

INFORMATION REDACTED PURSUANT TO THE FREEDOM
OF INFORMATION ACT (FOIA), 5 U.S.C. 552(B)(6)

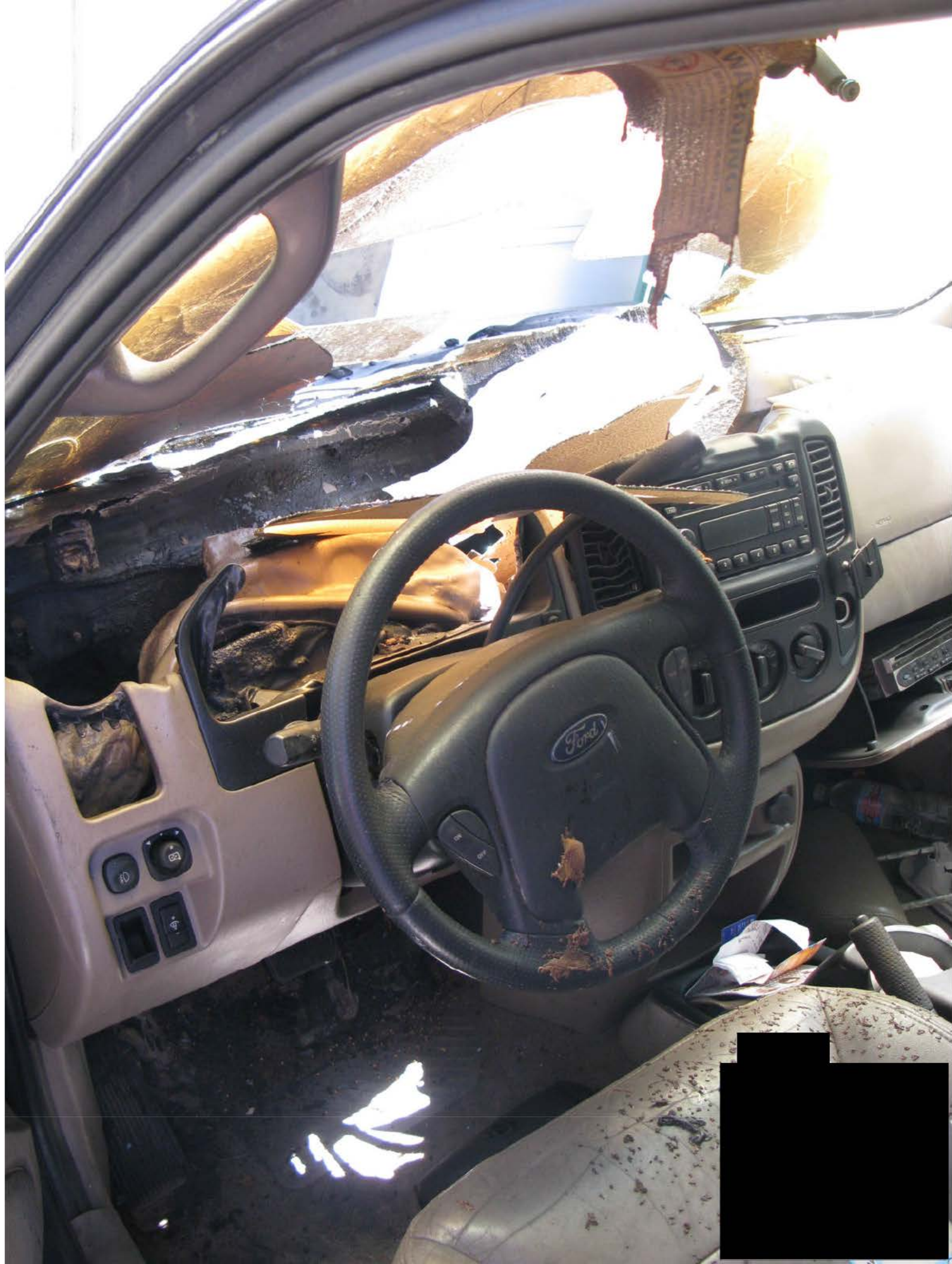


RQ09-002 0244LC





RQ09-002 0246LC







**Little Rock Fire Department
Incident Report
Insurance Copy**

Incident

Incident #:		CAD Event:		CAD Case:	
Date:	06/15/2008	Time:	23:19:55	Shift:	C
				District:	BC-11
Report By:	New, Farrell (FCAP)	Emp #:	3488	Report Date:	06/16/2008
Signed By:	New, Farrell (FCAP)	Emp #:	3488	Sign Date:	06/16/2008

Incident Totals

Firefighters	3	Firefighter Injuries	0
Engines	1	Firefighter Deaths	0
Trucks	0	Other Injuries	0
Other	0	Other Deaths	0

Location

Address:		Little Rock, AR	Suite/Apt:	
Under Control:				
Pre Property \$:	0	Property Loss \$:	12000	
Pre Contents \$:	0	Content Loss \$:	0	

Exposure Detail

Area of Fire Origin	83	Engine area, running gear, wheel area
Ignition Equipment	NNN	None
Ignition Factor 1		
Ignition Factor 2		
Material Ignited		

Occupant Owner

Little Rock Fire Department**Unit Status****E18 - Engine 18**

Status	Date	Time
Dispatched	06/15/2008	23:19:55
Enroute	06/15/2008	23:21:19
Enroute	06/15/2008	23:22:26
On-Site	06/15/2008	23:24:35
Available on Route	06/15/2008	23:48:54

Wednesday, February 25, 2009

Page 2 of 4

RQ09-002 0251LC

Little Rock Fire Department

A green ford 2001 escape xlt ==owner [REDACTED] with state farm Ins. Was involved with fire in the engine compartment area with a total loss. cause is unknown.

=====

On 06/15/2008 at 23:19 dispatched to [REDACTED] The location is a Multifamily dwellings. The incident was determined to be a(n) Passenger vehicle fire

The following actions were performed on scene:
Extinguish

Little Rock Fire Department

car fire

=====
Company Name: E18
Apparatus Use: Suppression
Minutes in Use: 29

The following actions were performed on scene:
Action1: Extinguish

=====
Response times for E18 :
06/15/2008 23:19:55 Dispatched
06/15/2008 23:21:19 Enroute
06/15/2008 23:22:26 Enroute
06/15/2008 23:24:35 On-Site
06/15/2008 23:48:54 Available on Route

=====
The firefighters on E18 were:

Firefighter: New, Farrell
Rank: Fire Captain
Action1: Extinguish

Firefighter: Golden, Jason
Rank: Engineer
Action1: Extinguish

Firefighter: Edmonson, Jeffrey
Rank: Firefighter
Action1: Extinguish

=====
Signed by New, Farrell

Wednesday, February 25, 2009

Page 4 of 4

*Rudell Investigative Services*Independent Report

Date: June 29, 2008
 To: State Farm Insurance Company
 CIOE-Fire
 P. O. Box 3649
 Tulsa, Oklahoma 74101-3649
 Insured: [REDACTED]
 File/Claim Number: [REDACTED]
 Investigation Number: [REDACTED]

ASSIGNMENT

On June 26, 2008, I received the assignment to conduct an origin and cause investigation of a fire to a 2001 Ford Escape. The fire occurred to the vehicle on June 15, 2008. The vehicle is located at the [REDACTED] Building, [REDACTED] Little Rock, Arkansas.

A preliminary investigation of the fire to the vehicle was conducted on this same date, June 26, 2008.

CONCLUSIONS

1. 2 Color photographs showing the area of fire origin.
2. Assorted recall information regarding the 2001 Ford Escape.

PRELIMINARY FINDINGS

The fire severely damaged the motor compartment area of the vehicle. The fire related damage to the vehicle is more specifically within and around the area of the master cylinder and braking control systems for the vehicle.

Remaining physical evidence is indicative of this fire originating within and/or around the vicinity of the master cylinder and braking control systems for this vehicle. Due to potential subrogation issues, this vehicle was only documented and photographed on this date.

A computer search for recall information regarding the 2001 Ford Escape was conducted. Recall information pertaining to the Anti-Lock Brake System (ABS) for the 2001 Ford Escape was found. Other recall information pertaining to the 2001 Ford Escape was found as well. That recall information is enclosed with this preliminary report.

The recall information identifies two potential problems that could result in a fire to this particular model vehicle.

- The Anti-lock Brake System (ABS) for the 2001 Ford Escape could be a contributing factor in the cause and/or ignition of a fire to this vehicle.
- One additional recall pertaining to a fire related issue was found. This recall was in regards to the "O" Ring Seal in the fuel line connector at the outlet end of the fuel line filter.

However, remaining physical evidence does not appear to be indicative of the "O" Ring Seal being a contributing factor in the cause of this particular fire.

Again, this fire originated within the vicinity of the master cylinder and braking control systems for the vehicle. Therefore, no further examination of the vehicle was conducted at this time pending notification of possible other involved parties.

CONCLUSION

At this time, the preliminary examination of the fire to this vehicle is complete. Therefore, I have submitted these preliminary findings to you regarding the origin and cause of this fire. After all potential involved parties have been notified, a joint inspection date for the examination of the vehicle will be established.

At that time, a complete examination of the vehicle will be conducted to attempt to identify the exact or specific origin and cause of the fire to the vehicle.

Greg G. Rudek, FI, HAZ, TRC, CFB, P.E., AR
P.O. BOX 428, Benton, Arkansas 72018
Office & Fax #: (501) 315-7416

Rudell Investigation Services

Insured: [REDACTED] File: [REDACTED]



Photo # _____



Photo # _____

Rudell Investigative Services

Date: August 1, 2008
To: State Farm Insurance Company
CIOS-Fire
P. O. Box 3649
Tulsa, Oklahoma 74101-3649

Insured:
File/Claim Number:
Investigation Number:



ASSIGNMENT

On June 26, 2008, I received the assignment to conduct an origin and cause investigation of a fire to a 2001 Ford Escape. The fire occurred to the vehicle on June 15, 2008. The vehicle was located at the [REDACTED] Building [REDACTED] Little Rock, Arkansas.

A preliminary investigation of the fire to the vehicle was conducted on this same date, June 26, 2008.

FOLLOW-UP INFORMATION

On June 29, 2008, a preliminary report was provided to your office regarding the initial examination of the above mentioned vehicle.

It was reported to your office that this fire originated within the vicinity of the master cylinder and breaking control systems for the vehicle. Due to potential subrogation issues, no further examination of the vehicle was conducted at this time, pending notification of possible other involved parties.

However, as of this date I have not heard any further information regarding a joint inspection of the vehicle to determined the specific origin and cause of the fire to the vehicle.

At this time, I am awaiting further instructions from your office regarding the final inspection of this vehicle.

Therefore, please find enclosed an invoice for investigative activities to date.

Greg G. Rudell CFI, HAZ-TBC, CFR, P.I. AR.
P.O. BOX 478, Benton, Arkansas 72018
Office & Fax # (501) 315-7418

STATE OF ARKANSAS

VEHICLE IDENTIFICATION NUMBER	YEAR	MAKE	MODEL	BODY TYPE
1FMYU0M1811	2001	FORD	EQP	UT
VEHICLE TITLE NUMBER	REG. TITLE STATE	REG. DATE	COOR. DATE	STOCKING WEIGHT
	AR	02/08/2007	02/28/07	3600

MAILING ADDRESS

CREDIT ACCEPTANCE CORP
26905 AR 42 MILE RD STE 2008
SOUTHFIELD MI 48034

REMARKS
OD ACTUAL

OWNER

JACKSONVILLE AR

OWNER'S SIGNATURE (IF JOINT OWNERSHIP, BOTH MUST SIGN)
THIS TITLE MUST BE SIGNED UPON RECEIPT OF CASH

FIRST LAST	THIRD RELEASE						
CREDIT ACCEPTANCE CORP 26905 W 12 MILE RD STE 3000 SOUTHFIELD MI 48034 REGISTRATION 99/25/2008	<table border="1"> <tr> <td>NAME</td><td>DATE</td></tr> <tr> <td></td><td></td></tr> <tr> <td>TITLE</td><td></td></tr> </table>	NAME	DATE			TITLE	
NAME	DATE						
TITLE							

ATTENTION: IN THE ABOVE DESCRIBED VEHICLE IS MOTHER'S RELEASED.

The Department of Finance and Administration, State of Arkansas, hereby certifies the
no additional interest has been recorded against the vehicle described herein. The vehicle described
herein is the property of the State of Arkansas and the Department of Finance and Administration
has hereby declared the vehicle to be sold to the State of Arkansas.

In witness whereof, I have signed my hand and seal.

COMMISSIONER OF REVENUE

Tracy J. Latham

VEHICLE IDENTIFICATION

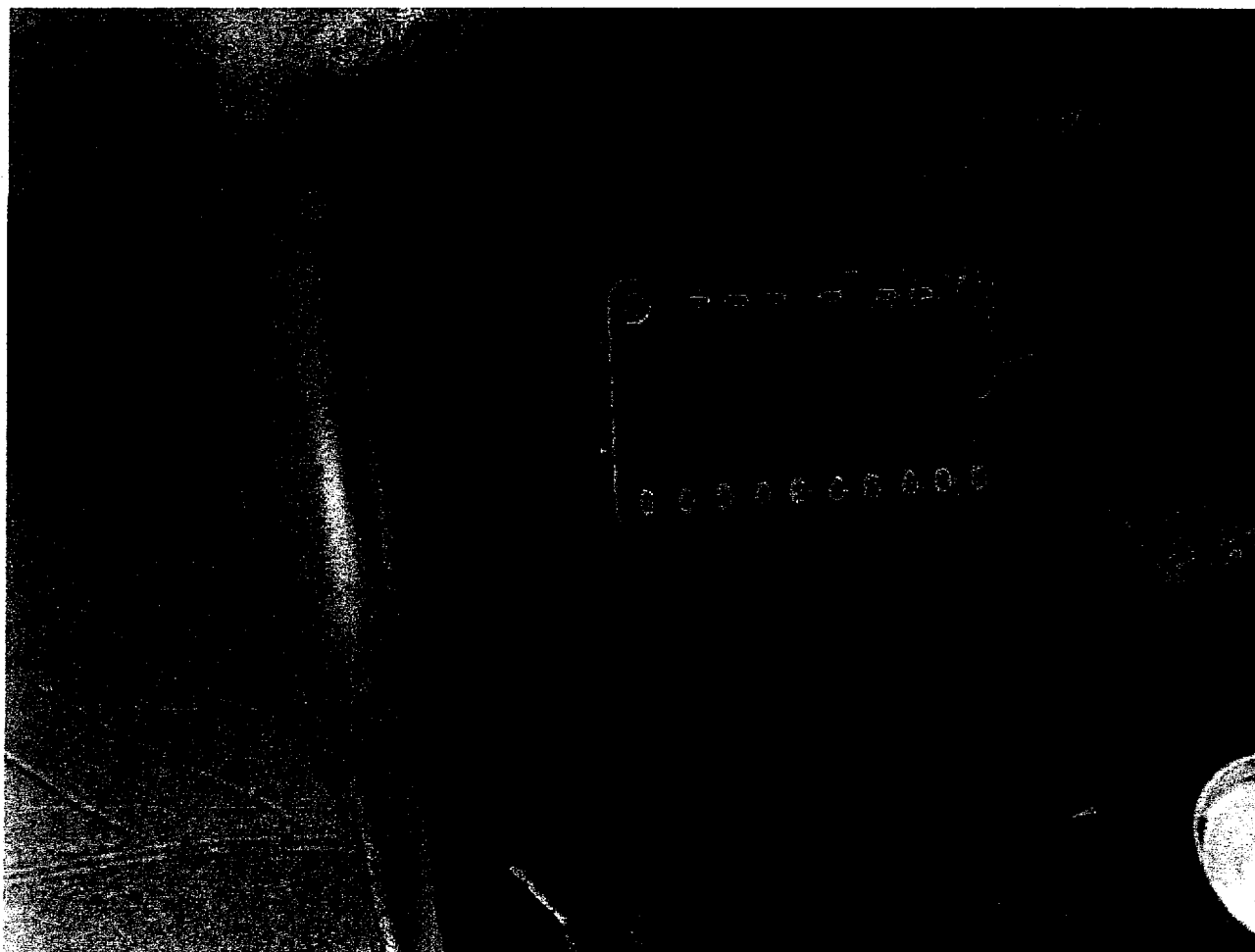
Q002/002

CREDIT ACCEPTANCE

07/02/2008 10:35 FAX 12486278515







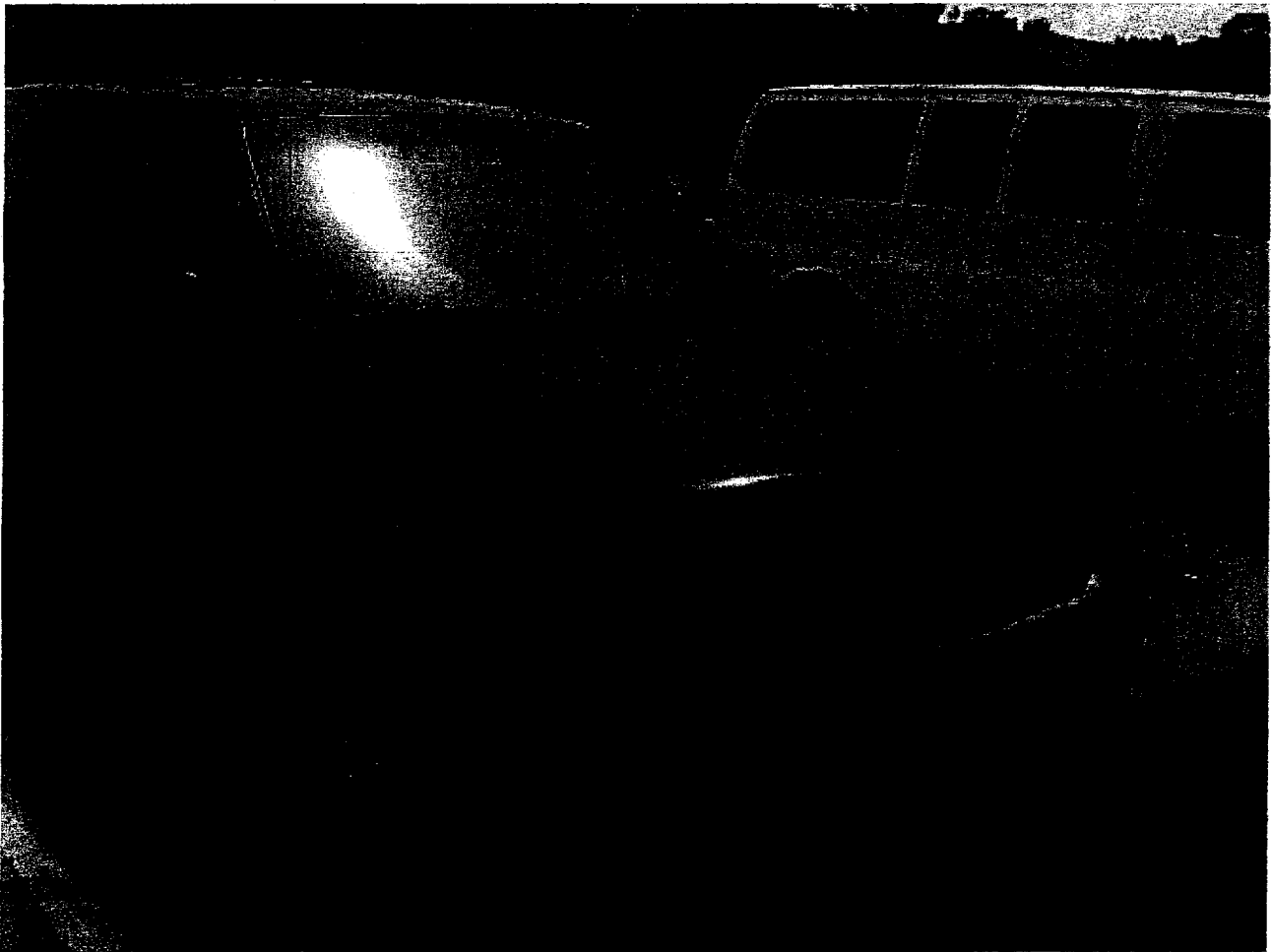




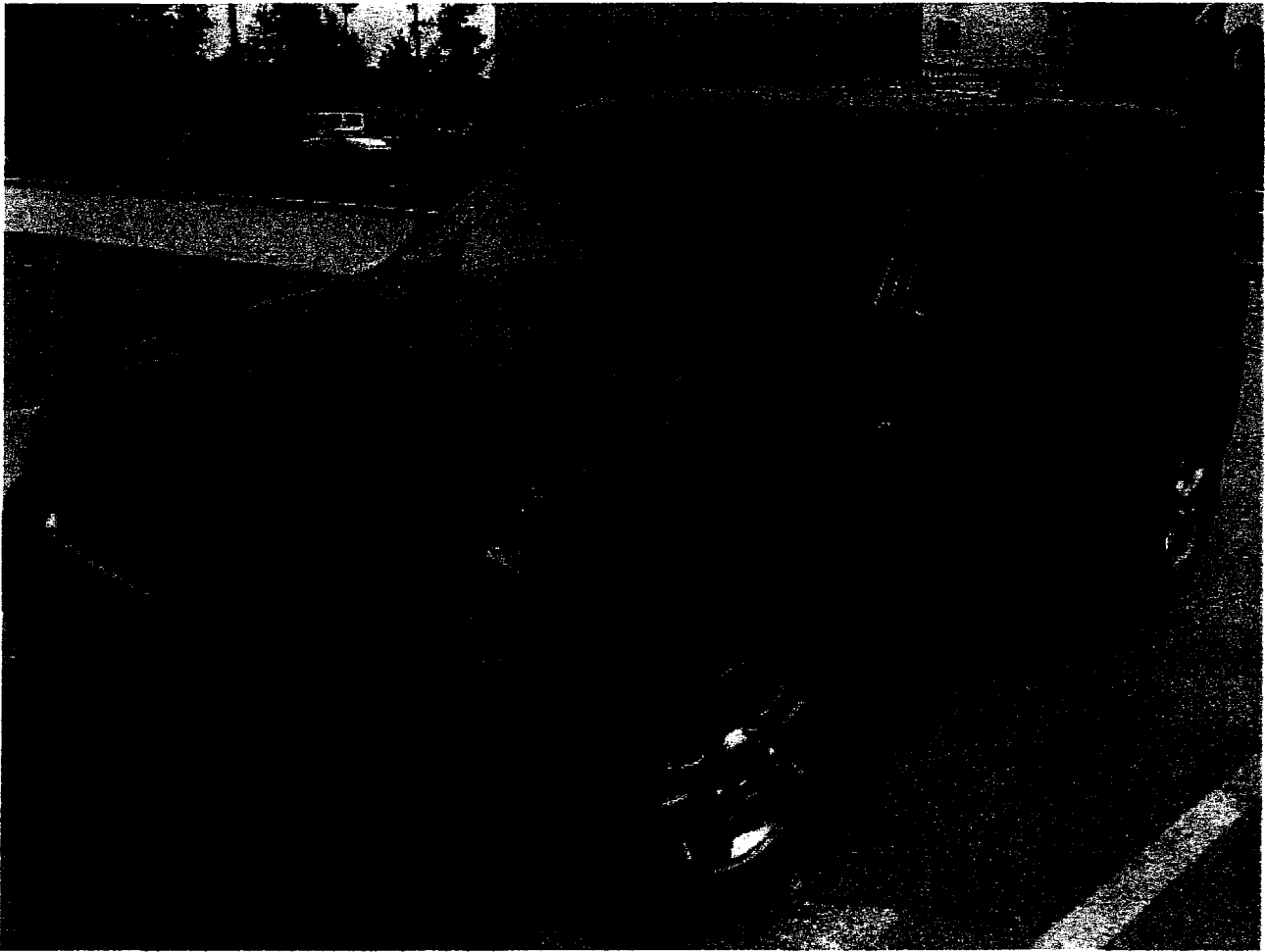


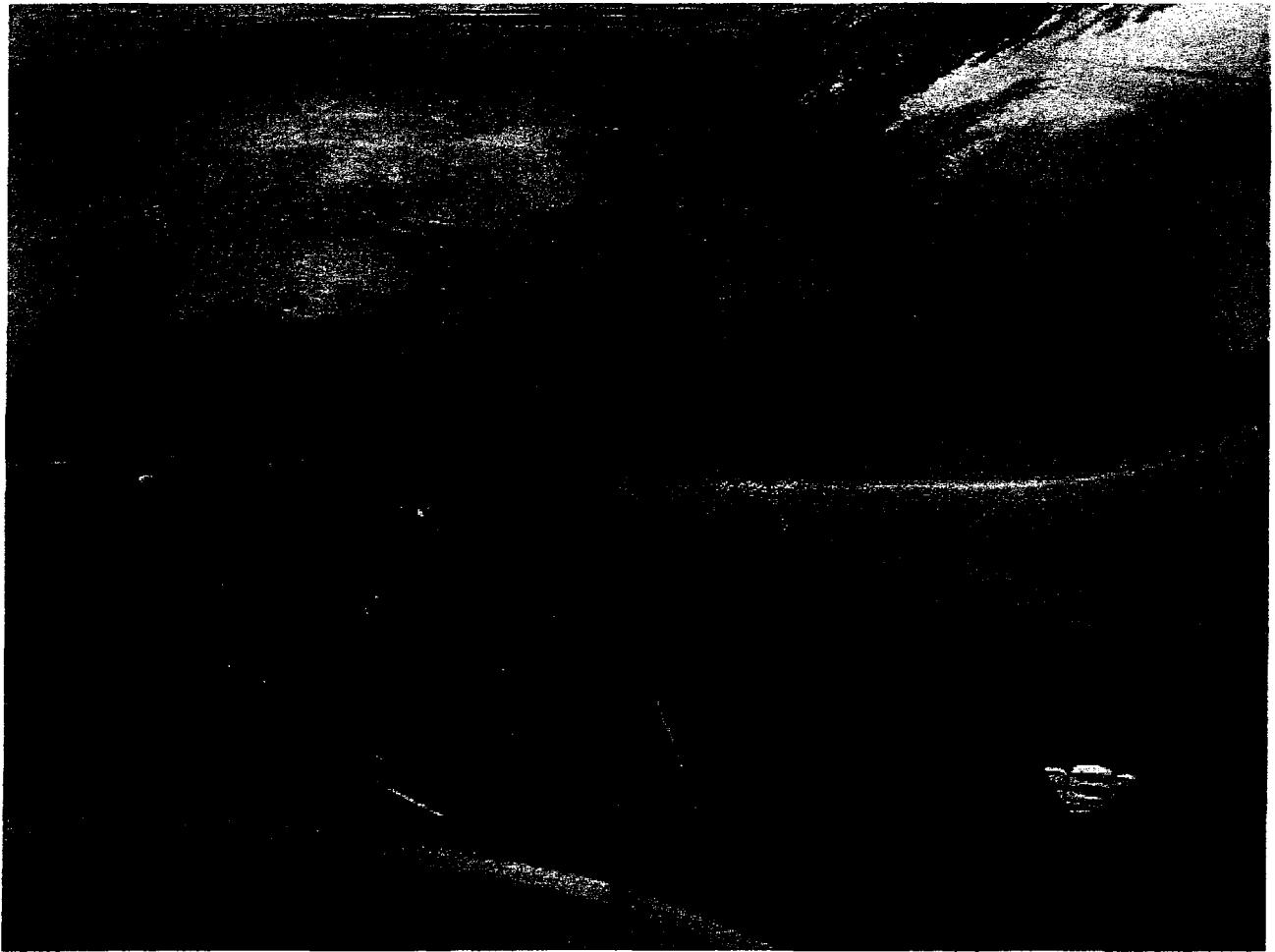


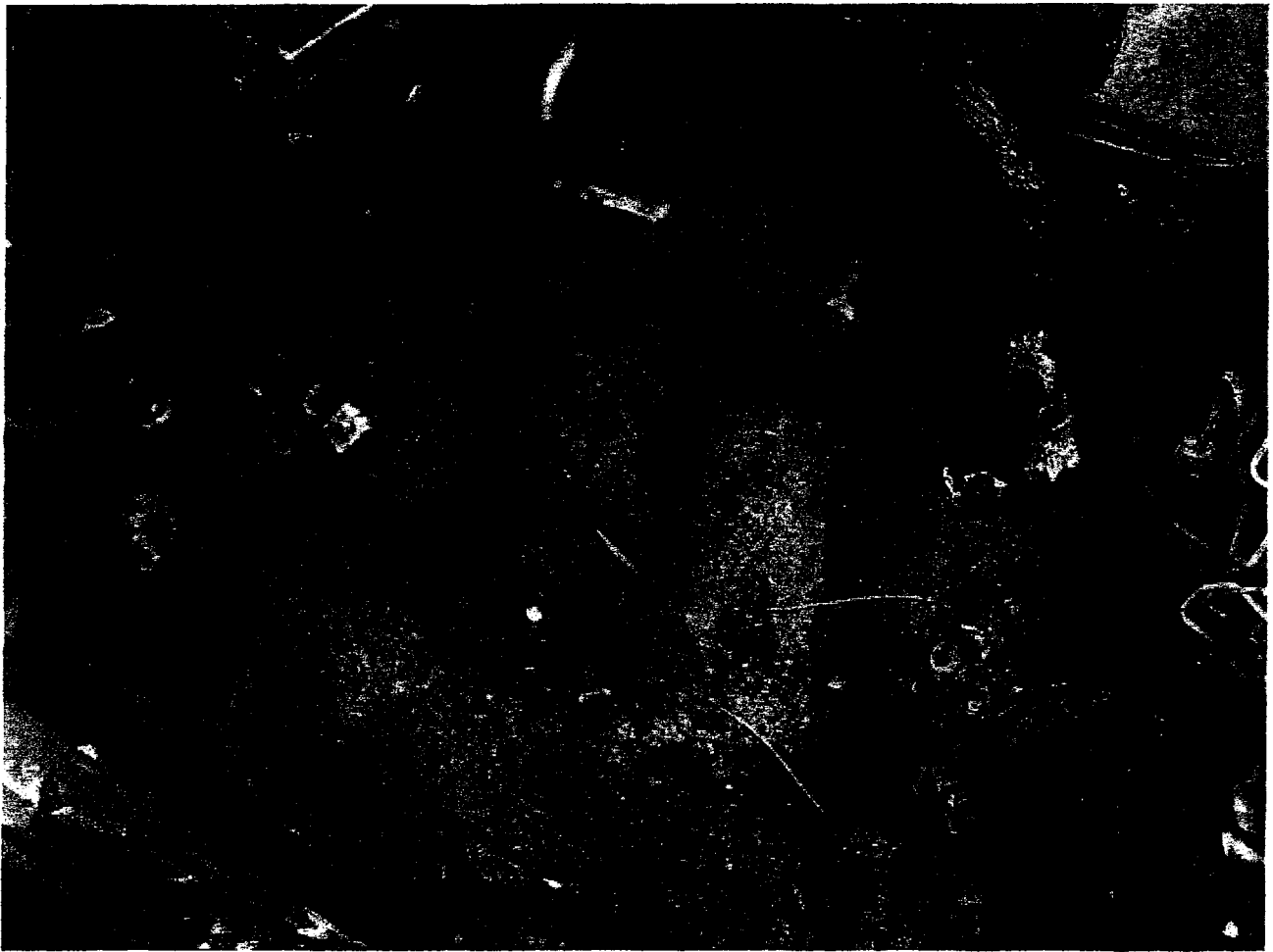


















IN THE CIRCUIT COURT OF PULASKI COUNTY, ARKANSAS
6th DIVISION

v.

Case No. _____

PLAINTIFF

FORD MOTOR COMPANY

DEFENDANT

COMPLAINT

Comes the Plaintiff, _____, and for her Complaint, states:

PARTIES AND JURISDICTION

1. Plaintiff is a resident of Pulaski County, Arkansas; Defendant Ford Motor Company ("Ford") is a foreign corporation doing business in the state of Arkansas.
2. The incident complained of occurred in Pulaski County, Arkansas.
3. Based on the foregoing information, this court has jurisdiction of the parties and subject matter hereto, and venue is proper in this Court pursuant to Ark. Code Ann. § 16-4-101 and § 16-60-113.

FACTUAL ALLEGATIONS

4. Ford was the designer, manufacturer and supplier of the 2001 Ford Escape, VIN 1FMYU04191K _____ ("the vehicle"). _____ was the owner of the vehicle.
5. On or about June 15, 2008, Ms. _____ drove the vehicle to the store, came back home, parked the vehicle, looked back and the vehicle was on fire.
6. Exterior examination produced no evidence of pre-fire collision damage. Further examination revealed no evidence of the fire starting in the passenger compartment or the fuse block assembly.

COUNT I: NEGLIGENCE

7. Plaintiff adopts and re-alleges all matters contained in paragraphs 1 through 6 as though set out word for word herein.

8. Ford designed, manufactured and supplied a defective vehicle to Plaintiff. Ford was negligent in its design and manufacture of the vehicle, rendering it unreasonably dangerous when used in the manner intended, and said negligence was a proximate cause of Ms. [REDACTED] damages.

9. The negligence of Ford includes, but is not limited to, the following:

a. ~~designing and manufacturing the braking control system the in such a~~
manner as to allow an electrical malfunction, causing the vehicle to catch fire;

b. failing to design and manufacture the vehicle and included components out of proper materials as to prevent it from causing a fire;

a. failing to warn Ms. [REDACTED] and other potential users of the dangerous defect in the braking control system and included components when it knew, or should have known, that the vehicle may catch fire.

COUNT II: STRICT LIABILITY

10. Plaintiff adopts and re-alleges all matters contained in paragraphs 1 through 9 as though set out word for word herein.

11. Ford is strictly liable to the Plaintiff for designing, manufacturing and supplying to the Plaintiff a vehicle in a defective condition, which rendered it unreasonably dangerous and unsafe for reasonably foreseeable use, and said defective condition was the proximate cause of Plaintiff's damages.

12. Ford is strictly liable to the Plaintiff for designing, manufacturing and supplying to the Plaintiff a defective braking control system and included components in a defective condition, which rendered it unreasonably dangerous and unsafe for reasonably foreseeable use, and said defective condition was the proximate cause of Plaintiff's damages.

13. At the time of the above mentioned fire, Ford was engaged in the business of manufacturing or assembling and selling vehicles and manufacturing, selling and installing parts in vehicles and distributing these vehicles and parts in to the stream of commerce.

14. This Ford vehicle was supplied by Ford in a defective condition with defects in manufacture and design. This condition rendered the vehicle unreasonably dangerous and was a proximate cause of the destruction of Ms. [REDACTED] property.

15. The braking control system and included components were supplied by Ford in a defective condition with defects in manufacture and design. This condition rendered the vehicle unreasonably dangerous and was a proximate cause of the destruction of Ms. [REDACTED] property.

16. The defective condition of the vehicle included, but is not limited to, the following:

a. designing and manufacturing the braking control system and included components in such a manner as to allow an electrical malfunction, causing the vehicle to catch fire;

b. failing to design and manufacture the braking control system and included components out of proper materials as to prevent it from causing a fire;

c. installing a defective braking control system and included components that malfunctioned, causing the vehicle to catch fire.

PRAYER FOR RELIEF

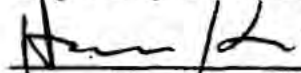
17. Plaintiff adopts and re-alleges all matters contained in paragraphs 1 through 16 as though set out word for word herein.

18. As a result, Ms. [REDACTED] vehicle sustained serious damage in the amount of at least \$7,726.86.

19. Plaintiff reserves the right to plea further by amendment.

WHEREFORE, the Plaintiff, [REDACTED] prays that she be awarded a judgment against the Defendant, Ford Motor Company, in the amount of at least \$7,726.86 for property damages, for attorney's fees and costs herein expended, and all other just and proper relief to which she may be entitled.

Respectfully submitted,



Harvey Harris, Bar #03026
HARRIS LAW FIRM
1920 N. Main - Suite 214
N. Little Rock, AR 72114
501-604-4517
FAX - 501-771-2420
Attorney for Plaintiff

le Rock, AR

RESTRICTED
DELIVERY

CORRECTION REQUESTED

Ford motor company
C/O The corporation co.
425 W Capitol S-1700

7220133405 0041

CR, AR 72201



IN THE CIRCUIT COURT OF PULASKI COUNTY, ARKANSAS
6th DIVISION

PLAINTIFF

v.

Case No. _____

FORD MOTOR COMPANY

FILED 8/12/08/08 13:09:10
Pat O'Brien, Pulaski Circuit Clerk
087 By DEFENDANT

COMPLAINT

Comes the Plaintiff, _____ and for her Complaint, states:

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1. Plaintiff is a resident of Pulaski County, Arkansas; Defendant Ford Motor Company ("Ford") is a foreign corporation doing business in the state of Arkansas.
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COUNT I: NEGLIGENCE

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8. Ford designed, manufactured and supplied a defective vehicle to Plaintiff. Ford was negligent in its design and manufacture of the vehicle, rendering it unreasonably dangerous when used in the manner intended, and said negligence was a proximate cause of Ms. [REDACTED] damages.

9. The negligence of Ford includes, but is not limited to, the following:

a. designing and manufacturing the braking control system the in such a manner as to allow an electrical malfunction, causing the vehicle to catch fire;

b. failing to design and manufacture the vehicle and included components out of proper materials as to prevent it from causing a fire;

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13. At the time of the above mentioned fire, Ford was engaged in the business of manufacturing or assembling and selling vehicles and manufacturing, selling and installing parts in vehicles and distributing these vehicles and parts in to the stream of commerce.

14. This Ford vehicle was supplied by Ford in a defective condition with defects in manufacture and design. This condition rendered the vehicle unreasonably dangerous and was a proximate cause of the destruction of Ms. [REDACTED] property.

15. The braking control system and included components were supplied by Ford in a defective condition with defects in manufacture and design. This condition rendered the vehicle unreasonably dangerous and was a proximate cause of the destruction of Ms. [REDACTED] property.

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c. installing a defective braking control system and included components that malfunctioned, causing the vehicle to catch fire.

PRAYER FOR RELIEF

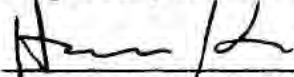
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Respectfully submitted,



Harvey Harris, Bar #03026
HARRIS LAW FIRM
1920 N. Main – Suite 214
N. Little Rock, AR 72114
501-604-4517
FAX – 501-771-2420
Attorney for Plaintiff

State Farm



July 3, 2008

Ford Motor Company
Attn: Micki Lynn
P O Box 70
Dearborn, MI 48121-007

RECEIVED
JUL 15 2008 *new*

FORD MOTOR COMPANY
RECEIVED
CLAIMS UNIT

JUL 15 2008

OFFICE OF THE
GENERAL COUNSEL

CERTIFIED MAIL - RETURN RECEIPT REQUESTED

RE: Claim Number : [REDACTED]
Date of Loss : June 15, 2008
City/State of loss : Little Rock, AR [REDACTED]
Insured : [REDACTED]
Vehicle : 2001 Ford Escape
VIN Number : 1FMYU04191K [REDACTED]
Mileage : 134,540

Ford Motor Company,

This notice is to advise of a loss that occurred to our insured vehicle. Our preliminary investigation indicates that Ford may be responsible for this loss. Please consider this as our notice of possible subrogation and our notice to you of the opportunity to schedule an inspection of the vehicle.

The vehicle is being held at an offsite location in [city/state] and is available for your inspection by appointment only. There is no authorization to inspect this vehicle outside the presence of the State Farm representative. Any violation of this authorization is not permitted..

In order to assist you in evaluating and processing the subrogation claim we are asserting, we may provide nonpublic personal information about our customer. We are sharing this information to effect, administer, or enforce a transaction authorized by the consumer. However, you are neither authorized nor permitted to: (1) use the customer information we provide for any purpose other than to evaluate and process the subrogation claim or (2) disclose or share the customer information we provide for any purpose other than to evaluate and process the subrogation claim.

Your cooperation is appreciated. If you should have any questions, or would like to set up an appointment to inspect evidence/salvage, please feel free to contact me at (573)499-2268.

Sincerely,

Tina Crane

Tina Crane

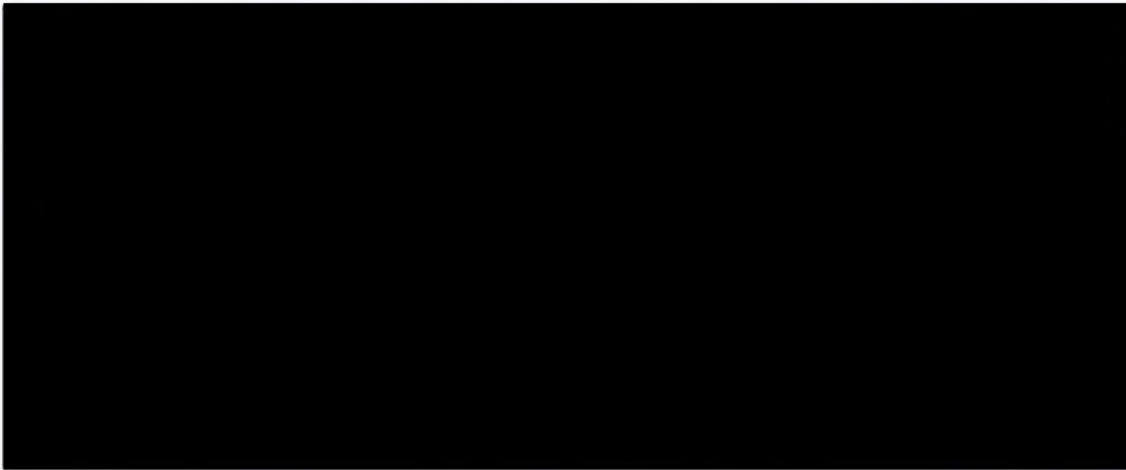
Claim Representative

State Farm Mutual Automobile Insurance Company

P O Box 22101

Tulsa, OK 74121-2101

by Gina D'Onofrio



PROGRESSIVE

4
subro

Claims Office
P.O. Box 1940
Rancho Cordova, CA 95741
Telephone: 916-864-6000
Facsimile: 916-864-6453

Underwritten by: **Progressive Choice
Insurance Company**

Claim number: [REDACTED]
Date of loss: 12/10/2007
Today's date: 01/21/2008

Ford Motor Company
Consumer Affairs
P.O. Box 6248 MD-3NE-B
Deerborne, MI 48126

FORD MOTOR COMPANY
RECEIVED
CLAIMS UNIT

JAN 31 2008

OFFICE OF THE
GENERAL COUNSEL

72/6
JAN 20 01:10
CONSUMER AFFAIRS

This letter will serve as formal notice of our subrogation rights concerning the above captioned claim. In that regard, please find enclosed all supporting documentation.

Our investigation indicates that a manufacturer's defect was responsible for this fire and the total loss of our insured's vehicle.

Enclosed, please find our Cause & Origin Investigative Report. Please contact the undersigned should you have questions or wish to inspect the vehicle.

Please make your draft payable to Progressive Choice Insurance Company Insurance Company as subrogee for [REDACTED] and mail it to the attention of the undersigned at the address listed on this letter.

Thank you for your courtesy and cooperation in this matter.

Sincerely,


Lesli Grivet-Ferlisi, Ext.6088
Claims Investigator

leslie_grivet-ferlisi@progressive.com

LXG/ag



Chris Bloom

2654 E Gregory Road, White City, OR 97503

(541) 826-6522 (Office)

(541) 944-6926 (Cell)

[Http://CJBFire.com](http://CJBFire.com)

CJBFire@charter.net

© 2004

CR 70-1000-000
A-270-000000

Case #:

1st Report Date:

January 19, 2008

Inspected by:

Chris J. Bloom

Client:

Progressive Insurance
10940 White Rock Rd
Rancho Cordova, CA 91791

Adjuster:

Leslie Grivet-Ferlisi

Attorney:

Incident File:

Insured:

Incident:

2002 Ford Escape XLT Engine Fire

Incident Date:

December 07, 2007

Assignment Date:

December 18, 2007

Inspection Date:

January 18, 2008

Inspection

Location:

Rancho Cordova, CA

Reference:

No Fire Department Response. Insured's
Suppressed The Fire Themselves.

Administration:

No Evidence Removed From Vehicle.

Attachments:

Vehicle Inspection Photos
Exemplar Photographs
Sketches

RQ09-002 0288LC

CASE REPORT



CASE SUMMARY

During the late afternoon hours of December 07, 2007, a fire occurred in the engine compartment of a 2002 Ford Escape. The vehicle was parked in the insured's driveway at the time. The insured's daughter had just recently driven the vehicle to pick up a family member from school.

The fire was suppressed by the insured's husband with a garden hose and there was no fire department response.

VEHICLE

The subject vehicle is a 2002 Ford Escape 4 Door Sport Utility MPV. It is equipped with a 3.0-liter, V6 FI DOHC engine. The vehicle was identified by both VIN:1FMYU031X2[REDACTED] and by NICB number: [REDACTED].

The vehicle was built in September 2001, and reportedly had approximately 76000 miles on it at the time of this incident.

CARFAX INFORMATION-VEHICLE HISTORY

According to CarFax, the insured's in this case are the third owners of this vehicle. The following excerpts are taken from the subject vehicle's report.

<u>FIRST OWNER</u>	<u>SECOND OWNER</u>	<u>THIRD OWNER-insured</u>
Purchased: 2001 Type: Rental Where: Hawaii, Michigan Est. miles/year: --- Est. length owned: 10/22/01 - 2/14/03 (1 yr. 3 mo.)	Purchased: 2003 Where: California Est. miles/year: 18,250/yr Est. length owned: 2/14/03 - 5/23/06 (3 yrs. 3 mo.)	Purchased: 2006 Where: California Est. miles/year: --- Est. length owned: 9/2/06 - present (1 yr. 4 mo.)
09/02/2006	71,420	California Motor Vehicle Dept. Dos Palos, CA Title issued or updated New owner reported

Total Loss Check
No total loss reported to CARFAX.
Structural / Frame Damage Check
No structural / frame damage reported to CARFAX.
Airbag Deployment Check
No airbag deployment reported to CARFAX.
Odometer Rollback Check
No indication of an odometer rollback.
Accident Check
No accidents reported to CARFAX.
Manufacturer Recall Check
No Recalls Reported
Basic Warranty Check
Original warranty estimated to have expired.

FORD OASIS INFORMATION

According to the recall database on Ford's website, there are NO OPEN RECALLS for this vehicle's VIN.

However, the recall listed below was issued after the insured's owned the vehicle and they indicated that there has not been any servicing or repairs to the car since their purchase, except for the brake pad replacements.

NHTSA RECALL INFORMATION

According to NHTSA (National Highway Transportation Safety Administration), however, the general 2002 Ford Escape XLT vehicle has five (5) recalls. Only one is potentially fire related:

Make : FORD
Model : ESCAPE
Year : 2002
Manufacturer : FORD MOTOR COMPANY
NHTSA CAMPAIGN ID Number : 07V156000
Mfr's Report Date : MAR 30, 2007
Component: SERVICE BRAKES, HYDRAULIC:ANTILOCK:CONTROL UNIT/MODULE
Potential Number Of Units Affected : 446460
Summary: ON CERTAIN SPORT UTILITY VEHICLES EQUIPPED WITH ANTILOCK BRAKES (ABS), THE ABS MODULE CONNECTOR MAY HAVE MISSING OR DISLODGED WIRE SEALS. THIS CONDITION COULD ALLOW CONTAMINATION TO ENTER THE MODULE CONNECTOR, CREATING A POTENTIAL FOR AN ELECTRICAL SHORT.
Consequence: AN ELECTRICAL SHORT MIGHT CAUSE AN ABS MALFUNCTION THAT WOULD ILLUMINATE THE ABS WARNING LIGHT, AND IN SOME CASES, THE MODULE MAY OVERHEAT RESULTING IN BURNING ODOR, SMOKE, AND/OR FIRE. THIS CONDITION COULD OCCUR EITHER WHEN THE VEHICLE IGNITION SWITCH IS IN THE OFF POSITION OR WHILE THE VEHICLE IS BEING OPERATED.

REPAIR HISTORY

Since the insured's have owned this vehicle, besides the regular maintenance, there has been only one repair, involving the brake pads. The insured's husband is a Ford factory certified repair technician at Santos Ford.

EXEMPLAR VEHICLE

Even though the subject vehicle suffered minor damage, and exemplar vehicle was located on the internet and sales photographs downloaded. They were used for comparison purposes to the subject vehicle for component and fuel load identification.

WITNESS STATEMENTS

1. [REDACTED] insured. Ms. [REDACTED] was contacted by telephone and advised for whom I was working. She freely provided the following information.

Ms. [REDACTED] stated that they have not owned the vehicle that long, about 1 year and 4 months. They purchased from the Ford dealership, Santos Ford, which her husband works for as a Ford factory certified repair technician.

There have been no problems with the vehicle and other than replacement of some brake pads and routine LOF (lube, oil, filter), there have been no repairs made to the vehicle. She also stated that there were no after-market modifications or installations made to the vehicle.

Ms. [REDACTED] stated that the fire occurred around 3:30pm +/- a few minutes. At the time of the incident, she herself was not home, but that her husband, daughter, and son were.

Ms. [REDACTED] was asked if she knew what happened and she stated that her daughter just drove the vehicle to school to pick up her brother and then returned home. They were inside the house for a short period of time when they heard a loud "pop" sound. Her husband, son, and daughter went to the window to see what was happening, when they saw smoke pouring from the hood. Her husband then ran outside, shoved a garden hose under the wheel well, and suppressed the fire. The fire department was not called.

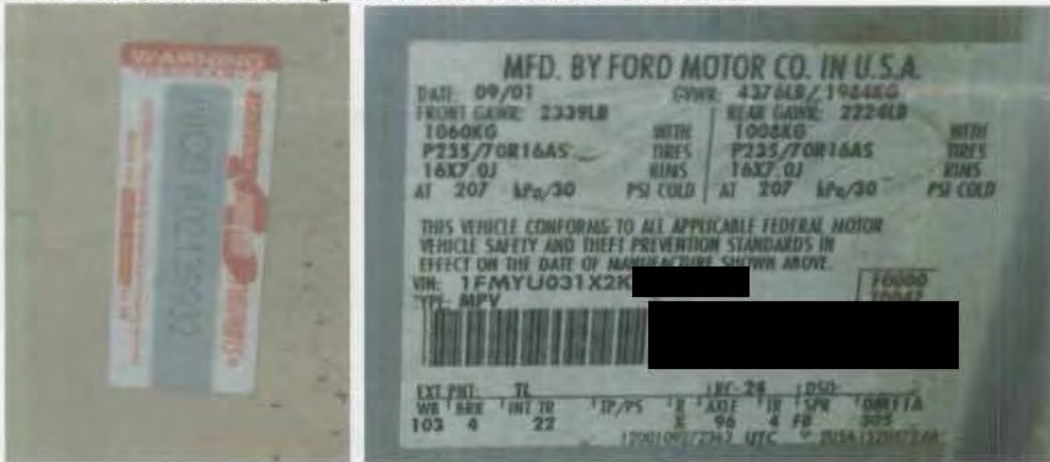
INSPECTION

The subject vehicle was inspected on the morning of January 18th, 2008 at Rancho Auto Auction. The vehicle was identified and VIN confirmed it as the subject vehicle.

With exception of a small amount of scorched paint, located on the hood of the engine, directly above the Master Cylinder Reservoir, no other observable fire damage was discovered.



The vehicle was identified by both VIN and NICB stickers.



The passenger compartment was found to have suffered moderate heat and flame damage at the floor level on the driver's side, at the firewall (aka bulkhead). This was highly localized.



There was no other fire damage observed inside the vehicle. Also there were no observable modifications or alterations found to the vehicle or systems.



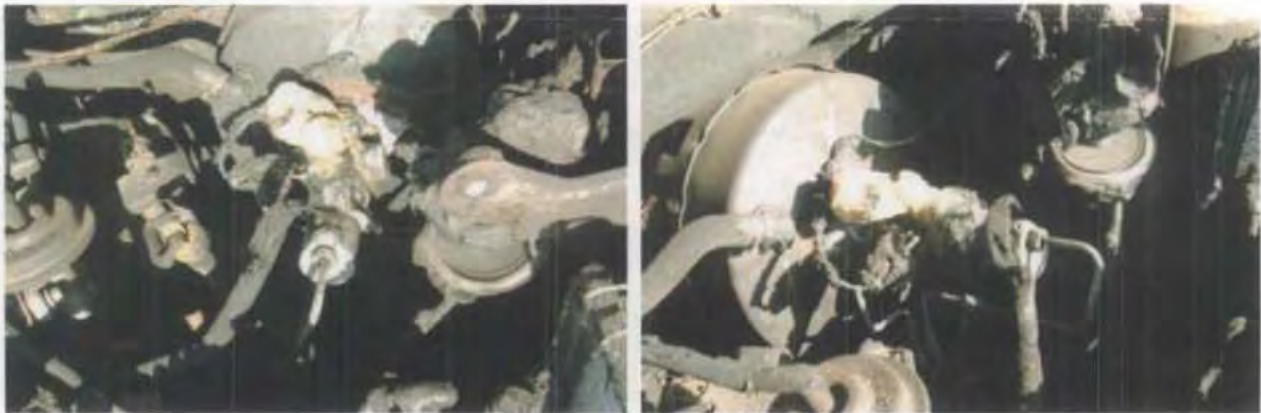
Clearly the fire originated inside the engine compartment, so the inspection proceeded to there. One note though, it was found that the hood latch release cable had completely severed from the latch handle in this case, so the hood had to be forced open. Photographs were taken before, during, and after to document the required damage sustained to open the hood, and careful supervision was made to ensure that the forcible entry was not significantly damaging any other evidence in this case.



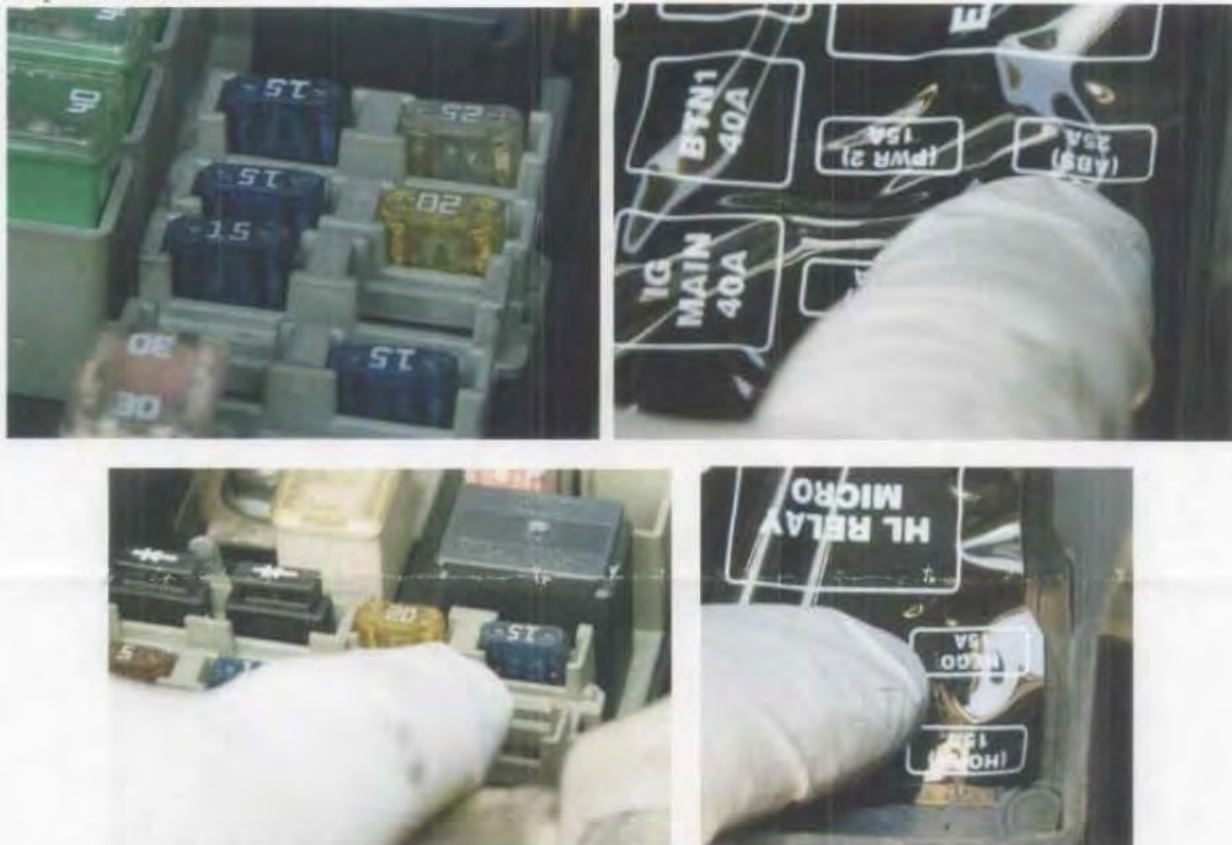
After the hood was popped open, the engine compartment and damages sustained were documented.



Although there was heavy smoke and moderate heat damage found inside the compartment, the actual fire location was highly localized around the master cylinder reservoir and associated wiring and hose components in that area.



The high current fuse panel was then checked. Of the blade fuses that were visually examined, only two fused circuits were found to have opened, including the 25amp ABS circuit.



At this point, with a clearly defined area or origin and potential recalled component failure as the cause, and due to concerns for potential spoliation issues of the evidence without known parties present, the inspection was terminated.

Extensive digital photographs were taken to document the fire scene, and all of them were used as a basis for analysis and opinions presented during the handling of this claim. However, for purposes of brevity in this report, I have printed only a select few to illustrate the key points and observations during this scene examination. A complete copy of all digital photographs taken have been included with this report for your review.

OPINIONS & CONCLUSIONS

This firm reserves the right to review and examine any additional pertinent information and discovery related to this claim, and to amend and/or change the information and opinions contained within this report, if deemed necessary.

The opinions expressed are based upon nationally accepted practices in the field of Fire Investigation, and were reached using the Scientific Method. Other nationally accepted methodologies were also employed, as described in National Fire Protection Association Document 921 "Guide to Fire and Explosion Investigation", and used to form the basis of these opinions. They are based upon all the available information at this time including the examination of the electrical system remains, witness statements, examination of the remaining physical scene evidence, and the elimination of potential causes.

The fire was a witnessed event. Due to the rapid detection and suppression by the insured's husband, the fire was suppressed in its incipient stages, greatly assisting in the determination of the origin and cause of this fire.

The origin of this incident was the engine compartment, specifically in the area or the master cylinder reservoir and associated hoses and wiring.

The cause of this fire, on a more probable than not basis, appears to be related to a failure of a recalled component known by Ford to cause potential fires on 2002 Ford Escape XLT vehicles.

1. The fire's origin was highly localized and centered around the subject recalled ABS component location.
2. Only two 12-volt fuses opened in this incident, including the 25amp ABS electrical circuit.
3. Ford issued the recall for the ABS issue on April 10, 2007, approximately seven (7) months after the insured's purchased the vehicle (September 2006). During that time, there have been no repairs made except for brake pad replacements.

As such, it is recommended that Ford Motor Company be placed on notice of this loss and a subsequent destructive inspection be performed with their representative.



Chris Bloom, CJB Fire Consultant



Chris Bloom

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CJBFIREF@CHARTER.NET

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OR FS 1000-009
JULY 03/2004

January 20, 2008

Leslie Grivet-Ferlisi
Progressive Insurance
10940 White Rock Rd
Rancho Cordova, CA

RE: Your File: [REDACTED]
My File #: [REDACTED]
Insured: [REDACTED]

Dear Ms. Grivet-Ferlisi:

Enclosed is my report on the fire in Rancho Cordova. The fire appears to be related to a failure in a Ford OEM component, the ABS system and wiring. Even though the ABS Connector was recalled by Ford for potential fire related incidents, for some reason this vehicle was not included in the recall.

If you have any further questions, please call.

Sincerely,

Digitally Signed

RQ09-002 0296LC



BEGINNING OF CONTACT
01/16/2009

VOICE OF THE CUSTOMER TRACKING SYSTEM

10.47.37

=====

REGION: A1	SELECT DEALER	OGC ISSUE	CASE NBR:	1641190129
VIN: 1FMYU03102K		ZONE: B05	OPENED:	01/12/2009
		ENGINE: 1	CLOSED:	01/12/2009
		VEH TYPE: T		

=====

LAST NAME:		FIRST NAME:		STATUS:	CLOSED
TITLE:				MI:	E
ADDRESS:					
CITY:	GARNER	STATE:	IA	ZIP:	
HOME PHONE:					
MODEL YEAR:	2002	MODEL:	ESCAPE XLT 4X2		
MILEAGE:	154000				
DEALER NAME:	PRITCHARD AUTO COMP	SALES CODE:	F58653	P & A:	03319
REASON CODE:	0792 LEGAL - ACCIDENT / FIRE				
SYMPTOMS:	704100 FIRE/SMOKE VISIBLE FLAME				

ORIGIN: CACI38 - US CONCERN CASE BASE COMMUNICATION: PHONE
ACTION: 792 - CONTACT ADVANCED TO OGC - FIRE
DOCUMENT: ANALYST: JVANRAEM JEREMY VANRAEMDONCK (JVANRAEM)

FORD MOTOR COMPANY
RECEIVED
CLAIMS UNIT

DATE: 01/12/2009 TIME: 17.48.36:
ACTION DATA/COMMENTS:

JAN 16 2009

OFFICE OF THE
GENERAL COUNSEL

CUSTOMER SAID: ==NO INJURIES1. VEH CAUGHT FIRE==THIS HAPPENE
D 1/11/2009==FIRE COMING FROM UNDER HOOD OF VEH==VEH IS AT C
UST'S SHOP AT THIS TIME==REPORT FILED WITH GARNER, IOWA FIRE
DEPT==FIRE DEPT DISCONNECTED THE BATTERY==NO DAMAGES TO ANY
THING BUT THE VEH==CUST DID NOT FILE A CLAIM WITH INS CO==CU
ST FEELS THE VEH IS REPAIRABLE==VEH HAD NOT BEEN DRIVEN IN A
LMOST 24 HOURS WHEN THE FIRE STARTED==CUST SEEKING VEH TO BE
REPAIREDDEALER SAID: ==DLR SAYS CALL CRC TO FILE CLAIM==DLR
IS AT 50 STATE ST GARNER, IA 50438==PRITCHARD AUTO COMPANYH
IGHWAY 18 EAST BRITT, IA 50423TEL:(641) 843-3871CRC ADVISED:
I WILL FORWARD YOUR INFORMATION TO FORD'S OFFICE OF THE GEN
ERAL COUNSEL. YOU SHOULD RECEIVE A WRITTEN RESPONSE WITHIN
15 BUSINESS DAYS TO YOUR CONCERN.***NOTE TO CSR: PLEASE REM
EMBER TO VERIFY ALL CUSTOMER CONTACT INFORMATION BEFORE SEND
ING ISSUE. ==RE-VERIFIED CUST INFORMATION AS==
AVEGARNER, IA ==PHONE: ==





HUDSON FIRE DEPARTMENT NFIRS INCIDENT REPORTING SYSTEM

INCIDENT NUMBER

DAY OF WEEK	DATE 12-24-07	DISPATCHED 17:16	ARRIVED 18:18	CONTROL	IN SERVICE B32
-------------	---------------	------------------	---------------	---------	----------------

LOCATION

Intersection	Number	Street/Highway	Street Type
Block Address	Appt/Room	City	State
Front of	Cross Street or Directions		
Back of			
Character to			
Directions			

MUTUAL AID

Mutual aid received	
Automatic aid recip.	
Mutual aid given	
Automatic aid given	
Other aid given	
None	
Other FDID No.	
Agent No.	

INCIDENT TYPE

Incident Type Code	131
Incident Type Description	

CASUALTIES

Fire Service Deaths	Injured
Civilian Deaths	Injured

PROPERTY USE

Property Use Code	
Property Use Description	

See back for "Common" Codes

HAZARDOUS MATERIALS
RELEASE

1	None
2	Natural Gas
3	Propane Gas
4	Gasoline
5	Kerosene
6	Diesel Fuel / Fuel Oil
7	Household Solvent
8	Motor Oil
9	Paint
0	Other

DETECTOR USE

☐ Detector alerted occupants

ACTIONS TAKEN

Primary Action Taken	11	Desc
Secondary Action Taken	84	Desc
Tertiary Action Taken		Desc

ESTIMATED DOLLAR LOSSES & VALUES

Losses: Required for all fires	None
Property \$	☐
Contents \$	☐
Pre-incident Value: Optional	None
Property \$	☐
Contents \$	☐

MIXED PROPERTY USE

NH	Not Mixed
10	Assembly Use
20	Education Use
30	Medical Use
40	Residential Use
51	Risk of Collapse
52	Enclosed Walk
58	Business & Residential Use
59	Office Use
60	Industrial Use
65	Farm Use
66	Other Mixed Use

IF THERE IS ANY TYPE OF
FIRE YOU MUST
COMPLETE THE FIRE
MODULE

IF THERE IS A STRUCTURE
INVOLVED IN FIRE YOU
MUST COMPLETE THE FIRE
MODULE AND THE
STRUCTURE MODULE

MEMBER RESPONSE

Non-Paid Members	
Paid Members	
TOTAL RESPONSE	

APPARATUS RESPONSE

E1:	X	DRIVE
E2:		DRIVE
E3:		DRIVER
E4:		DRIVER
R1:		DRIVER
R9:		DRIVER
T6:		DRIVER
A7:		DRIVER
A8:		DRIVER
HR2:		DRIVER
HR3:		DRIVER
HR4:		DRIVER

PERSON / ENTITY INVOLVED

☐ SAME AS INCIDENT ADDRESS

More People Involved ? List on back

PERSON / ENTITY INVOLVED

Business Name:		Phone: ()	
First Name:	MI:	Last Name:	
Number:	Street / Highway:	Street Type:	
P.O. Box Number:	Apt / Room:	City:	State: ZIP:

PERSON / ENTITY INVOLVED

Business Name:		Phone: ()	
First Name:	MI:	Last Name:	
Number:	Street / Highway:	Street Type:	
P.O. Box Number:	Apt / Room:	City:	State: ZIP:

MEMBER RESPONSE

1 2 ③ 4 ⑤ 6 ⑦ 8 p 10 11 12 ⑬ 14 p 16 17 18 19 p ⑳ ㉑ 22
23 24 ㉕ ㉖ ㉗ ㉘ 29 30 31 32 33 34 35 ㉞ 37 38 39 40

NARRATIVE

Dispatched to a vehicle fire. Upon Arrival
had small fire in engine compartment.
Used Dry Chemical Extinguisher to
Extinguish same. All units checked

2002 Ford Escape NC Tag [REDACTED]





RQ09-002 0303LC





