

State Farm Insurance Companies



Claims Office
75-20 Astoria Blvd.
East Elmhurst, N.Y. 11370-1185

April 1, 1999

FORD MOTOR COMPANY
RECEIVED
CLAIMS UNIT

APR 2 8 1999

OFFICE OF THE
GENERAL COUNSEL

Howard Keyes, Claims Manager
Ford Motor Company
Parklane Twr W., Ste. 400, 3 Parklane Blvd
Dearborn, MI 48126

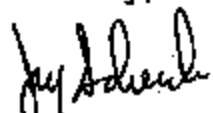
RE: Claim Number: [REDACTED]
Date of Loss: December 29, 1998
Our Insured: [REDACTED]

Dear Mr. Keyes:

The identified 1998 Lincoln Navigator bearing vehicle identification number 5LMPU28LOW1 [REDACTED] experienced a fire resulting in its total loss.

State Farm Insurance would like to give you the opportunity to inspect the vehicle and give you advance notice of our potential subrogation claim. Please contact me at the number listed below to set a convenient time for your inspection.

Sincerely,


Jay Scheick
Claim Representative
(718) 803-4304

State Farm Mutual Automobile Insurance Company

JS

LANGE TECHNICAL SERVICES, LTD.

10 SHAMAN PLACE DEER PARK, NEW YORK 11720 (516)667-0183 FAX (516)667-0184

February 1, 1999

FORENSIC ENGINEERING
EQUIPMENT ANALYSIS
ACCIDENT RECONSTRUCTION
FIRE CO DETERMINATION

Mr. Milton Woodard
State Farm Insurance Company
Bulova Corporate Center
75-20 Astoria Boulevard
R. Elmhurst, New York 11370

Re: Our File No.: 9817-BY-614
Claim No.: [REDACTED]
Insured: [REDACTED]
Vehicle: 1998 Lincoln Navigator
VIN: 5LMPU2BL0W [REDACTED]
Mileage: N/A
Examined: January 13, 1999

Dear Mr. Woodard:

As you requested, the above vehicle was examined at Port Motors in Port Washington, New York to determine the cause and origin of the engine compartment fire. The following are our findings and opinions.

General Observations:

The above vehicle is a sport utility type equipped with a V-8 engine, automatic transmission and four wheel drive. It was reported that while being driven fire was detected in the engine compartment. The damage observed at the time of our examination is reportedly the damage resulting from that fire.

Preliminary examination of the vehicle revealed extensive damage in the engine and passenger compartments. Based upon the damage observed in the passenger's compartment, many combustible materials, though severely damaged, remained. It had been reported that the fire had originated within the engine compartment and this was confirmed by the flame patterns and damage observed on the interior of the vehicle (Photo Nos. 2, 3, 4 and 5). When examining the interior of the vehicle, no indications could be found that the fire had originated in this area.

Preliminary examination of the engine compartment revealed large quantities of fiberglass material resulting from the combustion of the fiberglass hood (Photo Nos. 6 and 7). This material was carefully removed in order to further examine the engine, wiring and other components.

After removal of the fiberglass debris, it was found that the left side of the engine compartment contained many severely damaged, but consumable materials. These included plastic materials and the remains of the air cleaner (Photo Nos. 7 and 8). While examining the left side of the engine compartment, it was found that the fiberglass valve cover, though damaged, remained almost completely intact (Photo No. 9). It was noted that the valve cover on the right side had been severely damaged with only the glass reinforcing fibers remaining (Photo No. 10). Further examination of the engine compartment, with the fiberglass debris removed, revealed extensive wiring damage and melting of aluminum components (Photo No. 11). It was noted that a flame pattern existed indicating a greater intensity of heat on the right side immediately forward of the damaged valve cover. This was apparent by the burn pattern and melting of the radiator in the forward area of the engine compartment (Photo No. 12).

February 1, 1999

Page 2

Mr. Milton Woodard
State Farm Insurance Company

Re: Our File No.: 9812-PL-614
Claim No.: XXXXXXXXXX
Insured: XXXXXXXXXX

Immediately adjacent to the damaged valve cover is positioned the transmission dipstick. Close examination revealed the cap to be in place and no indications could be found that transmission fluid had been expelled from the case (Photo No. 13). It was also noted that immediately below the dipstick no residue patterns were found on the exhaust manifold (Photo No. 14). An area of high heat was noted on the right rear portion of the cowl. This is indicated in Photo No. 15 by the arrows. Located almost centrally in this flame pattern is an electrical junction panel. In order to clarify the prior condition of the components, a similar vehicle was examined and photographs taken of the area. Photo No. 16 is a view of this area in the undamaged vehicle.

Since the above vehicle is equipped with an electronic fuel injection system, the fuel lines were examined to determine if any evidence could be found of leakage. It should be noted that the lines and couplings related to the fuel injection system are positioned on the left side of the engine immediately adjacent to the brake booster. Examination of this area failed to reveal any indications that the fire had originated here.

Since the origin area appeared to be based upon the damage in the right rear of the engine compartment at the electrical junction box, this component was carefully examined. Immediately noted was a melted electrical ground wire. The melting of an electrical ground wire indicates that an extremely high amount of electrical current passed through the body of the vehicle resulting in the overheating and melting of the ground wire (Photos Nos. 17 and 18).

When examining the undamaged vehicle, it was noted that heavy cables passed through fusible links positioned on the bracket found damaged in the burned vehicle. Photo No. 20 is a view of these links in the burned vehicle. This examination of the terminal connections revealed one terminal to be fused completely to the steel-mounting bracket (Photo No. 21). The fusing of this terminal to the mounting bracket would explain the high electrical current passed through the body causing the melting of the ground cable previously indicated. Based upon the condition of the cable, the fusing found at the terminal and the flame patterns, the fire originated in the fuse mounting assembly and the cause of the fire is the result of an electrical malfunction.

Conclusions:

In our opinion, based on the above findings, available information, accuracy of reported statements, conditions of the examination and with a reasonable degree of engineering certainty, the fire in the above vehicle originated in the right rear area in a fusible link mounting assembly. Close examination revealed areas of extreme electrical activity. It is our opinion that the origin is this component and the cause is an electrical malfunction.

Thank you for this opportunity to be of service.

Sincerely,

LANGE TECHNICAL SERVICES, LTD.

Carl J. Lange, P.E.

CJL:ka
Enclosures

EAS-005-LC-5808



State Farm Mutual Automobile Insurance Co
State Farm County Mutual Insurance Company

State Farm Fire and Casualty Company
State Farm Indemnity Company

Claim number

AFFIDAVIT OF VEHICLE FIRE (All questions must be completed to file)

1. Name of Insured _____ Name of Owner _____
Address _____ Home Phone _____
Date of Birth _____ Marital Status: Married Single No. of Dependents 3
Social Security No. _____ (Optional) Driver's License No. _____
Occupation _____
Employer's Name _____

Address _____ Phone _____

2. Date of Fire 12/29/1998 Time 9:15 A.M. P.M.
Make of Vehicle Nissan Year 1998 Model NAVIGATOR Body Type _____ color Gold
Vehicle ID # 5LHPU88L0W License Plate _____ State New York
Certificate of Title # _____ If none, why? on fire
Number of cylinders 8 H.P. or C.I. or Liter _____ Odometer reading Bet 7500 to
Was vehicle locked? Yes No Were windows rolled up? Yes No
When did you last see your vehicle? Date 12/29/98 Time _____ A.M. P.M.
Specific location where vehicle burned Community Drive Manhattan Long Island
Reason vehicle was left at this location _____
Name and address of person who left auto at this location _____

When was the fire discovered? Date 12/29/98 Time 9:15 A.M. P.M.
Who made the discovery? owner
When was fire reported to fire department? Date 12/29/98 Time Same time A.M. P.M.
Name and Location of Fire Station Manhasset Laveille Fire Department
Describe fire (where, color of smoke, cause): Black color

Note On the morning 12/29/98 we hear a noise sound like 10 years old car, my husband describe exactly what happened prior to noticing smoke or fire (electrical or mechanical malfunction): Rear noise on engine call for service
Were you carrying a container of flammable liquid in the vehicle at the time of fire? Yes No
If yes, give type of liquid _____, amount _____, size and type of container _____, location of container at time of fire _____

Did you smell smoke or see flames first? yes
100-087 RV.1 Rev. 01-96 Printed in U.S.A. ERS-805-LC-5889

Have you had similar problems prior to fire? Yes No If Yes, explain _____

Has vehicle been damaged during the past three years? Yes No If so, give location New Can

_____, type of damage _____, amount of damage \$ Total, and date _____

Were repairs made? Yes No Partial If so, were they completed? Yes No

Who made the repairs? _____

Name and address of insurance company who paid claim damages, if any: State Farm

153-23A Hillside Ave Jamaica, NY 11432

Any other claims in the last three years on this or any other auto? Yes No

Any other vehicles in your household? Yes No

153-23A Hillside Ave Jamaica, NY 11432

Name of insurance company and agent on other vehicles: State Farm Dan Donahue

Your prior insurance company and agent: State Farm Dan Donahue

Any homeowners claims within the past 6 months with State Farm? Yes No

With any other carrier? _____

3. Vehicle Equipment (Check if vehicle had any of the following)

- Radio AM Power Steer. Vinyl Roof Cruise Control
- AM/FM Power Brakes Tinted Glass Tires: W/W Transmissions: Automatic
- Stereo Power Locks Mag Wheels Radial Standard
- Tape Deck Power Windows T-Tops Special Console
- Air Cond. Power Seats TR Steering Wheel
- Other: CD Play

CB Radio - Type _____ Cost \$ _____ Date Installed _____

Purchased From: Clen Cove Pick up Post #

4. Vehicle Condition

- Paint Fair Good Excellent
- Transmission Fair Good Excellent
- Engine Fair Good Excellent
- Body Fair Good Excellent

Other distinguishing features: (dents, decals, trailer hitch, interior, etc.) _____

5. Name and address of service station/garage: 15 Post Washington Bld Highway 11030

Who performs routine maintenance service? Dealer Date last serviced 12/10/98

Who performs State MV inspection? _____ Date last inspected _____

SUPREME COURT OF THE STATE OF NEW YORK
COUNTY OF QUEENS

FILE NO.
ISM29578
/dj

-----x
[REDACTED]

Plaintiff,

-against-

COMPLAINT

FORD MOTOR COMPANY

Defendant.
-----x

The plaintiffs, by their attorney, complaining of the defendants, respectfully show to the Court and allege:

AS AND FOR A FIRST CAUSE OF ACTION

1. That during the time herein stated and hereinafter mentioned, the plaintiff hereinafter referred to as was and still is a mutual insurance company duly organized under the laws of the State of Illinois, engaged in the legal transaction of business in the State of New York.

2. That during the time heretofore mentioned, plaintiff's subrogor was insured under a policy of insurance issued by the plaintiff and was the owner of a motor vehicle.

3. Upon information and belief that during the time heretofore and at all times hereinafter mentioned, the defendants were doing business within the County of Nassau, State of New York, as the manufacturer and dealer respectively of automobiles.

4. That on December 29, 1998, plaintiff's subrogor's vehicle was damaged, said vehicle manufactured and sold by the defendants.

5. That the defendants expressly warranted to the plaintiff's subrogor that each part of the vehicle was free of defects in material and workmanship and fit to be used as a motor vehicle.

6. That the aforesaid warranties related to the aforesaid goods was part of the basis of the bargain.

7. That the said warranties were not true as the vehicle was not warranted inasmuch as the vehicle on December 29, 1998 was damaged when the engine caught on fire, a result of the aforesaid breach of warranty, within the County of Nassau.

8. That as a result of the foregoing, plaintiff sustained damages in the sum of \$44,493.95, and plaintiff has been damaged in said sum.

AS AND FOR A SECOND CAUSE OF ACTION

9. Plaintiff repeats, reiterates and realleges each and every allegation contained in paragraphs "1" through "9" inclusive, of the complaint, with the same force and effect as though herein more fully set forth at length.

10. Upon information and belief that as hereinbefore shown and alleged, the said automobile was faulty, defective and malfunctioning in the respects hereinbefore stated, as said vehicle was being used.

11. The damages sustained were caused by the defendants' failure to properly and adequately manufacture, design and inspect said vehicle as to be free from defects.

12. Upon information and belief, that by reason of all of the foregoing, the plaintiff, has been damaged in the sum of \$44,493.95.

WHEREFORE, plaintiff demands judgment against the defendants in its first cause of action in the sum of \$44,493.95 and in its second cause of action in the sum of \$44,493.95 together with interest, costs and disbursements of this action.

Dated : Huntington, New York
May 17, 1999

SERPE, ANDREE & KAUFMAN
Attorney for Plaintiff
149 Main Street, PO Box 165
Huntington, New York 11743
(516) 421-4488
File No.: ISM29578

VERIFICATION

STATE OF NEW YORK)
) ss.:
COUNTY OF SUFFOLK)

MARK S. ANDREE, being duly sworn, deposes and says:

That deponent is the attorney for the Plaintiff in the within action; that deponent has read the foregoing Summons and Complaint and knows the contents thereof; and that same is true to deponent's own knowledge.

This verification is made by deponent and not by Plaintiff because Plaintiff is a domestic corporation, whose officers do not reside or have an office in the county in which your deponent maintains his office.

The grounds of deponent's belief as to all matters are as follows: Investigations and records on file with the Plaintiff and forwarded to your deponent.

MARK S. ANDREE

Sworn to before me on
17 day of May, 1999

CAROL J. DUERR
Notary Public, State of New York
No. 52-4703234
Qualified in Suffolk County
Commission Expires:

BARBARA A. ENDRIEZZI
Notary Public, State of New York
No. 01EN5025392
Qualified in Suffolk County
Commission Expires:

ANW BYRNE
Notary Public, State of New York
No. 52-4823120
Qualified in Suffolk County
Commission Expires:

Emily D. Padlan
EVELYN D. PADLAN
Notary Public, State of New York
No. 01PA5064742
Qualified in Suffolk County
Commission Expires: *8/26/00*

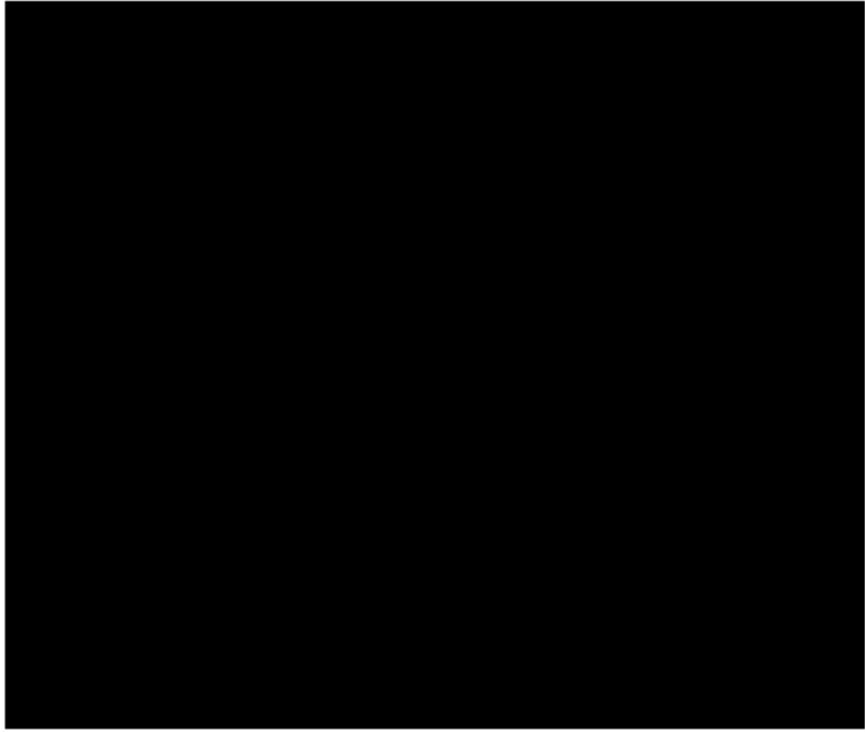
DAISY ANDINO
Notary Public, State of New York
No. 01AN5065593
Qualified in Suffolk County
Commission Expires:

BETSY BAUSER
Notary Public, State of New York
No. 01BA5065559
Qualified in Suffolk County
Commission Expires:

MARGARET E. ROLAND
Notary Public, State of New York
No. 01RO5082353
Qualified in Suffolk County
Commission Expires:

PATRICIA FRIEDMAN
Notary Public, State of New York
No. 01FR5029145
Qualified in Suffolk County
Commission Expires:

4/VERI.LTR/7/98



State Farm Insurance Companies



STATE FARM INSURANCE CLAIM OFFICE
P.O. Box 6063
Tomball, Texas 75505
Phone: 803-798-6100

May 31, 1996

Ford Motor Company
Office of General Counsel
Parklane Tower West
Suite 300
3 Parklane Boulevard
Dearborn, MI 48216



RE: Claim Number: [REDACTED]
Our Insured: [REDACTED]
Date of Loss: April 3, 1996
Vehicle Data: 1995 Ford F-150 Pickup
VIN 1FTDF15Y2S [REDACTED]

This State Farm insured vehicle was involved in a non-collision compartment fire while being driven. Damage to the vehicle resulted in a partial loss of \$8894.41.

The cause of the fire was related to failure of the battery.

We are in receipt of the parts that were removed while the vehicle was under repair. If you are interested in making an inspection of these parts, you may contact me at 903-798-6125 to make arrangements.

Please consider this letter as our claim to Ford Motor Company to reimburse State Farm for its interest of \$8894.41.

Sincerely,
Karen H. Brown
Karen Hilliard Brown
Claim Representative

R E C O R D E D S T A T E M E N T

RE: INSURED: ██████████
 CLAIM NO: ██████████

All right. This is Karen Brown interviewing ██████████ Uh, today's date is April 10th, 1996. It's, approximately, uh, 10:50 a.m. concerning the fire of a 1995 Ford F-150 pickup, uh, on, or about April the 3rd, 1996.

Q. Would you please state your full name, and spell your last name?

A. ██████████

Q. And may I have your date of birth?

A. ██████████

Q. And are you married?

A. No.

Q. Okay. Uh, may I have your home address?

A. ██████████

Q. And that's in?

A. Hope, Arkansas.

Q. Okay. And the home telephone number?

A. ██████████

Q. How long have you lived there?

A. Uh, nineteen years.

Q. Okay. Uh, what about your social security number?

A. ██████████

Q. All right. And where are you employed?

A. ██████████

Q. And that's located where?

A. Hope Arkansas.

Q. And do you have a number for there?

A. Yes. ██████████

Q. Okay. And how long have you been employed there?

A. Uh, about a year and a half.

- Q. Okay. Uh, can you just describe to me what happened? Tell me, you know, when the, the date of, and the time of the fire?
- A. Uh, let me get the date.
- Q. Okay.
- A. And find a calendar. Uh, it was the first Tuesday, or Wednesday in March. Well, no it wasn't. Today's the 10th. It was the 3rd of April I believe.
- Q. Okay.
- A. About 6:30 p.m.
- Q. And where was, where did the fire take place?
- A. Uh, South Main about the fifteen, either the fifteen, or sixteen hundred block.
- Q. Okay. Can you just describe it for me?
- A. Uh, describe...
- Q. Describe the fire?
- A. Driving down the road, and smelled smoke, and I seen smoke come out of my defroster, and air conditioner vent. I pulled over and, and, uh, seen flame, and that's about all it was.
- Q. Okay. And what did you do then?
- A. Uh, called the fire department.
- Q. Okay. And, uh, you, was it the Hope Fire Department?
- A. Yes, Hope Fire Department.
- Q. All right. What did they say about it? Did they give an opinion as to what they thought caused it, or...
- A. Uh, no.
- Q. Okay.
- A. They, they didn't really know.
- Q. Okay.
- A. They just, they di-, they didn't really say. They just, they just put it out.
- Q. Okay. And then what did you do with the vehicle after that?
- A. Uh, pushed it to the side of the road, and hauled it to my house.
- Q. Okay. All right. Uh, so, I'm just going down the, you know, the questions that I have to asked.

A. Uh huh.

Q. So, if they sound strange, it's just routine. Okay?

A. Yeah.

Q. Uh, were they, was the vehicle locked and the keys, or did you have possession of the keys?

A. Uh, when it happened?

Q. Uh huh.

A. Yes. Yes. It was, I was driving it. Yeah.

Q. Okay. All right. Uh, okay. Lets see. What kind of, uh, activities, or what was going on with you about, you know, twenty-four hours before the, the fire?

A. Uh,...

Q. Can you recall?

A. Probably at home.

Q. Okay. All right. Just, were you off work that day, or...

A. Yes.

Q. Okay. All right.

A. Yes, I was off work.

Q. Okay. Uh, are you the owner of the vehicle?

A. Yes.

Q. Okay. And, uh, was the vehicle garaged, or did you keep it put up on your premises?

A. Yes, yes. Kept it...

Q. All right.

A. Kept it pu-...

Q. Do, do you know about how much, or how many miles was on there?

A. Uh, around seventeen.

Q. Okay. And what about the amount of gas you had?

A. Oh, between a quarter tank, and a half a tank I think.

Q. Okay. And when was the vehicle last inspected? Do you remember?

A. Uh, when I, uh, December.

Q. Okay. And had you had any repairs, or anything done to the vehicle?

A. No. Unh unh.

Q. Okay.

A. Oil change. That's about it.

Q. All right. And when was that?

A. Uh, it was right before seventeen thousand miles.

Q. Okay. Had the vehicle been damaged in any way?

A. No.

Q. Okay. All right. What kind of, uh, equipment did you have on there? Did you have any special...

A. Uh, no, I just had my tires and wheels. It's...

Q. Okay.

A. I mean they're custom wheels and tires, but that's about it.

Q. Okay. Would you, how would you rate the condition of the vehicle?

A. Uh, excellent.

Q. Okay. Were there any other, uh, any other distinguishing features about it? A trailer hitch, or...

A. Uh, no.

Q. ...any other kind of decals, or anything on the outside?

A. Uh, no. It, it, uh, the paint job on it wasn't just a regular paint job. It was a, uh, I guess if you looked at it at one angle it was blue, like if you changes angles on it, it was purple.

Q. Oh, okay.

A. It was a, I forget, I think they call that a pearl paint job.

Q. Okay.

A. I'm not really for sure what they call it.

Q. All right. Who performed your routine maintenance on this.

A. I did.

Q. Okay. All right. And, uh, but you hadn't had any problems, or anything with the vehicle. Uh, what amount are you making the claim for?

A. Uh, I just, uh, enough to cover and get me in something else.

Q. Okay.

- A. That's about...
- Q. You hadn't really put a monetary amount on that yet?
- A. No, I, cause I, I really don't know what it's, uh, I mean I know what it's worth to me.
- Q. Yeah.
- A. I mean I can give y'all that estimate. I mean...
- Q. Okay. All right. And you purchased the car when?
- A. Uh, around December the 15th, of '95.
- Q. Okay. And was it purchased new, or used?
- A. It was a, it, it was a new vehicle, but it had a couple of miles on it.
- Q. Okay. What's a couple?
- A. Uh, eight thousand.
- Q. Okay. All right. Uh, do you know what you paid for it?
- A. Uh, about fifteen five, uh, taxes and everything it was about sixteen five.
- Q. Okay.
- A. It may have been fifteen (inaudible). I've got the papers on it.
- Q. Okay.
- A. I believe they're at home, or in the glove box, or somewhere when I got it.
- Q. All right. Did you have any kind of trade in?
- A. Yes, I had a '95, uh, S-10 pickup.
- Q. Okay. Do you know about what they allowed you for that?
- A. Uh, I want to say about ten eight, eleven thousand.
- Q. Okay. And where did you buy the vehicle?
- A. At (inaudible) Ford in Arkadelphia, Arkansas.
- Q. All right. How did you know the car was for sale?
- A. Uh, just riding around, and I was looking for a vehicle.
- Q. Okay.
- A. And that's where I got my S-10 from.
- Q. Oh, okay. All right. Did you, uh, pay cash, or did you finance it?
- A. I financed it.

Q. Okay. Who did you finance it through?
A. Uh, Boatman's Bank of, uh, Little Rock, and, uh,... No, Boatman's Bank of Hot Springs. It's in Little Rock.

Q. Okay. Do you know about what you owe on it?
A. Uh, thirteen four I believe.

Q. Okay. Uh, are you payments current?
A. Yes.

Q. Okay. Uh, do you have any other automobile insurance...
A. No.

Q. ...for fire, that will cover for fire?
A. Unh unh.

Q. Okay. Was this vehicle a rebuilt, or anything? Do you know if had been, uh, salvaged, or wrecked before...
A. No, no.

Q. ... and was rebuilt.
A. No, unh unh.

Q. All right. And have you ever had any kind of insurance payment of any kind, uh, on this truck?
A. No.

Q. Any kind of claim on it? Okay. Have you had any other claim within the last six months?
A. Yes.

Q. Okay. And what was that for?
A. Uh, it was on that '95, uh, 8-10.

Q. Okay.
A. Uh, I had a deer accident.

Q. Okay.
A. It was about the first of November of '95.

Q. Okay.
A. I don't know if that was in the last six months. It's about six months.

Q. Yeah, it's right in there. All right. Is there anything else that you want to add?
A. No.

Q. Okay. Have the remarks that you made been true, to the best of your knowledge?

A. Yes.

Q. Okay. And has this recording been made with your full knowledge and consent?

A. Yes.

Q. All right. This concludes our recording.

Transcribed by Niki Parker on June 17, 1996.
47/0617001

20: Under State Farm

DATE: 4-3-96

PAGE 1 OF 2

ACTION: Active () INDEX INFO.: Yes () FILE #PD96: 0768-09
Inactive (X) No (X)

OF ADULT ARRESTS: 0 # OF SUBJECT DETENTIONS: 0

CLASSIFICATION #1: VEHICLE FIRE
CLASSIFICATION #2:

DATE/TIME/DAY OF OCCURRENCE: 4-3-96 1956 HOURS WEDNESDAY
LOCATION OF OCCURRENCE: 18TH STREET AND S. MAIN ST. TYPE: CITY STREET
PRINTS TAKEN: No (X) Yes () Loc () Sta () Veh () BY:

CODE: V-victim, W-witness, I-informant

CODE: V LAST NAME (DOB) FIRST NAME MIDDLE SEX/RACE/AGE

1 OF 1
RESIDENCE ADDRESS/TELEPHONE:
BUSINESS ADDRESS/TELEPHONE:

CODE: LAST NAME (DOB) FIRST NAME MIDDLE SEX/RACE/AGE

OF
RESIDENCE ADDRESS/TELEPHONE:
BUSINESS ADDRESS/TELEPHONE:

CODE: LAST NAME (DOB) FIRST NAME MIDDLE SEX/RACE/AGE

OF
RESIDENCE ADDRESS/TELEPHONE:
BUSINESS ADDRESS/TELEPHONE:

CODE: S-suspect, SJ-subject, S/V-suspect/victim, SJ/V-subject/victim

CODE: LAST NAME FIRST NAME MIDDLE D.L.#/STATE
OF N/A

RESIDENCE ADDRESS/TELEPHONE:
BUSINESS ADDRESS/TELEPHONE:

SEX: RACE: HAIR: EYES: HEIGHT: WEIGHT: AGE:
DATE OF BIRTH: SOCIAL SECURITY #: AKA:

CLOTHING WORN:
WEAPON USED: CITE #: WHERE DETAINED:
CHARGE:

CODE: LAST NAME FIRST NAME MIDDLE D.L.#/STATE
OF

RESIDENCE ADDRESS/TELEPHONE:
BUSINESS ADDRESS/TELEPHONE:

SEX: RACE: HAIR: EYES: HEIGHT: WEIGHT: AGE:
DATE OF BIRTH: SOCIAL SECURITY #: AKA:

CLOTHING WORN:
WEAPON USED: CITE #: WHERE DETAINED:
CHARGE:

VEHICLE USED IN CRIME: YR.: MAKE: BODY TYPE: COLOR:
LICENSE #/STATE: N/A VIN #:

REGISTERED OWNER/ADDRESS:

VICTIM DESIROUS OF PROSECUTION: N INSURED: Y COMPANY: STATE FARM

SPECIAL REQUEST DISTRIBUTION:

REPORT MADE BY: M. BARRUS
TE PREPARED: 4-3-96

I.D. #: 077
APPROVED BY: *S22*

JUN - 7 - 96 FRI 11:24 HOPE POLICE #551

Yes () EVIDENCE HELD. Yes () WHERE: () Locker BY:
No (X) No (X) () Armory PAGE #:

BURGLARY - FORCED USED: Yes () POINT OF ENTRY: () Door () Window
No () () Roof () Other

PROPERTY

STOLEN \$ _____ RECOVERED \$ _____ DAMAGED \$1500.00

PROPERTY CODE: S-Stolen R-Recovered D-Damaged EV-Evidence

CODE/ITEM #	Q/AM	DESCRIPTION	\$ VALUE
0	1	1	1995 FORD F-150 PICK-UP BLUE IN COLOR APPR. \$1500.00 DAMAGE TO THE HOOD AND BATTERY AREA. ARKANSAS TAGS EAX 309. VIN. 1FTDF15V2H

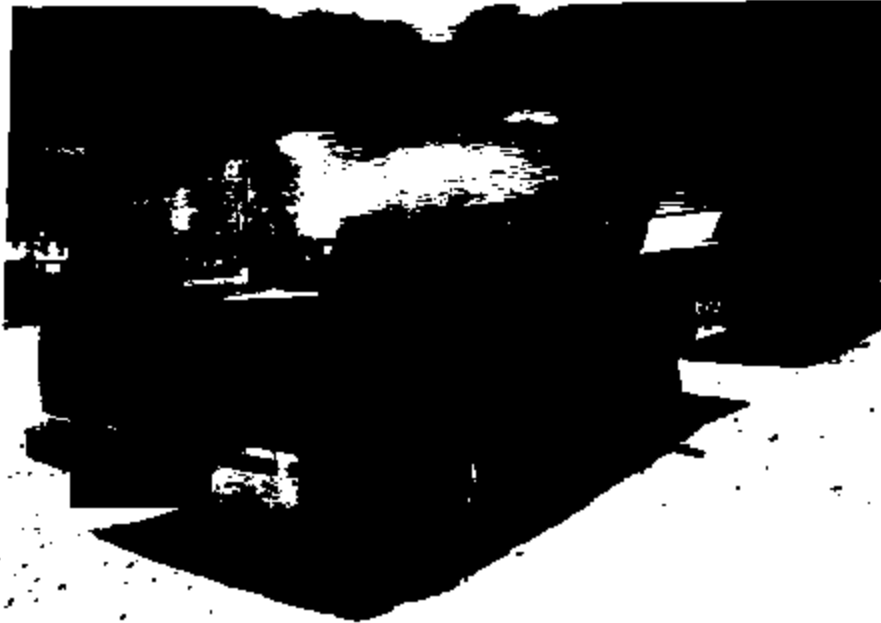
ON 4-3-96 AT 1954 HOURS, I WAS DISPATCHED TO A VEHICLE FIRE AT 18TH STREET AND S. MAIN STREET.

UPON MY ARRIVAL THE HOPE FIRE DEPARTMENT WAS ON THE SCENE AND HAD THE FIRE OUT. V-HORN STATED HE WAS TRAVELING SOUTH ON MAIN STREET WHEN HIS VEHICLE STARTED SMOKING. HE PULLED IN ON 18TH STREET AND RAN ACROSS THE ROAD TO DAIRY DINER TO CALL THE FIRE DEPARTMENT. V-HORN STATED THAT HE JUST HAD A STEREO SYSTEM INSTALLED ON 4-2-96, WHICH COULD HAVE CAUSED THE FIRE.

ACCORDING TO THE FIRE DEPARTMENT THE FIRE STARTED IN THE BATTERY AREA.

NO FURTHER INFORMATION AT THIS TIME.

CLICK 'N STICK PHOTO STATIONERY



POLICY NO. [REDACTED]
DATE/LOSS 4-3-96
INSURED [REDACTED]

CLAIMANT _____

PICTURE NO. 1

DATE/TIME TAKEN 4-8-96

BY K. Bennett

WEATHER Clear

LOCATION AND VIEW Hope Auto
Hope, AR

COMMENTS _____

NIU
PLS

PICTURE NO. 2

DATE/TIME TAKEN 4-8-96

BY K. Bennett

WEATHER Clear

LOCATION & VIEW Hope Auto
Hope, AR

COMMENTS _____

NIU
PLS

FILE NO. 04-0910-355

COMPANY CLAIM NO. _____



EA85-885-LC-5824

CLICK 'N STICK PHOTO STATIONERY



POLICY NO. [REDACTED]

DATE/LOSS 4-8-96

INSURED [REDACTED]

CLAIMANT /

PICTURE NO. 3

DATE/TIME TAKEN 4-8-96

BY K. Bennett

WEATHER Clear

LOCATION AND VIEW Hops Auto
Hops, OR

COMMENTS

all U
7/6 front



PICTURE NO. 4

DATE/TIME TAKEN 4-8-96

BY K. Bennett

WEATHER Clear

LOCATION & VIEW Hops Auto
Hops, OR

COMMENTS

all U
2/5 front

FILE NO. 04-0910-355

COMPANY CLAIM NO.

ERG-885-LC-5525

CLICK 'N STICK PHOTO STATIONERY



POLICY NO. [REDACTED]

DATE/LOSS 4-8-96

INSURED [REDACTED]

CLAIMANT /

PICTURE NO. 5

DATE/TIME TAKEN 4-8-96

BY K. Bennett

WEATHER Clear

LOCATION AND VIEW Hoppe Auto
Hoppe, AR

COMMENTS

Car in bed of
ditch it appeared to
be burned.

PICTURE NO. 6

DATE/TIME TAKEN 4-8-96

BY K. Bennett

WEATHER Clear

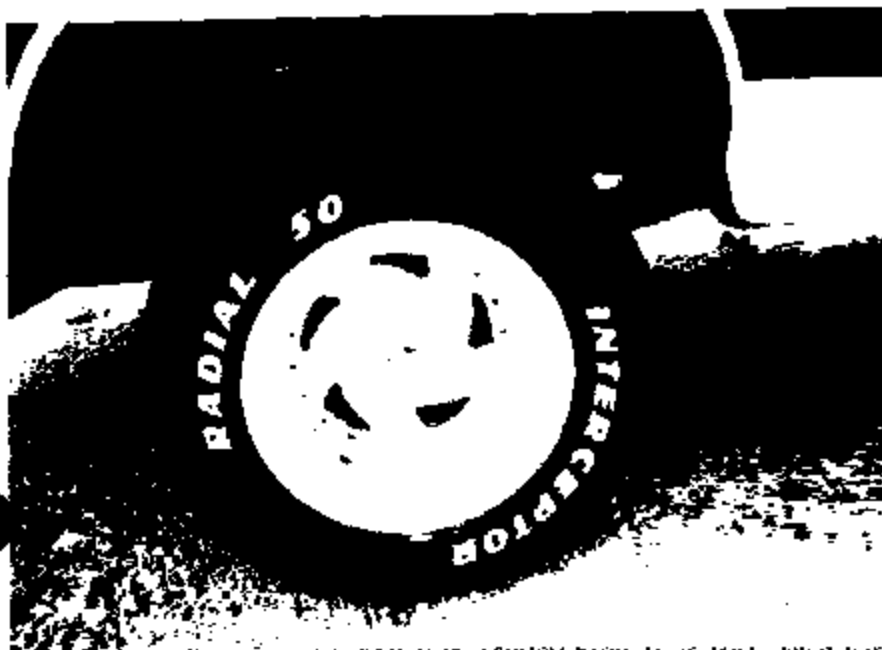
LOCATION & VIEW Hoppe, AR
Hoppe, AR

COMMENTS

ditch
tires:
wheels

OUR FILE NO. 04-0910-355

COMPANY CLAIM NO.



EROS-BOS-LC-5828

CLICK 'N STICK PHOTO STATIMERY



POLICY NO. [REDACTED]

DATE/LOSS 4-3-96

INSURED [REDACTED]

CLAIMANT

PICTURE NO. 7

DATE/TIME TAKEN 4-8-96

BY K. Bennett

WEATHER Clear

LOCATION AND VIEW Hops Auto
Hops, AR

COMMENTS

all - fire
damage
batting
wiring

PICTURE NO. 8

DATE/TIME TAKEN 4-8-96

BY K. Bennett

WEATHER Clear

LOCATION & VIEW Hops Auto
Hops, AR

COMMENTS

all PIS
fender

OUR FILE NO. 04-0910-355

COMPANY CLAIM NO.



EA85-085-LC-5827

CLICK 'N STICK - PHOTO STATIONERY



POLICY NO. [REDACTED]
DATE/LOSS 4-8-96
INSURED [REDACTED]

CLAIMANT _____
/

PICTURE NO. 9
DATE/TIME TAKEN 4-8-96
BY K. Bennett
WEATHER Clear
LOCATION AND VIEW Hope Auto
Hope, AL
COMMENTS _____

slit engine
fire



PICTURE NO. 10
DATE/TIME TAKEN 4-8-96
BY K. Bennett
WEATHER Clear
LOCATION & VIEW Hope Auto
Hope, AL
COMMENTS _____

slit battery:
if under seal

FILE NO. 04-0910-355
COMPANY CLAIM NO. _____

ER05-003-LC-5828

CLICK 'N STICK PHOTO STATIONERY

POLICY NO. [REDACTED]

DATE/LOSS 4-8-96

INSURED [REDACTED]

CLAIMANT _____

PICTURE NO. 11

DATE/TIME TAKEN 4-8-96

BY K. Bennett

WEATHER Clear

LOCATION AND VIEW Hope Auto

Hope, AR

COMMENTS _____

all 10 wires
broken & wiring

PICTURE NO. 12

DATE/TIME TAKEN 4-8-96

BY K. Bennett

WEATHER Clear

LOCATION & VIEW Hope Auto

Hope, AR

COMMENTS _____

all 10 wiring, battery,
wheel well.

FILE NO. 01-0910-355

COMPANY CLAIM NO. _____



8005-005-LC-5629

CLICK 'N STICK PHOTO STATIONERY



POLICY NO. [REDACTED]

DATE/LOSS 4-2-96

INSURED [REDACTED]

CLAIMANT _____

PICTURE NO. 13

DATE/TIME TAKEN 4-8-96

BY K. Bennett

WEATHER Clear

LOCATION AND VIEW Hope Auto

Hope, Ark

COMMENTS _____

all U hope
damaged ;
melted

PICTURE NO. 14

DATE/TIME TAKEN 4-8-96

BY K. Bennett

WEATHER Clear

LOCATION & VIEW Hope Auto

Hope, Ark

COMMENTS _____

all U wiring
damaged

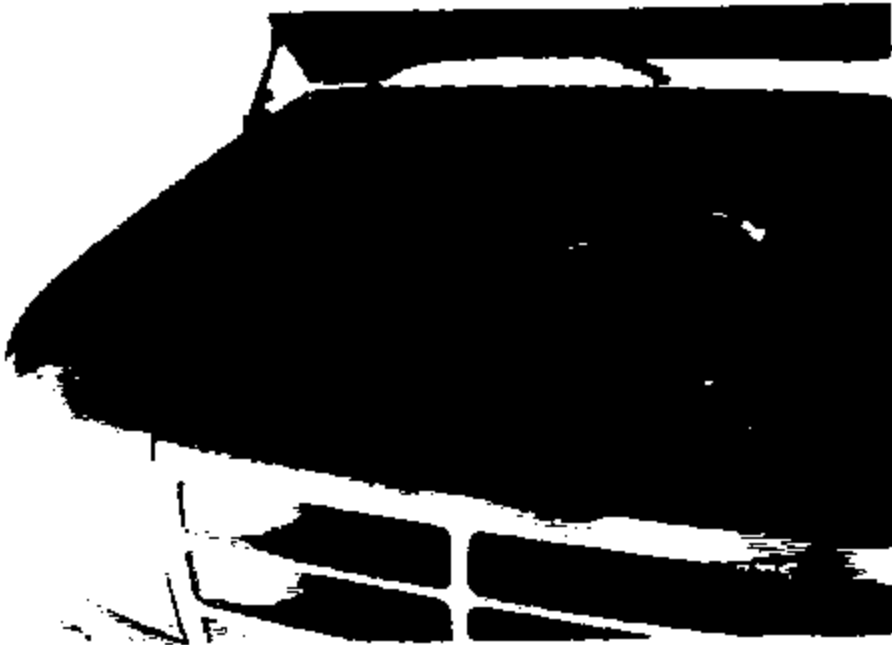
OUR FILE NO. 04-0910-355

COMPANY CLAIM NO. _____



EOSS-885-LC-5838

CLICK 'N' STICK PHOTO STATIONERY

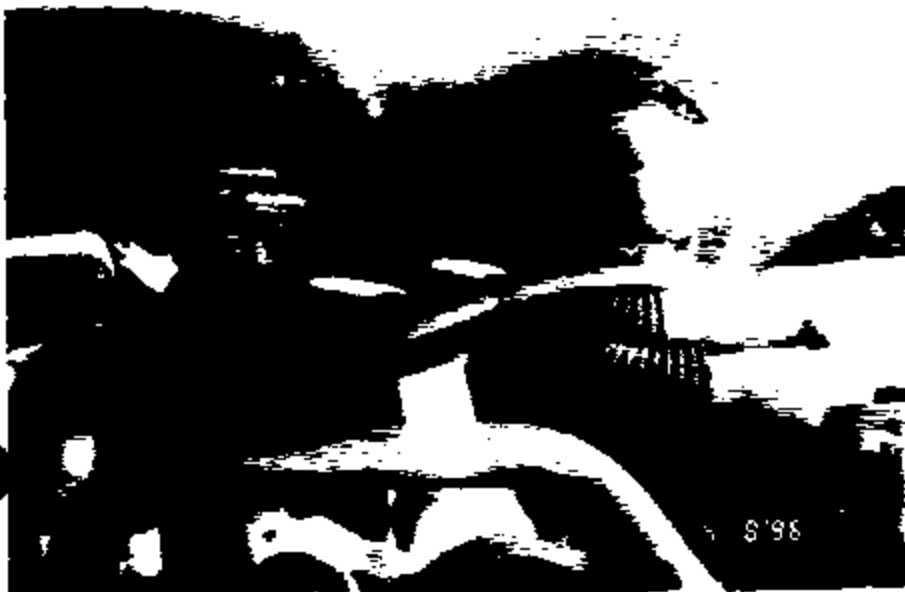


POLICY NO. [REDACTED]
DATE/LOSS 4-8-96
INSURED [REDACTED]

CLAIMANT _____

PICTURE NO. 15
DATE/TIME TAKEN 4-8-96
BY K. Bennett
WEATHER Clear
LOCATION AND VIEW Hops Auto
Hops, OR
COMMENTS _____

410 engine
compartment
fire



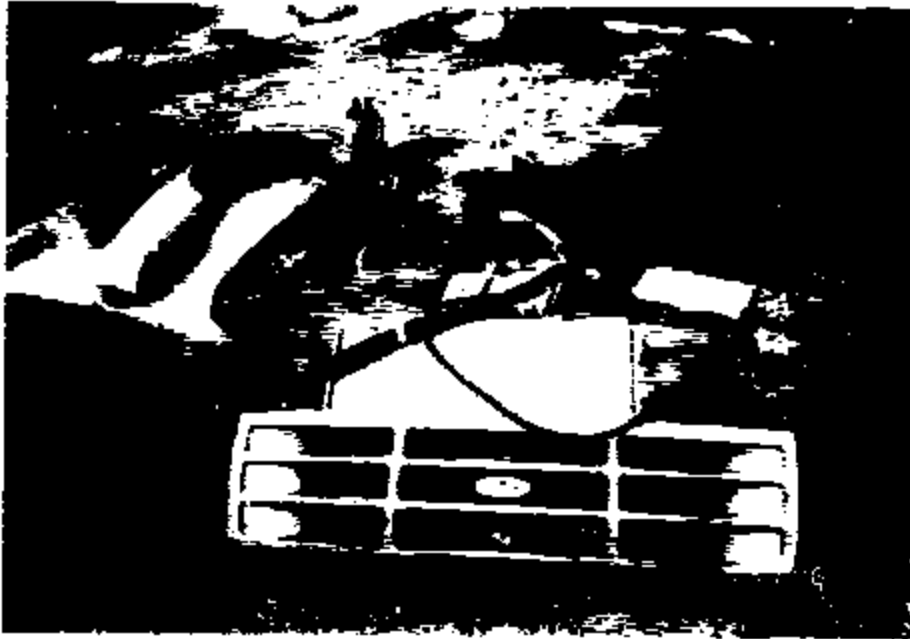
PICTURE NO. 16
DATE/TIME TAKEN 4-9-96
BY K. Bennett
WEATHER Clear
LOCATION & VIEW Hops - Auto
Hops, OR

COMMENTS _____
410
engine damage
noted

OUR FILE NO. 04-09 10-355
COMPANY CLAIM NO. _____

EP05-000-LC-5031

GLIDDEN STICK PHOTO SERVICES



P/PO-000-CH-04
POLICY NO. _____
DATE/LOSS 4/3/96
INSURED [REDACTED]

CLAIMANT _____

PICTURE NO. 1
DATE/TIME TAKEN 5/21/96
BY KHS
WEATHER cloudy
LOCATION AND VIEW Hwy, AR
COMMENTS Supp. photo

ADDITIONAL INFORMATION OVER

PICTURE NO. 2
DATE/TIME TAKEN 5/21/96
BY A
WEATHER M
LOCATION & VIEW E
COMMENTS Supp. photo

ADDITIONAL INFORMATION OVER

FILE NO. 01-0110-235
CLM # _____

8005-005-LC-5832

1-800-919-7319

CLICK'S STICK *Party Stationery*



POLICY NO. [REDACTED]
DATE/LOSS 4-3-96
INSURED [REDACTED]

CLAIMANT _____

PICTURE NO. 3

DATE/TIME TAKEN 6-3-96

BY KAB

WEATHER cloudy

LOCATION AND VIEW High, AR

COMMENTS top part

ADDITIONAL INFORMATION OVER

PICTURE NO. 4

DATE/TIME TAKEN 5

BY A

WEATHER M

LOCATION & VIEW E

COMMENTS top part

ADDITIONAL INFORMATION OVER

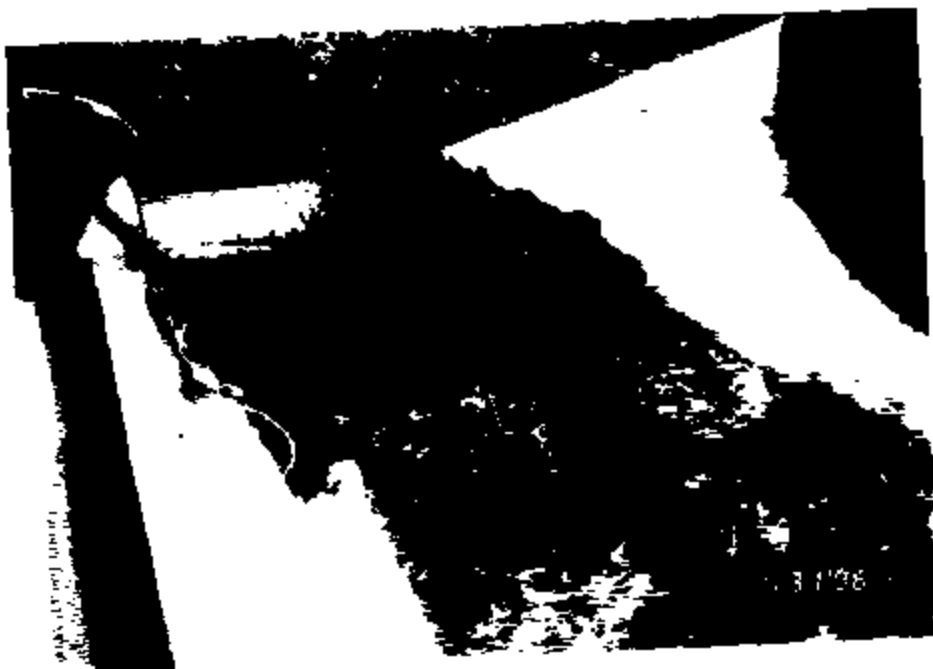
FILE NO. 04-00-25

CLM # _____

ERG5-005-LC-5833

1-7474 / FAX 1-908-919-7310

Quick Snap Photo Stationery



985-885-LC-5834



POLICY NO. _____
DATE/LOSS 4-3-96
INSURED. _____

CLAIMANT _____

PICTURE NO. 5

DATE/TIME TAKEN 5-31-96

WEATHER Cloudy

LOCATION AND VIEW High, AL

REMARKS Supp. post (Battery)

ADDITIONAL INFORMATION OVER

PICTURE NO. 6

DATE/TIME TAKEN 5

WEATHER M

LOCATION & VIEW E

REMARKS Supp. post (Battery)

ADDITIONAL INFORMATION OVER

FILE NO. 01-010-355

CLM # _____

ER05-005-LC-5834

1-800-474/FAX 1-908-919-7319

CLUCK'N SICKY FOOD SYSTEMS



INCIDENT NO. [REDACTED]
DATE/LOSS 4-8-96
INJURED [REDACTED]

CLAIMANT _____

PICTURE NO. 7

DATE/TIME TAKEN 5-31-96

BY RUB

WEATHER Cloudy

LOCATION AND VIEW High, AR

COMMENTS Supp.

ADDITIONAL INFORMATION OVER

PICTURE NO. 8

DATE/TIME TAKEN S

A

WEATHER M

LOCATION & VIEW L

COMMENTS Supp.

ADDITIONAL INFORMATION OVER

FILE NO. PH-1710-759

GLM # _____

805-805-LC-5835



State Farm Insurance Companies



CERTIFIED

Z 070 256 943

MAIL

650 Cherington Parkway
CocoPods, Pennsylvania 15109-4300
Direct Dial

FORD MOTOR COMPANY
ATTN: SHAWN L. NORTON, CLAIMS ANALYST/LEGAL ASST.
PARKLANE TOWERS WEST
SUITE 400, THREE PARKLANE BOULEVARD
DEARBORN, MI 48126-2568

July 8, 1997

***** CERTIFIED MAIL *****
***** RETURN RECEIPT REQUESTED *****

RE: Insured: [REDACTED]
Date of Loss: 06/04/97
Claim Number: [REDACTED]
Regarding: Engine Fire to Waddell's F-150 pick-up

Dear Shawn Norton:

In response to your letter dated July 3, 1997, we are enclosing ALL of the additional information that you are requesting in regard to our subrogation claim for this loss. Please refer to our previous letter of June 23, 1997 with regard to the current location of the Waddell's truck.

Items as requested: (1) the loss occurred on June 4, 1997 at the [REDACTED] residence in Avella, PA; (2) [REDACTED] drove the truck to work that day, and returned home at approximately 6:00 pm (no other side trips were made that day). He is the primary driver of the vehicle. About an hour later, he started the truck in order to move it to cut his grass by the driveway. The vehicle immediately caught fire under the hood, and [REDACTED] called the fire department. No previous engine trouble was noted by Mr. Waddell, only a drop in gasoline mileage approximately a month prior to the fire that he attributed to the use of his air conditioner.

(3) a copy of the fire report is enclosed; (4) no injuries have been reported; (5) the vehicle involved is a 1995 Ford F-150 pick-up bearing VIN 1FTEP14Y0S [REDACTED]; (6) mileage at time of fire: 21,100; (7) & (11) expert's report and copies of photos are enclosed; (12), (13) & (14) See our previous letter, vehicle is a total loss, and is available for inspection - total loss evaluation and draft copies are enclosed.


(15) a complete service history is available to you, as all of the service work was done at Washington Ford in Washington, PA. If you access your computer system, you will be able to obtain a copy for your review. All oil changes were completed by [REDACTED] at this residence; (16) No after market additions or modifications were made to this vehicle, except the truck "cap"; (17) see our expert's report regarding the defective part - we are not able to send this part to you based on its condition - the truck is currently available for inspection at Copart, Inc. in Ellwood City, PA.

(21) the keys were taken out of the ignition once the fire started, and the two original sets are at Copart, Inc. at this time; (24) This vehicle was purchased "new" from McDonald Ford in McDonald, PA in February of 1995 by Curtis V. and Patricia M. Waddell.

We will hold the vehicle at Copart, Inc. for forty-five days in order to give you the opportunity to inspect the vehicle. We expect full payment of the total loss evaluation \$18,854.75, towing expenses \$95.00, and rental expenses (the final bill will be sent to you once received.) Please advise by August 22, 1997 if you do not intend to inspect the truck, nor honor our subrogation demand.

We look forward to your cooperation and prompt attention to our request. Please contact us with ANY further questions.

Sincerely,


Christine F. Hasenfus
Claim Specialist
(412) 262-7537

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY

Enclosures

#12 262 7508

AVELLA VOLUNTEER FIRE DEPT. INC.

Avella, Washington County, Pennsylvania



K) Fire	Date <u>6/9/87</u>	Description <u>Car Fire</u>	Inc. # <u>95</u>
) Drill		Actual Description	ATTN. <u>8</u>
) Public	TIME	Name	Mile <u>5</u>
) Med. Em.	Out <u>19:10</u>	Address	TWR. <u>22</u>
) 10-45	Enroute <u>19:15</u>		
) Other	On Sr. <u>19:19</u>	Phone	
	Clear <u>19:41</u>		
	In Ser. <u>19:51</u>		

Assisted By: (X) 30 () 41 () 18 () 49 () 52 Other Depts. _____

Comments: TROOPER GARY INSURANCE STATE FARM

Liz # LAURENCE

		(<u>Electric Rail</u>)	(<u>Mechanical Failure</u>)		
11	T. Paris	/	3933 M. Barnhart	/	Tr. Resp. Unit
12	B. Maignant	/	3934 E. Blasini	/	Eng. 35-1 ()
13	E. Temple	<u>ET/35-1</u>	3935 J. Bianchin	/	Engineer <u>Joe J</u>
14	D. Prevost	<u>DP/35-3</u>	3936 M. Bianchin	/	
15	L. Korsinski	/	3937 J. Bontempo	/	Eng. 35-2 ()
16	C. Bertovich	/	3938 F. Bruchack	/	Engineer
17	J. Gagliani	<u>JG/35-1</u>	3939 J. Brandenburg	<u>JB/35-1</u>	
18	A. Nagas	/	3540 A. Bukovinsky	/	TANKER 35-3 ()
19	C. Cocchini	/	3541 M. Cunningham	/	Engineer <u>DAVE P.</u>
20	L. Maignant	/	3542 M. Cunningham	/	TRUCK 35-5 ()
21	S. Skarjet	/	3543 M. DeFilippis	/	Engineer
22	D. Corsetti	/	3544 B. Dillon	<u>BD/35-1</u>	GATE SAGE
23	E. Powers, Sr.	/	3545 E. Gagliani	/	Name
24	E. Powers, Jr	/	3546 C. Kern	<u>CK/35-1</u>	Address
25	E. Stough	<u>ES/ST</u>	3547 B. Koenig	/	
26	J. Checowsky	/	3548 B. Lewis	/	Phone
27	T. Powers	/	3549 S. Love	/	Dir. Amt. \$
28	G. Prevost	/	3550 P. Painter	/	Trans. Sch. Std.
29	L. Ryniawec	/	3551 L. Pascho	/	Loc.
30	J. Steimling	/	3552 S. Riggs	/	Time Out
31	J. Stough	/	3553 J. Ryniawec	/	
32	D. Barnhart	/	3554 E. Thomas	/	

E. Temple

B. BRIAN BR 11-FF

Officer in Charge

Medical Officer

Att. 1st Ambulance

EXAMINATION REPORT

STATE FARM INSURANCE

Christine Hasenfus

Claim Number

[REDACTED]

NorthAmerican File Number

M-97-2050

Insured

[REDACTED]

Date of Examination

6-19-97

Date of Report

6-20-97

Purpose of Examination

Fire Examination and Analysis/Cause & Origin

Photographic Report

Technical and Forensic Services, Inc.

**To: Christine Hasenfus
State Farm**

**Re: [REDACTED]
M-97-9050**

Examination Report

Vehicle Examined:

This vehicle is a 1995 Ford 4X4 pickup, blue/burned. Insured reported the vehicle had sustained fire damage possibly due to mechanical reasons. VIN is [REDACTED]

Location:

The vehicle was located at [REDACTED]
[REDACTED] PA.

Purpose of Examination:

To conduct a mechanical examination to determine the cause of the fire that extensively damaged this vehicle.

Preliminary:

On 6-19-97 the undersigned proceeded to Avella, PA to examine the above identified vehicle. I was directed to the vehicle by [REDACTED]
[REDACTED] Positive identification was confirmed by the vehicle description and VIN.

Frederick, MD · Waldorf, MD · Annapolis, MD · Pittsburgh, PA · Orlando, FL · Buffalo, NY · Las Vegas, NV

Insured stated that the vehicle was started in an attempt to move it when a fire was noted in the engine compartment area.

Exterior Examination:

Procedure: The exterior of the vehicle is examined to determine the extent of total damage and identify the area(s) of the most intense or severe damage. This examination includes the vehicle underside.

Results: The front engine compartment area, hood, cab roof, cap section adjacent to the cab and the front section of the doors were severely damaged by fire. The rear section of the vehicle was free from the effects of the fire. There as no apparent collision damage.

Interior Examination:

Procedure: The interior electrical wiring and electrical components are examined as a possible cause of the fire. Debris may be removed for further analysis. The degree of interior damage is assessed.

Results: The interior had been destroyed by fire. The electrical components and wiring were examined as a possible cause to this fire. No evidence of heavy electrical shorting was found.

Engine Compartment Examination:

Procedure: All of the mechanical, electrical, fuel and fluid components in the engine compartment and on the engine block are examined for evidence of electrical shorting, fuel/fluid leaks, physical defects or pre-fire damage.

Results: This fire was concentrated in the engine compartment. Burn pattern and component damage indicate the fire was most severe and intense on the upper left side of the engine block. The fuel rail, on the right side of the block, and the fuel lines from the fuel tank, on the rear of the engine block, had no evidence of leakage or damage that would cause this fire. The electrical wiring and components were also examined with no evidence of shorting found.

The throttle-body assembly had completely melted from the upper manifold. This is the point where the fire was most severe and intense.

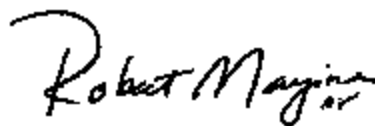
Origin of the Fire:

This fire originated in the engine compartment on the upper left of the engine block at the throttle-body assembly/fuel regulator.

Cause of the Fire:

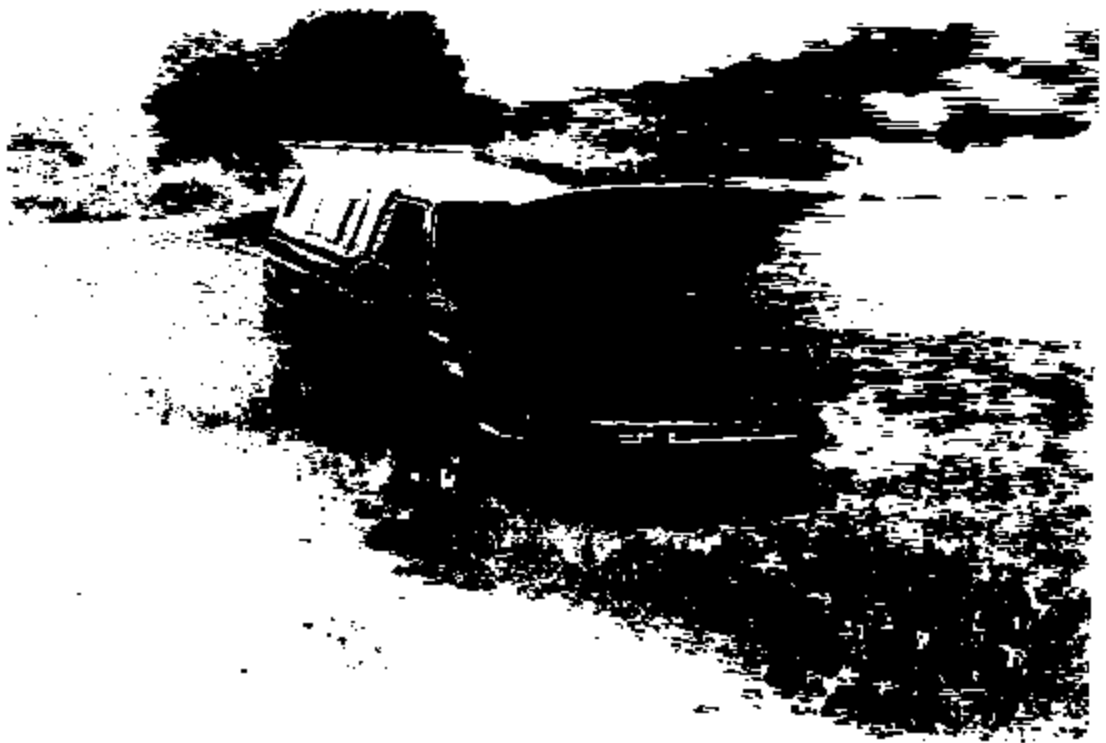
This fire was most probably caused by fuel in the throttle-body or at the fuel regulator leaking onto the engine block and most likely being ignited by an electrical spark. The fire was very hot and intense which is consistent with a fuel-fed fire.

If I may be of further assistance please advise.



Robert Mangine
Examiner

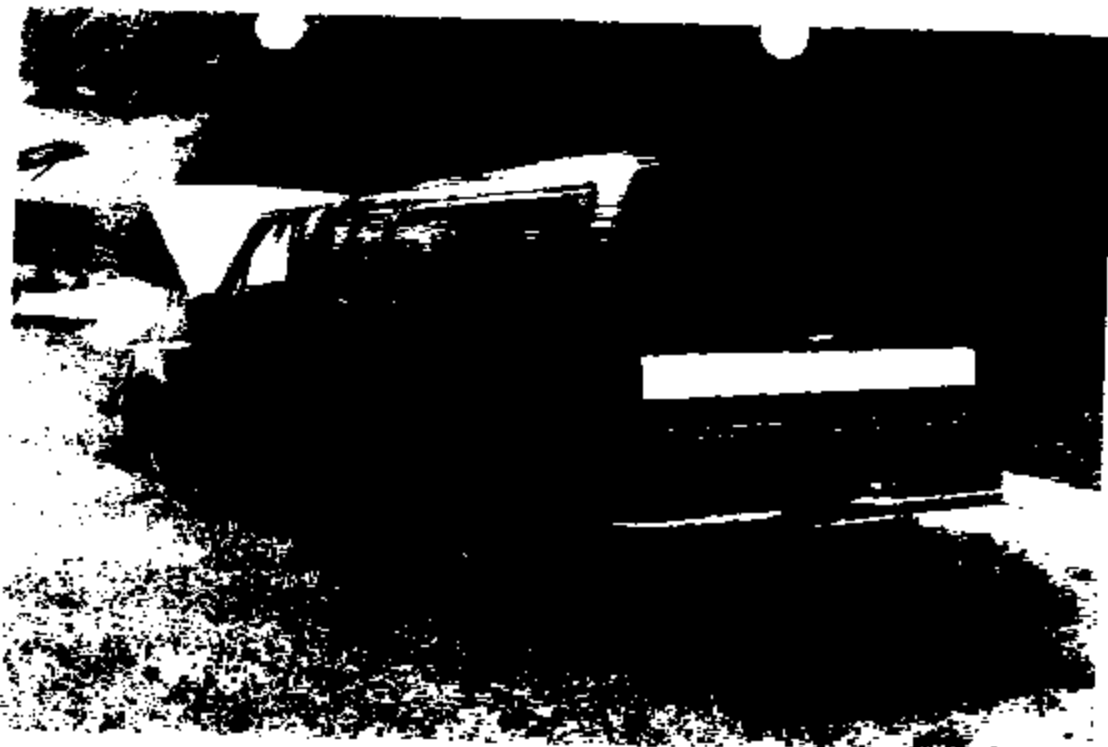
Attached: Photographic Report



1 - Front, right side



2 - Front, left side



3 - Rear, left side



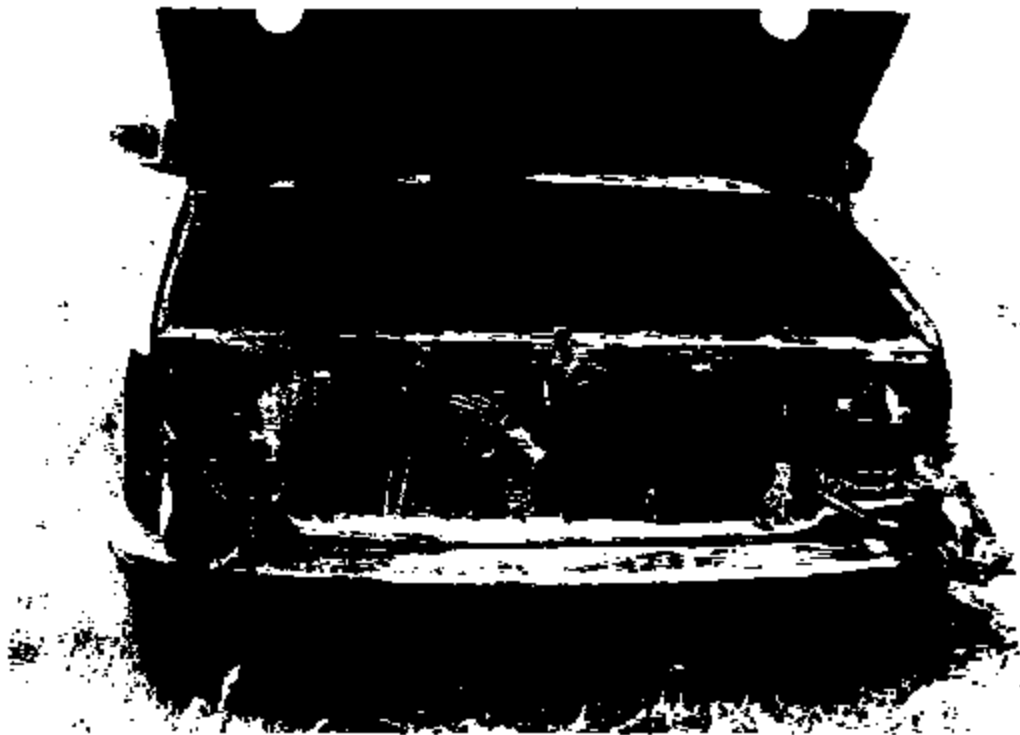
4 - Rear, right side



5 - VIN plate



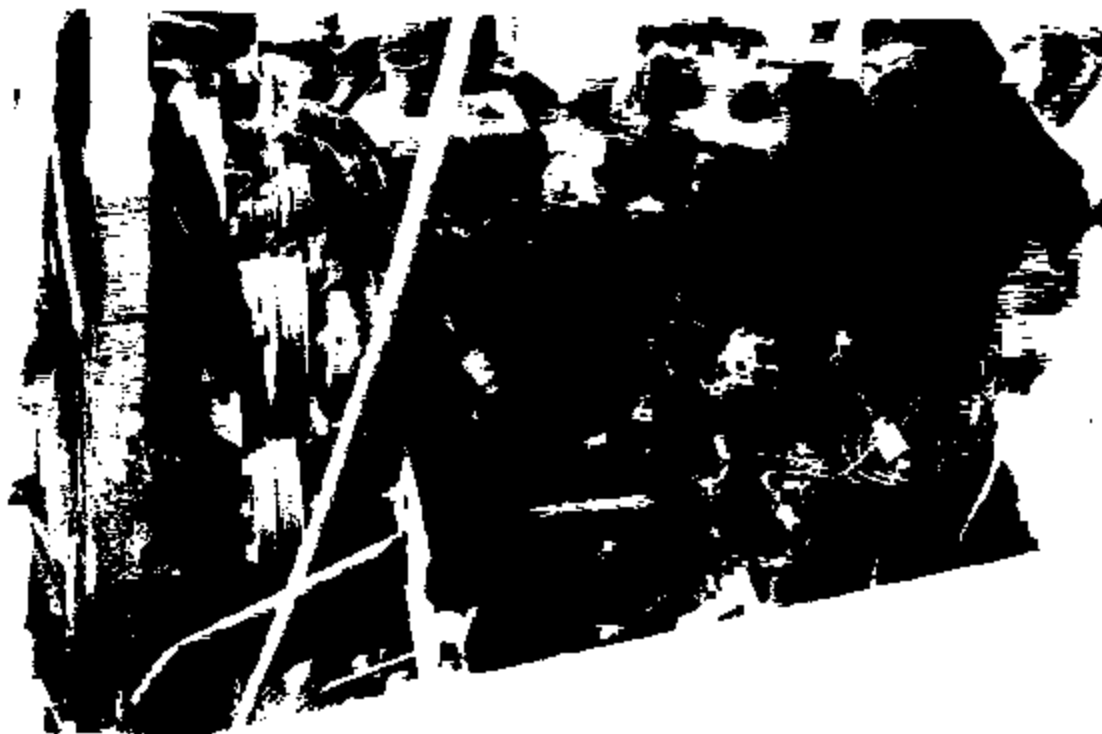
6 - Interior of cab



7 - Front/engine compartment



8 - Battery and cables



9 - Left engine block



10 - Right engine block



11 - Fuel rail and injector on right side of engine



12-Upper manifold-bore throttle-body bolts
(top),melted throttle-body remains(bottom)



13 - Fuel lines from fuel tank

Valuation Report
STATE FARM INSURANCE COMPANY
 100 OLD POND ROAD, BRIDGEVILLE, PA 15017

Date: 6/9/97	Valuation ID: 2549
Claim: [REDACTED]	Type of Loss: COMP - 311
Policy: [REDACTED]	Classification: Total Loss
Customer: [REDACTED]	Assessor: ROY HOLT
Loss Date: 6/4/97	Assessor ID: LIC # 3000654
Deductible: \$100	Profile: State Farm
Payer Code: [REDACTED]	State: PA

Vehicle: 1995 Ford Pickup F150 2D Pkup 8' Bed 133" WB 4.9L Inj
 6 Cyl
 VIN: AFTRF14Y0SI [REDACTED]
 Type: TRUCK
 Mileage: 21,100
 Condition: [REDACTED]

License: [REDACTED] PA
 Color: BLUE

N.A.D.A.c. EASTERN VALUES	RED BOOKc A - NORTHEAST VALUES
F15 F150 PICKUP PICKUP STYLESIDE 8'	F14 150 Pkup 4x4 6100
Base Value \$13,150	Base Value \$15,750
Mileage Adjustment \$675	Mileage Adjustment No Adjustment
4 Wheel Drive \$2,200	4 Wheel Drive No Adjustment
Custom Wheels/Covers \$250	Alloy Wheels \$225
Air Conditioning Standard	Air Conditioning Standard
Power Steering Standard	Power Steering Standard
Power Brakes Standard	Power Brakes Standard
Power Windows \$175	Power Windows \$125
Power Door Locks \$100	Power Door Locks \$100
Tilt Steering Wheel \$100	Tilt Wheel \$75
Cruise Control \$175	Cruise Control \$100
AM / FM Radio Standard	Without Defogger Rear No Adjustment
Stereo Standard	AM / FM Radio No Adjustment
Sliding Rear Window \$100	Stereo Standard
Auxiliary Fuel Tank \$125	Sliding Rear Window \$75
Automatic Trans. Standard	32 gal and up Fuel Capacity \$100
(R) Rear Step Bumper No Adjustment	Auto Trans. \$500
Bed Liner \$125	Rear Step Bumper \$50
6 Cylinder Gas Engine <\$700>	XLT (All F Pkups) \$1,100
XLT Trim \$900	(N) Bed Liner No Adjustment
	(N) 6 Cyl. Engine Inclusive
	XLT Pkg. No Adjustment
Total Retail Value \$17,375	Total Retail Value \$18,200

Mitchell International, a Division of Thomson Publishing Corporation warrants that this valuation is an accurate representation of the N.A.D.A.c and the Red Bookc value guides.

Date: 6/9/97 10:18 AM

Claim: 38-1003-224

AVERAGE BOOK VALUE (Taxable) \$17,787.50

Taxable Adjustments

Taxable Adjustments Total \$0.00

Pre-Tax Subtotal \$17,787.50

State Tax 6.00% \$1,067.25

Post-Tax Subtotal \$18,854.75

Non-Taxable Adjustments

Title Transfer Fee \$25.00

Deductible <\$100.00>

Non-Taxable Adjustments Total <\$75.00>

NET TOTAL

\$18,779.75

Remarks:

PLEASE CONTACT CINDY BELSKI AT (412) 257-5870 TO CONCLUDE YOUR CLAIM.

OPTIONS INCLUDED IN EVALUATION: OD, JEL RADIO, METALLIC PAINT, DRIVER SIDE AIR BAG.

Customer:

[Redacted Customer Name]
: AVELLA, PA
[Redacted Address]

Inspection Site: RESIDENCE
: PA

Impact Points: Total Loss

Profile Notes:

NOTICE: This total loss evaluation has been prepared by computer in accordance with the Pennsylvania Appraisal Law and is an average retail of the appropriate editions of the guide books in effect on the date of loss.

Appraiser's Signature: *[Signature]* Number: 3000659

Permission to move salvage granted by: _____

Towing and Storage charges have been authorized thru _____. Charges after this date are your responsibility.

Date Copy SENT/GIVEN _____

Copyright c 1997, Mitchell International. All Rights Reserved.



PHOTO 1

PHOTO 2

PHOTO 3

PHOTO 4

PHOTO 5

PHOTO 6

PHOTO 7

PHOTO 8

PHOTO 9

PHOTO 10

PHOTO 11

PHOTO 12

PHOTO 13

PHOTO 14

PHOTO 15

PHOTO 16

PHOTO 17

EROS-005-LC-5852



1. The vehicle was found in a parking lot at approximately 10:30 AM on 1/15/72. The vehicle was a dark-colored sedan, approximately 1968-1969 model. The license plate was not visible. The vehicle was parked in a lot adjacent to a building. The building was identified as the [redacted] building. The vehicle was found by [redacted] who reported the vehicle to the [redacted] police station. The vehicle was towed to the [redacted] garage. The vehicle was found with the driver's side door open. The interior of the vehicle was searched and no items were found. The vehicle was found with a small amount of blood on the driver's side floor mat. The blood was identified as human blood. The blood was found on the driver's side floor mat. The blood was found on the driver's side floor mat. The blood was found on the driver's side floor mat.

EROS-085-LC-5853

State Farm Insurance Companies



June 23, 1997

Pittsburgh Airport Service Center
880 Cherrington Parkway
Coraopolis, PA 15108-4300

FORD MOTOR COMPANY ATTN: HOWARD KEYES, MGR, CLAIMS DEPT.
PARKLANE TOWER WEST, SUITE 300
3 PARKLANE BOULEVARD
DEARBORN, MI 48126

FORD MOTOR COMPANY
RECEIVED
CLAIMS UNIT

JUL 01 1997

OFFICE OF THE
GENERAL COUNSEL

RR: Claim Number: [REDACTED] * CERTIFIED MAIL
Date of Loss: June 4, 1997 * RETURN RECEIPT REQUESTED *
Our Insured: [REDACTED]
Regarding: Engine fire, Ford 150, VIN 1FTEF14Y0S [REDACTED]

Dear Mr. Keyes:

This State Farm insured vehicle was involved in a Comprehensive fire loss. Damage to the vehicle has resulted in a total loss to the vehicle; \$18,854.75 has been paid to date.

Our investigation reveals the cause of the fire to be directly related to the vehicle's throttle body, thereby resulting in this damage. We will be forwarding our documentation as to the cause and origin of the fire to your attention. We are holding the vehicle for thirty days in the event you wish to make an inspection. You may contact me at: (412) 262-7537 to make arrangements for this.

Please consider this letter as our Subrogation claim to Ford Motor Company to reimburse State Farm for the amounts paid to the insured, as well as our insured's deductible. Please contact us immediately with any questions regarding this claim.

Sincerely,

A handwritten signature in cursive script that reads "Christine F. Hasenfus".

Christine F. Hasenfus
Claim Specialist
(412) 262-7537

State Farm Mutual Automobile Insurance Company



Jul-13-98 03:55P

Dennis Investigations

REPORT NUMBER: ONE

DATE: May 13, 1997

PREPARED FOR:

**State Farm Insurance Company
P O Box 9210
Monroe, LA 71211**

ATTENTION:

Mr. Tarry Godwin

INSURED:



LOSS LOCATION:

**LOUISIANA SALVAGE POOL
MONROE, LOUISIANA
(VEHICLE EXAM)**

DATE OF LOSS:

**THURSDAY, APRIL 17, 1997
APPROXIMATELY 9:20 PM**

POLICY NO:

N/A

CLAIM NUMBER:



FILE NUMBER: -

97-APR-2088

PRIVILEGED AND CONFIDENTIAL

1617 Golden Rd. Tyler, Tex. 75703

(803) 894-7288

May 13, 1997
INSURED: [REDACTED]

97-APR-2058

ASSIGNMENT

The assignment was received Friday, April 18, 1997 from Mr. Terry Godwin with instructions to conduct an origin and cause fire investigation. The fire occurred Thursday, April 17, 1997 at approximately 9:20 PM. The investigation of this fire was commenced Thursday, April 24, 1997.

DESCRIPTION OF VEHICLE

The vehicle involved in this fire was a 1997 Ford F150 pick-up extended cab which was identified with VIN 1FTEX08L3VK[REDACTED]. It was a four wheel drive with a V-8 5.4 Litre engine and automatic transmission.

VEHICLE EXAMINATION

The burned vehicle was examined Thursday, April 24, 1997 starting at 11:30 AM. This burned Ford pick-up was systematically photographed during the process of the examination. The pick-up had been transported from Winnfield, Louisiana to Louisiana Salvage Pool in Monroe, Louisiana where the examination was conducted. This pick-up had not received significant alterations, therefore enabling an accurate fire cause determination. A survey of the damage revealed that the entire pick-up truck had received near total fire destruction. The engine compartment and passenger compartment had been totally gutted by the fire. The pick-up bed was severely damaged and the tires were partially burned.

A study was undertaken to establish the origin and cause of this fire. A comparative analysis of the heat and burn pattern revealed a zone of concentrated burning within the rear portion of the engine compartment. A closer study verified that the most severe melting and intense heat was to the

May 13, 1997

97-APR-2828

INSURED: [REDACTED]

left rear portion of the engine and adjacent areas. This was where the fuel lines entered the engine compartment and were attached to the fuel rails. The fuel supply line had become separated at this point. This allowed the gasoline and gasoline vapors to spray onto the hot engine and exhaust system causing additional vaporization. These vapors were ignited by the catalytic converter which was situated beneath the cab directly below this area. The ensuing fire spread throughout the engine compartment and cab area of this 1997 Ford F150 pick-up. The examination of this burned vehicle did not establish any other reasonable cause for this fire.

SUMMARY REPORT OF INVESTIGATION

This 1997 Ford F150 pick-up was being driven by [REDACTED] at the time the fire occurred. [REDACTED] related that the pick-up started running "odd" and that he could smell something burning. The pick-up "quit running" and smoke was coming into the cab. He got out of the pick-up and he could see fire dripping to the ground behind the engine and under the front edge of the cab. He indicated by that time, he was unable to get any of his personal items out of the cab and he unloaded his four wheel ATV out of the back of the pick-up. By the time he was able to get assistance, the majority of the pick-up had been destroyed by the fire.

CONCLUSION

In conclusion, it is my professional opinion that this fire originated within the left rear portion of the engine compartment. The fuel supply line became separated near the point where it attached to the fuel rail. This allowed the gasoline and gasoline vapors to spray onto the hot engine and exhaust system causing additional vaporization. These vapors were ignited by the catalytic converter which was under the front edge of the cab directly below. This examination and investigation did not establish any other reasonable cause for this fire.

May 13, 1997

97-APR-2888

INSURED: [REDACTED]

COMMENTS

I recommend that this report be evaluated by your subrogation department.

If you should need additional assistance regarding this matter, please do not hesitate to call.

Sincerely,

Bob Dennis/lma

Bob Dennis
DENNIS INVESTIGATIONS

BD/lma

May 13, 1997
INSURED: [REDACTED]

97-APR-2898

PHOTOGRAPHS

1. 1997 Ford F150 pick-up shown from the front.
2. Vehicle shown from the left side.
3. Vehicle shown from the right side and front.
4. Close up view of pick-up shown from the front. This shows that the most severe heat and fire was on the left "driver's" side of the vehicle.
5. Cab shown from the right side.
6. Cab shown from the left side.
- 7 & 8. Overall view of cab and dash area shown through back window opening.
9. Engine compartment shown from the front right side. The arrow shows a highly pronounced heat and burn pattern within the left rear portion of the engine compartment.
10. Engine compartment shown from the left front side. The arrow shows the highly pronounced heat and burn pattern in the area where the fire originated.
11. Front of the engine compartment with an arrow showing that the most severe heat was on the left side of the engine compartment.
12. Upper view of engine compartment. The arrow shows that the most highly pronounced heat and burn pattern was within the left rear portion of the engine compartment.
13. Close up view with an arrow showing the location where the fuel lines

May 13, 1997

77-APR-2088

INSURED: [REDACTED]

connected to the fuel rail. This is the area where the fire originated.

14. Close up view with an arrow showing where the fuel lines were connected to the fuel rail.
15. Separated fuel line shown on a contrasting background. The arrow shows where the gasoline and vapors were escaping from the fuel line. This is the point where the fire originated.
16. Photograph taken from underside of vehicle. The arrow shows the location of the exhaust system and catalytic converter which provided ignition source for the gasoline vapors.



NO. 1



NO. 2



NO. 3



NO. 4



NO. 5



NO. 6

Jul-13-98 03:57P

P.11



NO. 718

NO. _____

CR25-005-LC-5889



NO. 9



NO. 10



NO. 11



NO. 12



NO. 13



NO. 14



NO. 15



NO. 16

RECORDED STATEMENT

RE: INSURED: [REDACTED]
CLAIM NO: [REDACTED]

This is Terry Godwin with State Farm Insurance. Today's date is April 24th, 1997. Approximate time is 8:30. I'm interviewing [REDACTED]. This concerns a, uh, fire incident with his pickup truck.

- Q. Uh, [REDACTED] is this recording being made with your full knowledge and consent?
A. Yes, sir.
- Q. Would you state your full name and spell your last name, please?
A. [REDACTED]
- Q. And your home address?
A. [REDACTED]
- Q. And what city?
A. Atlanta, Louisiana.
- Q. Atlanta?
A. Yes, sir.
- Q. And your ZIP code?
A. [REDACTED]
- Q. Your home phone?
A. Uh, [REDACTED].
- Q. And are you employed, Greg?
A. Yes, sir.
- Q. And where at?
A. Allen William Logging.
- Q. Logging Company?
A. Yes.
- Q. Do you have a work number you can be reached at?
A. Uh, no sir.
- Q. Uh, just reach you at home at the home number?

A. Yes, sir.

Q. What was it?

A. [REDACTED]

Q. And what type of vehicle did you own, [REDACTED]

A. Uh, extended cab 97 Ford F150 four-wheel drive.

Q. And it was a four-wheel drive?

A. Yes, sir.

Q. How long have you had the truck?

A. Uh, about three weeks.

Q. And where did you purchase it from?

A. Ruston Ford Lincoln Mercury.

Q. Do you remember the salesman's name that sold you the truck?

A. Uh.

Q. Don't recall right off-hand?

A. No, sir.

Q. Where were you the night that the, uh, truck caught on fire?

A. Uh, at Gassey (spelling) Hansen Road in Atlanta.

Q. Is that close to your residence or anything like that?

A. Uh, yes, sir. It's like, uh, a mile from our shop.
(inaudible)

Q. Were you visiting someone there that night?

A. Uh, I visited a buddy that lives up the road. Uh...,

Q. And what's his name?

A. [REDACTED] (Man in background [REDACTED])

Q. And about what time was that?

A. Uh, about 9 o'clock.

Q. And just kind of lead me through what transpired as you left his house.

A. I left his house and I got about, uh, n..., half a mile, mile up the road and, uh, my truck starting cutting out, missing, like it wasn't getting fuel real good. And, uh, our shop wasn't about another 3/4 of a mile. I said, well, I'll try to make it to our shop, you know, stop. That's where my sister lives. And, uh, I went about another half a mile and I started smelling smoke. Smoke starting getting up in the cab and, uh, and finally I pulled over. It got so

thick I couldn't see how to drive. And I got out and looked, got down on my hands and knees and looked at a fire dripping out under the truck in the engine compartment.

*Stopped running
2 weeks before
wiring through
water.*

- Q. Up around the engine?
- A. Yes, sir. And, uh, I took off moving down the road. My sister's house and called the Fire Department.
- Q. Did you have any items in the vehicle with you at that time?
- A. As in?
- Q. Anything, uh, burnt up, any personal items inside the truck? Did you get everything out of the truck (inaudible) (Coughing)
- A. I had my CD's and some speakers and a brand new (inaudible) jacket and stuff like that.
- Q. Have you had any problems with the truck since you bought it at all? Was it doing any missing or...?
- A. Uh, well, no, uh. Two weeks before, a bunch of us went mud riding and, uh, something happened to the wiring on it and, uh, I pulled it to our shop and parked it, washed it real good, and, uh, a couple days later it wouldn't run. I couldn't get it to run and, uh, me and my daddy got down there and jumped it off. Ever since it run fine.
- Q. When you say something happened to the wiring, what do you mean by that?
- A. Well, I say it was wiring. I don't, I don't really know what it was. It was, it just wouldn't run.
- Q. What were you doing? Were you driving it in water and it stopped or?
- A. Yes, sir.
- Q. Just went dead?
- A. Yes, sir.
- Q. It wouldn't crank any more?
- A. Yes, sir.
- Q. And, uh, did y'all do anything special to get it running again?
- A. No, sir. Just washed it and jumped it off.
- Q. Jumped it off with jumper cables?
- A. Yes, sir.
- Q. And how long had that been prior to when the fire occurred?

- A. Um, week and a half, two weeks.
- Q. Do you know approximately how many miles you'd driven the truck?
- A. Uh, uh, not really. I believe it was about a thousand. Eleven-hundred or something like that.
- Q. As far as, uh, any problems, have you ever had the truck back in the shop to be serviced or anything under warranty yet?
- A. No, sir.
- Q. Had you changed the oil or anything of that nature yet?
- A. No, sir.
- Q. And that was, uh, first indication other than that time it went dead on ya' in the water that it's had any other problems?
- A. Yes, sir.
- Q. Did you get any kind of warning at all, [REDACTED] uh, prior to the fire starting? I mean, any lights or [REDACTED] dash come on?
- A. No, sir.
- Q. First thing you noticed you just smelled smoke?
- A. Yes, sir.
- Q. You got to your sister's house you said you called the Fire Department?
- A. Yes, sir.
- Q. What happened at that point?
- A. Uh, I ran out in our shop tried to find a fire extinguisher and couldn't find one. So we jumped in my sister's car and drove on back to my buddy's house, [REDACTED] and, uh, to see if he had a fire extinguisher and he didn't have one. And, uh, by then we turned around and went back up there and the Fire Department was there. Started spraying on the truck.
- Q. Is there anything that you can think of, uh, just knowing your truck what, where you think the fire may have started? Any indication of what you think might have happened or just any gut feeling toward it?
- A. No, sir. I don't, I don't know. The new trucks have got, I don't know nothing about those new trucks, you know. Uh...
- Q. Don't have any idea?
- A. No, sir.

- Q. All right, [REDACTED] That's all the questions that I have. Is there anything that you'd like to add before we conclude this statement?
- A. No, sir.
- Q. Are the remarks that you've made true and correct to the best of your knowledge?
- A. Yes, sir.
- Q. And this recording was made with your full knowledge and consent?
- A. Yes, sir.
- Q. All right. Thank you, [REDACTED] This concludes our recorded statement. Today's date is still April 24th, 1997. Approximate time is 8:40 a.m.

Transcribed by Rusty Freeman on May 14, 1997.
019/4931968.18

FILED
DONALD E. KELLEY
CLERK OF DISTRICT COURT

1997 EIGHTH JUDICIAL DISTRICT
Billion

VERSUS NO. 34,398-97
FORD MOTOR COMPANY, INC. : PARISH OF WISN
FILED: : STATE OF LOUISIANA
CLERK OF COURT

PETITION

NOW INTO COURT, through undersigned counsel, come plaintiffs, [REDACTED] a domestic insurance company, licensed to do and doing business in the State of Louisiana, and [REDACTED] a major resident and domiciliary of Atlanta, Wisconsin Parish, Louisiana, through undersigned counsel, respectfully represent:

1.

Made defendant herein is FORD MOTOR COMPANY, INC., a foreign corporation licensed to and doing business within the State of Louisiana, who may be served in accordance with the instructions listed below.

2.

On or about Thursday, April 24, 1997, a 1997 Ford F150 pick-up extended cab, belonging to [REDACTED] and insured by [REDACTED] was destroyed as a result of a fire.

3.

At the time of the fire referred to in the preceding paragraph, [REDACTED] was driving the automobile in a normal and prudent manner.

4.

Prior to discovering the fire, [REDACTED] related that the pick-up started running "odd" and that he could smell something burning. The pick-up "quit running" and smoke was coming into the cab.

5.

[REDACTED] exited the pick-up and could see fire dripping to the ground behind the engine and under the front edge of the cab.

Law Offices Of
Chris L. Bowman
Attorney At Law
P.O. Box 180
Jennings, Louisiana 71251

Law Office of
Chris L. Bowman
Attorney At Law
P.O. Box 187
Jennings, Louisiana 71251

6.

By the time [redacted] was able to get assistance, the majority of the pick-up had been destroyed by fire.

7.

Defendant herein exercised exclusive control over the characteristics of design, construction, and manufacture of the automobile described herein.

8.

The circumstances surrounding the accident described herein are so unusual that, in the absence of other pertinent evidence, there arises an inference of negligence on the part of the defendant and the circumstances are such that the only reasonable and fair conclusion is that the accident resulted from a breach of duty on the defendant's part.

9.

Defendant herein is liable unto your petitioners for the damages described herein, in as much as they were proximately caused by the characteristics of the product that rendered the product unreasonably dangerous, and the damage arose from the reasonably anticipated use of the product.

10.

The automobile in question was unreasonably dangerous in construction, composition, design, and that defendants failed to warn of the danger created by the automobile.

11.

At all times pertinent herein, there was in existence a policy of automobile insurance issued by [redacted] which provided coverage for loss by collision to the 1997 Ford F150 pick-up described herein, less the deductible specified in the policy.

12.

Petitioners are entitled to recover the sum of \$31,622.74, from the defendant herein, representing the

total amount paid by petitioner, [REDACTED]

[REDACTED] paid on behalf of its insured

[REDACTED] being \$31,572.74 and deductible paid by [REDACTED]

[REDACTED] in the sum of \$50.00.

13.

[REDACTED] is legally and conventionally subrogated to the claims of [REDACTED] for the portion of the property damage described above, which they have paid.


14.

The amount at issue in this accident is less than the requisite amount for a trial by jury.

WHEREFORE, PETITIONERS PRAY that service and citation be made upon defendant, and after all legal delays and due proceedings are had, that there be judgment in favor of petitioner, [REDACTED] and [REDACTED] and against FORD MOTOR COMPANY, INC. for damages reasonable in the premises, together with all costs of these proceedings.

RESPECTFULLY SUBMITTED,


LAW OFFICES OF CHRIS L. BOWMAN


CHRIS L. BOWMAN #18131
ATTORNEY FOR PLAINTIFFS
P. O. BOX 199
330 EAST MAIN STREET
JONESBORO, LA 71251
318/259-6200

PLEASE SERVE:

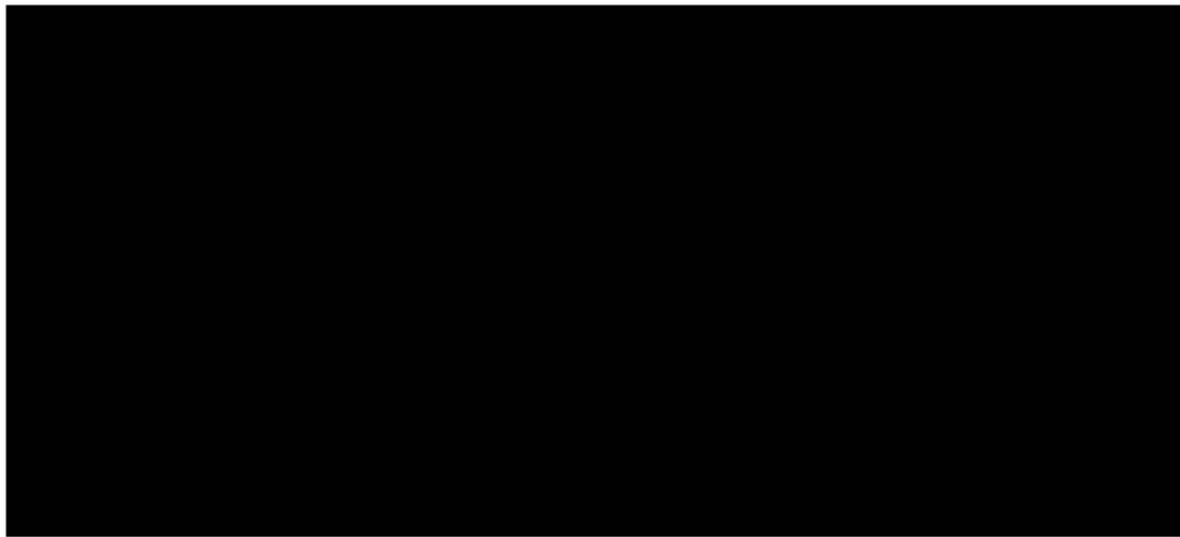
FORD MOTOR COMPANY
THROUGH THEIR AGENT
C T CORPORATION
8550 UNITED PLAZA BLVD.
BAYON ROUGE, LA 70809

ATTEST: A TRUE COPY


KIM M. WILLIAMS
CLERK OF DISTRICT COURT - 1981 COURT

24
PAGE 02 OF 02, 1/21/81

Law Offices Of
Chris L. Bowman
Attorney At Law
P.O. Box 199
Jonesboro, Louisiana 71251





202-293-4707

Global Investigations

P.O. Box 57368
Murray, Utah 84157
(801) 266-3800 Fax (801) 266-3810

INVESTIGATIVE REPORT: CAUSE AND ORIGIN REPORT
DATE OF REPORT: May 22, 2001

PREPARED FOR: Farmers Insurance Group
P.O. Box 4489
Pocatello, ID 83201

ATTENTION: Mr. Brett Gezell

CASE NAME: LORENZO HERRERA

DATE OF LOSS: April 28, 2001

LOCATION OF LOSS: Idaho Falls area

POLICY NUMBER: N/A 7
CLAIM NUMBER: [REDACTED]

REPORTING INVESTIGATOR: John Blundell
GI FILE NUMBER: 1VF089127

*
* **THIS REPORT IS EXCLUSIVE PROPERTY** *
* **OF THE SPECIFIED CLIENT.** *
* **ANY DISSEMINATION OF THE REPORT** *
* **OR ITS CONTENTS SHALL BE AT THE** *
* **EXPRESS CONSENT OF SAID CLIENT.** *
*

RECEIVED
MAY 23 2001
RECEIVED
MAY 23 2001

ORIGINAL

CONFIDENTIAL

***** REPORT EXHIBITS AND ENCLOSURES *****

Exhibit #1 - Service Bulletins & Recalls

Exhibit #2 - Photographs

***** EVIDENCE SEIZED *****

A - None

***** INVESTIGATIVE ASSIGNMENT *****

This case assignment was received telephonically on Monday May 7, 2001, from Mr. Steve Coze of Farmers Insurance Group. At that time, he reported the basic case information and requested this office conduct a salvage examination of a 1998 Ford pick up truck to determine the origin and cause of a fire involving that vehicle.

***** OBSERVATIONS, OPINIONS AND CONCLUSIONS *****

With the examination of the salvage and information obtained through interviews it is the opinion of this Investigator that this fire originated in the engine compartment area at the lower passenger side of the motor where the air conditioning unit was located. Examination of that area would indicate a failure occurring with respect to the air conditioning unit. At the time of the salvage examination the equipment was left on the vehicle so that other investigators might have a chance to examine the vehicle.

***** INVESTIGATIVE NARRATIVE *****

This Investigator arrived at the Idaho Salvage Pool located in Pocatello, Idaho on Wednesday May 16, 2001. At that time the salvage was photographed with a Canon EOS1N 35mm camera with a

1 of 5

RECEIVED
MAY 16 2001
PCC-10300

1RF065087 - CAUSE AND ORIGIN REPORT - CONTINUED....

Canon 28-105mm variable zoom lens using Agfa 100 speed film. Where necessary, a Canon 540EZ speed-light electronic flash unit was used.

The subject salvage was a 1998 Ford F150 pick up truck, red in color, bearing a vin # of 1FTZX18W2W1 [REDACTED]

*** SALVAGE EXAMINATION ***

The exterior salvage examination began at the front of the vehicle. At that location this Investigator noted extensive damage to the engine compartment area and noted the majority of the windshield had been destroyed by fire with some damage into the passenger compartment of the vehicle. This Investigator noted extensive damage to the passenger side in comparison to the drivers side.

This Investigator then examined the drivers side of the vehicle. At that location this Investigator noted damage to the front quarter panel or engine compartment area with the damage to the exterior paint and windows stopping at that location.

This Investigator then examined the passenger side exterior and noted far more damage to the exterior of the vehicle with the destruction of the paint extending all the way back into the cab area and the destruction of the drivers side window. This Investigator noted little or no damage at the bed of the truck area.

This Investigator then examined the rear of the vehicle. At that location this Investigator noted no damage to the vehicle and noted the license plate to be a current license plate for the state of Idaho.

This Investigator then examined the passenger compartment of the vehicle. Upon doing so this Investigator noted extensive damage in the dashboard area with more damage to the passenger side

RECEIVED
MAY 21
1998

IRF065087 - CAUSE AND ORIGIN REPORT - CONTINUED...

dashboard area from the drivers side and noted the seat to be intact but damaged by heat and direct flame contact. It was evident at that point that the fire had spread from the engine compartment, through the fire wall and into the passenger compartment area.

*** ENGINE COMPARTMENT EXAMINATION ***

This Investigator then examined the engine compartment of the vehicle. Upon doing so this investigator noted the radiator at the front of the engine compartment to be heavily damaged with a significant amount of damage to the passenger side versus the drivers side. A large hole was burned in the radiator at that location. Directly behind that location the air conditioner unit was present. As this Investigator examined the engine compartment area this Investigator noted far more damage occurring to the passenger side versus the drivers side. This Investigator noted the majority of the aluminum alloy materials at the upper levels to be intact. The alternator which was sitting on top of the engine, in the center of the engine was intact and had not begun to melt.

This Investigator, noting more damage occurring to the passenger side looked to see what the lowest point of burning was and where the most significant fire damage was. As this Investigator examined that area this Investigator noted extensive fire damage at the air conditioning unit, at the lower front area of the motor. This Investigator noted the air conditioning lines to have been damaged or destroyed by the heat of the fire and noted the front portion of the air conditioning unit to have melted away the aluminum alloy material.

At the time of the salvage examination this Investigator did not removed any evidence from the vehicle allowing other investigators to have an opportunity to examine the vehicle prior to the removal of evidence.

RECEIVED

MAY 23 2001

3 of 5 F00 WELLS 200

IRP065087 - CAUSE AND ORIGIN REPORT - CONTINUED...

*** ORIGIN ***

With the examination of the salvage it is the opinion of this Investigator that this fire originated in the lower passenger side of the front of the motor where the air conditioning unit was present. This was the area of most significant fire damage and natural fire growth patterns extend from that area.

*** CAUSE ***

Without completely examining the air conditioning unit from the vehicle it is still the opinion of this Investigator that the cause of this fire is a failure with respect to the air conditioning unit and/or hoses in that area associated with the air conditioning unit.

*** WITNESS INTERVIEWS ***

[REDACTED]
Idaho Falls, Idaho [REDACTED]
[REDACTED]

After examining the salvage this Investigator contacted [REDACTED] with respect to the subject vehicle. This Investigator inquired as to what work had been done on the vehicle prior to the fire occurring. This Investigator specifically inquired with respect to the air conditioning unit located at the front passenger area of the motor. [REDACTED] indicated to this Investigator that no work had been done on the air conditioning unit but the power steering pump had been replaced.

RECEIVED
JUN 25 2001
FBI - IDAHO

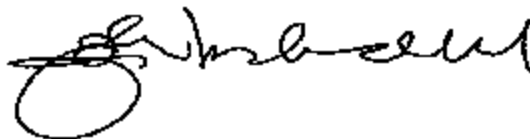
*** SUMMARY AND CONCLUSIONS ***

With the examination of the salvage and information obtained through interviews it is the opinion of this Investigator that this fire originated in the engine compartment area at the air conditioning unit on the lower front area of the motor. This Investigator believes a failure has occurred with respect to the air conditioning unit and would recommend, after other investigators have had an opportunity to look at the vehicle, that the air conditioning unit be removed and examined by a forensic engineer to determine the exact failure with respect to that unit.

In this matter the opinions and conclusions may be changed if additional information becomes available. With the submission of this report, we will suspend further activity in this case pending your review and analysis. In the absence of any additional requests or instructions, we will consider the case closed, no further action to be taken.

Respectfully,

GLOBAL INVESTIGATIONS



John Bundell

Dated this 22 day of May, 2001.

RECEIVED
MAY 23 2001
10:00 AM



- 1 -

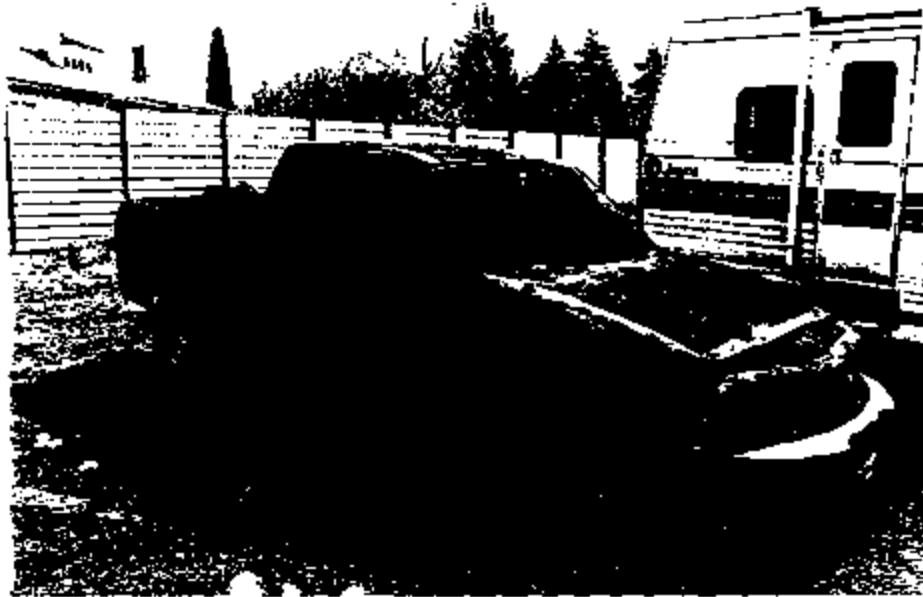
View looking at the vehicle at the salvage yard noting extensive fire damage to the front portion of the vehicle.

- 2 -

View looking at the drivers side noting the majority of the damage to the exterior of the vehicle to be at the front fender location.



ER05-005-LC-5884

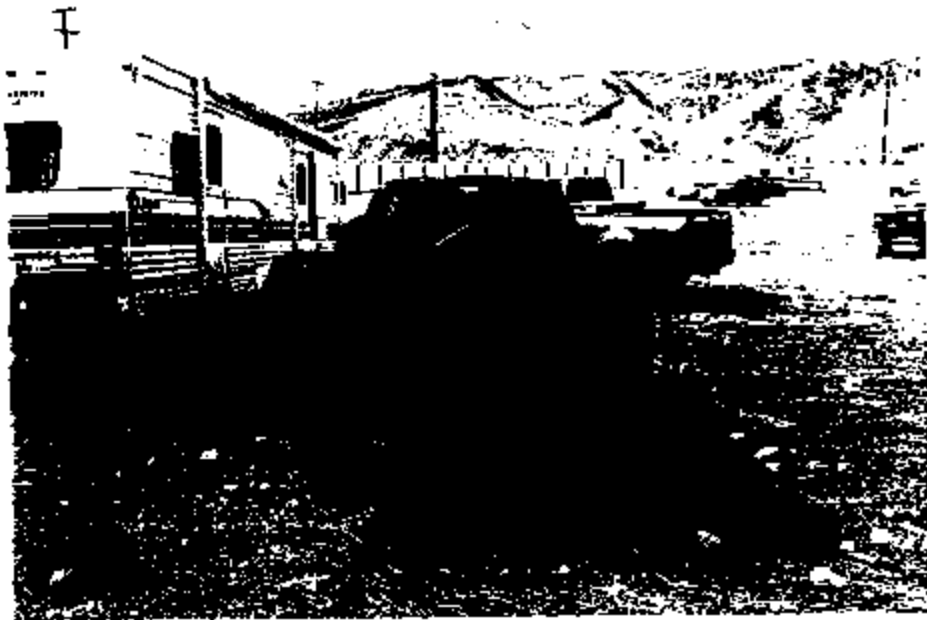


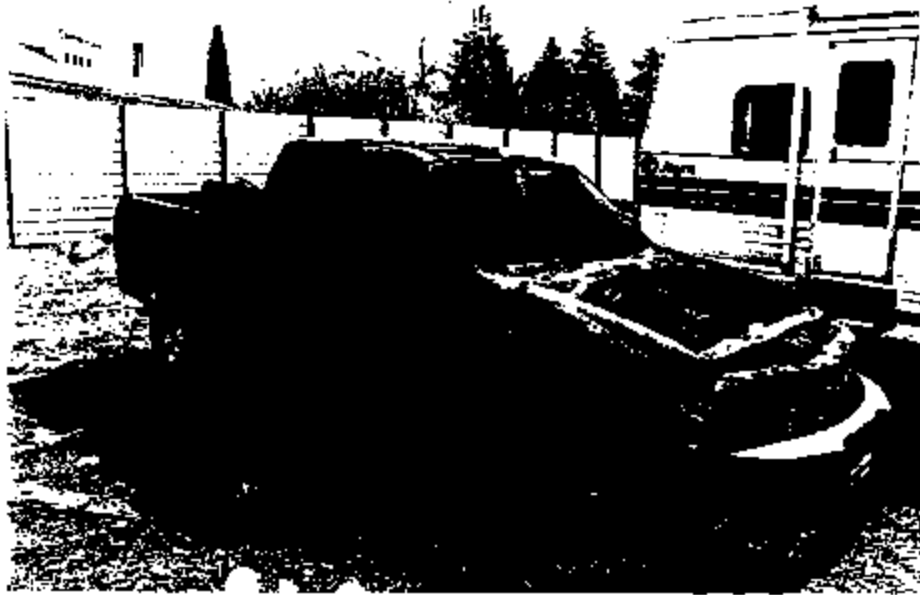
- 3 -

View looking at the passenger side noting far more damage occurring to that side of the vehicle.

- 4 -

View looking at the back of the vehicle noting no burning occurring at the bed location.



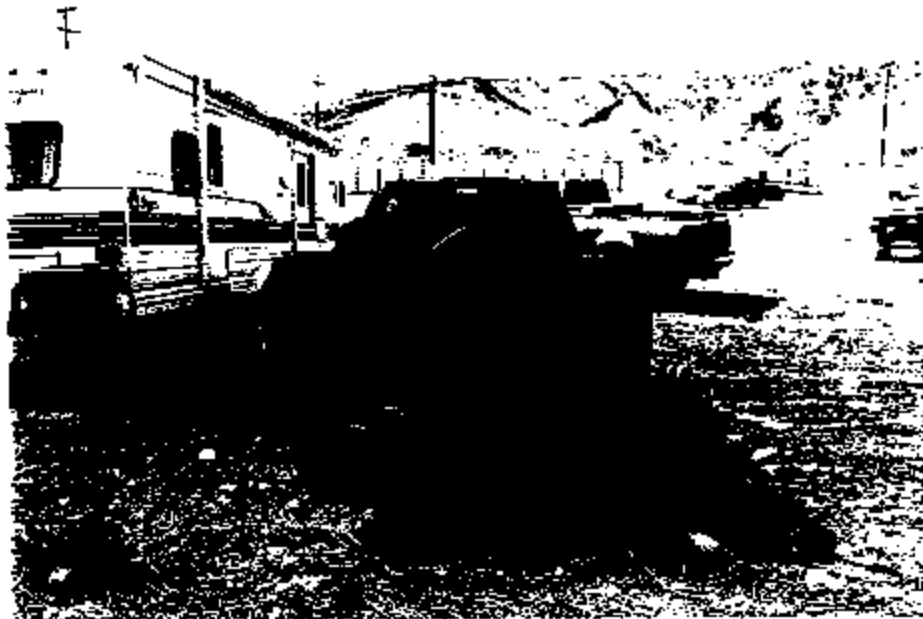


- 3 -

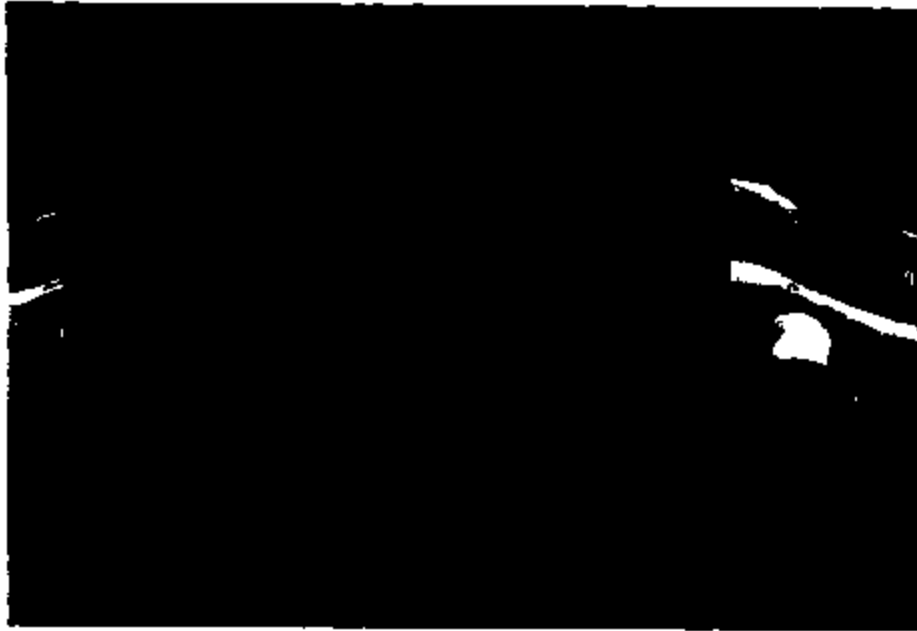
View looking at the passenger side noting far more damage occurring to that side of the vehicle.

- 4 -

View looking at the back of the vehicle noting no burning occurring at the bed location.



BR05-021-LC-0006



- 5 -

View looking at the license plate identifying ownership with respect to the vehicle.

- 6 -

View looking into the windshield location noting the windshield destroyed by the fire and fire damage within the interior of the pick up truck. Also note the damage occurring at the fire wall noting far more damage occurring to the left side of the picture than the right side.



ER05-005-LC-5887



- 7 -

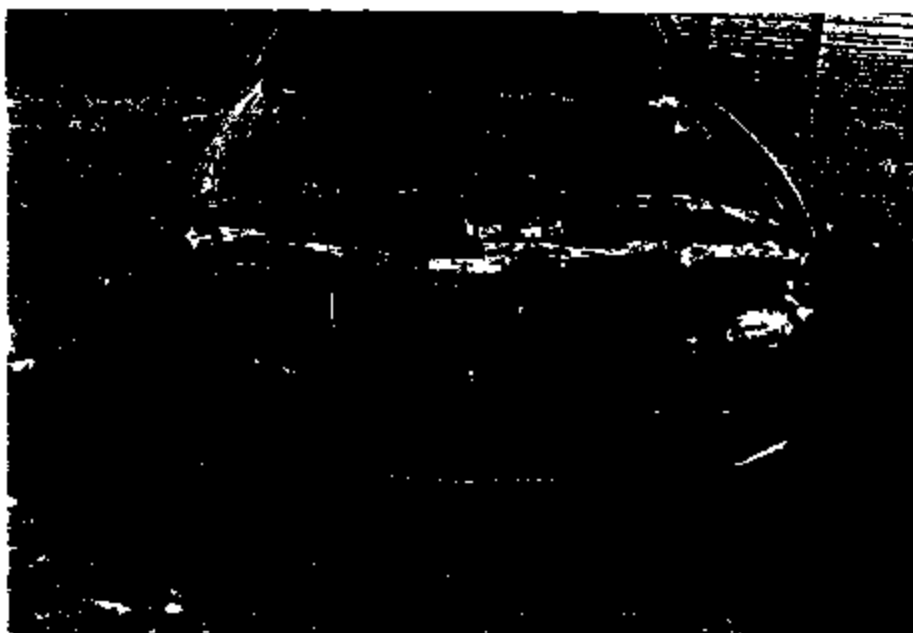
View looking into the interior of the vehicle noting extensive fire damage in the dashboard area once again with more damage to the passenger side than the drivers side.

- 8 -

View looking in the passenger compartment from the passenger side window once again noting the damage occurring in the dashboard area.



CR05-005-LC-5686



- 9 -

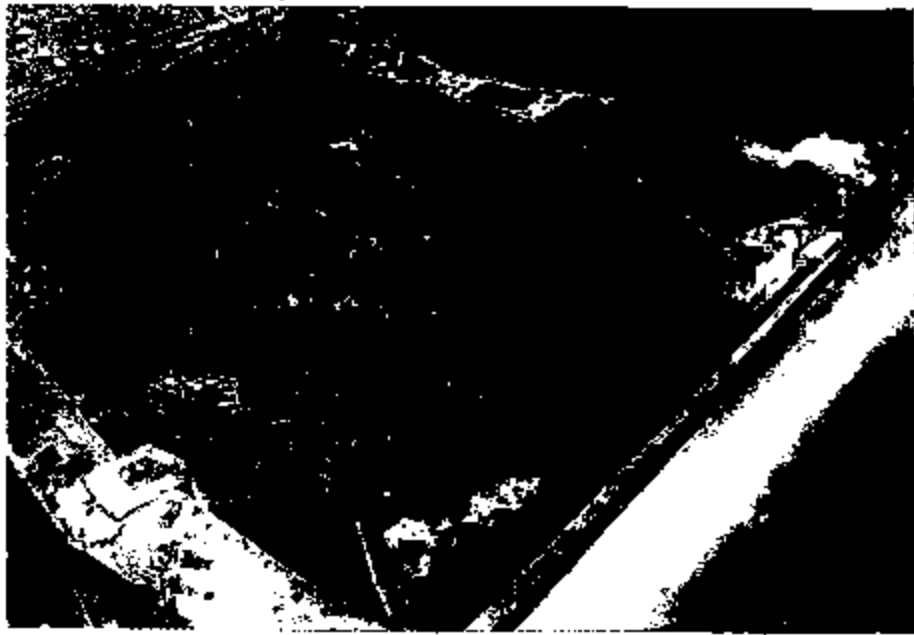
View looking at the front of the vehicle noting extensive fire damage at that location.
The arrow points to significant fire damage noting the radiator destroyed
directly in front of the air conditioning unit.

- 10 -

View looking into the engine compartment area from the passenger side once again noting more
damage occurring to the passenger side than the drivers side area.



ERRS-002-LC-5889



- 11 -

View looking into the engine compartment area from the driver side noting less damage on this side. Also note most of the aluminum alloy material and components to be present within the vehicle and undamaged from the intense heat.

- 12 -

Additional view looking at the front of the vehicle once again noting the more significant damage on the passenger side.



ERG5-805-LC-5688



- 13 -

View looking down at the front portion of the engine noting a large section of the radiator destroyed by fire. That portion was in front of the air conditioning unit indicated by the arrow.

- 14 -

Closer view showing the lower portion of the passenger side area noting significant damage to the aluminum alloy material of the air conditioning unit.



ERG-005-LC-5001

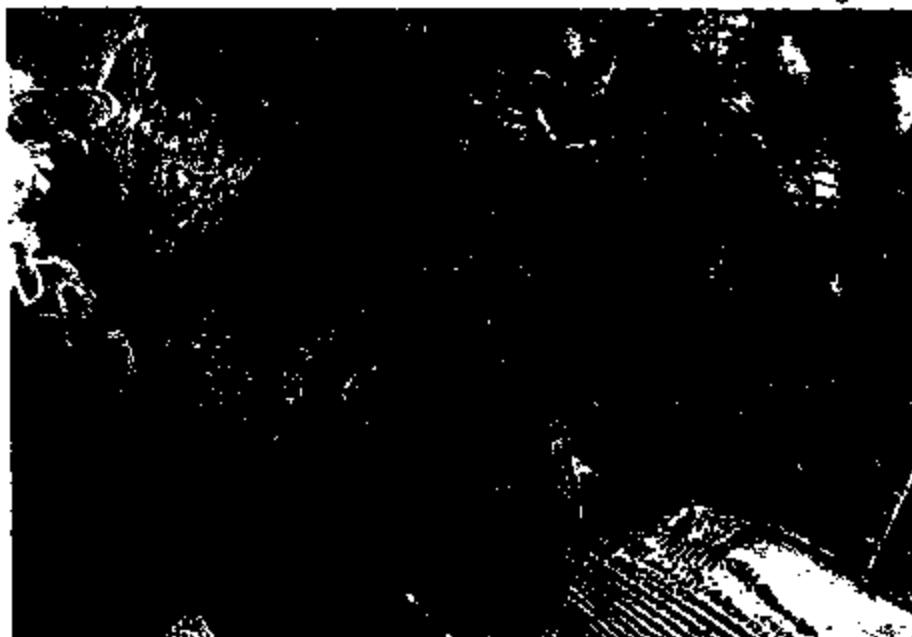


- 15 -

Additional view of the previous photograph.

- 16 -

View once again noting the extensive damage to the radiator on the passenger side in comparison to the driver side and once again noting the location of the air conditioning unit. Also note the alternator on the top middle portion of the engine to be intact and undamaged.





- 17 -

View looking at the air conditioning lines at the lower portion of the driver side area. Once again, the air conditioning unit noted by the location of the arrow.

- 18 -

View looking across the front of the motor noting the extreme heat on the passenger side versus the drivers side. Once again, note the damage to the radiator.



ER05-805-LC-5863



- 19 -

Additional view of the previous photograph.

- 20 -

View once again showing the location of the air conditioning unit noting aluminum alloy material damaged and destroyed in that area in comparison to the remainder of the engine compartment.



ER05-685-LC-5884



- 21 -

Close view of the previous photograph.

- 22 -

View looking at the air conditioner line connections noting they have been damaged or destroyed by the fire.



E025-085-LC-5885



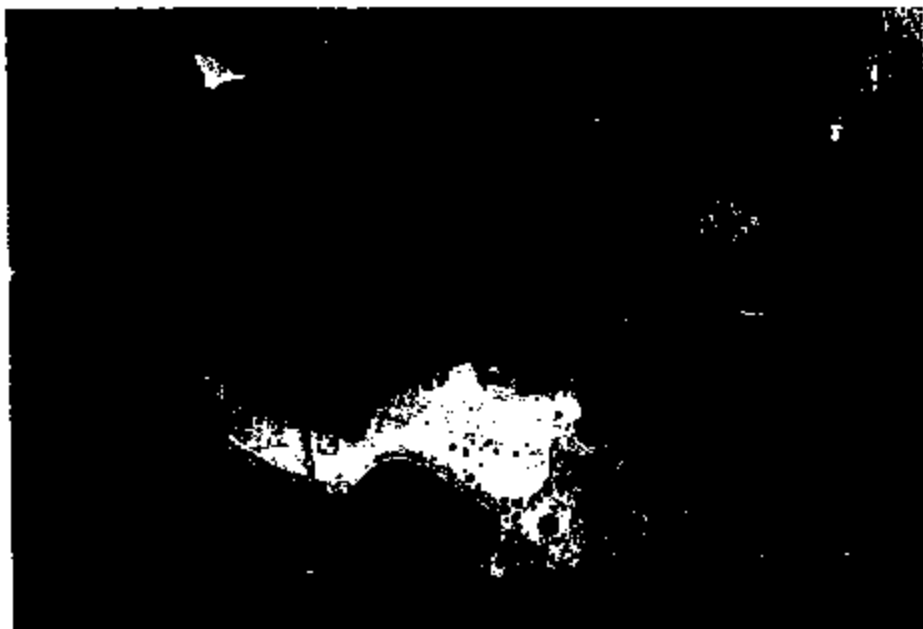
- 23 -

View looking at melted aluminum alloy material at the front portion of the air conditioning unit.

- 24 -

Additional view of the front of the air conditioning unit noting this to be the only area where aluminum alloy material was melted.





- 25 -

View looking at the dashboard on the drivers side. The arrow points to the location of the vin number.

- 26 -

View looking at the vin number on the vehicle.





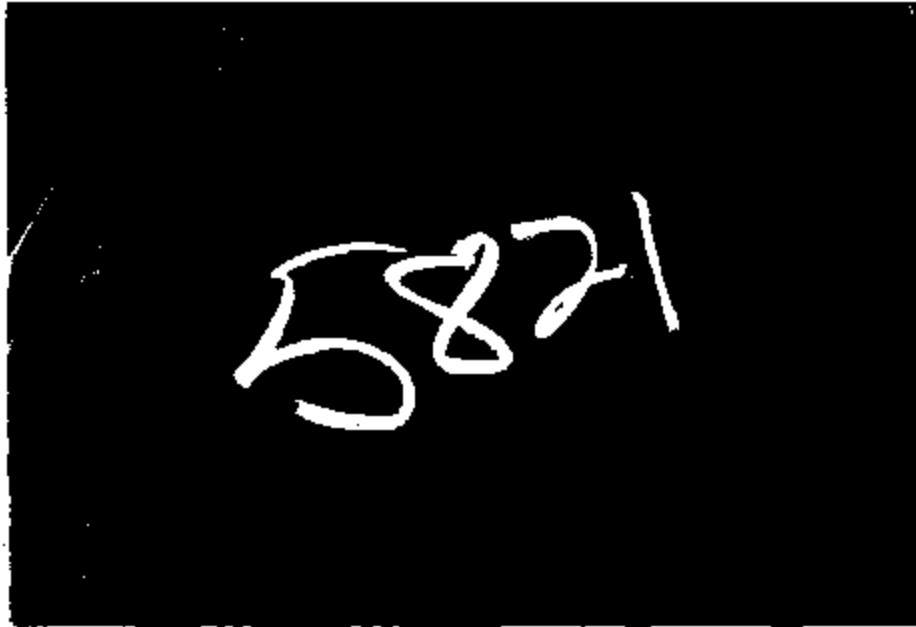
- 25 -

View looking at the dashboard on the drivers side. The arrow points to the location of the vin number.

- 26 -

View looking at the vin number on the vehicle.





- 27 -

View looking at a portion of the stock number for the Idaho Salvage Pool.

FCSD REGION: _____ MARKET: _____ ISSUE STATUS: _____
 P&A CODE: _____
 VIN: 1FTZX18W2W _____ CASE NUMBER: _____
 SALES REGION: _____ SALES ZONE: _____ ISSUE TYPE: _____

A	LAST HND/ C P&A LAO	Customer Phone Number/ Trmt Customer Name	Reason/ Year Model	Stat/ Type
	02/08/02 08362	(H) _____	(B) LEGAL - CUSTOMER WAITING FOR A 1998 F-SERIES	F 02
	01/14/02 VLC	(H) _____	(B) REDIRECTED CALL - LEGAL SECTIO 1998 F-SERIES	C 02
	01/14/02 VLC	(H) _____	(B) REDIRECTED CALL - REDIRECT 1998 F-SERIES	C 02
	10/06/99 08362	(H) _____	(B) AWA - MULTIPLE REPAIR 1998 F-SERIES	C 03
	09/27/99 08362	(H) _____	(B) DEALERSHIP - GENERAL/OTHER 1998 F-SERIES	C 01

F1=Help F2=AddAction F5=CustomerList F6=DealerInfo
 F7=Prev F8=Next F10=IssueDetail F11=Menu F12=Return
 NO MORE RECORDS AVAILABLE OGDB427

FCSO REGION: _____ MARKET: _____ ISSUE STATUS: _____
 P&A CODE: _____
 VIN: 1FTZK18W2W[REDACTED] CASE NUMBER: _____
 SALES REGION: _____ SALES ZONE: _____ ISSUE TYPE: _____

A	LAST INQ/	Customer Phone Number/	Reason/	Stat/
C	P&A	Trmt Customer Name	Year Model	Type
	09/27/99	[REDACTED] (H)	(B) DEALERSHIP - GENERAL/OTHER	C
	08362	VLC [REDACTED]	1998 F-SERIES	01

F1=Help F2=AddAction F5=CustomerList F6=DealerInfo
 F7=Prev F8=Next F10=IssueDetail F11=Menu F12=Return
 NO MORE RECORDS AVAILABLE DGDB427

VIN: 1FTZX18W2W Year: 1998 Model: F-SERIES
 Owner Status: ORIGINAL WSD: 03/06/98 Mileage: 72504
 Name: Hm Ph:
 Trmt: VLC Case: 679322709 Day Ph:
 Symptom:
 Reason: LEGAL - CUSTOMER WAITING FOR ACKNOWLEDGEMENT
 Dealer: BROADWAY FORD, INC.
 Issue Type: 02 INFORMATION CAN Court: Legal Issue Type:
 Issue Status: F FOLLOW-UP CAN Award: MORSII Contact: N

A/C DATE Origin Description

02/08/02 CACI38 CB-ADVISE CUST WE WILL NOTIFY THE DEPT SOMEBODY WILL BE IN T

F1=Help F2=AddAction F4=ActionDetail F6=DealerInfo
 F7=Prev F8=Next F9=ViewMORSII F11=Menu F12=Return
 NO MORE RECORDS AVAILABLE OGOB427

SFCHADMA

Action Detail

02/18/02 15:34:34

VIN: 1FTZX18W2WK Year: 1998 Model: F-SERIES
 Owner Status: ORIGINAL WSD: 03/06/98
 Name: Hm Ph:
 Trmt: VLC Case: 679322709 Day Ph:

Symptom Desc:
 Reason Desc: LEGAL - CUSTOMER WAITING FOR ACKNOWLEDGEMENT
 Dealer: BROADWAY FORD, INC.
 Issue Type: 02 INFORMATION Issue Status: F FOLLOW-UP
 Comm Type: PH PHONE Odometer Reading: 72504 MI
 Analyst: JMARCELL JOANNE MARCELLE Document Number:
 Action Date: 02/08/02 Action Data: Action Time: 12:02:53 EST

Origin Desc: US CONCERN CASE BASE
 Action Desc: CB-ADVISE CUST WE WILL NOTIFY THE DEPT SOMEBODY WILL BE IN T
 Comments: CUSTOMER SAYS: CUST SAYS SENT INFO TO CONSUMER AFFAIRS ADD
 RESS PROVIDED, HOWEVER HAD NOT HEARD A RESPONCE. CUST WANTE
 TO KNOW IF CAC IS ABLE TO VARIFY IF THE INFO WAS RECEIVED
 PER CUSTOMER, DEALER SAYS: NONE CAC ADVISED: CSR ADVIS
 E CAC CANNOT CONFIRM IF CONSUMER AFFAIRS RECEIVE INFO SENT H
 OWEVER - FORWARDED THE ADDITIONAL INFORMATION TO CONSUMER

F1=Help F2=AddAction F4=PrevAction F5=NextAction F6=ActionData
 F9=PrevComments F10=NextComments F11=Menu F12=Return F13=ESP
 MORE COMMENTS AVAILABLE OGD8427

SFCHADMA

Action Detail

02/18/02 15:34:36

VIN: 1FTZX18W2WK [REDACTED] Year: 1998 Model: F-SERIES
 Owner Status: ORIGINAL WSD: 03/06/98
 Name: [REDACTED] Hm Ph: [REDACTED]
 Trmt: VLC Case: 679322709 Day Ph: [REDACTED]
 Symptom Desc:
 Reason Desc: LEGAL - CUSTOMER WAITING FOR ACKNOWLEDGEMENT
 Dealer: BROADWAY FORD, INC.
 Issue Type: 02 INFORMATION Issue Status: F FOLLOW-UP
 Comm Type: PH PHONE Odometer Reading: 72504 MI
 Analyst: JMARCELL JOANNE MARCELLE Document Number:
 Action Date: 02/08/02 Action Data: Action Time: 12:02:53 EST
 Origin Desc: US CONCERN CASE BASE
 Action Desc: CB-ADVISE CUST WE WILL NOTIFY THE DEPT SOMEBODY WILL BE IN T
 Comments: OWEVER - FORWARDED THE ADDITIONAL INFORMATION TO CONSUMER
 AFFAIRS DEPARTMENT - REQUESTED CONSUMER AFFAIRS TO CONTACT
 CUSTOMER WITHIN 2 BUSINESS DAYS INFERENCE CASE ID: 1571

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

0GDB427

VIN: 1FTZX18W2NK Year: 1998 Model: F-SERIES
 Owner Status: ORIGINAL WSD: 03/06/98 Mileage:
 Name: Hm Ph:
 Trmt: VLC Case: 679322709 Day Ph:
 Symptom:
 Reason: REDIRECTED CALL - LEGAL SECTION
 Dealer:
 Issue Type: 02 INFORMATION CAN Court: Legal Issue Type:
 Issue Status: C CLOSED CAN Award: MORSII Contact: N

A/C DATE origin description

01/14/02 CACI38 CONSUMER AFFAIRS; ADDRESS AVAILABLE IN PHRASEOLOGY

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

SFCHADMA

Action Detail

02/18/02 15:34:56

==>
 VIN: 1FTZX18W2W0 Year: 1998 Model: F-SERIES
 Owner Status: ORIGINAL WSD: 03/06/98
 Name: Hm Ph:
 Trmt: VLC Case: 679322709 Day Ph:

Symptom Desc:
 Reason Desc: REDIRECTED CALL - LEGAL SECTION
 Dealer:

Issue Type: 02 INFORMATION Issue Status: C CLOSED
 Comm Type: PH PHONE Odometer Reading: MI
 Analyst: NMATZANK MARLITT MATZANKE Document Number:
 Action Date: 01/14/02 Action Data: Action Time: 15:53:15 EST

Origin Desc: US CONCERN CASE BASE
 Action Desc: CONSUMER AFFAIRS; ADDRESS AVAILABLE IN PHRASEOLOGY
 Comments: CUSTOMER SAYS: CUST ALEGES THAT THERE WAS AN ELECTRICAL CO
 NCERN THAT CAUSED A FIRE 04/28/2001 POLICE REPORT FILE PO
 CATELLO IDAHO THE INSURANCE COMPANY WANTS TO KNOW WHERE TO
 MAIL FOR SUBRIGATION NO INJURIES THERE WERE PERSONAL ITEMS
 IN THE VEHICLE THAT WERE BURNT INSIDE THE VEHICLE PER CUS
 TOMER, DEALER SAYS: NONE CAC ADVISED: SPOKE WITH DAVE I

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

MORE COMMENTS AVAILABLE

OGDB427

SFCHADMA

Action Detail

02/18/02 15:34:58

VIN: 1FTZX18W2WK [REDACTED] Year: 1998 Model: F-SERIES
 Owner Status: ORIGINAL WSD: 03/06/98
 Name: [REDACTED] Hm Ph: [REDACTED]
 Trmt: VLC Case: 679322709 Day Ph: [REDACTED]
 Symptom Desc:
 Reason Desc: REDIRECTED CALL - LEGAL SECTION
 Dealer:
 Issue Type: 02 INFORMATION Issue Status: C CLOSED
 Comm Type: PH PHONE Odometer Reading: MI
 Analyst: #MATZANK MARLITT MATZANKE Document Number:
 Action Date: 01/14/02 Action Data: Action Time: 15:53:15 EST
 Origin Desc: US CONCERN CASE BASE
 Action Desc: CONSUMER AFFAIRS; ADDRESS AVAILABLE IN PHRASEOLOGY
 Comments: TOMER, DEALER SAYS: NONE CAC ADVISED: SPOKE WITH DAVE I
 N SDS ----- ADVISED TO ANSWER YES TO ATTORNEY CALLING -----
 - - PLEASE SEND A DEMAND LETTER TO FORD MOTOR COMPANY, CONS
 UMER AFFAIRS P.O. BOX 6248, ND-3NE-B DEARBORN, MICHIGAN 4812
 6 INFERENCE CASE ID: 5339

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

OGDB427

VIN: 1FTZX18W2W [REDACTED] Year: 1998 Model: F-SERIES
 Owner Status: ORIGINAL WSD: 03/06/98 Mileage:
 Name: [REDACTED] Hm Ph: [REDACTED]
 Trmt: VLC Case: 679322709 Day Ph: [REDACTED]
 Symptom:
 Reason: REDIRECTED CALL - REDIRECT
 Dealer:
 Issue Type: 02 INFORMATION CAN Court: Legal Issue Type:
 Issue Status: C CLOSED CAN Award: MORSII Contact: M

A/C DATE Origin Description

01/14/02 CACI09 HARTFORD INSURANCE - 1-877-FORD-VIP (1-877-367-3847)

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

SFCHADMA

Action Detail

02/18/02 15:35:18

VIN: 1FTZK18W2W Year: 1998 Model: F-SERIES
 Owner Status: ORIGINAL WSD: 03/06/98
 Name: Hm Ph:
 Trmt: VLC Case: 679322709 Day Ph:
 Symptom Desc:
 Reason Desc: REDIRECTED CALL - REDIRECT
 Dealer:
 Issue Type: 02 INFORMATION Issue Status: C CLOSED
 Comm Type: ML MAIL Odometer Reading: MI
 Analyst: KINGRAM KERRY-ANN INGRAM Document Number:
 Action Date: 01/14/02 Action Data: Action Time: 13:45:02 EST
 Origin Desc: US REDIRECT CASE BASE
 Action Desc: HARTFORD INSURANCE - 1-877-FORD-VIP (1-877-367-3847)
 Comments: CUSTOMER SAYS: PER CUSTOMER, DEALER SAYS: NONE
 CAC ADVISED: PROVIDE CUSTOMER PHONE NUMBER TO THE HARTF
 ORD 1-877-FORD-VIP (1-877-367-3847) INFERENCE CASE ID: 103

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

OGDB427

VIN: 1FTZX18W2W Year: 1998 Model: F-SERIES
 Owner Status: ORIGINAL WSD: 03/06/98 Mileage: 43000
 Name: Home Ph: [REDACTED]
 Trmt: VLC Case: 679322709 Day Ph: [REDACTED]
 Symptom: WINDOW/GLASS SIDE APPEARANCE GLASS
 Reason: AWA - MULTIPLE REPAIR
 Dealer: BROADWAY FORD, INC.
 Issue Type: 03 CONCERN CAN Court: Legal Issue Type:
 Issue Status: C CLOSED CAN Award: MORSI Contact: N

A/C DATE Origin Description

09/27/99 CAC REQUEST CRM/SVC MGR TO CONTACT CUSTOMER
 09/27/99 CACI38 ADVISE CUST INFO WILL BE SENT TO DLR; CONTACT CRM
 10/06/99 DEALER AWA P05 - DENIED BY DEALER

F1=Help F2=AddAction F4=ActionDetail F6=DealerInfo F12=Return
 F7=Prev F8=Next F9=ViewMORSII F11=Menu OGDB427
 INVALID FUNCTION KEY PRESSED

SFCHADMA

Action Detail

02/18/02 15:35:47

VIN: 1FTZX18W2WK Year: 1998 Model: F-SERIES
Owner Status: ORIGINAL WSD: 03/06/98
Name: Hm Ph: [REDACTED]
Trmt: VLC Case: 679322709 Day Ph: [REDACTED]
Symptom Desc: WINDOW/GLASS SIDE APPEARANCE GLASS
Reason Desc: AWA - MULTIPLE REPAIR
Dealer: BROADWAY FORD, INC.
Issue Type: 03 CONCERN Issue Status: C CLOSED
Comm Type: PH PHONE Odometer Reading: 43000 MI
Analyst: ANAUGHT2 ANGELAH HAUGHTON Document Number:
Action Date: 09/27/99 Action Data: Action Time: 18:42:46 EST
Origin Desc: GENERAL CAC
Action Desc: REQUEST CRM/SVC MGR TO CONTACT CUSTOMER
Comments: CUSTOMER SAYS: - THAT THE PAINT IS CHIPPING OFF OF THE BUM
PER OF THE VEH RIGHT BELOW THE HEAD LIGHT, AND THE SCRATCHES
ON THE WINDOW ON THE DRIVERS SIDE WINDOW. - HE SAYS THAT H
E HAS BROUGHT THE VEH INTO THE DLRSH 3 TIMES. - HE SAYS TH
AT THE DLRSH HAS BEEN MESSING AROUND WITH HIM FOR 6 MONTHS.
- HE SAYS THAT THE SERVICE IS REALLY BAD AT THE DLRSH. P

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

0G0B427

SFCHADMA

Action Detail

02/18/02 15:35:49

VIN: 1FTZX18W2WK [REDACTED] Year: 1998 Model: F-SERIES
Owner Status: ORIGINAL WSD: 03/06/98
Name: [REDACTED] Hm Ph: [REDACTED]
Trmt: VLC Case: 679322709 Day Ph: [REDACTED]
Symptom Desc: WINDOW/GLASS SIDE APPEARANCE GLASS
Reason Desc: AWA - MULTIPLE REPAIR
Dealer: BROADWAY FORD, INC.
Issue Type: 03 CONCERN Issue Status: C CLOSED
Comm Type: PH PHONE Odometer Reading: 43000 MI
Analyst: AHAUGHT2 ANGELAH HAUGHTON Document Number:
Action Date: 09/27/99 Action Data: Action Time: 18:42:46 EST
Origin Desc: GENERAL CAC
Action Desc: REQUEST CRM/SVC MGR TO CONTACT CUSTOMER
Comments: - HE SAYS THAT THE SERVICE IS REALLY BAD AT THE DLRSH. P
ER CUSTOMER, DEALER SAYS: THERE IS NOTHING THAT THEY CAN D
O. CAC ADVISED: - INFORMATION HAS BEEN FORWARDED TO THE DE
ALERSHIP, THE REGIONAL OFFICE FOR FINANCIAL CONSIDERATION -
REQUESTED CRM/SERV MGR CONTACT CUSTOMER WITHIN 2 BUSINESS D
AYS INFERENCE CASE ID: 3151
F1=Help F2=AddAction F4=PrevAction F5=NextAction F6=ActionData
F9=PrevComments F10=NextComments F11=Menu F12=Return F13=ESP
MORE COMMENTS AVAILABLE OGDB427

SFCHADMA

Action Detail

02/18/02 15:35:50

→
VIN: 1FTZX18W2W [REDACTED] Year: 1998 Model: F-SERIES
Owner Status: ORIGINAL WSD: 03/06/98
Name: [REDACTED] HB PH: [REDACTED]
Trmt: VLC Case: 679322709 Day Ph: [REDACTED]
Symptom Desc: WINDOW/GLASS SIDE APPEARANCE GLASS
Reason Desc: AWA - MULTIPLE REPAIR
Dealer: BROADWAY FORD, INC.
Issue Type: 03 CONCERN Issue Status: C CLOSED
Comm Type: PH PHONE Odometer Reading: 43000 MI
Analyst: AHAUGHT2 ANGELAH HAUGHTON Document Number:
Action Date: 09/27/99 Action Data: Action Time: 18:42:46 EST
Origin Desc: GENERAL CAC
Action Desc: REQUEST CRM/SVC MGR TO CONTACT CUSTOMER
Comments: AYS INFERENCE CASE ID: 3151

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

OG08427

SFOHADMA

Action Detail

02/18/02 15:35:51

VIN: 1FTZX18W2W Year: 1998 Model: F-SERIES
Owner Status: ORIGINAL WSD: 03/06/98
Name: Hm Ph: [REDACTED]
Trmt: VLC Case: 679322709 Day Ph: [REDACTED]
Symptom Desc: WINDOW/GLASS SIDE APPEARANCE GLASS
Reason Desc: ANA - MULTIPLE REPAIR
Dealer: BROADWAY FORD, INC.
Issue Type: 03 CONCERN Issue Status: C CLOSED
Comm Type: PH PHONE Odometer Reading: 43000 MI
Analyst: AHAUGHT2 ANGELAH HAUGHTON Document Number:
Action Date: 09/27/99 Action Data: Action Time: 18:42:46 EST
Origin Desc: GENERAL CAC
Action Desc: REQUEST CRM/SVC MGR TO CONTACT CUSTOMER
Comments:

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

OGDB427

ER05-005-LC-5014

SFCHADMA

Action Detail

02/18/02 15:36:25

VIN: IFTZX18W2WK [REDACTED] Year: 1998 Model: F-SERIES
Owner Status: ORIGINAL WSD: 03/06/98
Name: [REDACTED] Hm Ph: [REDACTED]
Trnt: VLC Case: 679322709 Day Ph: [REDACTED]
Symptom Desc: WINDOW/GLASS SIDE APPEARANCE GLASS
Reason Desc: AWA - MULTIPLE REPAIR
Dealer: BROADWAY FORD, INC.
Issue Type: 03 CONCERN Issue Status: C CLOSED
Comm Type: PH PHONE Odometer Reading: 43000 MI
Analyst: F56078 BROADWAY FORD IN Document Number:
Action Date: 10/06/99 Action Data: N Action Time: 12:46:01 EST
Origin Desc: DEALER
Action Desc: AWA P05 - DENIED BY DEALER
Comments: CONCERN OF PAINT IS ROCK CHIPS. CUSTOMER NEEDS TO RESOLVE IS
SUE WITH HIS INSURANCE CARRIER.

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

0GDB427

VIN: 1FTZX18W2WK [REDACTED] Year: 1998 Model: F-SERIES
 Owner Status: ORIGINAL WSP: 03/06/98 Mileage: 43000
 Name: [REDACTED] Hm Ph: [REDACTED]
 Trmt: VCC Case: 679322709 Day Ph: [REDACTED]
 Symptom:
 Reason: DEALERSHIP - GENERAL/OTHER
 Dealer: BROADWAY FORD, INC.
 Issue Type: 01 INQUIRY CAN Court: Legal Issue Type:
 Issue Status: C CLOSED CAN Award: MORSI Contact: N

A/C DATE Origin Description

09/27/99 CAC NO ACTION REQUIRED; INFORMATION ONLY
 09/27/99 CACI38 ADVISE CUST THAT INFORMATION WILL BE DOCUMENTED; THANK/APOLO

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

SFCHAOMA

Action Detail

02/18/02 15:36:41

VIN: 1FTZX18W2W [REDACTED] Year: 1998 Model: F-SERIES
 Owner Status: ORIGINAL WSD: 03/06/98
 Name: [REDACTED] Hm Ph: [REDACTED]
 Trmt: VLC Case: 679322709 Day Ph: [REDACTED]
 Symptom Desc:
 Reason Desc: DEALERSHIP - GENERAL/OTHER
 Dealer: BROADWAY FORD, INC.
 Issue Type: 01 INQUIRY Issue status: C CLOSED
 Comm Type: PH PHONE Odometer Reading: 43000 MI
 Analyst: AHAUGHT2 ANGELAH HAUGHTON Document Number:
 Action Date: 09/27/99 Action Data: Action Time: 18:42:46 EST
 Origin Desc: GENERAL CAC
 Action Desc: NO ACTION REQUIRED; INFORMATION ONLY

Comments: CUSTOMER SAYS: - THAT THE PAINT IS CHIPPING OFF OF THE BUM
 PER OF THE VEH RIGHT BELOW THE HEAD LIGHT, AND THE SCRATCHES
 ON THE WINDOW ON THE DRIVERS SIDE WINDOW. - HE SAYS THAT H
 E HAS BROUGHT THE VEH INTO THE DLRSH 3 TIMES. - HE SAYS TH
 AT THE DLRSH HAS BEEN MESSING AROUND WITH HIM FOR 6 MONTHS
 AND HAS NOT REPAIRED THE VEH. - HE SAYS THAT THE SERVICE IS

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

OGDB427

SFCHADMA

Action Detail

02/18/02 15:36:44

VIN: 1FTZX18W2W [REDACTED] Year: 1998 Model: F-SERIES
 Owner Status: ORIGINAL WSD: 03/06/98
 Name: [REDACTED] Hm Ph: [REDACTED]
 Trmt: VLLC Case: 679322709 Day Ph: [REDACTED]

Symptom Desc:
 Reason Desc: DEALERSHIP - GENERAL/OTHER
 Dealer: BROADWAY FORD, INC.
 Issue Type: 01 INQUIRY Issue Status: C CLOSED
 Comm Type: PH PHONE Odometer Reading: 43000 MI
 Analyst: AHAUGHT2 ANGELAH HAUGHTON Document Number:
 Action Date: 09/27/99 Action Data: Action Time: 18:42:46 EST
 Origin Desc: GENERAL CAC

Action Desc: NO ACTION REQUIRED; INFORMATION ONLY
 Comments: AND HAS NOT REPAIRED THE VEN. - HE SAYS THAT THE SERVICE IS
 REALLY BAD AT THE DLRSH. - HE SAYS THAT HE WANTS FOR DTO
 KNOW THAT THE DLRSH HAS BAD SERVICE. PER CUSTOMER, DEALER
 SAYS: - THAT THEY HAD ORDERED THE PART BUT IT HAS NOT COME
 IN. - THAT HE WILL HAVE TO LIVE WITH THE PAINT PROBLEM. C
 AC ADVISED: - INFORMATION HAS BEEN FORWARDED TO APPROPRIATE

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

OGDB427

SFCHADMA

Action Detail

02/18/02 15:36:45

VIN: 1FTZX18W2W4 Year: 1998 Model: F-SERIES
Owner Status: ORIGINAL WSD: 03/06/98
Name: Hm Ph: [REDACTED]
Trmt: VCC Case: 679322709 Day Ph: [REDACTED]
Symptom Desc:
Reason Desc: DEALERSHIP - GENERAL/OTHER
Dealer: BROADWAY FORD, INC.
Issue Type: 01 INQUIRY Issue Status: C CLOSED
Comm Type: PH PHONE Odometer Reading: 43000 MI
Analyst: ANAUGHT2 ANGELAH HAUGHTON Document Number:
Action Date: 09/27/99 Action Data: Action Time: 18:42:46 EST
Origin Desc: GENERAL CAC
Action Desc: NO ACTION REQUIRED; INFORMATION ONLY
Comments: AC ADVISED: - INFORMATION HAS BEEN FORWARDED TO APPROPRIATE
DEPARTMENTS WITH A COPY TO THE DEALERSHIP - THANK YOU CUSTOMER FOR PROVIDING US THEIR FEEDBACK INFERENCE CASE ID: 449
1

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

OGDB427

SFCHADMA

Action Detail

02/18/02 15:36:46

→
VIN: 1FTZX18W2W [REDACTED] Year: 1998 Model: F-SERIES
Owner Status: ORIGINAL WSD: 03/06/98
Name: [REDACTED] HW Ph: [REDACTED]
Trmt: VCC Case: 679322709 Day Ph: [REDACTED]
Symptom Desc:
Reason Desc: DEALERSHIP - GENERAL/OTHER
Dealer: BROADWAY FORD, INC.
Issue Type: 01 INQUIRY Issue Status: C CLOSED
Comm Type: PH PHONE Odometer Reading: 43000 MI
Analyst: AHAUGHT2 ANGELAH HAUGHTON Document Number:
Action Date: 09/27/99 Action Data: Action Time: 18:42:46 EST
Origin Desc: GENERAL CAC
Action Desc: NO ACTION REQUIRED; INFORMATION ONLY
Comments:

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

OGDB427

SFCHADMA

Action Detail

02/18/02 15:36:53

VIN: 1FTZX18W2M [REDACTED] Year: 1998 Model: F-SERIES
Owner Status: ORIGINAL
Name: [REDACTED] WSO: 03/06/98
Trmt: VCC Case: 679322709 Hm Ph: [REDACTED]
Day Ph: [REDACTED]
Symptom Desc:
Reason Desc: DEALERSHIP - GENERAL/OTHER
Dealer: BROADWAY FORD, INC.
Issue Type: 01 INQUIRY Issue Status: C CLOSED
Comm Type: PH PHONE Odometer Reading: 43000 MI
Analyst: AHAUGHT2 ANGELAH HAUGHTON Document Number:
Action Date: 09/27/99 Action Data: Action Time: 18:42:46 EST
Origin Desc: US CONCERN CASE BASE
Action Desc: ADVISE CUST THAT INFORMATION WILL BE DOCUMENTED; THANK/APOLO
Comments: CUSTOMER SAYS: - THAT THE PAINT IS CHIPPING OFF OF THE BUM
PER OF THE VEH RIGHT BELOW THE HEAD LIGHT, AND THE SCRATCHES
ON THE WINDOW ON THE DRIVERS SIDE WINDOW. - HE SAYS THAT H
E HAS BROUGHT THE VEH INTO THE DLRSH 3 TIMES. - HE SAYS TH
AT THE DLRSH HAS BEEN MESSING AROUND WITH HIM FOR 6 MONTHS
AND HAS NOT REPAIRED THE VEH. - HE SAYS THAT THE SERVICE IS

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

OGDB427

SFCHADMA

Action Detail

02/18/02 15:36:54

VIN: 1FTZX18W2W [REDACTED] Year: 1998 Model: F-SERIES
Owner Status: ORIGINAL WSD: 03/06/98
Name: [REDACTED] Hm Ph: [REDACTED]
Trmt: VLC Case: 679322709 Day Ph: [REDACTED]
Symptom Desc:
Reason Desc: DEALERSHIP - GENERAL/OTHER
Dealer: BROADWAY FORD, INC.
Issue Type: 01 INQUIRY Issue Status: C CLOSED
Comm Type: PH PHONE Odometer Reading: 43000 MI
Analyst: AHAUGHTZ ANGELAH HAUGHTON Document Number:
Action Date: 09/27/99 Action Data: Action Time: 18:42:46 EST
Origin Desc: US CONCERN CASE BASE
Action Desc: ADVISE CUST THAT INFORMATION WILL BE DOCUMENTED; THANK/APOLO
Comments: AND HAS NOT REPAIRED THE VEH. - HE SAYS THAT THE SERVICE IS
REALLY BAD AT THE DLRSH. - HE SAYS THAT HE WANTS FOR DTO
KNOW THAT THE DLRSH HAS BAD SERVICE. PER CUSTOMER, DEALER
SAYS: - THAT THEY HAD ORDERED THE PART BUT IT HAS NOT COME
IN. - THAT HE WILL HAVE TO LIVE WITH THE PAINT PROBLEM. C
AC ADVISED: - INFORMATION HAS BEEN FORWARDED TO APPROPRIATE
F1=Help F2=Addaction F4=Prevaction F5=Nextaction F6=ActionData
F9=PrevComments F10=NextComments F11=Menu F12=Return F13=ESP
MORE COMMENTS AVAILABLE

DGDB427

SFCHADMA

Action Detail

02/18/02 15:36:56

==>
VIN: 1FTZX18W2W Year: 1998 Model: F-SERIES
Owner Status: ORIGINAL WSD: 03/06/98
Name: Hm Ph:
Trmt: VLC Case: 679322709 Day Ph:
Symptom Desc:
Reason Desc: DEALERSHIP - GENERAL/OTHER
Dealer: BROADWAY FORD, INC.
Issue Type: 01 INQUIRY Issue Status: C CLOSED
Comm Type: PH PHONE Odometer Reading: 43000 MI
Analyst: ANAUGHT2 ANGELAH HAUGHTON Document Number:
Action Date: 09/27/99 Action Data: Action Time: 18:42:46 EST
Origin Desc: US CONCERN CASE BASE
Action Desc: ADVISE CUST THAT INFORMATION WILL BE DOCUMENTED; THANK/APOLO
Comments: AC ADVISED: - INFORMATION HAS BEEN FORWARDED TO APPROPRIATE
DEPARTMENTS WITH A COPY TO THE DEALERSHIP - THANK YOU CUST
OMER FOR PROVIDING US THEIR FEEDBACK INFERENCE CASE ID: 449
1

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

OGDB427

SFCHADMA

Action Detail

02/18/02 15:37:18

VIN: 1FTZX18W2W4 [REDACTED] Year: 1998 Model: F-SERIES
Owner Status: ORIGINAL WSD: 03/06/98
Name: [REDACTED] HM Ph: [REDACTED]
Trmt: VLC Case: 679322709 Day Ph: [REDACTED]
Symptom Desc:
Reason Desc: DEALERSHIP - GENERAL/OTHER
Dealer: BROADWAY FORD, INC.
Issue Type: 01 INQUIRY Issue Status: C CLOSED
Comm Type: PH PHONE Odometer Reading: 43000 MI
Analyst: AHAUGHT2 ANGELAH HAUGHTON Document Number:
Action Date: 09/27/99 Action Data: Action Time: 18:42:46 EST
Origin Desc: GENERAL CAC
Action Desc: NO ACTION REQUIRED; INFORMATION ONLY
Comments:

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

OGDB427

KENNETH E. LYON, JR.
Attorney at Law
P. O. Box 4866
Pocatello, ID 83205
(208) 233-1240

Attorney for Plaintiffs

DISTRICT COURT
SEVENTH JUDICIAL DISTRICT
BINGHAM COUNTY, IDAHO

2004 APR 23 PM 2:35

CLERK OF DISTRICT COURT

BY _____ DEPUTY

IN THE DISTRICT COURT OF THE SEVENTH JUDICIAL DISTRICT OF THE
STATE OF IDAHO, IN AND FOR THE COUNTY OF BINGHAM

[REDACTED]

Plaintiffs,

vs.

FORD MOTOR COMPANY and
RODS AUTOMOTIVE

Defendants.

Case No. CV04-965

COMPLAINT

Fee Category: A-1

Fee: \$77.00

NOTICE: This Case is assigned to
James C. Hanson, District Judge

The Plaintiffs complain of the Defendants and for cause
of action allege:

I.

At all times hereinafter mentioned, the Plaintiffs,
[REDACTED] were husband and wife and residents
of the State of Idaho.

II.

At all times hereinafter mentioned the Plaintiff,
Farmers Insurance Company of Idaho, was a corporation duly
authorized and licensed to do business in the State of Idaho.

III.

At all times hereinafter mentioned the Defendant, Ford Motor Company, was a corporation duly authorized and licensed to do business in the State of Idaho.

IV.

At all times hereinafter mentioned the Defendant, Rods Automotive, was a business operating in Idaho, and sold products manufactured by Ford Motor Company and/or made to their specifications and as such, were in privity with Ford Motor Company.

V.

At all times hereinafter mentioned the Plaintiff was the owner and the operator of a 1978 Ford Extended Cab truck. ✓

VI.

On or about April 28, 2001, the Plaintiff, while operating his truck on or near I-15, in Bingham County, Idaho, had the engine compartment of his truck burst into flame. Subsequently the flame was extinguished, but the truck sustained damages in the full amount of \$17,709.00.

VII.

The Defendants, Ford Motor Company and Rods Automotive, were negligent in the manufacturing and selling of a defective product, which resulted in the fire to the truck.

VIII.

The Defendants are guilty of misrepresenting the product as being fit and proper for the use to which it was put in the Ford truck.

IX.

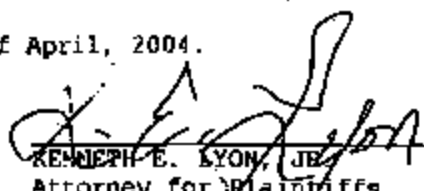
When the Defendants bought the product, manufactured by Ford and sold by Rods Automotive, these Defendants entered into an expressed or implied contract with the Plaintiffs that the product was fit and proper for the use they recommended.

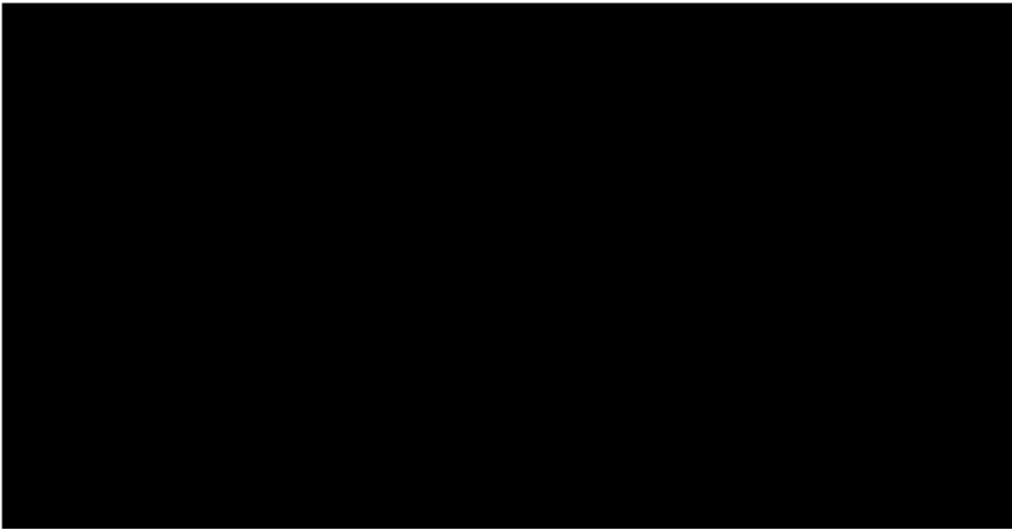
X.

When the Defendants sold the product, they expressly and impliedly warranted the product fit for the particular use for which it was sold.

WHEREFORE, based upon the theories of contract, both expressed and implied; warranty, both expressed and implied; misrepresentation and negligence, Plaintiffs pray judgment against the Defendants for \$17,709.00. Demand has been made upon the Defendants for payment of the above amount, but they have failed and refused to pay the same. As such, reasonable attorney's fees under Idaho Code Section 12-120 and 12-121 in the amount of \$5,000.00 should be assessed against them, together with all costs and interest incurred herein.

DATED this 22nd day of April, 2004.


KENNETH E. LYON, JR.
Attorney for Plaintiffs





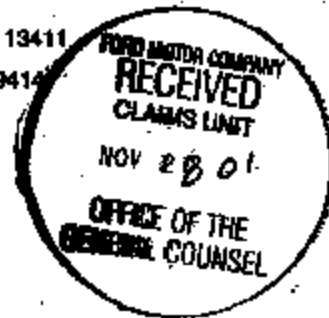
PREFERRED MUTUAL INSURANCE COMPANY

One Preferred Way, New Berlin, New York 13411

TEL: (800) 333-7642 FAX: (807) 847-9414

PRIORITY MAIL

CERTIFIED MAIL
RETURN RECEIPT REQUESTED
7099 3400 0017 0345 0376



November 26, 2001

FORD MOTOR COMPANY
OFFICE OF THE GENERAL COUNSEL
PARKLANE TOWERS WEST
SUITE 400
3 PARKLANE BLVD
DEARBORN MI 48126

RE: INSURED: [REDACTED]
OUR FILE NO: 01015205 PMK
DATE OF OCCURRENCE: 11/10/2001
VEHICLE: 1998 Ford F150
VIN NO.: 1FTDX1723WN [REDACTED]

Dear Sirs:

We are subrogated to the rights of our insured arising out of an fire which took place on November 10, 2001.

We believe this fire is a result of a manufacturer defect and are putting you on notice of our subrogation rights for any amounts we pay. As of this date, we have not made payment.

Please be advised that the vehicle is located at Copart Auto Auctions, 7695 Big Tree Road, Pavilion, New York 14525, for your inspection. There phone number is 716-584-3800. It is inventoried under there Lot Number [REDACTED]

If you have any questions, please feel free to contact me at 1-800-333-7642, extension 1337.

Very Truly Yours,

Patricia M. Kukulech
Patricia M. Kukulech
Subrogation Specialist

When it comes to insurance -- We're Preferred

EP05-005-LC-5828

Francis J. Conway

INVESTIGATIONS, INC.
FIRE AND EXPLOSION CONSULTANTS

P.O. BOX 212, CLARENCE, NY 14031, (716) 634-2505

December 18, 2001

01015205

Mr. Rob Lee
Preferred Mutual Insurance Co. SIU
One Preferred Way
New Berlin, NY 13411

Re: [REDACTED]
Kenmore, NY
Vehicle Fire - 11/10/01

Dear Mr. Lee:

Pursuant to your request of November 27, 2001, the following cause and origin investigation was conducted into the above captioned loss.

On November 30, 2001 this writer went to the CoPart Salvage Yard on Rt. 63 in Pavillion, New York. The subject of this investigation is a 1998 Ford F150 pick-up truck, VIN1FTDXL723W [REDACTED] CoPart stock #8330831. At the time of this loss this vehicle was owned and operated by [REDACTED]

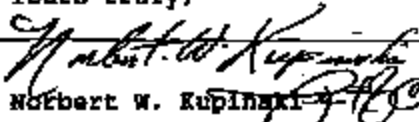
The vehicle suffered extensive fire damage to the passenger compartment, the engine compartment, external sheet metal on the front end and the pick-up box. Burn patterns indicate this fire started in the right front of the vehicle passenger compartment. It spread throughout the interior of the vehicle via the dashboard and extended through the firewall at the heater air plenum on the right side and through the electrical chase on the left of the firewall. The pick-up box and bed liner became involved when the windows broke. Burn patterns indicate the fire originated in the right front corner of the passenger compartment in the area of the firewall, right side kick panel, and the rear of the dashboard. Located in the corner of the vehicle are numerous electrical components such as the PCM Power Control Module and the heater/air conditioner control module. As indicated in Photos #23, #24, #25, #26, #27, #28, #29, #30, #31, #32, #33, #34, #35, #36, #37, #38, #39, #40, #41, #42, #43, #44, #45, #46, #47, #48, #49, #50, #51, #52, #53, #54, #55, #56, #57, #58, #59, #60, #61, #62, #63, #64, #65, #66, #67, #68, #69, #70, #71, #72, #73, #74, #75, #76, #77, #78, #79, #80, #81, #82, #83, #84, #85, #86, #87, #88, #89, #90, #91, #92, #93, #94, #95, #96, #97, #98, #99, #100, the electronic components and related wiring were heavily consumed by the fire. The power control module depicted in Photo #27 depicts the amount of destruction to the aluminum case and the sink normally located at the end.

The fact that the front floor carpet and mat remained intact further supports the theory of fire travel from the electrical components upward and over. The reduction in damage from the right to the left side further supports the fire travel.

A query was done of the National Highway Transportation Safety Administration Recall Database as well as the Technical Service Bulletin section. No recalls or service bulletins were found relative to fire safety or prevention.

It is the opinion of this writer that this fire was accidental in nature. The fire was caused by a short circuit and overheating of one or more of the electrical components located in the right front of the passenger compartment. The overheating of the electrical component or components caused the ignition of surrounding combustible materials. My investigation into this incident is complete.

Yours truly,


Robert W. Kupinski

NWK:ds

Encls: Schematic of Electrical Systems
Photographs

RECEIVED
GENERAL INVESTIGATIVE
DIVISION
NOV 26 4 42 PM '77

PHOTOGRAPHS

Re: [REDACTED]

RAMPOLE, NY
Vehicle Fire - 11/10/01



#1. Front view.



#2. Left side.



#3. REar view.



#4. Right side. Note burn pattern.

ERRS-003-LC-3834



45. Right side engine compartment.



46. Forward looking at engine compartment and firewall components.



#7. Firewall viewed from engine compartment. Note burn pattern.



#8. Right side of firewall wire harness to PCM.



#9. Battery terminal connections.



#10. Battery terminal + connection replacement bolt.



#11. Severed B+ line found in area of battery.



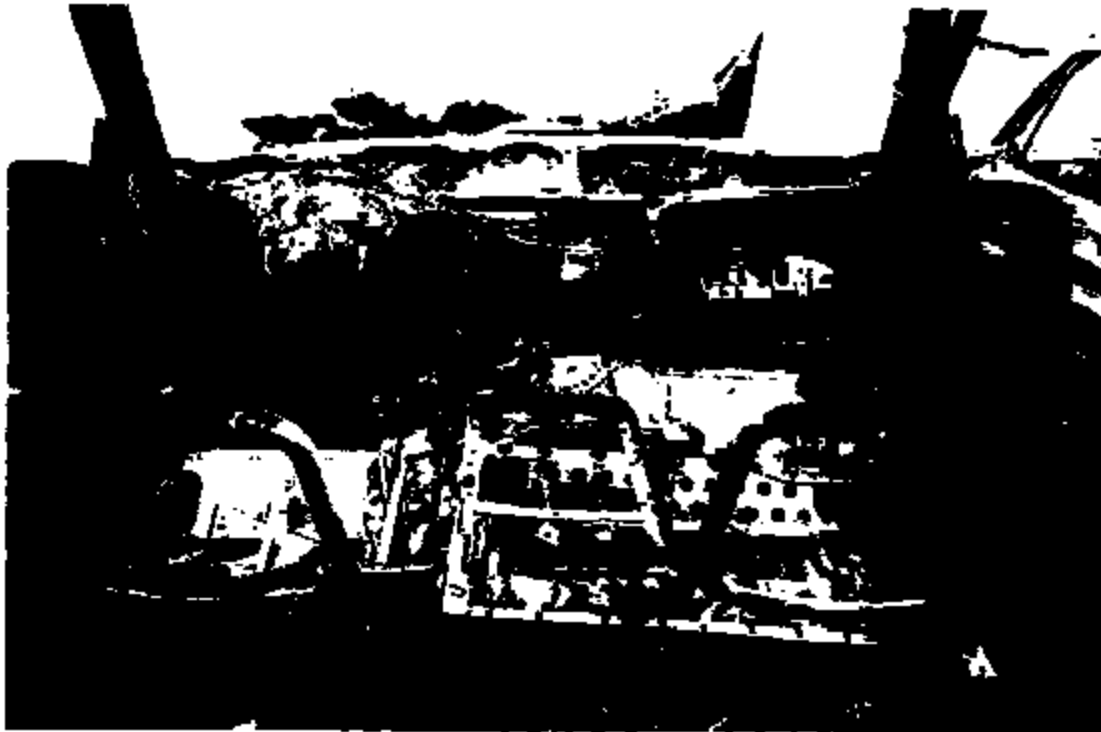
#12. Close up of wire end found at base of battery.



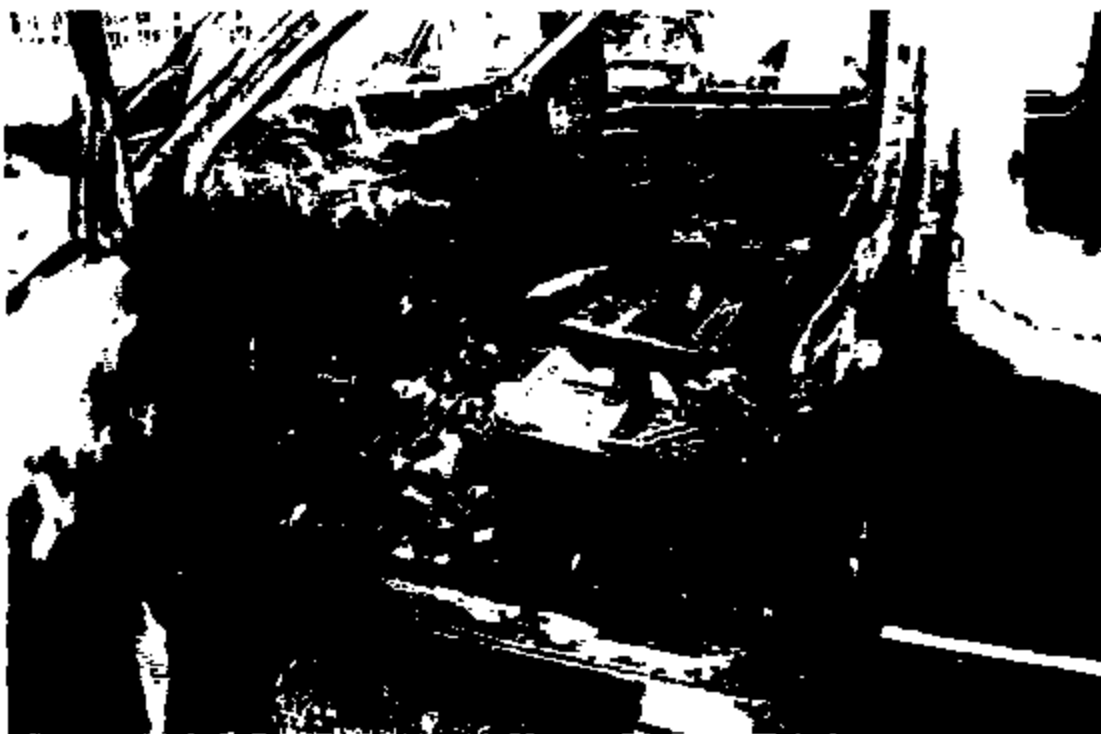
#13. Connection for wire noted in Photo #12.



#14. Expanded view of B+ line in Photo #12, connection to power distribution panel.



#15. View of interior from rear. Burn pattern indicates lowest, most intense burning at right corner of dash panel.



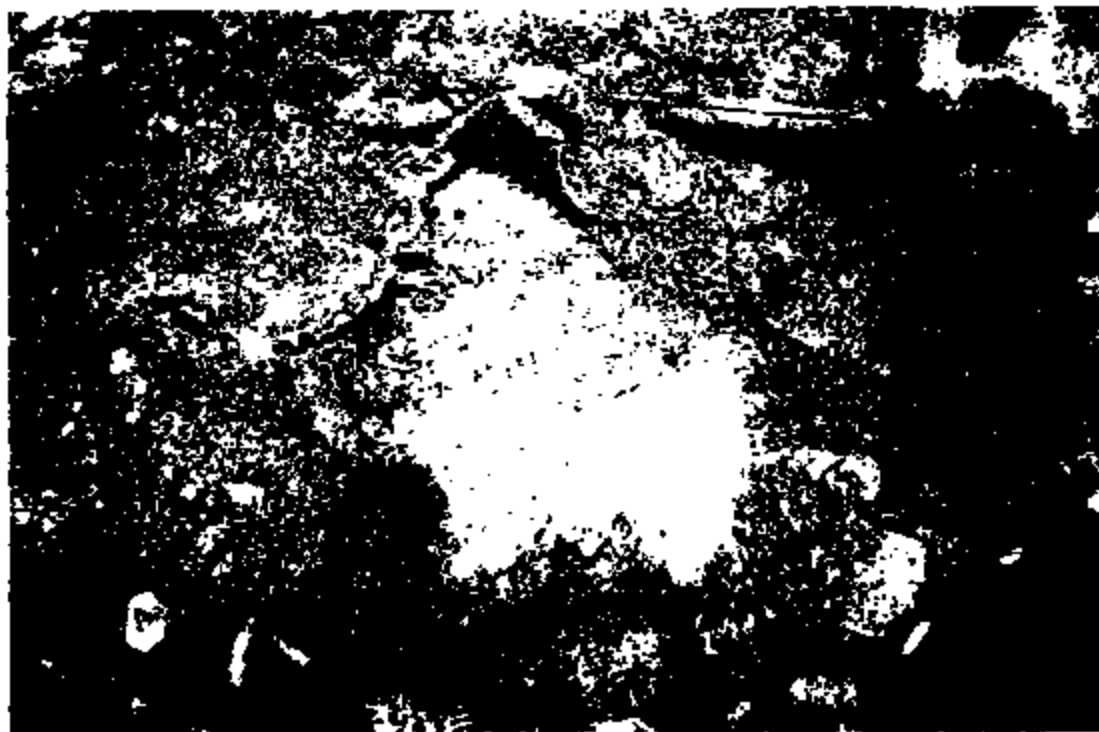
#16. Interior viewed from left door. Note light burn.



#17. Dash panel at instrument cluster.



#18. Left front floor. Note condition of rubber pedals.



#19. Left front floor. Note carpet and mat intact consistent with burn pattern.



#20. Right side interior view.

ERG5-085-LC-5042



#21. Right side dash panel behind glove box, area of fire origin.



#22. Right side dash panel. Area of origin.

BR25-805-LC-5343



#23. Area of origin. Note melting of top of air conditioning evaporator.



#24. Area of origin. Note PCM Power Control Module.



#25. Debris cleared from right front floor. Note burn pattern. Floor in good condition.



#26. Wiring beneath the floor carpet in area of origin. Note wires in good condition and the insulation intact.



#27. Close up of PCM.



KB ENGINEERING

1271 EDGEHILL ROAD
COLUMBUS, OHIO 43212
614 / 299-0803
FAX 614 / 299-0831

December 30, 1999

Tom Elifritz
Nationwide Insurance Co.
620 Morrison Road
Gahanna, OH 43230

RE: Your Claim N [REDACTED]
KBE Project N° 99-1206 Vehicle Fire Analysis

Dear Mr. Elifritz:

Pursuant to your request, K B ENGINEERING (KBE) has examined a 1998 Ford F-150 XLT pick-up truck that was reportedly involved in a fire on December 13, 1999. The information submitted to KBE was that while driving the vehicle, the driver heard a "crack" which was followed by smoke and a very strong odor of gasoline in the cab of the vehicle. Specifically, KBE was requested to examine the vehicle and determine the cause and origin of the vehicle fire. KBE's study consisted of the following:

1. On December 22, 1999, Mr. Kenneth W. Berchak, P.E., KBE's Mechanical Engineer, examined the vehicle at Auto Disposal Systems in Columbus, OH.

Based on the above source of information, KBE has determined the following:

The subject vehicle, reference Figures 1 and 2, was a 1998 Ford F-150 XLT pick-up truck. The V.I.N. assigned to the pick-up in June of 1998 was 2FTRX17L3W [REDACTED], reference Figure 3. Examination of the vehicle instrument panel revealed that the fire had entered the passenger compartment and sufficiently damaged the instrument panel to prevent the recording of the vehicle mileage.

Examination of the exterior of the vehicle revealed that the passenger side of the hood was deformed, reference Figures 4 and 5. Examination of the vent panel area below the windshield indicated that the fire did not enter the passenger compartment through the vent panel openings. Examination of the cab side of the firewall revealed that the wire harness adjacent to the firewall was charred along with under dash components, reference Figure 6.

Examination of the engine side of the hood, reference Figure 7, revealed that the hood support panel was fractured and broken out. The entire underside of the hood was blackened from the engine bay fire.

Examination of the engine bay, reference Figures 8 and 9, revealed that the vehicle was powered by the Triton V8 engine. Dry chemical fire extinguisher powder was evident over the entire top right side of the engine. Located off the right rear of the firewall/vent box was a bracket that indicated it was for electrical components, reference Figure 10. The components were destroyed by the fire.

Examination of the right side of the V8 engine, reference Figure 11, revealed that the fuel injector rail, reference Figure 12, and injectors were involved in the fire. Continued examination of the engine, revealed a non-metallic assembly, located in the rear portion of the engine valley contained a "hole" below the cast aluminum intake manifold, reference Figure 13.

Continued examination of the engine bay revealed that the vent/firewall box extended over the rear portion of the engine. As the fire progressed, the flames and heat from the fire impinged on the bottom of the vent box and engine side of the firewall. The heating of the vent box and firewall resulted in the non-metallic components on the cab side of the firewall becoming involved in the fire.

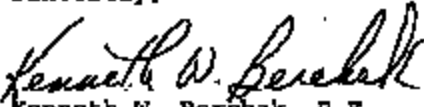
The engine fuel system was not disassembled nor were the remains adjacent to the bracket mounted on the right side of the firewall disturbed. Examination of the fire debris and burn pattern at the right rear of the engine revealed that the fire origin was located at/near the approximate right side center of the engine. The examination and driver's statement indicated that the fuel system was involved in the fire. Determination of the causal factor for the fire will require removal of debris and damaged components for further examination.

In summary, based upon the observations and analysis herein, it is the opinion of K B ENGINEERING that the origin of the fire was located at/near the approximate right side center of the V8 engine. The cause of the fire was not determined since this will require further disassembly and examination of the components installed in the fire origin area.

99-1206

If you have any questions concerning this report or require the additional services of K B ENGINEERING, please contact the report author.

Sincerely,

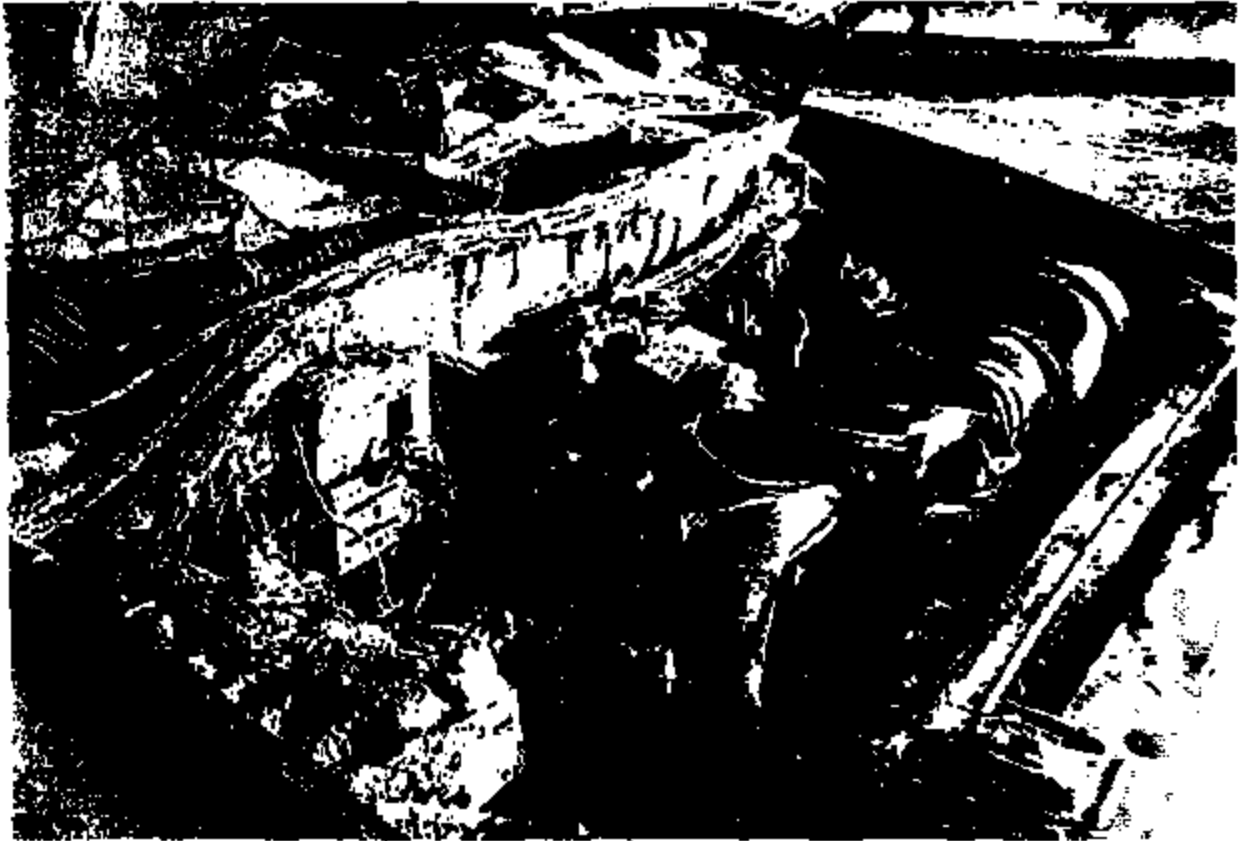


Kenneth W. Berchak, P.E.
Mechanical Engineer
State Of Ohio
Registration N^o E-40676

cc:file 99-1206.wpd



ER05-805-LC-595a



EROS-605-LC-5951



ENC-000-LC-5952



2025-086-LC-5953



EM65-875-LC-5334



8805-005-LC-5075



ER85-685-LC-5636





2025-085-LC-5026



EP25-885-LC-5925



EA85-685-LC-5988



EROS-005-LC-5981



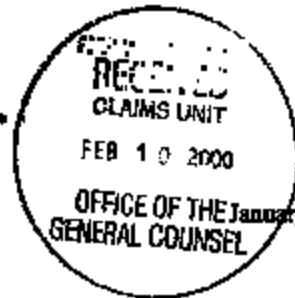
EA05-885-LC-5062



ER95-025-LC-0063



PO BOX 8379 * CANTON, OH 44711 *



Ford Motor Company
Parklane Towers West, Suite 400
Three Parklane Boulevard
Dearborn, MI 48126 2568

OUR INSURED : [REDACTED]
OUR CLAIM NUMBER : [REDACTED]
DATE OF ACCIDENT : 12-13-1999

RE: 1998 Ford F150 XLT Vin: 2FTRX17L3W [REDACTED]

Gentlemen:

Please be advised that our insured's truck caught fire, and it was determined to be a defect. We are having the vehicle held for your inspection. Please direct this subrogation letter to the correct department, and have them contact our office. We have paid \$18,085 to date, with salvage pending. Thank you for this courtesy.

NATIONWIDE MUTUAL INSURANCE COMPANY
SHIRLEY M MILLER
Claims Department
(330)489-5209

*We will only be holding
this from salvage sale
two more weeks.*

Thanks

Ohio law requires the following: Any person who, with intent to defraud or knowing that he/she is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

0128 - 02/2000

ENR5-825-LC-3064





FARMERS

CLAIMS SUPPORT CENTER

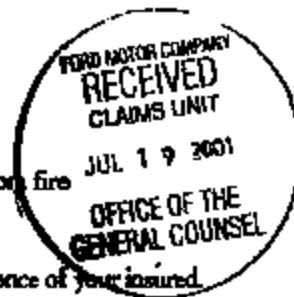
Farmers Aurora Subrogation Center
P.O. Box 2093
Aurora, IL 60507
Tel: (630) 907-2925
Fax: (630) 907-6192

July 5, 2001

2001 JUL 18 A 10:43

Ford Motor Company
16800 Executive Plaza Dr.
MD# 3NE-B
Dearborn, MI 48126-4207

RE: Our Insured: [REDACTED]
Loss Date: 3-22-01
Claim No.: [REDACTED]
Your Vin#: 1FDDX1865V [REDACTED]
Amount Owed: \$17,755.86 Total vehicle damage resulting from fire
Your file #: unknown



Our investigation has established that the above loss was caused by the negligence of your insured.

We have made payments to our insured for the damage. By virtue of our subrogation rights this is to advise you that we shall seek reimbursement from you for the amount of the damages.

We recently determined that you may be the insurance carrier for the above party. We have already settled our insured's Uninsured Motorist claim and are looking to you for reimbursement. Our support is attached.

Our insured's vehicle was rendered a total loss. When sold, we will forward support for disposition of salvage.

Our name should appear on any check made payable to our insured in settlement of his or her damages. If you have already made a settlement with our insured, please advise us immediately.

Please be aware that no payment that is less than the full amount claimed herein will be considered in any way an acceptance of benefits, a novation or an accord and satisfaction of this claim without an express written release of our claim executed by an individual who identifies himself/herself as a member of our subrogation department. Therefore, our legal rights to enforce collection on the remaining amount of the claim shall not be waived or estopped due to a partial payment by you or someone acting on your behalf.

Your prompt consideration of our claim will be appreciated.

Sincerely,
Illinois Farmers Insurance Company

Jessica Ingram
Subrogation Claim Representative 630-907-6950

3/22/01
VIN
#171 7560

CONFIDENTIAL



Post Office Box 240414
Apple Valley, MN 55124
(952) 891 2423 fax (800) 538 2562

FILE NUMBER: 103 CFA 0123

CLIENT FILE: 51 179199

CONFIDENTIAL



Post Office Box 248414
Apple Valley, MN 55124
office (952) 891 2423 fax (952) 977-2059
cell (612) 845 8232 E-mail CFAS@JUNG.com

Farmers Insurance
Attn: Sherri Mausolt
P.O. Box 343
Aurora, MN 55705

May 20, 2001

Subject: Report of findings

REF: Your file: 51 179199
Our file: 103 CFA 0123

Your Insured: [REDACTED]
Date of Loss: March 22, 2001

Dear Ms Mausolt:

As per your request of March 23 2001, we conducted a limited invasive, non-destructive examination on the burned remains of your insured's 1997 Ford F-150 XLT, VIN 1FTDX1865V[REDACTED]. At the time of the examination, the vehicle was located at your insured's residence, [REDACTED] Buhl, MN. The vehicle was in an unsecured area but had been covered with a tarpaulin in an attempt to protect it from the elements.

The purpose and scope of this examination and analysis was to determine if the vehicle fire was the result of an electrical or mechanical system component failure, a manufacturing or design defect, improper service, maintenance or repairs, an operator error, or any other unintentional, accidental cause. The examination and analysis was performed utilizing industry standard protocols to locate the point of origin and isolate the most probable ignition source.

At the on-set of the examination, it was our understanding that at the time of the loss, your insured was operating the vehicle when a fire started in the engine compartment.

It was also our understanding that your insured purchased this vehicle, used, in August 2000, and had been experience continuing mechanical and driveability problems with the vehicle.

In reviewing the service records provided by your insured for the service/repair work performed on the vehicle by Lundgren Motors, Eveleth, MN, we note that this vehicle was first placed in service on February 7, 1996 and sold to your insured on August 21, 2000. The mileage recorded on the vehicle at this time was 57,897 miles. At the time of sale, the vehicle was serviced, and it was noted that the front crank seal was leaking, and the transfer case fluid was discolored. There is no entry on the service record to indicate that the problem with the leaking front crank seal was replaced, and apparently, the vehicle was returned to service with a leaking front crank seal.

Page 1

EN85-085-LC-0887

On/about October 13, 2000, your insured took the vehicle back to Lundgren Motors for a "double clunk noise when taking off from a start". The mileage on the vehicle at this time was recorded at 63,672 miles. At that time they replaced the rear drive shaft assembly. They also replaced the front crank shaft seal.

On/about December 6, 2000, Lundgren Motors performed recall service work on the fuel lines in response to Recall 00S22. The mileage on the vehicle at that time was recorded as 67,806 miles.

At this time your insured also complained of:

- > a "clunking noise in the front end, especially on washboard roads"
- > a "vibration in the steering wheel and floorboard at 60-65 mph"
- > poor gas mileage and a "ping"
- > a "growling noise from the power steering pump and a whining noise from the alternator in cold weather"
- > a "rattle/clatter from engine on cold start up"
- > a "fluid leak from the front differential left axle seal"
- > a problem with the transmission not shifting into overdrive when cold and intermittent shifting between 2d and 4th when hot
- > a "loud growling noise when cold"

Lundgren Motors could not verify the noise or vibration concerns. They determined the fluid leak was residual from the last oil change and replaced the spark plugs in response to the poor mileage concern.

On/about January 22, 2001, the insured took the vehicle back to Lundgren Motors complaining again about the engine noise and vibration at highway speeds. The mileage recorded on the vehicle at this time was 71,334 miles. Lundgren Motors replaced the idler pulley, tensioner assembly, and the drive belt in response to the noise concern, but could not verify the vibration concern.

No records were available for any service work on the vehicle after the service work performed in January, and on March 22, 2001, the insured reported the loss of the vehicle due to the fire in the engine compartment.

The review and analysis of the insured's concerns and the service work actually performed on the vehicle identified no mechanical or operational problems with the vehicle which could be correlated to the fire damage and burn patterns exhibited on the vehicle.

The physical examination of the vehicle revealed extensive fire damage to the engine compartment and forward section of the passenger cabin. The heaviest fire damage was exhibited in the right rear quarter of the engine compartment, and the heat degradation demarcation line on the remains of the intake manifold plenum placed the seat of the fire on the right rear corner of the head.

There was extensive melting of the aluminum throttle body assembly and the rear half of the intake manifold plenum, with the fire impingement and heat degradation diminishing toward the front of the engine compartment.

The heat degradation pattern on the melted aluminum radiator core was consistent with open flame and radiant heat impingement to the radiator from the top down.

The bulkhead wall directly behind the engine assembly exhibited an area of clean burning, indicating direct open flame impingement on the bulkhead along with and high temperature radiant heat.

The rear half of the right bank fuel rail exhibited high heat temper discoloration. The temper discoloration along the fuel rail was consistent with the radiant heat degradation demarcation lines in the aluminum intake manifold plenum.

The rear carrier plate on the alternator exhibited melting and heat degradation consistent with open flame impingement and exposure to external radiant heat sources which was not exhibited on the drive pulley or cooling fan fins.

The braided copper grounding strap in the right rear quarter of the engine compartment between the bulkhead and the engine block exhibited high heat exposure degradation.

There was no evidence of carbonized residue of leaking fluids noted in the engine compartment.

Although the residual of the Schreider valve safety cap could not be found in the burn debris on the top of the engine, and there was no residual of the safety cap noted in the threads of the Schreider valve core, there was no evidence of fuel vapor burning inside the valve core, and the valve stem was basically intact and properly seated in the core.

The fire damage and burn patterns in the passenger cabin were consistent with the fire extending into the cabin through the bulkhead on the right side of the vehicle.

The fire in the passenger cabin was burning above the floor line, with the heaviest damage in the cabin occurring on the right side of the cabin.

There was no evidence of ignitable fluid pour patterns or pooling on the floor inside the cabin. Air sample testing of the burn debris in the passenger cabin for ignitable fluid trace residues utilizing the TIF 8800 hydrocarbon detection unit failed to develop any positive indicators of ignitable fluid residues in the passenger cabin.

Examination of the remains of the electrical wiring installed behind the dash panel exhibited no evidence of an electrical thermal anomaly, pre-fire arcing, shorting, or high resistance internal heating.

Examination and analysis results:

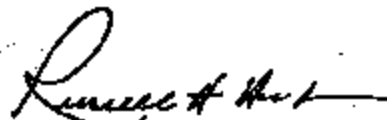
Based on the current available information, documentation, the physical examination of the vehicle, and an analysis of the burn patterns and fire damage, it is our opinion that this fire originated in the upper right rear quarter of the engine compartment in the immediate area of the right rear corner of the engine assembly.

Further, while we found no physical evidence upon which to render a positive, supportable opinion as to fire causation, we found no evidence to indicate that this fire was most probably anything other than accidental.

However, we can not, at this time, absolutely eliminate the possibility of human involvement and/or an intentional act with unintended consequences as a causation.

Evidence:

No physical evidence was removed from the vehicle during this examination.



Russell H. Hicks, CFPI, CPIL, MFE, FAFPE
Senior Forensic Examiner

Exhibit 1 Establishing photograph identifying unit examined and showing extent of fire damage to front and right side exterior of vehicle.



Exhibit 2 View showing burn patterns and fire damage to left side exterior of vehicle.

Exhibit 3 Another view showing burn pattern and fire damage to the front and right side exterior of vehicle.



Photo enlargements are available upon request

Exhibit 4 View showing burn pattern and fire damage on right side of cabin and cargo box. Note heaviest burning occurred in the passenger cabin and engine compartment.



Exhibit 5 View showing rear of cargo bed exhibiting no fire damage. Also note there was no significant burning under the cargo box.

Exhibit 6 View showing burn pattern and fire damage to right side of engine compartment. Note heaviest fire damage occurred in the rear half of the engine compartment.



Photo enlargements are available upon request

2005-005-LC-5672

Exhibit 7 Another view showing the extent of fire damage on the right side of the engine compartment with the heaviest damage occurring in the upper right rear quarter of the compartment.



Exhibit 8 View showing extent of fire damage and burn patterns in the front half of the engine compartment.

Exhibit 9 View showing burn pattern and fire damage to upper right rear section of the engine block and head. Note condition of grounding strap and heat temper discoloration on the fuel rail.



Photo enlargements are available upon request

Exhibit 10 Another view showing the extent of fire damage to the right rear section of the engine block and head. Note heat demarcation line radiating upward from rear of engine towards front of engine in immediate area of high heat temper discoloration on fuel rail.



Exhibit 11 View showing extent of fire damage to the throttle body assembly. Note absence of carbon (soot) on bulkhead behind the throttle body.

Exhibit 12 Another view showing extent of damage to throttle body.



Photo enlargements are available upon request

Exhibit 13 View showing lower right side of engine block. Note absence of evidence of any significant open flame burning or radiant heat impingement to underside of exhaust manifold.



Exhibit 14 View showing extent of fire damage to the left side of the engine block and valve cover. Note absence of high heat temper discoloration on fuel rail.

Exhibit 15 View showing Schreider valve on right bank fuel rail. Valve stem was in place and the absence of heat damage inside the valve core indicates fuel vapors were not venting from the Schreider valve.



Photo enlargements are available upon request

ER05-003-LC-5875

Exhibit 16 View showing remains of AC evaporator core laying on top of burn debris in right front passenger's seat footwell.

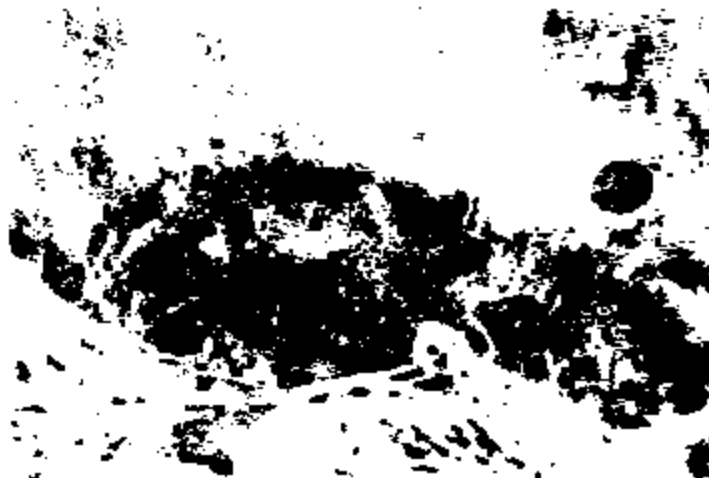


Exhibit 17 View showing area of clean burning at lower end of bulkhead wall inside passenger cabin.

Exhibit 18 View showing condition of wire harness remains exhibiting no evidence of arcing, shorting, or high resistance internal heating.



Exhibit 19 Another view showing condition of wiring in dash panel on left side of cabin. Wiring exhibits no evidence of arcing, shorting, or high resistance internal heating.



Exhibit 20 Another view of electrical wiring and electronic components installed behind the dash panel on the left side of the cabin.

Exhibit 21 View showing remains of personal effects under the right front passenger's seat. Note condition of insulation and heat degradation pattern on jumper cables.



Photo enlargements are available upon request

ERAS-005-LC-8377

ST. LOUIS COUNTY SHERIFF'S DEPARTMENT

Reported Date: 03/21/01 Time: 14:11 Case: 01-001782 (000) Page: 1
 Code: XK Crime: VEHICLE FIRE Class: 9605
 Occurrence Date: 03/21/01- Day: WEDNESDAY- Time: -
 Status: Closing Officer:
 Location: HWY 169 /TAYLOR RD. , PI RD: 124

INVOLVED PERSONS

VICTIM: [REDACTED] DOB: 07/25/1962 Race: W Sex: M
 Apt: [REDACTED] State: MN Zip: [REDACTED] Phone: [REDACTED] Adm/Juv:
 POB: [REDACTED] Hair: BRO Eye: BLU Hgt: [REDACTED] Wgt: [REDACTED] Bld:
 Business Name: Phone:

INVOLVED VEHICLES

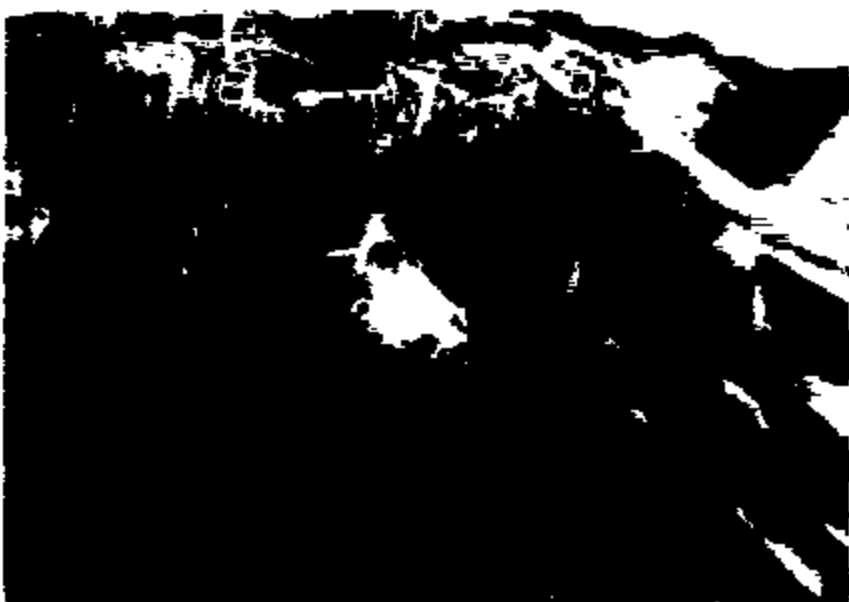
VICTIM: License: [REDACTED] State: MN Type: U Expires: 01
 Year: 97 Make: FORD Model: F150 Style: Color: GRV
 Identifiers:
 Vin: Disposition:

NARRATIVE

Deputy Wilson and I, Deputy Tarr responded to the above location regarding a vehicle fire. The vehicle, a silver 1997 Ford F150 extended cab pickup truck was completely totalled with extensive damage to the engine compartment and the interior of the cab. The owner/driver, [REDACTED] reported he was driving westbound on the Taylor Rd. when the vehicle stalled. He pulled over to the shoulder and observed smoke coming from under the hood. [REDACTED] called 911. The vehicle was towed by Iron Range Towing at the owner's request.

Deputy R. Tarr
 rk

C: ___ Co. Att. ___ City Att. ___ Juv. Att. ___ Court ___ Other ___
 Reporting Officer: TARR, ROBERT Number: 005240 Date: 03/21/01 Time: 14:11
 Typed by: KUBASTA Number: 1013 Date: 03/22/01 Time: 10:53
 Approving Officer: KUBASTA, ROBE Number: 001013 Date: 03/22/01 Time: 10:55

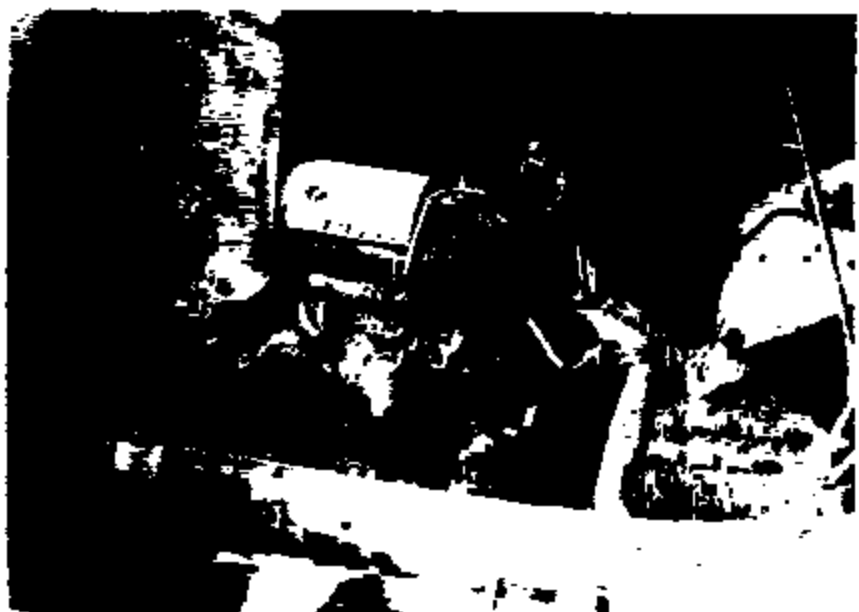
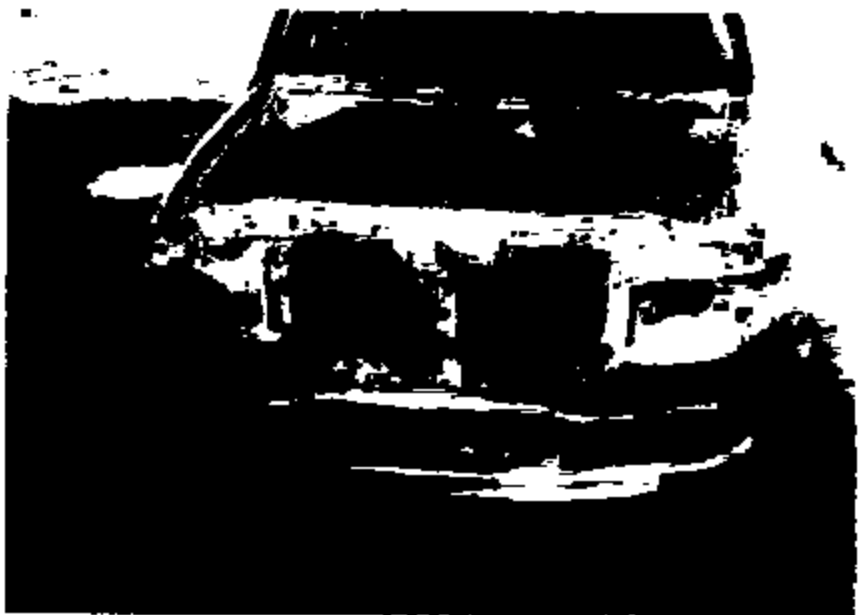


8.1957-585-10-25878



ENG-925-L-3968





EA95-005-LC-5981



EA65-605-LC-5362



ER05-005-LC-5983