

V. ATTACHMENTS

PHOTOGRAPHS

April 16, 2001

Page 13

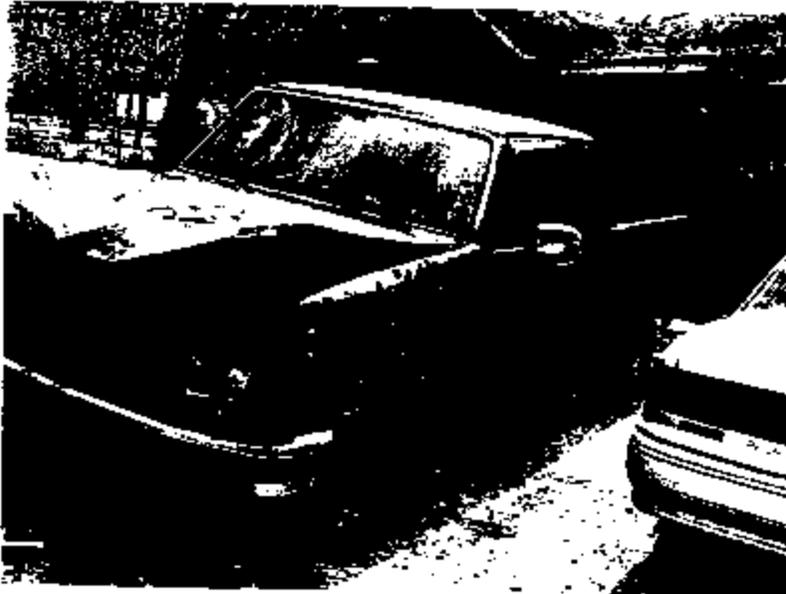
FAI No. 2034

EROS-889-LC1-8388

1. View of the front of the Ford vehicle.



2. View of the left side of the Ford vehicle.



3. View of the right side of the Ford vehicle.



4. View of the rear of the Ford vehicle.

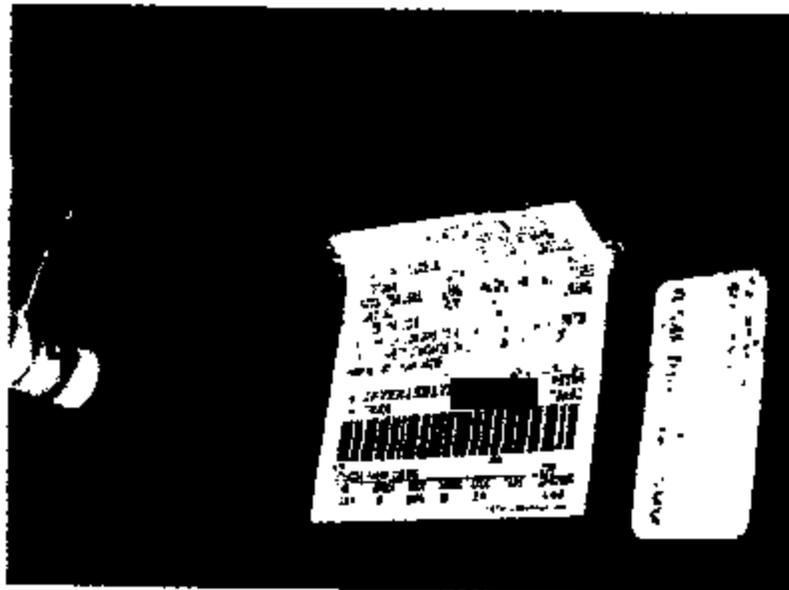


April 16, 2001

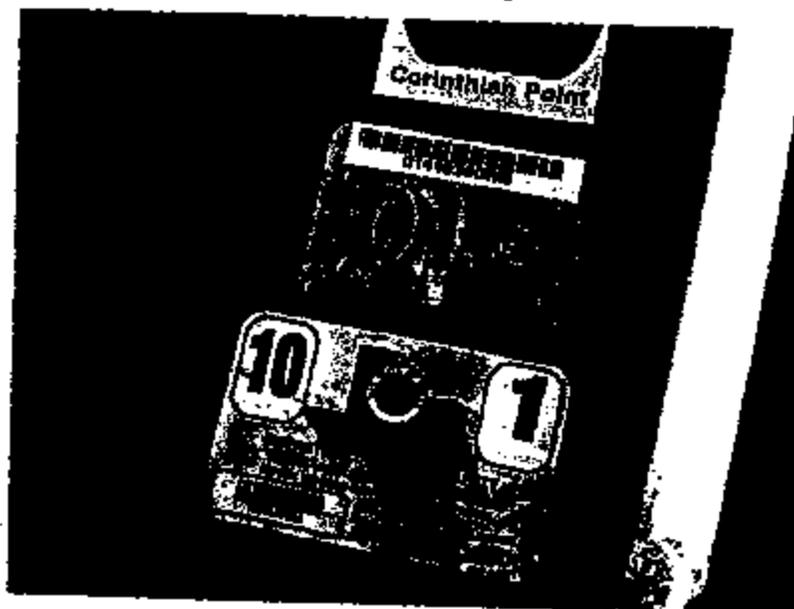
FBI No. 2054

ERG5-025-LC1-8382

5. View of the vehicle identification tag.



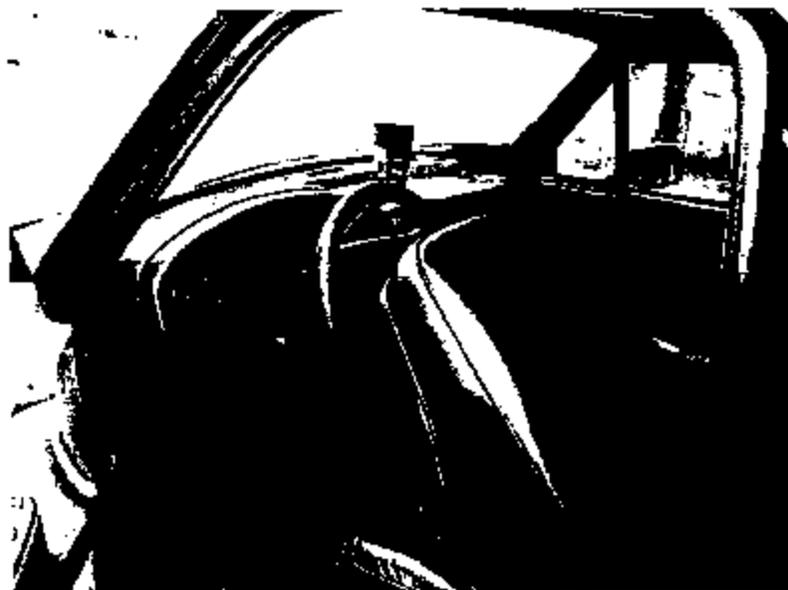
6. View of the state inspection and vehicle registration stickers.



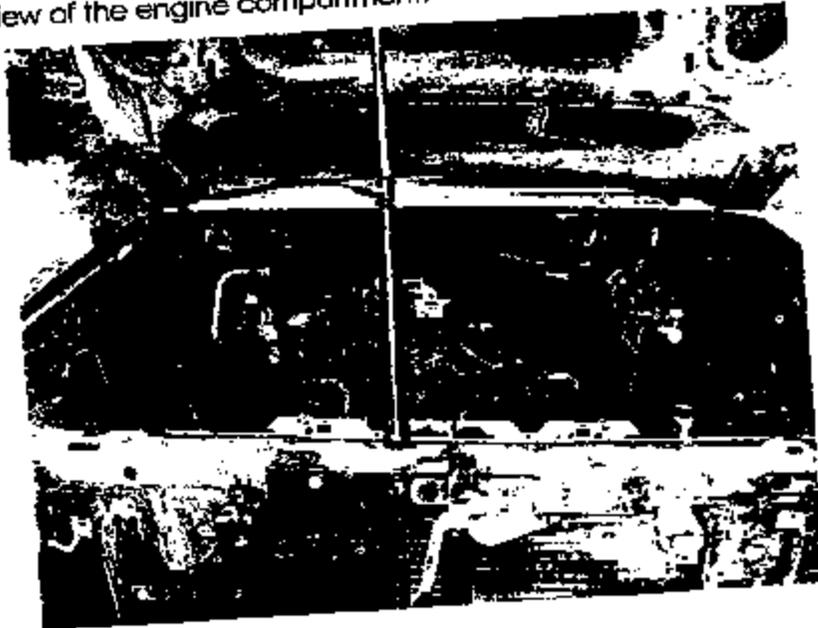
7. Closer view of the burned experienced by the vehicle hood.



8. Overview of the interior of the vehicle.



9. Overview of the engine compartment.



10. View of the left third of the engine compartment.



11. View of the center third of the engine compartment.



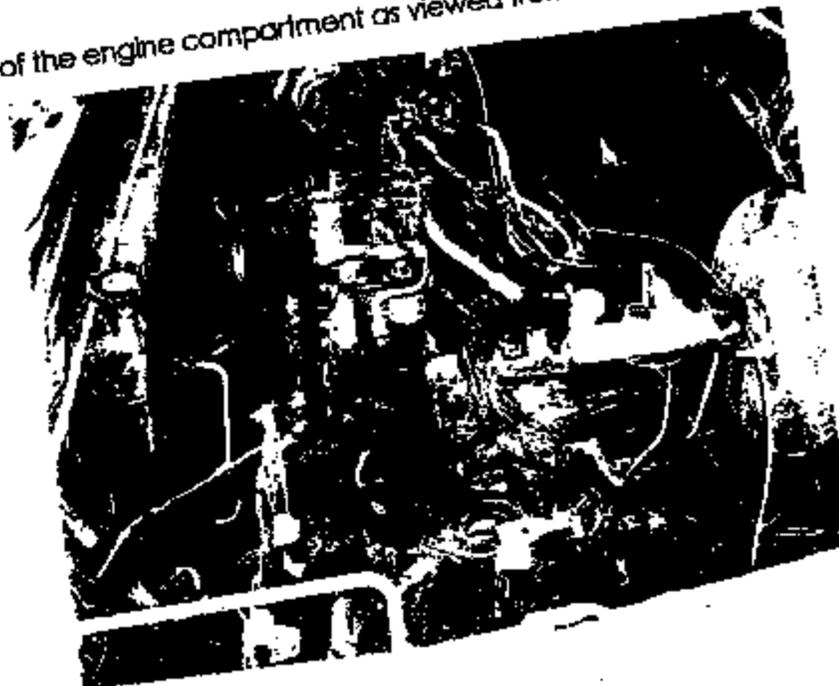
12. View of the right third of the engine compartment.



13. View of the engine compartment as viewed from the right.



14. View of the engine compartment as viewed from the left.



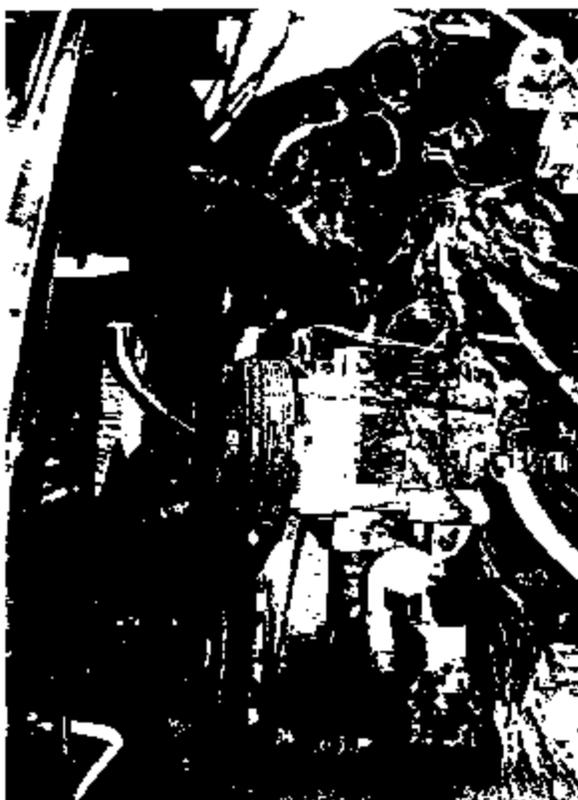
15. View of the relatively unburned high tension wires surrounding the right side valve cover.



16. View of the severely burned and partially consumed portion of the high tension wires as they were routed above the left side valve cover.



17. Top view of the partially consumed air filter housing in the left front of the engine compartment. Please note the near consumption toward the engine.



18. View of the front of the engine. Please note the mild burn experienced by the components in the open air front of the engine compartment.

←

19. Top view of the left side of the engine. Please note the relatively unburned high tension wires and the lack of burn below the valve cover.



20. Top view of the area immediately at and to the left of the power steering pump. Please note the significant amount of unconsumed combustible materials above the front portion of the left side frame rail.



21. View of the rear half of the left third of the engine compartment. Please note the significant amount of unconsumed wiring insulation below the brake power booster.



22. View of the area immediately to the right of the brake power booster. Please note the only mildly burned firewall bushing surrounding the steering column. However, the wires routed to the windshield wiper motor were void of insulation.



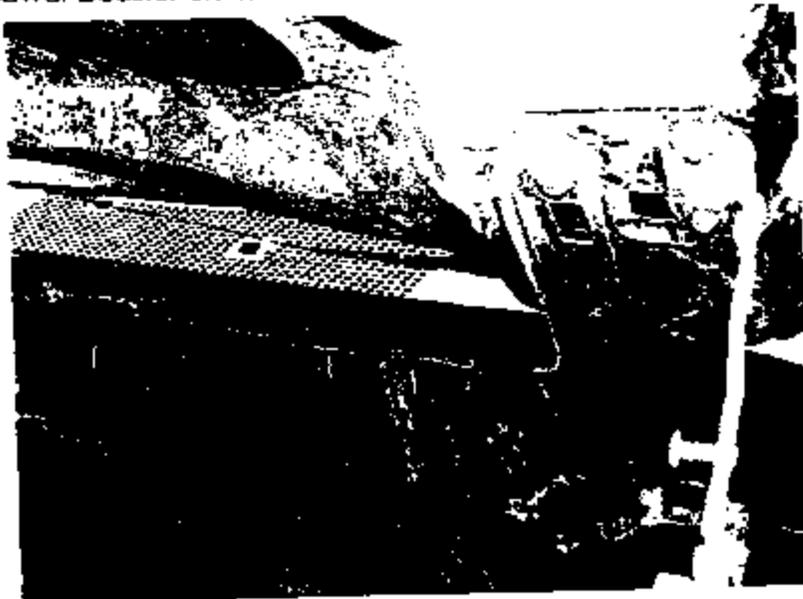
23. View from the left to the right behind the brake power booster. Please note the insulation void wires that were routed above the brake power booster.



24. View of the burn that was very intense as we move toward the very left rear corner of the engine compartment.



27. View of the clean burn on top of the fire wall immediately above the brake power booster on the left third of the engine compartment.



28. View of the consumed paint between the rear portion of the vehicle hood and the bottom front of the windshield.



29. View of the still fully intact paint on the right side between the rear portion of the hood and the front of the windshield.



30. Closer view of the aftermarket wiring that was routed to the engine compartment sren



31. Closer view of the insulation void wire that was previously routed to the aftermarket alarm siren. Please note this wire was above protected and unconsumed combustible materials immediately below it.



VEHICLE VALUATION / SETTLEMENT REPORT

 COMPANY: FARMERS MCA MCA
 TRUCK TEXAS

 LOSS TYPE: COLL PD LUMUM
 FIRE THEFT OTHER

INSURED _____ SALN _____ POL # _____ ZIP CODE _____

CLAIMANT _____ DOL _____ INSPECTING BCO # _____ SETTLING BCO # _____

VIN 1FTEX15N1TA
 LIC. _____ EXP. DATE _____ MILEAGE 120,000
 YEAR 76 MAKE Ford MODEL F150
 EDITION XLT DOORS 2-Door ENGINE S.I.D.
 CYLINDERS 8 FUEL TYPE gas

DATES
 Reported to Company _____ Reported to BCO _____ Accepted to 1st CR _____
 Reported to MCI _____ Assigned to Vendor _____ Rate Settled _____

VEHICLE CONDITION
 BATHING Multiple Bulbs & Branch
 MECHANICAL CR Notes: as known
 Below Average Average Above Average Exceptional
 BODY/PAINT CR Notes: Minor Bings / Res Bumps
 Below Average Average Above Average Exceptional (with 25)
 PAINT CR Notes: minor scratches & Rubs
 Below Average Average Above Average Exceptional
 INTERIOR CR Notes: Some wear to stairs
 Below Average Average Above Average Exceptional
 TIRE CR Notes: 2 good 2 bad
 Below Average Average Above Average Exceptional

LT.FT. 7 / 32 RT.FT. 4 / 32 SPARE _____ / 32
 LT.R. 8 / 32 RT.R. 2 / 32 BRAND _____

SUBROGATION YES NO
Inspection Order 10-00 119153

TRANSMISSION LT- Auto 36- 8 Speed 15- 5 Speed 14- 4 Speed 13- 3 Speed 12- Overdrive 11- 4 Wheel Drive 10- Protraction	SEAT VR Vinyl NR Canvas ES Electric Seat EG Electric Glass MS Manual Seat MG Manual Glass FR Flip TT T-Top Panel GT Glass T-Top Panel RL Luggage/Rear Rack SR Storage RM Removable Top	POWER OPTIONS PS Power Steering PB Power Brakes PW Power Windows PL Power Locks SP Power Drive Seat PC Power Passenger Seat	SECURITY/CONVENIENCE AC Air Conditioning SC Seat Caster TR Tire Wheel CR Cruise Control CS Child Seats LS Leather Seats DB 4 Wheel Disc Brakes TL Telescopic Wheel AL Auto Lock TS Third Seat DM Dual Mirrors FL Fog Lamps	TRUCK/VAN/OPTIONS 1P 8 Passenger Option DA Dual Air Condition PD Power Sliding Door CT Soft Top HT Head Top SR Rear Step Bumper SW Rear Sliding Window AP Auxiliary Fuel Tank DZ Deluxe 2 Ford Paint RD Running Boards BL Bedliners (Duraliner) AR Chrome Bed Rails TP Trailering Package RB Roll Bar TB Tool Box (Permanent) RB Roll Bar GB Grill Guards WD Dual Rear Wheels AZ Anti-lock Brakes (2) DC Deluxe Wheel Covers	OTHER WG Wood Grain BA Body Side Moldings BS Bucket Seats IW Intermittent Wipers PA Power Antenna PM Power Mirrors PT Power Truck WP Rear Window Wiper RL Recline/Lounge Seats TG Tinted Glass MP Metallic Paint 2T Two Tone Paint RW Rally Wheels DG Privacy Glass AB Airbag RC Passenger Airbag AB Anti-lock Brakes (4)
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SETTLEMENT DETAIL

Valuation Method Used _____
 CCC Request # _____
 Valuation \$ _____
 Adjustments (+/-) \$ _____
 Actual Cash Value \$ _____
 Sales Tax \$ _____
 Lic/Transfer \$ _____
 Loss of Use \$ _____
 Apparel / Lugg. \$ _____
 Deductible \$ _____
 Less Salvage \$ _____
 Net Total \$ _____

Distribution of Payments
 Owner _____
 Mortgage _____
 Less of Use _____
 Explain Adjustments _____

SALVAGE

Location of Salvage OPS Pool
 Address _____ Sale # _____
 _____ Stall # _____
 _____ Phone # _____

Salvage Bids	Buyer	Amount	Phone
1. _____	_____	_____	_____
2. _____	_____	_____	_____
3. _____	_____	_____	_____

Advance Charges Paid by CR
 Tow _____ Yes No
 Storage _____ Yes No
 Other _____ Yes No

Claims Representative Signature _____ CR# _____
 Supervisor Signature _____ Date _____

04/04/2001 at 04:08 PM

FARMERS
9770 W. LITTLE YORK
HOUSTON, TX 77040
(713)462-9045 FAX: (713)462-0535

PHOTOS

Insured:

Claim #:

Vehicle Owner:

Policy #: 20000012

Vehicle:

Primary Ins:



2005-005-LC1-0318

04/04/2001 at 04:08 PM

FARMERS
9770 W. LITTLE YORK
HOUSTON, TX 77040
(713)462-8043 FAX: (713)462-0533

PHOTOS

Insured: [REDACTED]
Vehicle Owner: [REDACTED]
Vehicle: 19
Primary Inpa

Claim #: [REDACTED]
Policy #: [REDACTED]



04/04/2001 at 04:08 PM

FARMERS
9770 W. LITTLE YORK
HOUSTON, TX 77040
(713)462-8043 FAX: (713)462-0535

PHOTOS

Insured: [REDACTED]

Claim #: [REDACTED]

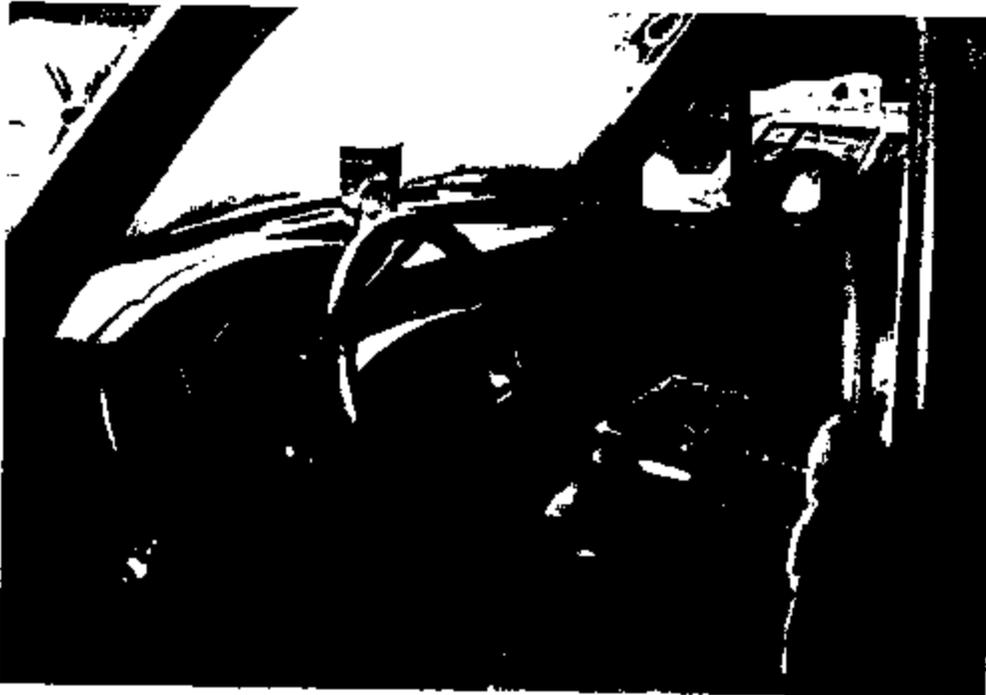
Vehicle: [REDACTED]

Policy #: [REDACTED]

Vehicles:

Primary:

6-29







Unified
Investigations & Sciences, Inc.

223 E. Grockriar Lane
Dallas, Texas 75203-1013
214-946-8989
Fax 214-946-8586

June 29, 2004

First and Final Report

PREPARED FOR: Farmers Insurance Group
P.O. Box 47525
San Antonio, Texas 78265

ATTENTION: Ms. Gilda Gutierrez

INSURED: [REDACTED]

DATE OF LOSS: May 13, 2004

LOCATION OF LOSS: 409 West Milam Karnes City, Texas

POLICY NUMBER: Not Provided

CLAIM NUMBER: [REDACTED]

UIS FILE NUMBER: TX01-06124

THIS REPORT FURNISHED AS PRIVILEGED AND CONFIDENTIAL TO ADDRESSEE, RELEASE TO ANY OTHER COMPANY, CONCERN OR INDIVIDUAL IS THE SOLE RESPONSIBILITY OF ADDRESSEE.

Insured: [REDACTED]
UIS File No.: TX01-46124

ASSIGNMENT

The assignment was received on June 14, 2004, and the investigation commenced the next day. Instructions were to conduct a vehicle examination.

DETERMINATION OF ORIGIN AND CAUSE

Based on the examination of the vehicle and interviews with the insured, the origin of the fire was in the engine compartment. The cause of the fire appeared to be resistive heating in the electrical wiring harness on the top of the engine, igniting nearby combustibles. Due to the intensity of the fire, fuel was introduced at some point enhancing the damage to the vehicle.

The fire was accidental.

RISK

The risk was a 2001 Ford F-150 pickup. The vehicle was a "Dallas Cowboys" custom conversion. The vehicle displayed Vehicle Identification Number 2FTRX07L51C [REDACTED]. The vehicle displayed License Plate Number [REDACTED]. The odometer display was not readable due to fire impingement. The vehicle was not in operation at the time of the loss.

VEHICLE EXAMINATION

The vehicle was at Insurance Auto Auctions in San Antonio, Texas. The Stock Number was 695092 located on Row Y, Space 1.

No other individuals were present during the examination.

The exterior of the vehicle displayed intensity and movement patterns in the engine compartment, indicating the fire origin in the area of the top center of the engine. Intensity and movement patterns in the area of origin displayed an intense fire after ignition. The area of origin was in the area of the throttle body of the engine. The brake pressure switch, fluid reservoir, and related components were missing from the engine compartment. The hood of the vehicle displayed intensity and movement patterns, indicating the fire was most intense in the center of the engine compartment. The right front wheel was melted, and intensity and movement patterns on the right front fender indicated the fire, after ignition, vented from the right front fender well.

The windows were rolled up at the time of the fire. Intensity and movement patterns throughout the vehicle indicated the fire, after ignition, traveled laterally towards the rear of the vehicle into the passenger compartment through the wiring harness access holes in the firewall and windshield wiper cowl. The front firewall displayed intense oxidation patterns in the center of the firewall.

Insured: [REDACTED]
UIS File No.: TX01-06124

The vehicle did not display any forced entry. Normal components were observed in the passenger compartment. The remaining electrical system did not display any arcing or failures. The fluid lines were loose and melted. Most of the metal components in the engine compartment were distorted or melted from impinged heat.

Components, hoses, belts, and wiring harness insulation in the engine compartment were melted and burned. The main wiring harness from the power distribution block in the engine compartment was brittle and fragile.

The original fire scene at [REDACTED] Karnes City, Texas, was examined. The fire scene had been altered prior to my arrival. The driveway had been cleared of debris with new surface material added. The insured stated that she had two boys clean the driveway off. Most of the cleared debris was discarded. There were a few engine compartment components in a drainage ditch next to the loss site. The remaining fire debris was collected and sifted for engine components. The fuel cap, hood, and several pieces of the fuel lines were in the debris. Nothing remarkable was observed on the remaining debris, with the exception of intensity and movement on the recovered components. Several recovered components were shipped to the Dallas Service Center of Unified Investigations & Sciences, Inc. for secure storage. Those items included the stereo, windshield wiper motor, and related components.

A safety recall search was performed finding one recall for failure of the windshield wiper motor overheating and igniting the plastic gear cover, causing a localized fire. No other recalls were found for this make and model truck.

The passenger compartment did not contain the ignition keys.

The insured, [REDACTED] was interviewed and stated that she had fueled the vehicle after taking her mother to the doctor. She also said they had smelled an odor driving home of "burned wiring." [REDACTED] said they pulled over, and her husband looked under the hood but did not find any problems in the wiring. She further said that on the way home, they smelled gas fumes. She parked the truck in the driveway about 9:30 p.m. and went to bed around 10:30 p.m. Her neighbor, [REDACTED] awakened her at approximately 4:20 a.m. by banging on her door yelling to her that her truck was on fire. She said she ran outside and saw flames coming from the front of the truck and called the fire department.

A copy of the Karnes City Police Department Offense Report No. 04-028658, written by Officer Barvin Soell, was obtained. The report contained a statement that [REDACTED] stated that she recently had the ignition coils replaced on her truck. When asked [REDACTED] said she did not remember making that statement to the officer. The ignition coils were not in the fire debris.

Insured: [REDACTED]
UIS File No.: TX81-06124

COMMENTS

A verbal report was made to Gilda Gutierrez with Farmers Insurance Group. As per her instructions, the file will close with this report. Should further investigation be requested, the file can easily be reopened.

EXHIBITS

1. Vehicle Inspection Report
2. Karnes City Police Offense Report
3. 49 color photographs with Photograph Explanation Sheet
4. Photograph Negatives

Scott Leake
Special Investigator
Unified Investigations & Sciences, Inc.
210-659-8677 or 800-615-4840

Insured:

UJS File No.: TX01-46124

PHOTOGRAPH EXPLANATION SHEET

1. Front of vehicle
2. Right side of vehicle
3. Left side of vehicle
4. Rear of vehicle
5. Bed of vehicle
6. Right front of passenger compartment
7. Right rear of passenger compartment
8. Left front of passenger compartment
9. Left rear of passenger compartment
10. Engine compartment
11. Left side of engine compartment
12. Right side of engine compartment
13. Vehicle Identification Plate on dash
14. Top of engine
15. Fuel rail
16. Intensity and movement patterns on fuel rail
17. Intensity and movement patterns on fuel rail
18. Intensity and movement patterns inside fuel rail
19. Fuel rail
20. Bottom of fuel rail
21. Expanded view of photograph #20
22. Right fender well
23. Top of engine components
24. Brake components
25. Windshield wiper motor
26. Intensity and movement patterns on passenger compartment firewall
27. Stereo
28. Windshield wiper motor connectors (blade arm)
29. Wiper motor
30. Close-up of photograph #29
31. Wiper arms
32. Wiper motor electrical connector
33. Bottom of electrical connector
34. Intensity patterns under electrical connector
35. Recovered evidence #001
36. Recovered evidence #002
37. Recovered evidence #003
38. Loss site of insured
39. Location of loss in driveway
40. Battery and radiator nearby loss site
41. Vehicle components and debris from loss site (in drainage ditch)
42. License Plate

Insured: [REDACTED]
UIS File No.: TX01-46124

- 43. Fire debris
- 44. Recovered fire debris and components
- 45. Fuel line
- 46. Fuel line
- 47. Cleared fire debris
- 48. Hood
- 49. Fuel cap

Unified Investigations & Sciences, Inc.
Vehicle Inspection Report

Year: **2001** Make: **F-150** VIN: **2FTRX07L51C**
 Model: **Ford** Year: **2001** Make: **F-150** Body Style: **Pick-up**
 State: **Texas** Registration: **Unknown** Title: **Unknown**
 Tag Number: **1204** State: **Texas** License Plate: **2FTRX07L51C**

05-15-04 Insurance Auto Access (Stock # 695852) San Antonio, Texas
 Fire Damaged Areas: Exterior Interior Engine Compartment

	Broken	Distorted/Melted	Accelerated Pitting	Crack/Chin Damage
Bumper and Grill	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Hood	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Left Front	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Right Front	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Rear	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Left Door(s)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Right Door(s)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Trunk	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Left Rear	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Right Rear	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Rear Bumper Area	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Underside	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

TYRES

	Bumped		Excess Road Wear		Tires indicate signs of recent removal or exchange?	Wheels or wheel covers indicate recent removal/exchange?
	Yes	No	Yes	No		
Left Front	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Right Front	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Left Rear	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Right Rear	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Spare	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>		

Indicate area of forced entry: Door(s) Hood Trunk Glass

GLASS

	Broken	Cracked	Distorted/Melted	Broken
Windshield	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Left Door(s)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Right Door(s)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Rear	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Sunroof	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

	Yes	No
After market electrical accessories	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Door(s) open during fire	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Window(s) open during fire	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Was key in ignition/floor	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Have accessories been removed	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Any unusual burn patterns	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Any abnormal melting	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Any unusual objects in vehicle	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Was trunk open during fire	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Any unusual objects in trunk	<input type="checkbox"/>	<input checked="" type="checkbox"/>

Exhibit 1

		Yes	No		Yes	No
C	Flood open during fire	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Oil below lowest mark on dipstick	<input type="checkbox"/>	<input type="checkbox"/>
EM	Radiator Melted	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Evidence of excessive fluid leakage	<input type="checkbox"/>	<input type="checkbox"/>
NP	Upper radiator hose burned	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Unusual odor/color motor oil	<input type="checkbox"/>	<input type="checkbox"/>
GA	Lower radiator hose burned	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Holes or cracks in transmission case	<input type="checkbox"/>	<input type="checkbox"/>
IR	Drive shaft burned	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Transmission case burned/leaked	<input checked="" type="checkbox"/>	<input type="checkbox"/>
NT	Other hoses burned	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Transmission has inadequate lubrication	<input type="checkbox"/>	<input type="checkbox"/>
EM	Fan and shroud burned	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Unusual odor/color transmission fluid	<input type="checkbox"/>	<input type="checkbox"/>
E	Excess fluid on burner	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Any problems with drive-shaft/temperature	<input type="checkbox"/>	<input checked="" type="checkbox"/>
N	Heating system burned	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Motor mounts burned	<input type="checkbox"/>	<input checked="" type="checkbox"/>
T						

Remarks: Could Not Check Fluid Levels

		Missing	Burned/Damaged	Broken/Leaked	Starts/Armed
E	Battery(s)	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
E	Battery connections	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
C	Battery cables	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
T	Starter	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
B	Alternator/generator	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I	Ignition system	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
C	Pedal panel	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
A	Wiring harness	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
L	After market accessories	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Remarks:

		Missing	Burned	Distorted/Damaged			
E	Filler cap	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			
M	Filter assembly	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>			
I	Fuel tank assembly	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>			
S	Fuel lines	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>			
FS	Fuel pump(s)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>			
UI	Fuel filter(s)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>			
EO	Carburetor/ injectors/ turbo	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>			
LN	Air intake filter(s)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			
	Fuel vapor recovery system	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			
AE	Exhaust and tail pipes	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>			
NY	Muffler and catalytic converter	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>			
DS							
T	Any loose fuel line connections?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No				
X	Any evidence of tampering?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No				
M	Fuel tank	<input checked="" type="checkbox"/> Unknown	<input type="checkbox"/> Empty	<input type="checkbox"/> 1/4	<input type="checkbox"/> 1/2	<input type="checkbox"/> 3/4	<input type="checkbox"/> Full

Remarks:

- Evidence of any explosion or rupture Yes No
- Was an oil sample obtained? Yes No
- Was a fuel sample obtained? Yes No
- Were debris samples obtained? Yes No

Investigator Scott Leake Date June 15, 2004

OFFENSE REPORT

Page No. _____ of _____ Pages
Case No. 04-02858

Complainant: [REDACTED]
 Address: [REDACTED] Tx [REDACTED] Phone: [REDACTED]
 Offense: Vehicle Fire Place of Occurrence: 409 W. Milan
 Report received by: Earvin Snell at 4:21a M. Date: 5/13/04 How reported: Dispatch
 Date and time offense committed: N/A Officer Assigned: Earvin Snell
 Time of investigation: 4:30a M. Date: 5/13/04
 Suspects and/or persons arrested: N/A

DETAILS OF OFFENSE (State fully all other circumstances of this offense and its investigation)

VEHICLE FIRE

On May 13, 2004 at approximately 4:21am the Karnes County Sheriff's Office contacted the Karnes City Volunteer Fire Department in reference to a vehicle on fire at [REDACTED]. Officer Snell arrived at the location and observed [REDACTED] Cardona's Blue 2001 Ford Truck LP [REDACTED] fully engulfed in flames in the driveway of the residence. A neighbor [REDACTED] who lives at [REDACTED] stated that he heard a loud bang and went outside and saw the truck on fire. Renee [REDACTED] stated that he went over [REDACTED] house and told her that her truck was on fire. [REDACTED] stated that she parked the truck for the night at approximately 6:15pm on 5/12/04. [REDACTED] stated that she recently had the coils replaced on her truck and she mentioned that the CD Player would spit out the CD'S because they would get too hot. [REDACTED] also stated that she had a lock on her gas cap. [REDACTED] stated that he believes that the fire started under the hood of the vehicle but he is unsure of what caused the fire.

VICTIM:

[REDACTED]
DOE

[REDACTED]
KARNES CITY, TX [REDACTED]

Exhibit 2

REPORT MADE BY Earvin Snell

Date 5/13/04



ER05-005-LC1-0330



E905-005-LC1-0332





2025-805-LC1-8334



EP85-005-LC1-6338



E985-868-LC1-8336



ER05-885-LC1-8337



EA05-005-LC1-0330



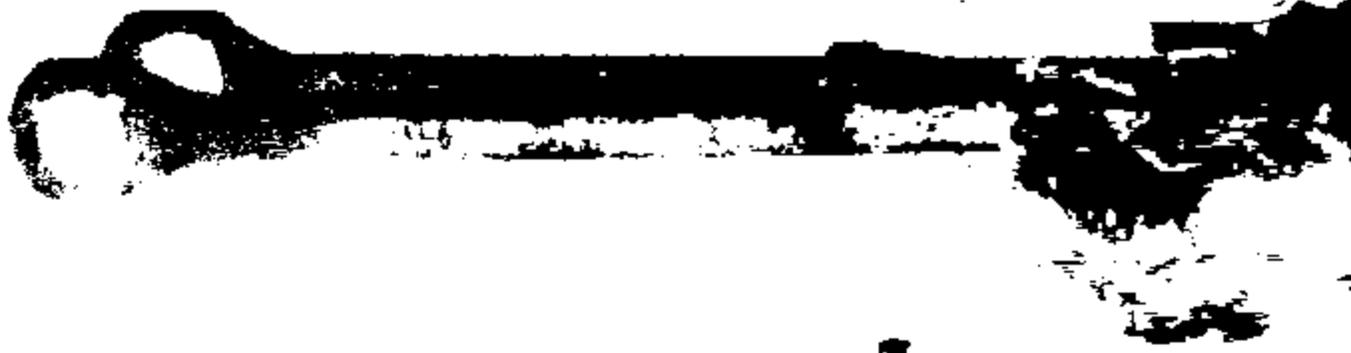
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ERAC-005-LC1-0341



ERMS-885-LC1-0342



5905-805-LC1-8343



EA08-898-LC1-8344



ERG5-005-LC1-8345

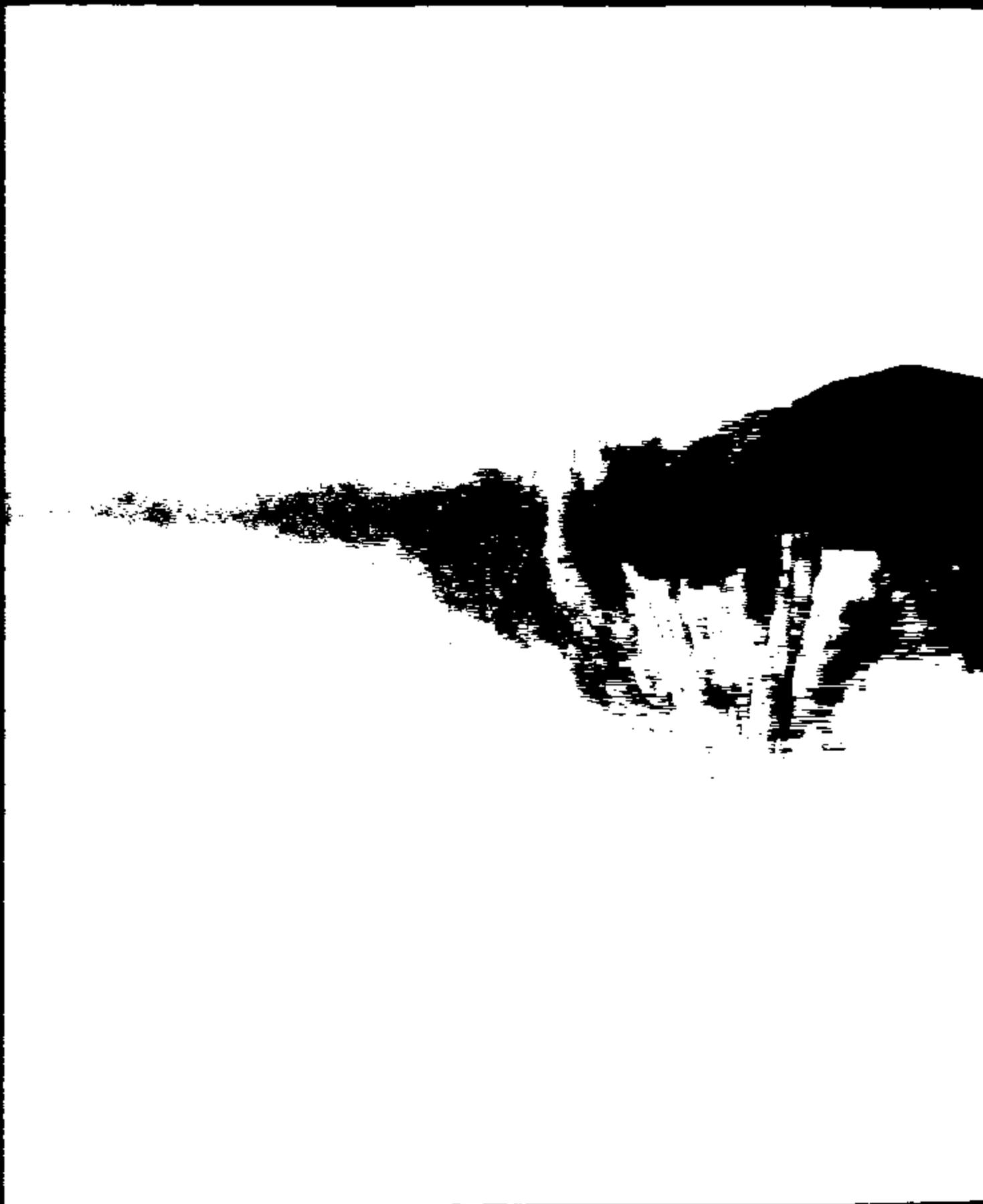


ER05-005-LC1-0346





ER95-005-LC1-8348





ENG-885-LC1-8382



EP05-005-L01-0053





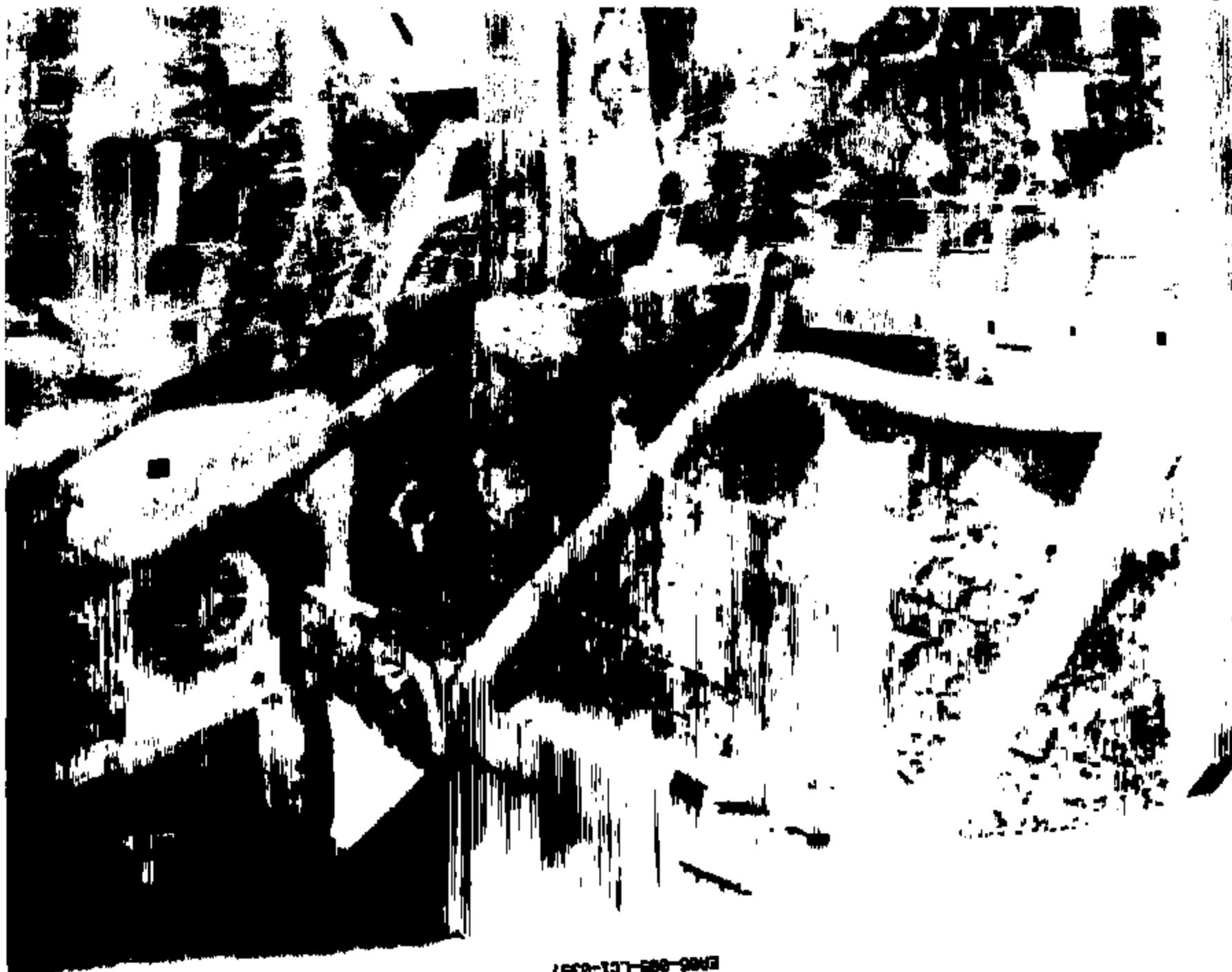
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EA65-603-LC1-6365



9573-107-000-0002



ENG-88-L1-837





EGG-003-LC1-0258

1-4-50/10-24-50



ER05-005-LC1-835D



ER05-005-LC1-0381





EA95-025-LC1-0363



ER05-805-LC1-8384



5005-885-LC1-8385

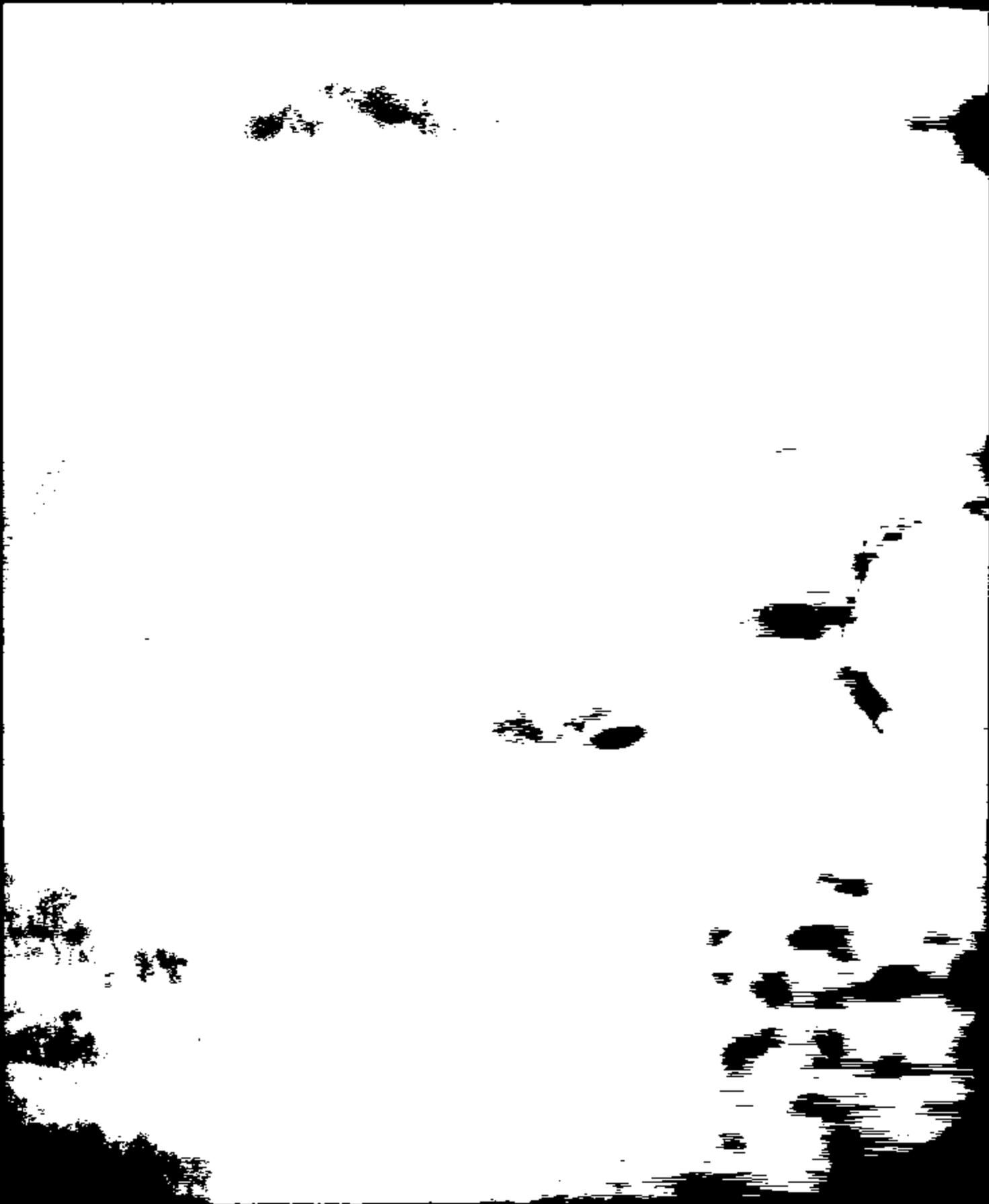




ER05-005-LC1-0367



EDS-005-LC1-8380



E925-995-LC1-9399



ER95-005-LC1-0370



EA65-005-LC1-0372



ED05-005-LC1-0374





ERG-885-LC1-837B



EA05-886-LC1-0377

All Action Details for Issue

Print

VIN: 2ETRY07151 [REDACTED] Year: 2001 Model: F-SERIES Case: 168990315
 Name: [REDACTED] Owner Status: Original WSD: 2001-07-24
 Symptom Desc: GENERAL INQUIRIES REQUEST/NON-VEHICLE RELATED Primary Phone: [REDACTED]
 Reason Desc: LEGAL - ACCIDENT / FIRE Secondary Phone: [REDACTED]
 Issue Type: 07 LEGAL Issue Status: CLOSED

Action: ADVISE CUST INFORMATION WILL BE SENT TO CONSUMER AFFAIRS - FIRE
 Dealer: 04845 GILLESPIE FORD Origin Desc: US CONCERN CASE BASE
 Odometer: 70000 MI Comm Type: PHONE
 Analyst Name: TRICIA HARBAJAN Analyst: THARBAJA
 Action Date: 01/31/2005 Action Time: 18.38.29.353 Action Data: No

Comments CUSTOMER SAID: =MY VEH HAD BEEN IN A FIRE IN MAY/2004 =NOW THERE IS A RECALL FOR THE SPEED CONTROL WHICH CAUSES FIRES =THE FIRE STARTED UNDER THE HOOD OF THE VEH AND IT STARTED BY ITSELF =I WAS CALLED BY FMCC JUST BEFORE CHRISTMAS AND ADVISED THAT I HAVE TO PAY REMAINING \$4200.00 ON VEH OR I WILL BE TAKEN TO COURT =I AM CALLING TO OPEN AN INVESTIGATION IN CAUSE OF FIRE; I FEEL THAT THE VEH CAUGHT FIRE DUE TO RECALL FOR SPEED CONTROL =FIRE OCCURRED ON MAY 13/2004=THE FIRE ORIGINATED UNDER HOOD OF VEH =VEH WAS PARKED ON MY PROPERTY=THERE WAS A FIRE REPORT FILLED WITH THE FIRE DEPARTMENT=THE FIRE DEPT. COULD NOT DETERMINE WHAT CAUSED THE FIRE BUT IT WAS DETERMINED THAT THE FIRE STARTED UNDER THE HOOD =THE FIRE REPORT WAS FILLED IN KARNES CITY, TX 78118=I FILED A CLAIM WITH MY INSURANCE COMPANY; NO STATUS OF FILE AT THIS TIME =VEH IS NOT REPAIRABLE=VEH WAS NOT RUNNING AT TIME OF ACCIDENT; VEH WAS PARKED ON MY PROPERTY=AT 4:15 AM SOMEONE CAME TO MY DOOR AND SAID MY TRUCK WAS ON FIRE=DEALER SAID: GILLESPIE FORD 7111 NW LOOP 410 SAN ANTONIO, TX 78238 TEL: (800) 318-4316 CIRC ADVISED: - I WILL FORWARD THIS INFORMATION TO OUR CONSUMER AFFAIRS GROUP. SOMEBODY FROM CONSUMER AFFAIRS WILL CONTACT YOU IN 2 BUSINESS DAYS. PLEASE NOTIFY YOUR INSURANCE CARRIER AND REPORT THIS INCIDENT.

Action: SEND ACKNOWLEDGEMENT LETTER TO CUSTOMER
 Dealer: 04548 GILLESPIE FORD Origin Desc: CONSUMER AFFAIRS - LITIGATION PREVENTION
 Odometer: 70000 MI Comm Type: MAIL
 Analyst Name: PAWELEK, MAUREEN (M.L.) Analyst: MPAWELEK
 Action Date: 02/02/2005 Action Time: 15.28.55.691 Action Data: No

Comments SENDING LETTER ADVISING THAT VEHICLE IS NOT INVOLVED IN FSA 05824, AND THEREFORE, WE ARE UNABLE TO BE OF ASSISTANCE IN THIS MATTER.

Action: DENY ASSISTANCE - BEYOND WARRANTY
 Dealer: 04545 GILLESPIE FORD Origin Desc: CONSUMER AFFAIRS - LITIGATION PREVENTION
 Odometer: 70000 MI Comm Type: MAIL
 Analyst Name: PAWELEK, MAUREEN (M.L.) Analyst: MPAWELEK
 Action Date: 02/02/2005 Action Time: 15.29.23.718 Action Data: No

Comments NO FURTHER ACTION.

3/7/05

1005-005-LC1-5378

OFFENSE REPORT

Page No. _____ of _____ Page

Complainant

Case No. 04-02858

Address

Tx.

Phone

Offense Vehicle Fire

Place of Occurrence

409 W. Milan

Report received by Earvin Snell

at 4:21a

M. Date 5/13/04

Hour reported Dispatch

Date and time offense committed

N/A

Officer Assigned Earvin Snell

Time of investigation

4:30a

M. Date

5/13/04

Suspects and/or persons arrested

N/A

DETAILS OF OFFENSE (State fully all other circumstances of this offense and its investigation)

VEHICLE FIRE

On May 13, 2004 at approximately 4:21 am the Karnes County Sheriff's Office contacted the Karnes City Volunteer Fire Department in reference to a vehicle on fire at [REDACTED]. Officer Snell arrived at the location and observed [REDACTED] Blue 2001 Ford Truck L.P. [REDACTED] fully engulfed in flames in the driveway of the residence. A neighbor [REDACTED] who lives [REDACTED] stated that he heard a loud bang and went outside and saw the truck on fire. Rene stated that he went over to [REDACTED] house and told her that her truck was on fire. [REDACTED] stated that she parked the truck for the night at approximately 6:15 pm on 5/12/04. [REDACTED] stated that she recently had the coils replaced on her truck and she mentioned that the CD Player would spit out the CD'S because they would get too hot. [REDACTED] also stated that she had a lock on her gas cap. [REDACTED] stated that he believes that the fire started under the hood of the vehicle but he is unsure of what caused the fire.

VICTIM:

DOE

KARNES CITY, TX

REPORT MADE BY

Earvin Snell

Date

5/13/04

OFFER FROM

ERC5-005-LC1-0370



State Farm Insurance Companies



One Jackson Avenue
Huntington, NY 10706

April 11, 2002

Ford Motor Company
Parklane Towers West, Suite 300
3 Parklane Boulevard
Dearborn, MI 48126-2568

P



RE: Our Claim Number: [REDACTED]
Our Insured: [REDACTED]
Date of Loss: December 18, 2001

To Whom It May Concern:

This letter is in response to your letter dated January 9, 2002, in which you requested additional information in order to assist in the evaluation of our claim. The claim is in regard to the Ford motor vehicle, which was owned by an Insured and caught fire as a result of a manufacturer's defect. In the event that one of your representatives and/or cause and origin expert should wish to inspect the vehicle as well, please note that the vehicle is on Safeguard Hold at Copart at the Marlboro, New York, location. Copart can be reached at (845) 226-3371, and the lot number where the 1999 Lincoln Navigator (Vehicle Identification Number # 5LMPU28L1X[REDACTED]) can be found is [REDACTED] Row [REDACTED].

The Insured leased the vehicle from the Ford Lincoln dealership in the latter months of 1998. He owned several vehicles and drove this particular vehicle off and on, but his wife primarily drove it. It should be noted that, prior to the loss, he did experience some difficulties with the vehicle. More specifically, one month after purchasing the vehicle, he experienced a defect with the wipers, in which they would turn on and off periodically without the driver turning them on and off. The insured brought the vehicle back to the dealership and had this repaired. Further, in October 2001, the vehicle owner experienced the engine overheating. Concerned, he brought the vehicle to the Mitchell Ford Lincoln dealership in Yonkers and explained the problem to them. He noted that the dealership kept the vehicle for a period of seven to eight business days and concluded that they found nothing wrong with it and, hence, made no mechanical repairs at this time. Two months later, the vehicle caught fire.

VIN

Claim Number: [REDACTED]

Page 2

April 11, 2002

Please see expert's reports for details of the description of the incident, including events which occurred prior to and subsequent to the loss.

The alleged defect causing the fire is electrical failure within one of the wiring harnesses in the dash area of the vehicle's interior. A cause of origin special investigator inspected the vehicle and it was his expert opinion, which concluded the cause of the fire, and it is speculated that the electrical failure led to overheating and essentially ignited the insulating material and adjacent materials in the dash area.

Enclosed, please find a copy of the police report/fire report, printouts of digital color photos, a copy of our expert's report and original color photos taken by him, the total loss documentation, and copies of draft payments. Should you need any additional information, do not hesitate to contact me at the number below.

Sincerely,

Gina DeBonis

Gina DeBonis
Claim Representative
State Farm Mutual Automobile Insurance Company
(914) 881-8169

GD/023/0318017R.

Enclosures

PS: Please return original photographs

NEW YORK STATE
INCIDENT
REPORT
FD-202

60061 Yonkers 4373 212 2115 NEWBY REPORT

Incident No. 14000 Exp. No. 12 Cr. Yr. 18 01 Day of Week Tue Month Year 2035 Time Out Apr. Time 2041

FIRE SERVICE RESPONSE
PERSONNEL 10
ENGINES 2
AERIALS
TANKERS
OTHER VEHICLES 1

INCIDENT ADDRESS
Street Cross County Parkway West Bound at
City Yonkers Avenue
State ZIP
OCCUPANT NAME
Last, First
OWNER NAME
Last, First
OWNER ADDRESS
Street
City Yonkers, NY

PLEASE PUT APPROPRIATE CHECK MARK FOR EACH CATEGORY
METHOD OF ALARM FROM PUBLIC
1 Telephone
2 Municipal alarm system
3 Private alarm system
4 Radio
5 Verbal
6 Home dialer
7 Tie-line
8 Voice signal
9 Cable TV link
TYPE OF SITUATION FOUND
11 Structure fire
12 Any fire outside a structure where the material burning has a value
13 Vehicle fire
14 Tires, brush, grass fire
15 Release fire (material burning has no value)
16 Explosion, no after-fire
17 Outside spill, leak with fire
18 Fire / explosion not classified
19 Overpressure rupture (no combustion)
20 Rescue
21 GAS only
22 Hazardous condition
23 Service call
24 Good intent call
25 False malicious
26 False malfunction
27 False unintentional
TYPE OF ACTION TAKEN
1 Extinguishment
2 Release
3 Investigation
4 Retrosive hazard
5 Standby
6 Salvage
7 Medical assistance
8 Fill in, move up
9 Cancelled en route
HAZARDOUS MATERIALS ARE INVOLVED (see coding sheet)
CLASS
AMOUNT
No. incident-related injuries
Fire
Other
No. incident-related fatalities
Fire
Other
Is person involved in ignition?
1 YES 2 NO
IGNITION FACTOR (see coding sheet)
Electrical 55

NO. OF STORES
1 Single Story
2 Two Stories
3 3 or 4
4 5 or 6
5 7 to 10
6 11 to 20
7 21 to 50
8 Over 50
9 Below Grade
EXTENT OF DAMAGE
1 Confined to fire object of origin
2 Confined to part of room or area of origin
3 Confined to room of origin
4 Confined to fire-rated comp. of origin
5 Confined to floor of origin
6 Confined to structure of origin
7 Extended beyond structure of origin
8 No damage to this type
CONSTRUCTION TYPE (see worksheet)
1 Fire resistant
2 Noncombustible
3 Heavy timber
4 Ordinary
5 Frame
SPRINKLER PERFORMANCE
1 Equipment operated
2 Equipment serviced, did not operate
3 Equipment present, fire too small to operate
4 No equipment present in room/area of fire origin
5 Equipment not in service
DETECTOR PERFORMANCE
1 In room of fire: operated
2 Not in room of fire: operated
3 In room of fire: did not operate
4 Not in room of fire: did not operate
5 In room fire too small to operate
6 Not classified
IF DETECTOR DEFECTIVE - Brand Name, Serial No.
FIRE REFERRED FOR INVESTIGATION TO:

MOBILE PROPERTY INVOLVED, TYPE OF FUEL USED
1 Gasoline
2 LPG
3 Electric
4 Wood
5 Coal
6 Oil
7 Natural Gas
8 Gasoline
9 Other
CONDITION UPON ARRIVAL
1 Overheat
2 Smoking
3 Open flame
4 Out on arrival
MOBILE PROPERTY TYPE
11 Automobile
12 Bus
13 Motorcycle, moped/mop
14 Motor home
15 Travel trailer
17 Mobile home
20 Freight road transport
30 Rail transport
40 Water transport
50 Air transport
60 Heavy equipment
70 Special vehicles, containers
80 Other mobile property type
PROPERTY DAMAGE CLASSIFICATIONS
1 \$1-99
2 \$100-999
3 \$1,000-9,999
4 \$10,000-94,999
5 \$95,000-149,999
6 \$150,000-499,999
7 \$500,000-999,999
8 \$1,000,000 OR MORE
9 NO DOLLAR LOSS
Value
5
5
Damaged
If property abandoned / vacant?
1 YES 2 NO

NO. OF STORES
1 Single Story
2 Two Stories
3 3 or 4
4 5 or 6
5 7 to 10
6 11 to 20
7 21 to 50
8 Over 50
9 Below Grade
EXTENT OF DAMAGE
1 Confined to fire object of origin
2 Confined to part of room or area of origin
3 Confined to room of origin
4 Confined to fire-rated comp. of origin
5 Confined to floor of origin
6 Confined to structure of origin
7 Extended beyond structure of origin
8 No damage to this type
CONSTRUCTION TYPE (see worksheet)
1 Fire resistant
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1 Equipment operated
2 Equipment serviced, did not operate
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4 No equipment present in room/area of fire origin
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DETECTOR PERFORMANCE
1 In room of fire: operated
2 Not in room of fire: operated
3 In room of fire: did not operate
4 Not in room of fire: did not operate
5 In room fire too small to operate
6 Not classified
IF DETECTOR DEFECTIVE - Brand Name, Serial No.
FIRE REFERRED FOR INVESTIGATION TO:

ADDITIONAL FIRE DEPARTMENT REPORTS (see coding sheet)
ITEM CODE
OFFICER IN CHARGE (name, position) Lt. Di Giannante
DATE 12.18.01
MEMBER MAKING REPORT (if different from Officer in Charge)

REMARKS 10-24 HW Fully involved upon arrival
Extinguished
FF Scambia
FF Ford
FFF White
APR 9 2002



ED05-005-LC1-0383





ERG5-005-LC1-8385



ER95-685-LC1-8388



EG25-825-LC1-8387



ER05-006-LC1-0368



ERSS-885-LC1-8388



ERDE-805-LC1-0388



ENG-805-LC1-0381



MA

MAR 6 2002

HASTINGS

PETER VALLAS ASSOCIATES, INC.

MS. GINA DE BONIS
STATE FARM INSURANCE
1 JACKSON AVENUE
HASTINGS ON HUDSON NY 10706

REMIT PAYMENTS TO:
(please reference PVA# on check)
105 Main Street
Hackensack NJ 07601
201-487-8901
FED ID #22-2275115

Date: February 27, 2002

Claim # [REDACTED]
Insured: [REDACTED]

TERMS: Payable upon Receipt.
Unless notified within 10 days, all charges
will be assumed correct.

P.V.A. # 020288

INVOICE 24747

For Investigative Services Rendered

AF - Auto Fire

			<u>Hours</u>	<u>Amount</u>
01/28/02	JS	File Setup	0.17	5.95
01/30/02	DW	Controller Handling	0.13	13.00
01/31/02	DAN	Travel	2.16	80.00
	DAN	On-Site Investigative Analysis	1.50	187.50
02/01/02	DAN	Internet Research	1.00	125.00
02/05/02	DAN	Phone Conference - L/M For Client	0.09	11.25
02/07/02	DAN	Phone Conference - W/ Ins'd	0.25	31.25
02/12/02	DAN	Report Preparation and Review	1.25	156.25
02/22/02	MEM	Clerical/Word Processing	2.67	93.45
	DAN	Report Preparation and Review	0.33	41.25
02/25/02	MEM	Clerical/Word Processing	0.25	8.75
	RB	Clerical/Word Processing	0.17	5.95
	JS	Clerical/Word Processing	0.03	1.05
	JS	Photocopying: File/Documents	0.17	5.95

Additional costs:

01/31/02-	Tolls	3.30
02/12/02-	Photographic Documentation	120.00
02/25/02-	Postage	1.95

For professional services rendered

10.17 \$891.85



FIRE AND EXPLOSION ANALYSIS • ANALYTICAL LABORATORY
INVESTIGATIVE ENGINEERING SERVICES

PETER VALLAS ASSOCIATES Inc.

A Professional Corporation

www.petervallas.com

E-mail: experts@petervallas.com

MAR 8 2002

FBI/DOJ

★ Corporate Headquarters
105 Main Street
Hackensack, NJ 07601
(201) 487-8801
Fax: 201-487-1259

Date of Report: February 22, 2002

Total Pages: 22

★ Northern Regional Office
108 Washington Avenue
Endicott, NY 13760
(807) 786-8280
Fax: 807-786-8541

Ms. Gina deBonis
STATE FARM INSURANCE COMPANIES
1 Jackson Avenue
Hastings-On-Hudson, New York 10706

Fax Number: 914-681-6164

★ Eastern Regional Office
100 Mill Plain Road
Danbury, CT 06811
(203) 791-0100
Fax: 203-791-0200

VIA MAIL AND FACSIMILE (5 PAGES)

★ Northeastern Regional Office
189 North Main Street
Warsaw, NY 14568
(716) 786-9980

File: 020289

Re: [REDACTED]

Loss: [REDACTED]

Marlboro, NY [REDACTED]

C/P: 522549639

Pol: 010342652B

D/L: December 18, 2001

★ Laboratory Facilities
85 Zehrfelds Street
Hackensack, NJ 07601
(201) 487-0288

Prepared by: Daniel Seeley, CFBI, CFI
Investigator

★ Pennsylvania Regional Office
Pennsylvania Avenue
Philadelphia, PA 19130
(215) 594-2488

PETER VALLAS ASSOCIATES Inc. reserves the right to amend and/or supplement this report in the event additional information, documentation or evidence becomes available.

★ Northeastern Regional Office
1740 Massachusetts Avenue
Beverly, MA 01719
(978) 284-8221
Fax: (978) 284-8224

THIS REPORT FURNISHED AS PRIVILEGED AND CONFIDENTIAL TO ADDRESSEE. RELEASE TO ANY OTHER COMPANY, CONCERN, OR INDIVIDUAL IS SOLELY THE RESPONSIBILITY OF ADDRESSEE.

MAR 3 2002

OTHER RELEVANT INFORMATION

Contact was made with the insured who provided the circumstances surrounding the loss. The insured indicated that it was a leased vehicle and that it had approximately 33,000 miles on it at the time of the incident. He purchased the vehicle in the latter months of 1998. He has approximately six other cars that he continually changes off and drives, and consequently does not drive this vehicle often. He further stated that his wife normally drives the vehicle.

Further information from [REDACTED] indicated that during the first two months after he purchased the vehicle the front windshield wipers would turn on automatically. This problem persisted and he took it into the dealership to have it repaired. He also had problems with the rear wiper and the wiper control, and some repair work was performed. Approximately two months before the fire he noticed that his vehicle was starting to run hot when he drove it.

The insured's office is located about sixteen miles from his home. However, it should be noted that his office is in Queens, New York, and he travels from Yonkers. Therefore, sixteen miles could take up to an hour to travel each way.

The insured returned the vehicle to Mitchell Ford in Yonkers to fix and/or repair the vehicle because it was continually running hot. The dealership had the vehicle approximately seven or eight business days, and contacted the insured stating that they could not find any problem with the vehicle. The insured picked up the vehicle on Sunday and took it home. The following morning he took the vehicle into work and again smelled a burning-type odor. His assistant took the vehicle from the front parking lot and went to the rear parking lot where the insured works, and the engine light came on again, and the vehicle was running hot. The gauges were pegged at the highest setting and the vehicle traveled only approximately two blocks.

The insured was then returning home and again he smelled smoke. Underneath the dash on the passenger side he observed a light smoke condition. The insured indicated that he was on the New York Thruway, pulling off on one of the off ramps, when he shut the vehicle off and began to walk. He turned around approximately one to two minutes later and saw the vehicle engulfed in flames, specifically with the greatest amount of fire towards the front of the vehicle. He further stated that the fire department took approximately five to six minutes before any water was added to extinguish the power.

PRELIMINARY CONCLUSIONS

It is the opinion of this organization, based on our on-site examinations and information to date that an electrical failure within one of the wiring harness in the dash area of the vehicle was the cause of the fire. Exact tracing out of all wiring was not performed during our initial inspection, and it is recommended that a joint inspection with a representative from the manufacturer be performed in order to properly trace out all of the wiring. In all probability, an electrical failure or overheating condition occurred, which was sufficient to ignite the insulating material and propagate from this

9803-001-101-0394

MAR 8 2002
FINDINGS

The damage was not consistent with the fire originating within the engine compartment, and most of the damage in the engine compartment was at a high level. One of the main wiring looms or harnesses traveled along the firewall in the engine compartment, and inspections of the wiring revealed no evidence of an electrical failure in any of the wires in this harness. The insulating material on the wires was consumed; however, the wires were not significantly brittle, which normally happens if it is attacked by significant flame and heat conditions.

Passenger Compartment Examinations

The vehicle was equipped with two front bucket seats and a rear divided seat, commonly called a 60/40 seat. Behind the second seats was the storage area of the vehicle. Extensive damage was noted throughout the passenger compartment, with most of the upholstery consumed during the fire. Some of the carpet in the rear storage area was consumed during the fire, as well.

Further examinations in the passenger compartment revealed complete meltdown of the dash area. Much of the carpet remained at floor level and clearing the debris below the steering column also revealed carpeting material. There was no evidence to indicate that the fire developed on or at floor level in the vehicle.

Further inspections in the dash area revealed that the aluminum heating core was intact and not significantly damaged by the fire. This indicates that the fire did not communicate into the dash area, but originated within the dash at a high level. There were numerous wiring harnesses and continuously energized wires within the dash area. There were areas within the wiring harnesses in which the smaller-gauge wires were broken and damaged due to the intense heat they encountered during the fire. Some of the wires had melted together, and little, if any, of the insulating material still existed on the wires, specifically in the center portion of the dash area. Charred insulation on the wires did exist on the left side of the steering column where the fuse box was located. Fire patterns indicated that fire traveled towards the left side of the steering column and did not originate in this area.

This particular vehicle has an ignition assembly on the steering column. The wires were found and there are areas in which the electric connectors either melted or separated from the wires. The separation of the wires was at the connectors. There is no evidence of electrical activity in the center of the wiring, or evidence of fused wires for the ignition assembly.

Further examinations of the various wiring harnesses that traveled through the dash revealed significant brittleness to the stranded conductors towards the center of the dash area and to the right side of the passenger compartment. This wiring exhibited greater damage than the wiring towards the left side of the steering column.

020288-107-0001-0002

MAR 8 2002

Fire Investigation

OTHER RELEVANT INFORMATION

Contact was made with the insured who provided the circumstances surrounding the loss. The insured indicated that it was a leased vehicle and that it had approximately 33,000 miles on it at the time of the incident. He purchased the vehicle in the latter months of 1998. He has approximately six other cars that he continually changes off and drives, and consequently does not drive this vehicle often. He further stated that his wife normally drives the vehicle.

Further information from [REDACTED] indicated that during the first two months after he purchased the vehicle the front windshield wipers would turn on automatically. This problem persisted and he took it into the dealership to have it repaired. He also had problems with the rear wiper and the wiper control, and some repair work was performed. Approximately two months before the fire he noticed that his vehicle was starting to run hot when he drove it.

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The insured was then returning home and again he smelled smoke. Underneath the dash on the passenger side he observed a light smoke condition. The insured indicated that he was on the New York Thruway, pulling off on one of the off ramps, when he shut the vehicle off and began to walk. He turned around approximately one to two minutes later and saw the vehicle engulfed in flames, specifically with the greatest amount of fire towards the front of the vehicle. He further stated that the fire department took approximately five to six minutes before any water was added to extinguish the power.

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020288-101-0202

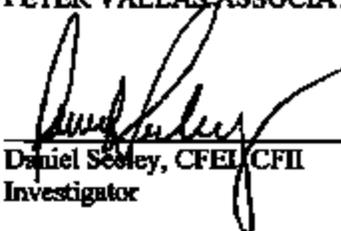
area, igniting the adjacent combustible materials in the dash area. The fire propagated vertically and horizontally causing the damage to the vehicle that was noted.

At this point I recommend placing the manufacturer on notice so that a joint inspection of the vehicle can be performed. Likewise, any after-market work performed on the vehicle should be submitted for our review.

We want to thank you for the opportunity to have been of service to you. If any additional information is required or follow-up is to be conducted, please contact us.

Respectfully submitted,

PETER VALLAS ASSOCIATES, INC.



Daniel Seeley, CFEL, CFII
Investigator

DS:mem
Encl.

PHOTOGRAPHIC DOCUMENTATION

ENR-885-101-007

3/10/02 10:45



1. & 2. Damage to the vehicle.



2.



3. Evidence of prying to the rear hatch by the fire department.



4. Damage to the left side of the vehicle.



5. Damage to the top of the vehicle.



6. Vehicle identification placard, which was missing.



7. Damage in the front passenger compartment area.



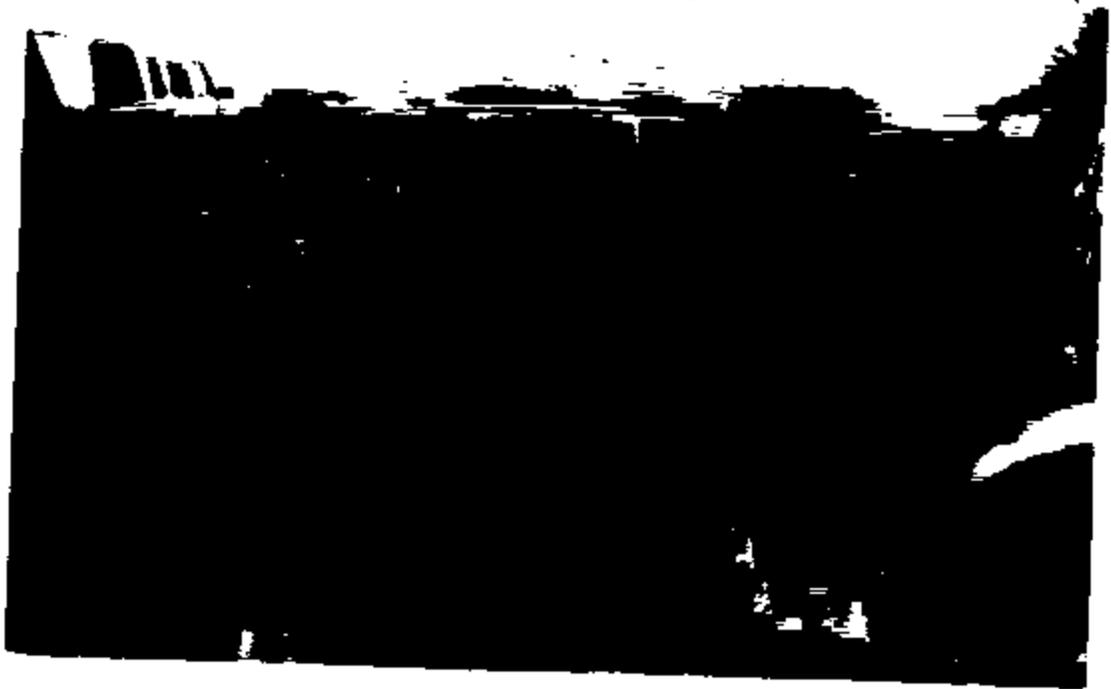
8. Another view of the consumption of the dash and materials in the passenger compartment.



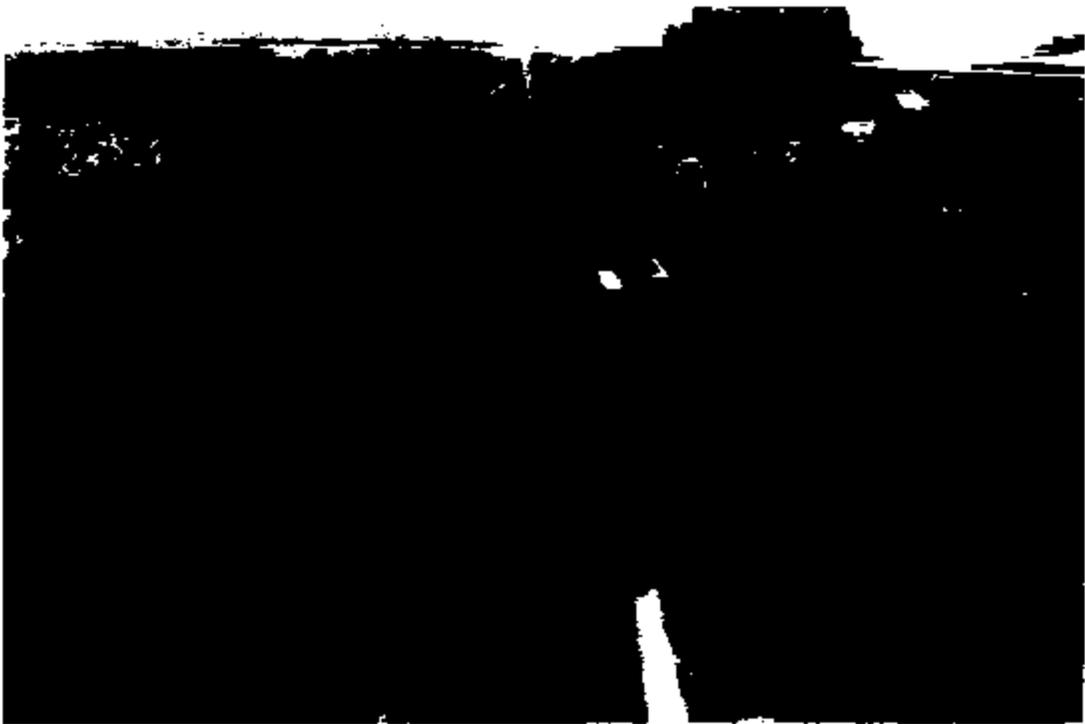
9. Heater core that was not consumed or significantly affected by the fire.



10. Damage to the wiring harness and wiring towards the center of the dash.



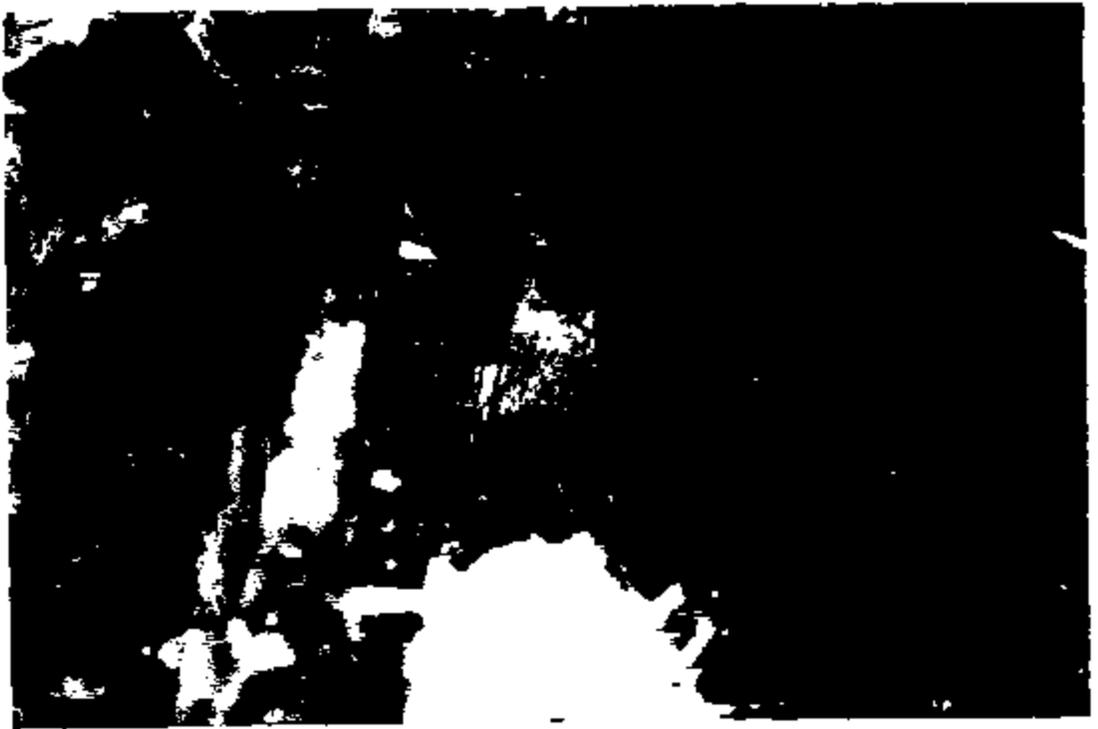
11. Another view of the damage to the center portion of the dash.



12. Another view of the wiring and the aluminum core in the center of the dash area.



13. & 14. Fire pattern on the aluminum core.



14.



15. Damage to the wiring towards the center of the dash area.



16. Wiring harness extending above the steering column.



17. Insulating material still on the wiring to the left of the steering wheel.



18. Separated and brittle wiring found in the wiring harnesses.

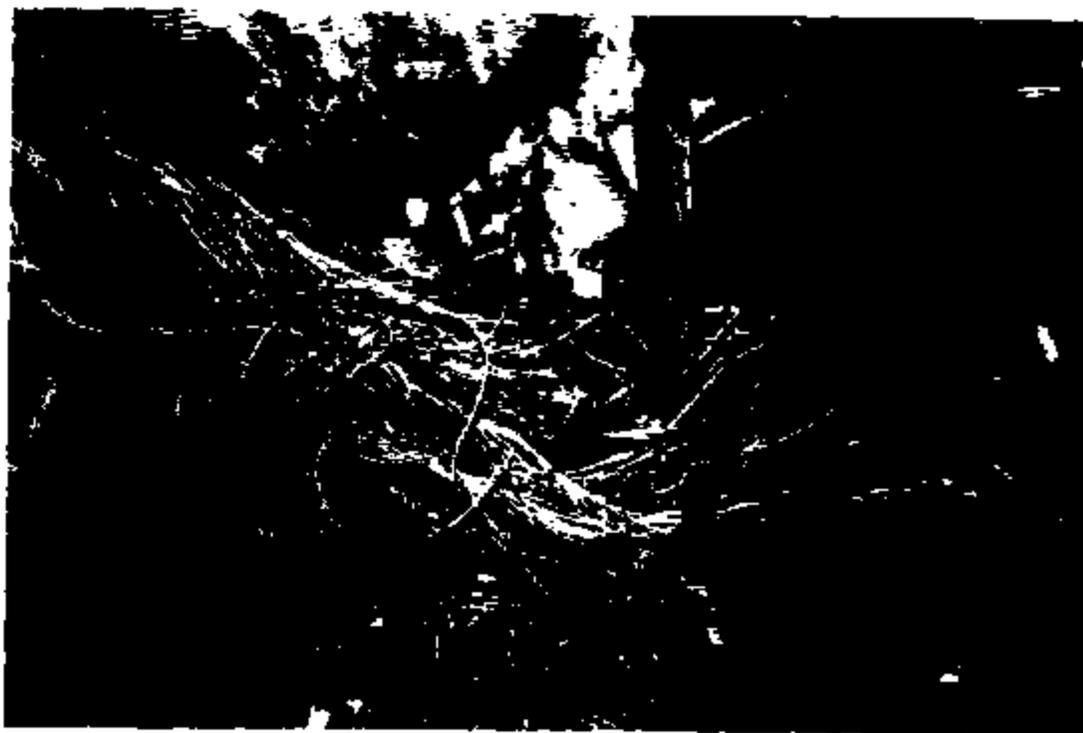
MAR 8 2002

020288

Page 15



19. Further documentation of some of the wiring towards the center region of the dash.



20. & 21. Further documentation of the wiring.

020288-LC1-0485



21.



22. Another view of the various wiring harnesses.



23. Ignition wiring.

ENCLOSURE



24. - 26. Closer views of the ignition wiring.



25.



26.



27. Passenger area of the vehicle.



28. Matting on the floor behind the front seats.



29. & 30. Melt-off conditions on some of the wiring behind the front seats.

100-100-100
100-100-100

100-100-100



30.

State Farm Insurance Companies



State Farm Insurance
One Jackson Avenue
Huntington-on-Hudson, NY 10706-32

December 24, 2001

Ford Motor Company
Customer Relations Center
16800 Executive Plaza Dr. PO Box 6248
Dearborn, Michigan 48121

RE: Claim Number: [REDACTED]
Date of Loss: December 19, 2001
Our Insured: [REDACTED]

Dear Sir/Madam :

This letter is to inform you that our insured's 99' Lincoln Navigator has caught fire as a result of a manufacturers defect. Ultimately, as the manufacturer you are responsible for the damages sustained by our insured.

It is important that you contact me at the number below as soon as possible for appropriate handling of this claim in response to our subrogation rights.

Thank you for your time.

Sincerely,

Gina DeBonis

Gina M. Debonis
Claim Representative
(914) 681-6169 Ext.

State Farm Mutual Automobile Insurance Company

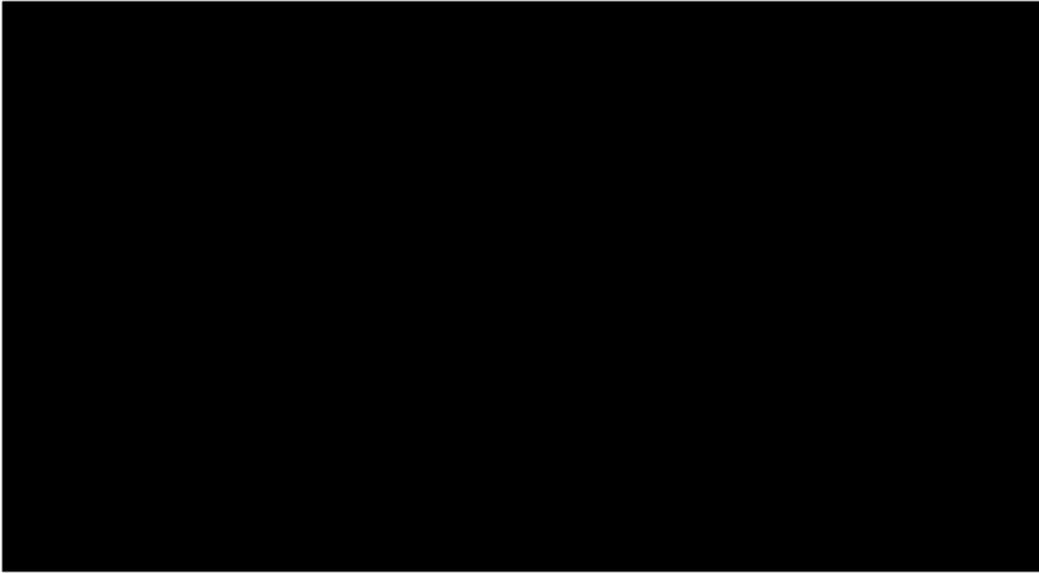


- 12/19/01
- 199 NAU

ENR-005-1-11-0418

HOME OFFICES: BLOOMINGTON, ILLINOIS 61710-0001

PRODUCED BY FORD

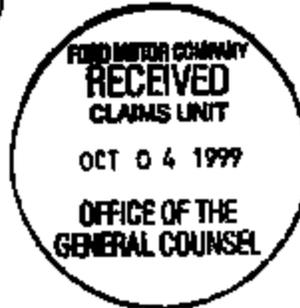


State Farm Insurance Companies



September 29, 1999

filed
Shawn Norton
10/8/99



Peoria Service Center
2601 W. Forrest Hill Ave.
P.O. Box 3873
Peoria, IL 61612-3873
Phone: (309) 678-8800

Ford Motor Co.
Park Lane Towers West, Ste. 400
3 Park Lane Blvd.
Dearborn, MI 48126-5268

Attention: Shawn L. Norton

RE: Our Insured: [REDACTED]
Date of Loss: July 23, 1999
Claim Number: [REDACTED]

Dear Mr. Norton:

I am in receipt of your September 22, 1999 correspondence. We will be obtaining the fire report and a complete service history of our client's vehicle in the near future and will forward the same to you. We will also be forwarding original photographs of the damage to our client's vehicle.

In your correspondence, you indicated that you would be pleased to conduct a non-destructive testing on the alleged defective part should we choose to remove the part and ship it to you at our expense. Please be advised that I indicated the location of the damaged parts in my correspondence to you on September 16, 1999. We will not be sending these parts to you for your inspection. Should you wish to inspect the parts, please contact Phillip J. Smith of Ruhl and Associates at 1-800-355-7800.

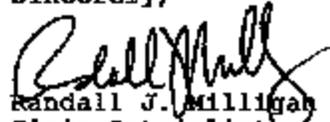
Your failure or delay in the inspection of these parts will merely result in us taking this matter to the next level.

Finally, in regard to your comments in your letter regarding our election to repair the vehicle for continued usage and such repairs may not be performed until after Ford Motor Company has inspected the vehicle makes very little sense to me since I have already indicated to you on August 31, 1999, that the vehicle had already been repaired. If this in any way effects your company's decision, then please notify me at once.

Ford Motor Co.
13-9459-249 RJM
Page 2
September 29, 1999

I look forward to working with you in the near future to resolve this matter, as it appears to be a claim that your company owes.

Sincerely,



Randall J. Milligan
Claim Specialist
State Farm Mutual Automobile Insurance Company
(309) 679-9699

RJM/041/0929003 drev - 029

Preliminary Report

Tericia Ralph

Our Case # 99139E

Report Date:
9/14/99

Prepared for:
Randy Milligan
Sate Farm Insurance
2601 W. Forrest Hill Rd.
Peoria, IL 61612
309-679-9699 (Office)
309-679-9668 (Fax)

Prepared by:
Philip J. Smith
A.S.E. Certified Master Technician
Accident Reconstructionist
Ruhl and Associates - Forensic, Inc.
1908 Fox Drive
Champaign, Illinois 61820-7346
800-355-7800 (Office)
217-355-7900 (Fax)
pjsmith@ruhl.com



BACKGROUND

On July 7th, 1999, The 1997 Ford Expedition, VIN 1FMFU18LXV[REDACTED] that is owned by Tericia Ralph experienced an engine compartment fire

MATERIALS REVIEWED

Materials reviewed as of this date include:

1. Photographs of the 1997 Ford Expedition, VIN # 1FMFU18LXV[REDACTED]
2. 1997 Ford Expedition exemplar unit.
3. Fire damaged parts of subject vehicle.



CONCLUSIONS

1. My preliminary conclusion is that the cause and origin of the fire is the wiring harness from the starter solenoid to the starter shorted out and caught on fire.



DISCUSSION

My opinion is based on a visual inspection of the harness and an exemplar vehicle. Further analysis of the harness can be performed which would require disassembly of the harness.

It appears that the starter solenoid to starter wire came into contact with the starter ground cable and due to arcing between the cables, the fire ensued. After careful consideration, I have determined that no other issues begin to rise to the level of the cause.



State Farm Insurance Companies

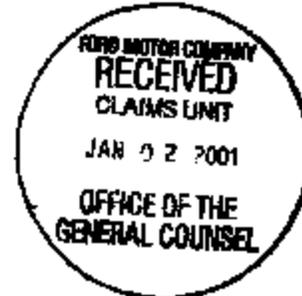


St. George Service Center
500 North Mall Drive
St. George, Utah 84770
(435)638-6448

December 18, 2000

Ford Motor Co.
Parklane Towers West Suite 400, 3 Parklane Blvd.
Dearborn, MI, MI 48125-2568

RE: Our Claim No: [REDACTED]
Our Insured: [REDACTED]
Date of Loss: November 23, 2000
1997 Ford Expedition
1FMBU17L5V [REDACTED]



Dear Loss Department:

The above identified 1997 Ford Expedition is insured by State Farm Mutual Automobile Insurance Company. This 1997 Ford Expedition experienced a fire Loss due to mechanical failure.

State Farm would like to give you an opportunity to inspect the 1997 Ford Expedition and give you advance notice of our potential subrogation claim.

Please contact me at (435) 893 8672 to set up a time for your inspection.

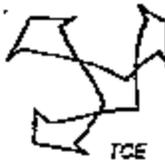
Sincerely,

Justin Englebright
Claim Specialist
(435) 893-8672

State Farm Mutual Automobile Insurance Company

HOME OFFICES: BLOOMINGTON, ILLINOIS 61710-0001

EROS-885-LC1-8422



TRANSAMERICAN CONSULTANT ENGINEERS INC.

June 14, 2001

RECEIVED BY

JUN 25 2001

ST. GEORGE CSO

Attention: Gaynor Richardson

Re: Your File No. 44-3087-799
Your Client: [REDACTED]
Our File No. TCE 10585
Date of Accident: 11/23/00

On June 8, 2001, a visit was made to Insurance Auto Auction, 7245 Laurel Canyon Boulevard in North Hollywood, California, to inspect a 1997 Ford Expedition that had experienced a fire. We were asked to determine the cause and origin of the fire.

The Ford, Figures 1 through 3, was identified by the manufacturer's identification label, Figure 4. There were 70,593 miles on the odometer at the time of our inspection. On the exterior of the vehicle, the only damage seen, other than smoke residue all around the perimeter of the hood, was an area of burned paint and a hole melted through the aluminum hood. It was noteworthy that the fire had burned hot enough to melt the aluminum hood material, but had neither burned all the paint off the hood nor had melted the plastic material in the grill area. Figure 5 shows the underside of the hood.

In the passenger compartment, it was found that the airbags were missing, but there was no fire damage, Figure 6. The fire had not gotten through the firewall to the Ford interior.

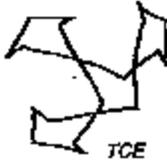
In the engine compartment, Figures 7 through 10, it was seen that the fire had not gone down to a low level in the compartment, and that it had burned the most intense just to the right of the throttle body. The right hand fuel rail along with the injectors for the right bank of cylinders was located in that vicinity of highest intensity of the fire. The fuel rail, "A" in Figure 10, supplied fuel at moderately high pressure to the injectors, "B" in Figure 10. During assembly, the

P. O. Box 3033 THOUSAND OAKS, CALIFORNIA 91329

(818) 889-9985 FAX (818) 889-9505

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ENG-005-LC1-2423



TRANSAMERICAN CONSULTANT ENGINEERS INC.

2

Attention: Gaynor Richardson

June 14, 2001

Report No. TCE 10585

fuel rail was simply pushed down over the injectors with a rubber seal at the junction utilized to prevent fuel from spraying out. The rail was then held in place with bolts into the manifold. The fire burning as hot and as localized as it did had to have been fed by flammable fluid located in the cavity formed by the two engine banks. The only probable source for that fluid was for gasoline to have sprayed out of the junction between one of the injectors and the fuel rail. That fuel accumulated in the cavity until vapors were ignited by something on the engine. The cause of the fire was a faulty rail-to-fuel injector seal.

CONCLUSION

It is our opinion that the evidence established that the fire was caused by fuel leaking from the connection between the right hand fuel rail and a fuel injector.

Respectfully submitted,

TRANSAMERICAN CONSULTANT
ENGINEERS INC.

Charles W. Frost, MSME, P.E.

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JUN 25 2001

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Figure 1
Ford, viewed from the right front

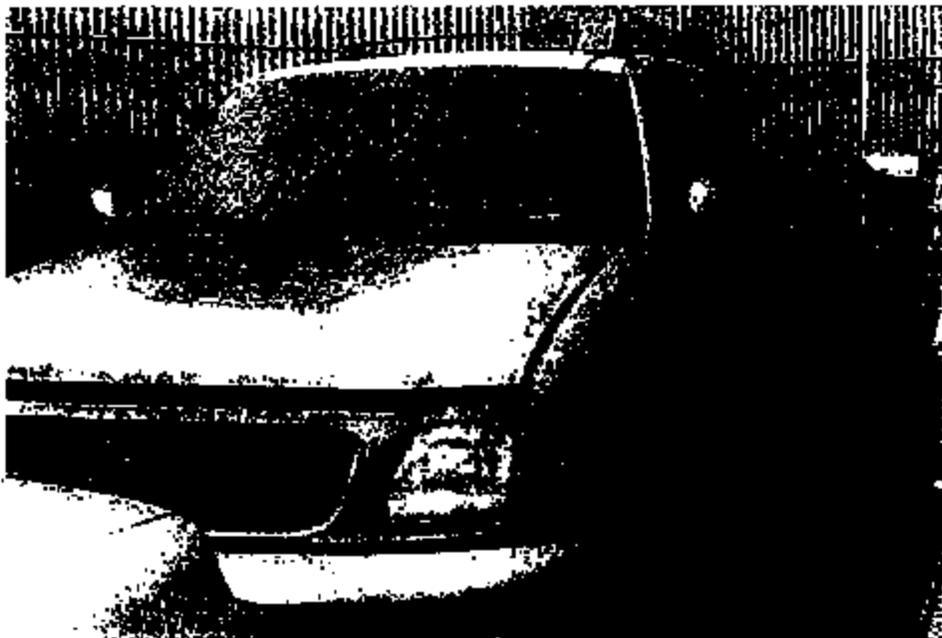


Figure 2
Ford, viewed from the left front

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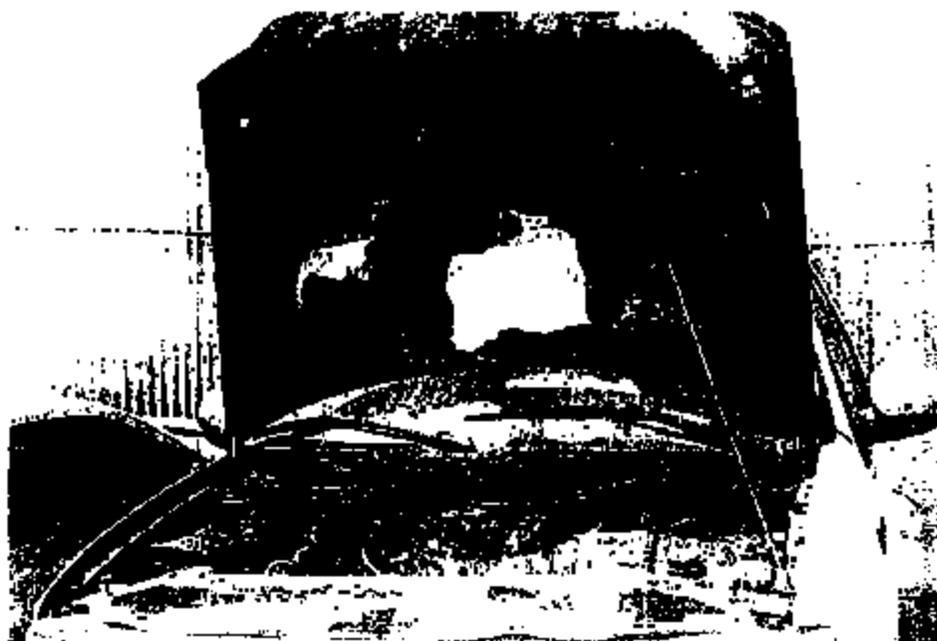


Figure 5
Ford, underside of hood



Figure 6
Ford, view through right front door

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Figure 7
Ford, view into engine compartment from the left front



Figure 8
Ford, view into engine compartment from the right front

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Figure 9
Ford, view into engine compartment from the left side

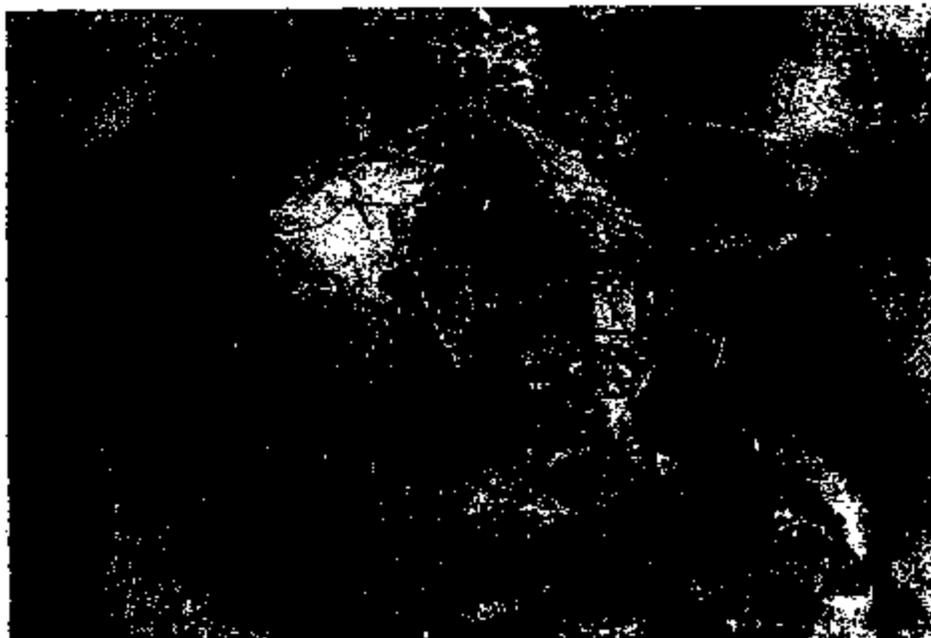


Figure 10
Ford, view into engine compartment from the right side

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JUN 25 2001
ST. GEORGE CSO



VENTURA COUNTY
RECEIVED FIRE PROTECTION DISTRICT

AUG 31 2001 INCIDENT REPORT

Entries completed in this report are intended for the sole use of the Ventura County Fire Protection District. Information and conclusions made herein represent "best effort" and "best possible" cause and effect. Any representation as to the value or accuracy of reported conditions outside the Ventura County Fire Protection District is neither intended nor implied.

SECTION A ALL INCIDENTS											
INCIDENT NUMBER	DATE	TIME	LOCATION	TYPE	INCIDENT NUMBER	TYPE	INCIDENT NUMBER	TYPE	INCIDENT NUMBER	TYPE	INCIDENT NUMBER
1	11/20/01	16:21	MONROE	EXPLOSION							
2	11/20/01	16:21	MONROE	EXPLOSION							
3	11/20/01	16:21	MONROE	EXPLOSION							
4	11/20/01	16:21	MONROE	EXPLOSION							
5	11/20/01	16:21	MONROE	EXPLOSION							
6	11/20/01	16:21	MONROE	EXPLOSION							
7	11/20/01	16:21	MONROE	EXPLOSION							
8	11/20/01	16:21	MONROE	EXPLOSION							
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10	11/20/01	16:21	MONROE	EXPLOSION							
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12	11/20/01	16:21	MONROE	EXPLOSION							
13	11/20/01	16:21	MONROE	EXPLOSION							
14	11/20/01	16:21	MONROE	EXPLOSION							
SECTION B ALL FIRMS											
15	11/20/01	16:21	MONROE	EXPLOSION							
16	11/20/01	16:21	MONROE	EXPLOSION							
17	11/20/01	16:21	MONROE	EXPLOSION							
18	11/20/01	16:21	MONROE	EXPLOSION							
19	11/20/01	16:21	MONROE	EXPLOSION							
20	11/20/01	16:21	MONROE	EXPLOSION							
SECTION C STRUCTURE FIRE											
21	11/20/01	16:21	MONROE	EXPLOSION							
22	11/20/01	16:21	MONROE	EXPLOSION							
23	11/20/01	16:21	MONROE	EXPLOSION							
SECTION D CASUALTY											
24	11/20/01	16:21	MONROE	EXPLOSION							
SECTION E EMS											
25	11/20/01	16:21	MONROE	EXPLOSION							
26	11/20/01	16:21	MONROE	EXPLOSION							
SECTION F COLLECTION											
27	11/20/01	16:21	MONROE	EXPLOSION							
COMMENTS											
28	97 FORD EXPEDITION WITH ENGINE COMPARTMENT										
29	FIRE. FIRE EXTINGUISHED BY OWNER WITH GARDEN HOSE										
30	TAV. 93 DISPATCHED										
31	Capt 11/23/00 [Signature]										