and/or fire report.

Please see attached fire report. (Exhibit 1)

3. Original color photographs of the vehicle's collision/fire damage and the alleged defective parts, from several different angles.

*offer market
Tasha
Walker Hoke
Photos
Limited
Not
OK*

*copy / full box
Lignition Model?
won't submit
ext. rot
~59,000
- Photos
limited
- F/P*

See enclosed 12 color photographs for your review of the alleged defective part, vehicle and damages. (Exhibit 2)

4. Original color photographs of the inside of the vehicle showing the steering wheel, dash and roof areas.

See response to No. 3.

5. Original color photographs of the accident/fire scene from several different angles.

See response to No. 3.

6. Attach a copy of your expert's report and the expert's original photographs.

Will not be provided at this time.

7. Attach the repair estimate, repair order, or your total loss worksheet for the vehicle's damage and any losses associated with this incident; and copies of the draft payments.

Damage documents unavailable at this time. Will be provided at a later date. Total paid to date is in excess of \$45,000.00.

8. Attach the complete service history for the subject vehicle, including any tune-ups or oil changes.

See attached 5 service history documents (Exhibit 4). The battery was also changed by Walmart in Oklahoma City on November 29, 2003. No receipt available.

9. What was the city and state of occurrence?

Oklahoma City, Oklahoma

10. The 17 digit vehicle identification number.

1FTEX15H2S1 [REDACTED]

11. What was the mileage at time of occurrence?

Approximately 59,000 miles. (The exact mileage on July 24, 2003, was 58,413.)

12. What is the alleged defect?

Electrical failure at the relay/fuse box (ignition module).

13. Has the alleged defective part been repaired or replaced?

No.

14. What is the current location of the vehicle?

Copar [REDACTED] Oklahoma City, Oklahoma [REDACTED] Contact must be made through my office so that arrangements can be made for your expert/consultant to inspect the vehicle. The ignition module (relay/fuse box) is available for inspection at Dallas & Associates in Oklahoma City. Again, contact must be made

through my office so that arrangements can be made for your expert/consultant to examine this evidence.

15. List all after market additions or modifications that were made to the vehicle.
- a. Diesel tank.
 - b. A tool box.
 - c. Tailgate cover
 - d. Mat in the back.
 - e. Headache rack.
 - f. Rails.
 - g. Floor mats.
 - h. Traller hitch.

These were installed within a few days after the purchase of the truck. A trailer brake was also installed in the truck but the exact date is unknown.

16. Was the engine running?

No.

17. Were the keys in the ignition?

No.

18. Was this vehicle purchased new or used?

New.

If purchased used, provide the date of purchase, mileage at the time of purchase, and from whom the vehicle was purchased.

Not applicable.

Yours very truly,

CATHCART & DOOLEY

Renee Southerland

RENEE SOUTHERLAND
Legal Assistant

RS:jm

Enclosure

xc: Mary Thompson

PHOTOGRAPHS

CLIENT Farmers Insurance Company DATE OF LOSS 1/12/04

CASE STYLE [REDACTED] v. Ford C&D FILE NUMBER 740.04119

PICTURE NO:

R1-5

DATE TAKEN:

1/15/04

TAKEN BY:

Brent Dallas
Dallas & Associates

DESCRIPTION:



PICTURE NO:

R1-6

DATE TAKEN:

1/15/04

TAKEN BY:

Brent Dallas
Dallas & Associates

DESCRIPTION:



PHOTOGRAPHS

CLIENT Farmers Insurance Company DATE OF LOSS 1/12/04

CASE STYLE [REDACTED] v. Ford C&D FILE NUMBER 740.04119

PICTURE NO:

RI-11

DATE TAKEN:

1/15/04

TAKEN BY:

Brent Dallas

Dallas & Associates

DESCRIPTION:



PICTURE NO:

RI-12

DATE TAKEN:

1/15/04

TAKEN BY:

Brent Dallas

Dallas & Associates

DESCRIPTION:



PHOTOGRAPHS

CLIENT Farmers Insurance Company DATE OF LOSS 1/12/04

CASE STYLE [REDACTED] v. Ford C&D FILE NUMBER 740.04119

PICTURE NO:

R1-13

DATE TAKEN:

1/15/04

TAKEN BY:

Brent Dallas
Dallas & Associates

DESCRIPTION:



PICTURE NO:

R1-14

DATE TAKEN:

1/15/04

TAKEN BY:

Brent Dallas
Dallas & Associates

DESCRIPTION:



PHOTOGRAPHS

CLIENT Farmers Insurance Company DATE OF LOSS 1/12/04

CASE STYLE [REDACTED] v. Ford C&D FILE NUMBER 740.04119

PICTURE NO:

R2-13

DATE TAKEN:

1/15/04

TAKEN BY:

Brent Dallas
Dallas & Associates

DESCRIPTION:



PICTURE NO:

R2-14

DATE TAKEN:

1/15/04

TAKEN BY:

Brent Dallas
Dallas & Associates

DESCRIPTION:



PHOTOGRAPHS

CLIENT Farmers Insurance Company DATE OF LOSS 1/12/04

CASE STYLE [REDACTED] Ford C&D FILE NUMBER 740.04119

PICTURE NO:

R2-19

DATE TAKEN:

1/15/04

TAKEN BY:

Brent Dallas
Dallas & Associates

DESCRIPTION:



PICTURE NO:

R2-20

DATE TAKEN:

1/15/04

TAKEN BY:

Brent Dallas
Dallas & Associates

DESCRIPTION:



PHOTOGRAPHS

CLIENT Farmers Insurance Company DATE OF LOSS 1/12/04

CASE STYLE [REDACTED] v. Ford C&D FILE NUMBER 740.04119

PICTURE NO:

R1-23

DATE TAKEN:

1/15/04

TAKEN BY:

Brent Dallas
Dallas & Associates

DESCRIPTION:



PICTURE NO:

R1-24

DATE TAKEN:

1/15/04

TAKEN BY:

Brent Dallas
Dallas & Associates

DESCRIPTION:



Inquiry for Incident No 04-001760 Exposure No 000
Incident Type: 11 STRUCTURE FIRE 14 Category: FIRE

General Information

House: [REDACTED] ST., OK
AptRm: Zip: [REDACTED] Census: 105906 Map: 4144 RD: 96
Parcel: - Desc: SHAWNEE Mutual Aid: N
Occ/DBA: Rel:
First Code: 00 Name: [REDACTED]
Person Phone: [REDACTED] Address: [REDACTED]
City: OKC St: OK Zip: [REDACTED]
Second Code: Name:
Person Phone: - - x: Address:
City: St: Zip: -

Incident Date: 011204 MONDAY Time: 171230 Aid:
Alarm: 7 TELEPHONE TIE-L Alarm Company:
Station: 24-6 Shift: A Dispatched as: 5 HOUSE FIRE
Condition on Arrival: CAR FIRE THAT HAD EXTENDED INTO ATTIC OF 1 STORY

Incident Reporting

Created By: MW0486 WOODARD MARC L Rank: DC Date: 011204
Updated By: MW0486 WOODARD MARC L Rank: DC Date: 011204
Verified By: MW0486 WOODARD MARC L Rank: DC Date: 011204
Locked: Y FIRS Required: Y FIRS Status: Date:

Local Data Fields

050 Complete on All Incidents:
053 Line F:
054 Type of Action Taken: 12 VENTILATION, EXTINGUISH, SALVAGE, O
055 Number of Alarms: 01
056 Mutual Aid: N
058 Line G:
059 General Property Use: 41 1 OR 2 FAMILY RESIDENTIAL USE
060 Specific Property Use: 411 ONE FAMILY DWELLING; YEAR ROUND
062 Line H:
064 Number of Injuries/Illnesses:
065 Fire Service Personnel: 0
066 Other Emergency Personnel: 0
067 Civilians: 0
068 Number of Fatalities:
069 Fire Service Personnel: 0
070 Other Emergency Personnel: 0
071 Civilians: 0
073 Line I:
074 No. Fire Personnel Responded: 26
075 No. Engines Responded: 4
076 No. Aerial Apparatus Responded: 1
077 No. Other Vehicles Responded: 3
080 Complete for All Fires:
081 Line J:
082 Condition Of Fire on Arrival: 3 FIRE WITH SMOKE SHOWING ONLY
083 Time From Alarm To Agent Appl.: 3 2 TO 5 MINUTES
084 Area of Fire Origin: 47 GARAGE, CARPORT, VEHICLE STORAGE A
088 Line K:
089 Equipment Involved in Ignition: 01 ROAD TRANSPORT VEHICLE
090 YEAR: 95
091 MAKE: FORD
092 MODEL: F150
093 SERIAL NUMBER: 1FTEX15H25
095 Line L:

Inquiry for Incident No 04-001760 Exposure No 000

096	Form of Heat of Ignition: 34		UNSPECIFIED SHORT CIRCUIT ARC
097	Material First Ignited - Form: 00		NOT REPORTED / UNDETERMINED
098	Material First Ignited - Type: 00		UNDETERMINED OR NOT REPORTED
100	Line M:		
101	Ignition Factor: 50		MECHANICAL FAILURE, MALFUNC. INSU
102	Method of Extinguishment: 6		WATER FROM HYDRANT, DRAFT OR STA
105	Line N:		
106	Total Dollar Loss: 18000		
107	Property Damage Classification: 10		15,000 TO 19,999 DOLLARS
108	Number of Buildings Damaged: 001		
109	Total Value of Property: 80000		
110	Property Value Classification: 15		80,000 TO 99,999 DOLLARS
111	Termination Stage: 2		FIRE TERMINATED IN OR AFTER FLAM
114	Line O:		
115	Construction Type: 3		TYPE III (ORDINARY)
116	Number of Stories: 1		1 STORY
117	Level of Origin: 11		GRADE LEVEL
120	Line P:		
121	Structure Status: 2		IN USE WITH FURNISHINGS IN PLACE
122	No. Occupants at Time of Inc.: 1		UNDER 10 PEOPLE
125	Line Q:		
126	Material Gen. Most Flame- Use: 13		EXTERIOR TRIM APPURTENANCES
127	Material Gen. Most Flame- Type: 63		SAWN WOOD
128	Factor Cont. to Flame Travel: 26		EXTERIOR SPREAD.
130	Line R:		
131	Material Gen. Most Smoke- Form: 13		EXTERIOR TRIM APPURTENANCES
132	Material Gen. Most Smoke- Type: 63		SAWN WOOD
133	Avenue of Smoke Travel: 5		OPENING IN CONSTRUCTION
135	Line S:		
136	Detector Type: 8		NO DETECTOR PRESENT
137	Detector Power Supply: 8		NO DETECTOR PRESENT
138	Line T:		
139	Detector Performance: 8		NO DETECTORS PRESENT
140	Reason for Detector Failure: 8		NO DETECTOR FAILURE
143	Line U:		
144	Sprinkler System Performance: 8		NO EQUIPMENT PRESENT IN ROOM OF
145	No. Of Sprinkler Heads Opened: 000		
146	Reason for Sprinkler Failure: 8		NO SPRINKLER SYSTEM FAILURE
148	Line V:		
149	Extent of Flame Damage: 5		CONFINED TO STORY OF ORIGIN
150	Extent of Smoke Damage: 5		CONFINED TO STORY OF ORIGIN
151	Extent of Ext. Agent Damage: 5		CONFINED TO STORY OF ORIGIN
155	Line W:		
156	Mobile Property Type:		

NARRATIVE

Author: CAD IC data from CAD on 01/12/04 at 1952

Reporting Party:

Address:

Phone:

E24 LAYING LINE FROM NW. 20 AND SHAWNEE [17:16:50-FDDM7496]

20TH STREET COMMAND [17:18:32-FDDM7496]

PRIMARY AND SECONDARY SEARCH CLEAR [17:19:19-FDDM7496]

ASSUMING COMMAND (Unit:C6) [17:24:40-FDDM7496]

E10 RIT [17:25:38-FDDM7496]

C4 SAFETY OFFICER [17:25:38-FDDM7496]

FIRE OUT/SALVAGE AND OVERHAUL [17:28:19-FDDM7496]

Inquiry for Incident No 04-001760 Exposure No 000

15 MINUTE UPDATE [17:33:38-FDDW9595]

OGE CAME TO SCENE [18:35:01-FDRG5313]

TERMINATING COMMAND [18:35:01-FDRG5313]

INCI: #04001760 F-OK OKF [17:15:55-FDDW9595]

Activity type changed from 04 to 5 [17:27:08-FDDW9595]

Previous address of [REDACTED] OK [17:29:00-FDDM7496]

Author: MWOODARD IR INCIDENT REMARK on 01/12/04 at 2102

This call was originally dispatched as a car fire, E24 arrived on scene and requested a fire alarm. E24 evacuated 1 occupant from the home and started fire attack, E14 was b/u line. C6 arrived and assumed command. RL14 was ventilation, E10-RIT, E17 was salvage, C4 was safety officer, OG&E was in the area and shut off meter, C4 DAA shut off gas. The fire appeared to start in engine compartment of a 95' Ford truck, under the carport, that was attached to the home. Fire spread into the attic area over garage. RL14 had cut a hole in the roof. Fire did not extend into living area. 400 series was not requested. A-1 requested code 1. Insurance on home is Farmers and on truck is State Farm. This was a 2 door, blue, 1995, Ford F150, VIN# 1FTEX15H25[REDACTED] Tag # [REDACTED] exp 6-04.

Structure value \$60,000.00 Structure loss \$9500.00

Content value \$20,000.00 Content loss \$ -0-

Vehicle value \$ 8,500.00 Vehicle loss \$8500.00

RL14 coered the holes in the roof and will go back in 1 hour to get salage covers and floor runner and to check attic area. Released property back to property owner.

CATHCART & DOOLEY

A Professional Corporation
Attorneys At Law
2807 Classen Boulevard
Oklahoma City, Oklahoma 73106

RECEIVED FEB 9 2004

WILLIAM E. CATHCART
CARY D. DOOLEY
VIRGINIA CATHCART HOLLEMAN
SCOTT D. CALDWELL
LAURIE J. MILLER

Telephone: (405) 824-1110
Facsimile: (405) 824-4148

February 3, 2004

FEB - 9 P 1 04

Ford Motor Company
Consumer Affairs
Post Office Box 6248
MD-3NE-B
Dearborn, Michigan 48126

NEW

Re: Insured: [REDACTED]
Claim Number: [REDACTED]
Date of Loss: 1/12/04
Our File Number: 764.04119

Dear Sirs:

This is to advise you that my office has been retained by Farmers Insurance Company, Inc., to obtain reimbursement for money paid as the result of a property loss that occurred on January 12, 2004. The property damage, which will exceed \$40,000, was the result of a fire caused by a Ford F-150, VIN 1FTEX15H2SK [REDACTED]. Please turn this in to your claims department.

On this date we contacted your offices to obtain your phone number and fax number for the Consumer Affairs Division. However, your office refused to give us either of these numbers.

The vehicle is available for inspection in Oklahoma City, Oklahoma. I await your response.

Yours very truly,

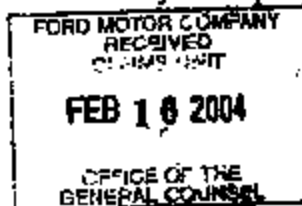
CATHCART & DOOLEY

Renee Southerland

RENEE SOUTHERLAND
Legal Assistant

RS:jm

xc: Mary Thompson



1/12/04
95 F-150
240,000
VIN