

PE12-009

CHRYSLER

5/22/2012

Enclosure 2

SUBJECT VEHICLES

Customer Complaints and

Backup data

20226454







15005527
C-115 2004
page 11.20.12

Handwritten yellow scribble on the driver-side door panel.

Handwritten number '15005527' on the tire sidewall.























TIGHTEN TO CLICK

A LOOSE CAP MAY TURN
ON SERVICE OR CHECK
ENGINE LIGHT























































































































250055

LIT
MIA-1



















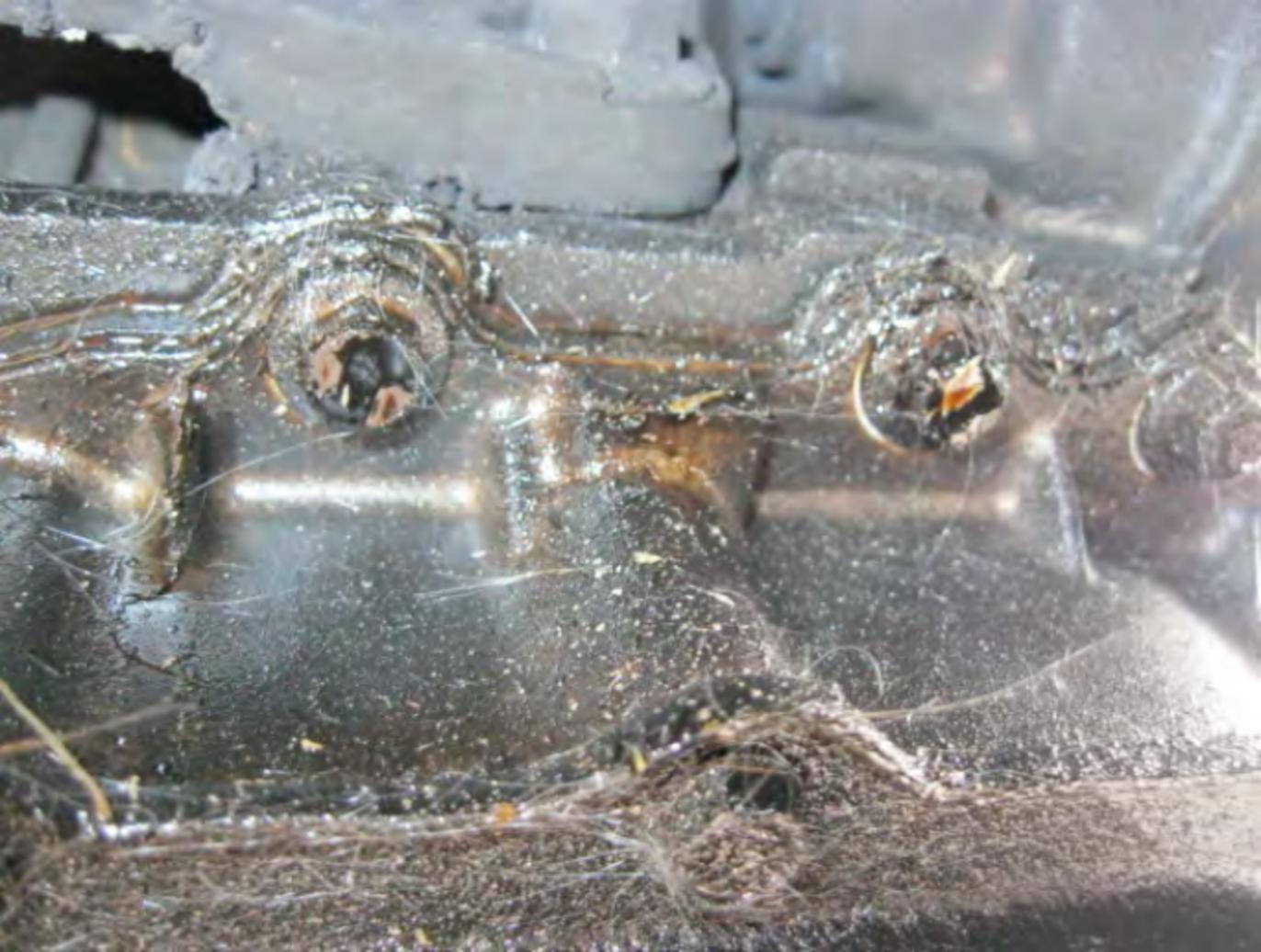




























































DUELER A/T













PE12-009

CHRYSLER

5/22/2012

Enclosure 2

SUBJECT VEHICLES

Customer Complaints and

Backup data

20234384



NOTICE
NOTICE FOR BUSINESS
PROPERTY AND
EQUIPMENT





NOTICE
PLEASE DO NOT
SMOKE OR DRINK
ALCOHOLIC BEVERAGES
IN THIS AREA

WE OFFER
FREE
ESTIMATES
ON ALL
REPAIRS
AND
REPLACEMENTS
CALL US TODAY
FOR A FREE
ESTIMATE

10/15/15

1339382



000-07339382

Affirmative Ins MW

2010

JEEP

WRANGLERUNLIMI

VIN: 1J4BA3H17A1

Loss Type: Fire



727 - Birmingham

Dispatch: 10/01/2010

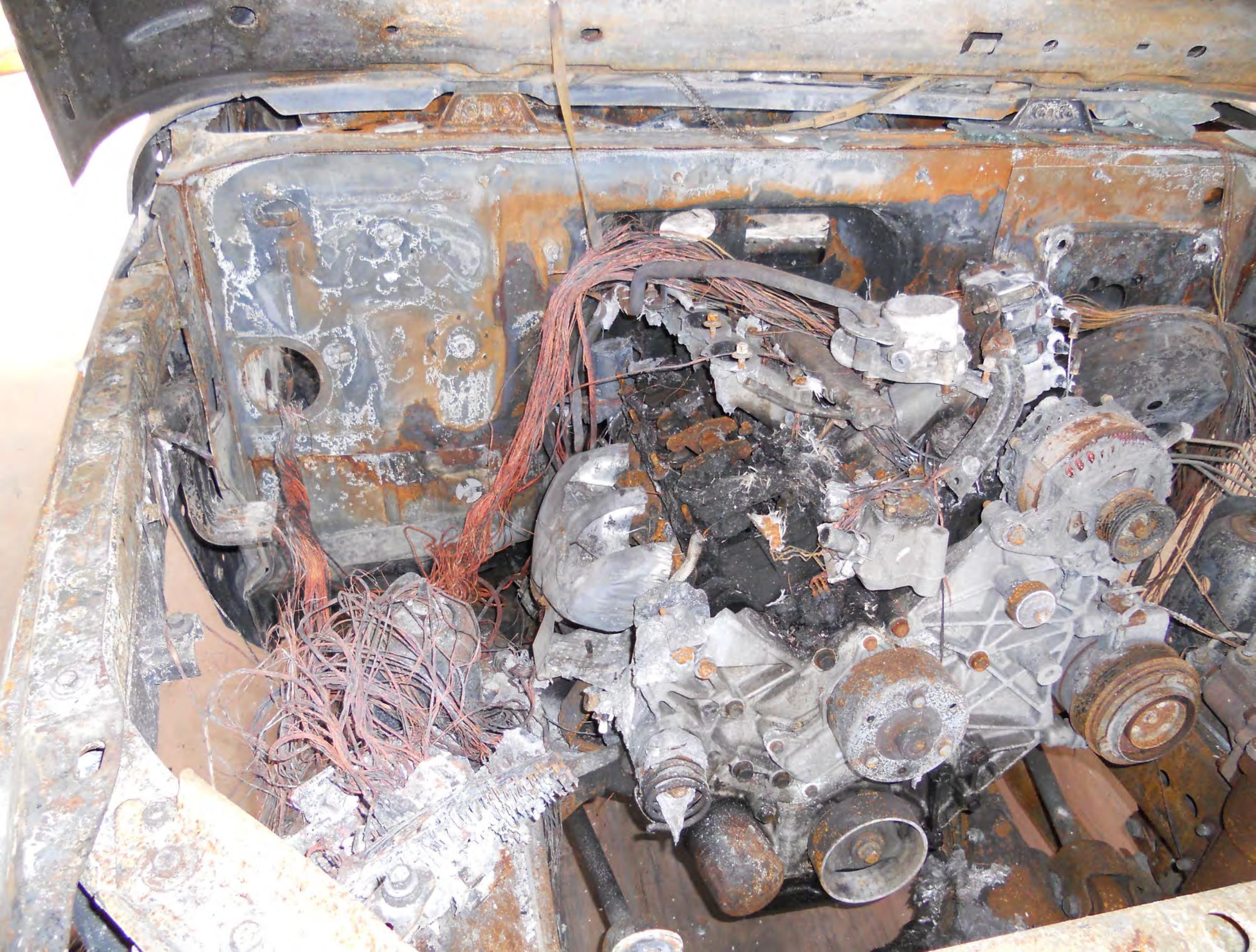


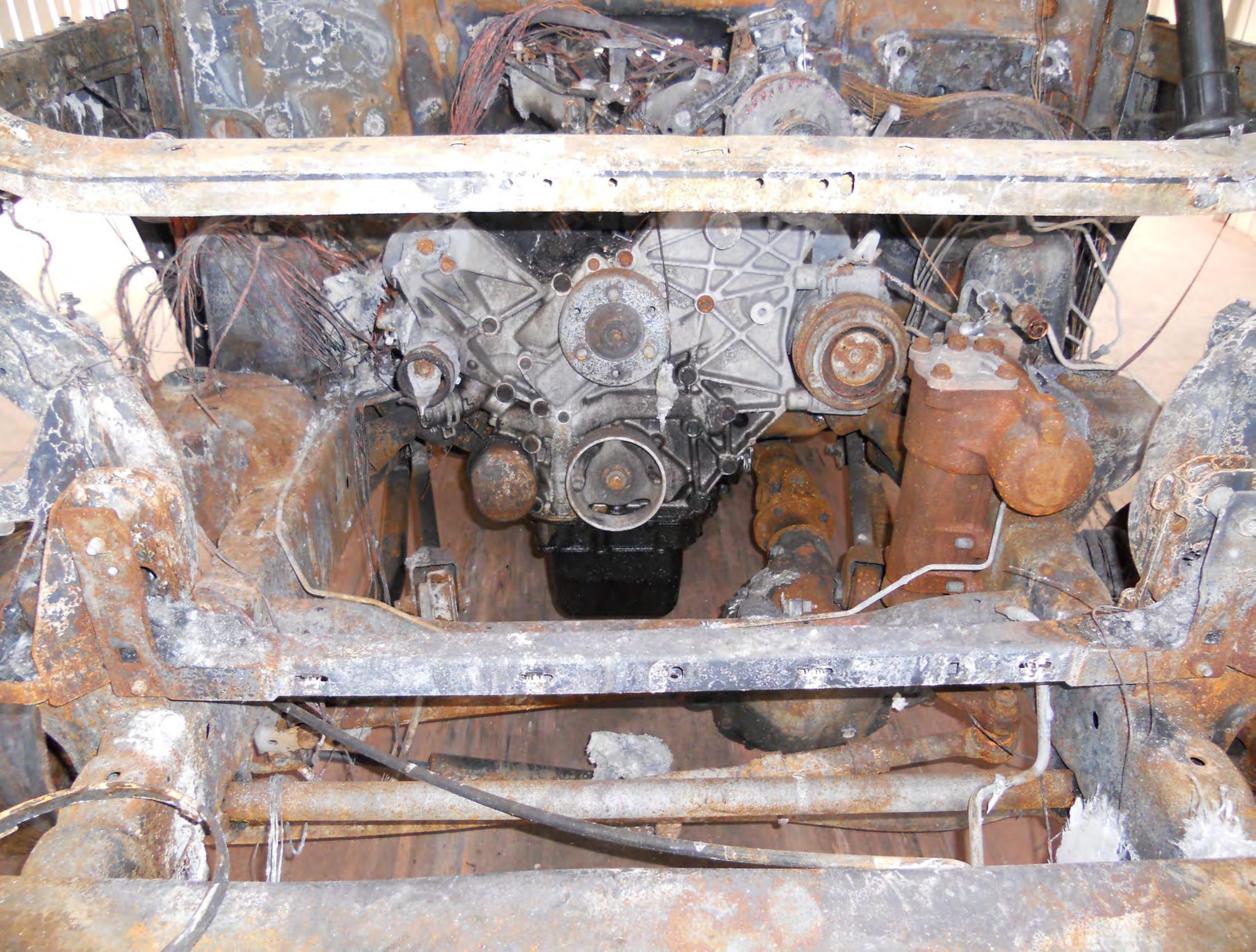




















33928



382

2

185







7329382
000-07339382

2015215





I-bid
LIVE

INSURANCE AUTO AUCTION

1-877-YES-80



...sented
deliveries.

INSURANCE AUTO
Unit
202-125-1212



NOTICE

TRUCK







FAX

To: Jay
Company:
Fax: 1-248-512-1322
Phone:

RECEIVED
DEC 22 2010
SPECIAL INVESTIGATIONS

From:
Fax:
Phone:
E-mail: cdidier@usagencies.com

NOTES:

Subrogation Demand

The vehicle Vin # is 1J4BA3H17AL [REDACTED]

The location of the vehicle is at

IAA
1600 Hwy 150
Bessemer, Al. 35022
Tele # 205-426-2300
Fax # 205-428-5332

Date and time of transmission: Tuesday, December 21, 2010 2:57:58 PM
Number of pages including this cover sheet: 02



P.O. Box 91002
Baton Rouge, LA 70821-9002
Telephone: (205) 595-3300
www.usagencies.com

December 21, 2010

Daimler Chrysler
Fax # 248-512-1322

RE: Affirmative Insurance Company
Claim No.: [REDACTED]
Policy No.: 1-3272202-2
Date of Loss: Sep 30, 2010
Our Insured: [REDACTED]
Your Insured: [REDACTED]
Your Ref. : 20234384

Dear :Jay :

Our investigation reveals that your insured is the party responsible for the damages arising out of the above accident.

We have paid our insured, [REDACTED] under the comprehensive portion of his/her policy. We are now subrogating to the rights of our insured to recover damages paid, including his/her \$500.00 deductible. Please issue your check for **\$22,241.44 - Pending Salvage** payable to Affirmative Insurance Company as subrogee for [REDACTED]

**PAYMENT MAILING ADDRESS: PO BOX 9041
ADDISON, TX 75001-9041**

If you intend to send a check for less than the amount of our demand, contact me immediately to discuss this matter. If we do not receive a response from you within 10 days, we will file arbitration or suit.

Supporting documentation is enclosed.

Should you have any questions, do not hesitate to contact me.

Sincerely,

Cara Didier
USAgencies Management Services, Inc.
on behalf of Affirmative Insurance Company
(205) 595-3300 x-2410
Fax Number: 225-987-5207
E-Mail: cdidier@usagencies.com

Enc.

PE12-009

CHRYSLER

5/22/2012

Enclosure 2

SUBJECT VEHICLES

Customer Complaints and

Backup data

20307780

GROUP LLC

WEIGHT:

2775 LB WITH

5 RIMS AT

3200 LB WITH

5 RIMS AT

2450 KG 5400 LB

P255/75R17 TIRES

240 KPA (35 PSI) COLD

P255/75R17 TIRES

240 KPA (35 PSI) COLD



THIS VEHICLE CONFORMS TO ALL APPLICABLE U.S.A. FEDERAL MOTOR VEHICLE SAFETY AND THEFT PREVENTION STANDARDS IN EFFECT ON THE DATE OF MANUFACTURE SHOWN ABOVE.

VIN: 1J4BA3H15AL

VEHICLE MADE IN U.S.A. PAINT: PBS

MPV

TRIM: A700

MDH: 032206 011AB





















6362





SPORT

WRANGLER
UNLIMITED

GOODYEAR



SPORT

**WRANGLER
UNLIMITED**









SPO

WRANGLER
UNLIMITED



SPORT
WRANGLER
UNLIMITED

Goodyear















































































































































































































PE12-009

CHRYSLER

5/22/2012

Enclosure 2

SUBJECT VEHICLES

Customer Complaints and

Backup data

20312967













































































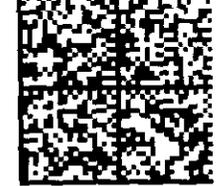






PENN NATIONAL
INSURANCE

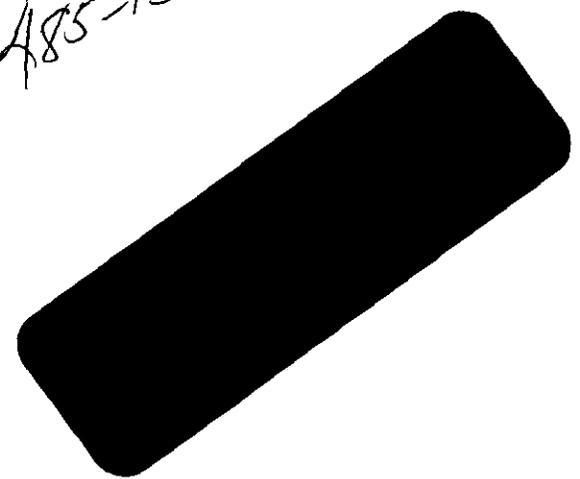
7009 1680 0000 0984 7856



016H26522049
Hasler
\$06.66
01/04/2011
Mailed From 17102
US POSTAGE

~~LEGAL DEPARTMENT
CHRYSLER
PO BOX 302
CENTER TOWNE MI 48015~~

485-13-62



FIRST CLASS

**LEGAL PHOTOS RETAINED IN DOCUMENT
RETENTION**

Recovery Unit
Post Office Box 1670
Harrisburg, PA 17105-1670
717 234 4941 Phone
800.388.4764 Phone
717.255.6842 Fax

www.PennNationalInsurance.com

#



December 31, 2010

LEGAL DEPARTMENT
CHRYSLER
POB 302
CENTERLINE MI 48015

RECEIVED
JAN 12 2011
By _____

Claim Number: [REDACTED]
Insured: [REDACTED]
Date of Loss: 10/12/2010
VIN# IJ4BZ3H12A [REDACTED]
Vehicle#: 2010 JEEP WRANGLER

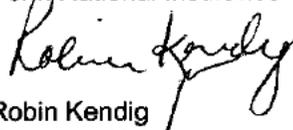
Dear Sir/Madam,

Our investigation indicates company is responsible for this loss. By payment of this loss, we now have a legal interest in the recovery of these damages. Our insured's vehicle was destroyed by a fire that originated in the front left portion of the engine compartment. Our expert's opinion is that there was an electrical failure associated with the vehicle battery and/or assembly that was causation of the ignition of the fire. The vehicle has been retained for your inspection

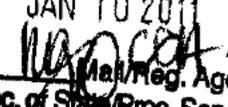
Our Payment	\$30049.47
Deductible	\$
Out of Pocket Expenses	\$
Total	\$30049.47

Enclosed is our supporting documentation.

Sincerely,
Penn National Insurance


Robin Kendig
Recovery Unit
rkendig@pnat.com
1-800-388-4764 ext 2174

Chrysler Group LLC
Office of the General Counsel

JAN 10 2011
By  (M) Reg. Agent/
Sec. of State/Proc. Server

Any person who knowingly and willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly and willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

**Payments and Recoveries for Claim 08815548
As of**

Claimant Name: [REDACTED]

Coverage: COMPREHENSIVE

Loss Type: Fire

Adjuster: Valerie Greene

Monetary Types: Auto Appraisal-Loss Payment-Supplemental Payment

From: To:

PAYMENT

<u>ISSUE DATE</u>	<u>ACTION</u>	<u>AMOUNT</u>	<u>PAYEE</u>	<u>CHECK NUM</u>	<u>RESERVE TYPE</u>	<u>MONETARY TYPE</u>	<u>FROM DATE</u>	<u>TO DATE</u>	<u>INVOICE NUM</u>
10/18/2010	PYMT	\$19,398.21	CHAMPION CREDIT UNION	1020180975	LOSS	Loss Payment			
	PYMT	\$10,022.54	MELISSA MILLS		LOSS	Loss Payment			
	VOID	(\$10,022.54)	MELISSA MILLS		LOSS	Loss Payment			
10/19/2010	PYMT	\$8,022.54	MELISSA MILLS	1020181044	LOSS	Loss Payment			
10/21/2010	PYMT	\$2,000.00	MELISSA MILLS	7000652406	LOSS	Loss Payment			
10/28/2010	PYMT	\$330.00	ENTERPRISE RENT A CAR	1050119899	LOSS	Supplemental Payment			D5398885352
11/05/2010	PYMT	\$298.72	ENTERPRISE RENT-A-CAR	1910014518	LOSS	Supplemental Payment			5352D539888
LOSS		\$30,049.47							

<u>ISSUE DATE</u>	<u>ACTION</u>	<u>AMOUNT</u>	<u>PAYEE</u>	<u>CHECK NUM</u>	<u>RESERVE TYPE</u>	<u>MONETARY TYPE</u>	<u>FROM DATE</u>	<u>TO DATE</u>	<u>INVOICE NUM</u>
10/14/2010	PYMT	\$125.00	JERRY EDWARD FULLBRIGHT	1910014355	NON-LEGAL EXPENSE	Auto Appraisal			810-10268
12/02/2010	PYMT	\$3,637.75	HADLEY FORENSIC ENGINEER	1010596830	NON-LEGAL EXPENSE	Auto Appraisal			103
NON-LEGAL EXPENSE		\$3,762.75							

TOTAL PAYMENT \$33,812.22

00810048

ID-SFC-2
NORTH CAROLINA
INCIDENT
REPORT

FDID 010056	Department Name Cullasaja Fire & Rescue	County 572016	Exp. 1	Incident No. 2445111		
No. Day Yr.	Day of Week	Alarm Time	Time Out	Arr. Time	Time In	Tot. Time Out
10 12 10	3	1555	1556	1609	1758	0203

ALL CALLS

INCIDENT ADDRESS OR LOCATION Street 1361 Glenview Lane City Franklin State NC	Firm. or Apt. [Redacted]	Personnel [Redacted]	Engines [Redacted]
OCCUPANT NAME [Redacted]	Phone [Redacted]	Mutual Aid (check/one) 1 [] Received 2 [] Given 3 [X] Not Apply	Aerials [Redacted]
OWNER NAME Last, First [Redacted]	Phone [Redacted]		Tankers [Redacted]
OWNER ADDRESS Street [Redacted] City Franklin State NC			Other Vehicles [Redacted]
Hazardous Materials Involved 1 [] Yes 2 [X] No			

FIREMS

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: Fire alarm system 9 Other [1]	TYPE OF SITUATION FOUND 11 Structure fire 12 Any fire outside a structure where the material burning has a value 13 Vehicle fire 14 Trees, brush, grass fire 15 Refuse 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 EMS only 22 Hazardous condition 23 Service call 24 Good intent call 25 False malicious 26 False malfunction 27 False unintentional 28 Other situation found	TYPE OF ACTION TAKEN 1 Extinguishment [1] Primary 2 Rescue 3 Investigation 4 Remove hazard 5 Standby 6 Salvage 7 Medical Aid [0] Secondary 8 Fill, move up 9 Cancelled enroute 0 Water supply	REQUIRES COMPLETION OF INJURY & FATALITY REPORT No. incident-related injuries Fire Srv. [] Other [] No. incident-related fatalities Fire Srv. [] Other [] Is juvenile suspected in ignition? 1 [] YES 2 [] NO
PLEASE PUT APPROPRIATE CODE NUMBER IN BOX FOR EACH CATEGORY 13			Is property abandoned or vacant? 1 [] Yes 2 [] No

REMARKS

Ignition Factor Undetermined	Area of Fire Origin Engine	Equipment Involved in Ignition
Form of Heat of Ignition Unknown	Type of Material Ignited Unknown	Form of Material Ignited Unknown
If Heating Equipment Involved, Type of Fuel Used 1 Kerosene 2 LPG 3 Electric 4 Wood 5 Coal 6 Oil 7 Natural Gas 8 Gasoline 9 Other 0 Not Apply	PROPERTY DAMAGE CLASSIFICATIONS 1 \$1-99 2 \$100-999 3 \$1,000-9,999 4 \$10,000-24,999 5 \$25,000-49,999 6 \$50,000-149,999 7 \$150,000-499,999 8 \$500,000-999,999 9 \$1,000,000 or more 0 NO DOLLAR LOSS	Estimated Value Estimated Structural Damage Estimated Contents Damage
CONDITION UPON ARRIVAL 1 Overheat 2 Smoldering 3 Open flame 8 Out on arrival [3]	MOBILE PROPERTY TYPE 11 Automobile 12 Bus 13 All-terrain vehicle 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 88 Other mobile property types	NO. OF STORIES 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
If Mobile Property Yr. 2010 Make Jeep Model [Redacted] Sr. NC Lic. Number [Redacted] Serial Number/VIN 2L6HB23H2ZAL206170	If Equipment Involved in Ignition Yr. [Redacted] Make [Redacted] Model [Redacted] Serial Number [Redacted]	DETECTOR PERFORMANCE 1 [] Present 2 [] Not Present If Present, Type of Closest Unit 1 [] Smoke 2 [] Heat Power Supply 1 [] Battery 2 [] A/C 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 9 Not classified (Not Apply)

EXTENT OF DAMAGE 1 Confined to the 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 9 No damage of this type	CONSTRUCTION TYPE 1 Fire resistant 2 Noncombustible 3 Heavy timber 4 Ordinary 5 Frame 0 Other	SPRINKLER PERFORMANCE 1 Equipment operated 2 Equipment in service, did not operate 3 Equipment present: fire too small to operate 8 No equipment present 9 Equipment not in service	Flame [] Smoke [] Water []	Fire Retained for Investigation to: 1 [] Yes 2 [] No
---	---	--	-------------------------------------	---

Officer in Charge (name, position) Dean Cook, Chief Member Making Report [Signature]

Remarks:

INCIDENT DATA		INCIDENT/INVESTIGATION REPORT				OCA 101467				
Agency Name Macon County Sheriff's Office		ORI NC0570000		Date / Time Reported Month: 10, Day: 12, Yr: 2010, Time: 17:00		Last Known Secure Month: 10, Day: 12, Yr: 2010, Time: 16:48				
#1	Crime / Incident(s) 9910 - Vehicle Fire	<input checked="" type="checkbox"/> Attempt <input checked="" type="checkbox"/> Complete	At Found Month: 10, Day: 12, Yr: 2010, Time: 15:54	Location of Incident GLENNVIEW LN, Franklin, NC 28734		Offense Tract East Franklin				
#2	Crime Incident	<input type="checkbox"/> Attempt <input type="checkbox"/> Complete	Premise Type 62 - Highway/Road/Street, etc.		Victim Residence Type <input checked="" type="checkbox"/> Single Family <input type="checkbox"/> Multi Family					
How Attacked or Committed		Perpetrator <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	Weapon / Tools 97 - Not Applicable/None							
# of Victims	Type: <input checked="" type="checkbox"/> Person <input type="checkbox"/> Business	Injury: <input type="checkbox"/> None <input type="checkbox"/> Minor <input type="checkbox"/> Loss of Teeth		Drug/Alcohol Use: <input type="checkbox"/> Yes <input checked="" type="checkbox"/> Unknown <input type="checkbox"/> No						
Victim Business Name (Last, First, Middle) V1		DOB / Age 42	Race W	Sex F	Relationship To Offender NA	Resident Status <input type="checkbox"/> Resident <input type="checkbox"/> Non-Resident <input type="checkbox"/> Unknown				
Home Address Franklin, NC		Home Phone		Business Phone						
Employer Name/Address USPS (Mail Carrier) - 260 DEPOT ST, Franklin, NC 28734		Business Phone								
VYR	Make Jeep	Model Wrangler	Style 4D	Color GRN	Un/Lin	Vin 1J4BZ3H12AL				
CODES: V = Victim (Circle V2, V3) Q = Owner (if other than victim) R = Reporting Person (if other than victim)										
Type: <input type="checkbox"/> Person <input type="checkbox"/> Business <input type="checkbox"/> Society <input type="checkbox"/> Government <input type="checkbox"/> Financial Institute <input type="checkbox"/> Religious <input type="checkbox"/> L.E. Officer Line of Duty <input type="checkbox"/> Other/Unknown										
Code	Name (Last, First, Middle)		Victim of Crime #	DOB / Age	Race	Sex				
Home Address		Home Phone								
Employer Name/Address		Business Phone								
Type: <input type="checkbox"/> Person <input type="checkbox"/> Business <input type="checkbox"/> Society <input type="checkbox"/> Government <input type="checkbox"/> Financial Institute <input type="checkbox"/> Religious <input type="checkbox"/> L.E. Officer Line of Duty <input type="checkbox"/> Other/Unknown										
Code	Name (Last, First, Middle)		Victim of Crime #	DOB / Age	Race	Sex				
Home Address		Home Phone								
Employer Name/Address		Business Phone								
Status Codes: L = Lost S = Stolen R = Recovered D = Damaged Z = Seized B = Burned C = Counterfeit / Forged F = Found (Check "OJ" column if recovered for other jurisdiction)										
PROPERTY	Victim #	DCI	Status	Value	OJ	QTY	Property Description	Make/Model	Serial Number	
	1	82	D	26900.00		1	Right Hand Drive	Jeep/Wrangler		
	Number of Vehicles Stolen: _____ Number of Vehicles Recovered: _____									
	Officer Name C. A. Bryson		ID# 1893	Officer Signature			Supervisor Signature			
	Complainant Signature		Case Status <input type="checkbox"/> Further Investigation <input type="checkbox"/> Inactive <input checked="" type="checkbox"/> Closed/Cleared <input type="checkbox"/> Closed/Leads Exhausted		Case Disposition: <input checked="" type="checkbox"/> Unfounded <input type="checkbox"/> Juvenile/No Custody <input type="checkbox"/> Extradition Declined <input type="checkbox"/> Cleared by Arrest <input type="checkbox"/> Refuse to Cooperate <input type="checkbox"/> Located <input type="checkbox"/> Cleared by Arrest by Another Agency <input type="checkbox"/> Death of Offender <input type="checkbox"/> Prosecution Declined		Page 1 of 2			



PENN NATIONAL MUTUAL

Rental Company: Enterprise Rent-A-Car
Invoice: 5352 D539888

Bill To: PNM5399
PENN NATIONAL MUTUAL
ATTN:VALERIE GREEN
P. O. BOX 21727
GREENSBORO, NC 27420

Billing Detail:

Rental Period: 10/13/2010 to 10/28/2010 (14 days)
Billed Period: 10/13/2010 to 10/22/2010 (10 days)

RENTER INFORMATION:

Renter: [REDACTED]
Address: [REDACTED] FRANKLIN, NC
Home Phone: [REDACTED]
Office Phone: [REDACTED]

Description	Rate:	Amount:
14 DAYS @	\$27.00	\$378.00
1 FUEL	\$16.20	\$16.20
14 VLF	\$0.28	\$3.92
1 GRTX COU	\$1.50	\$5.97
1 HU TAX	\$8.00	\$31.85

RENTAL INFORMATION:

Rental Branch Location:
ENTERPRISE RENT-A-CAR(5352)
3054 GEORGIA RD
FRANKLIN, NC 287347341

Total Charges: \$435.94
Less Amount Received: \$137.22
Amount Due..... \$298.72

RENTED VEHICLES:

Effective Date	Time	Year	Make	Model	VIN	Mileage
10/13/2010	4:52 PM	2010	TOYO	PRIU	JTDKN3DU7A0 [REDACTED]	484

CLAIM INFORMATION:

Claim Number: [REDACTED]
Claim Type: Insured
Vehicle Condition: Non-Driveable
Date Of Loss: 10/12/2010
Insured Name: [REDACTED]
Owner's Vehicle: 2010 JEEP WRANG

Repair Facility:

TOTAL LOSS-GROUP 53
CHARLOTTE, NC 28217
(999) 999-9999

Rental Invoice

Please Return This Portion with Remittance.

Make Payment To:
ENTERPRISE RENT-A-CAR
P.O. BOX 840086
KANSAS CITY, MO 64184
Federal ID: 43-0724835

Total Charges: \$435.94
Less Amount Received: \$137.22
Total Amount Due..... \$298.72

Please Include on your Check:
Invoice:5352 D539888



AUTO TOTAL LOSS REPORT

CLAIM NUMBER
XXXXXXXXXX

NOTE: COPY OF THIS APPRAISAL MUST BE GIVEN TO THE CONSUMER WITHIN FIVE DAYS OF COMMUNICATION.

Owner of Vehicle MELISSA MILLS				Inspected at FRANKLIN BODY SHOP				Date 10/13/10							
Year 2010	Make JEEP WRANGLER	Body Style 4 Sr. SUV	Model UNLIMITED SPORT	Mileage 2400	License XXXXXXXXXX	Ident. No. 1J4BZ3H12AL XXXXXX									
Point of Impact TOTAL FIRE				*Storage Rate \$30.00 From Date of: 8/12/10		*Tow Charges \$350.00		No. Photos Taken 7							
ACCESSORIES		Yes	No	NADA Adj.	Red Book Adj.		Yes	No	NADA Adj.	Red Book Adj.					
	Tilt Wheel	<input type="checkbox"/>	<input type="checkbox"/>			Cruise Control	<input checked="" type="checkbox"/>	<input type="checkbox"/>							
	AM-Fm Stereo	<input type="checkbox"/>	<input type="checkbox"/>			Air Conditioning	<input checked="" type="checkbox"/>	<input type="checkbox"/>							
	Stereo/Tape/CD	<input checked="" type="checkbox"/>	<input type="checkbox"/>			Electronic Seats	<input type="checkbox"/>	<input checked="" type="checkbox"/>							
	Autom. Trans.	<input checked="" type="checkbox"/>	<input type="checkbox"/>	800.00		Electronic Windows	<input type="checkbox"/>	<input type="checkbox"/>							
	Stand. Trans. 4/5	<input type="checkbox"/>	<input checked="" type="checkbox"/>			Electronic Locks	<input type="checkbox"/>	<input type="checkbox"/>							
	Rear Defroster	<input type="checkbox"/>	<input type="checkbox"/>			Alloy Wheels	<input checked="" type="checkbox"/>	<input type="checkbox"/>	400.00						
	Power Steering	<input checked="" type="checkbox"/>	<input type="checkbox"/>			Sun Roof	<input type="checkbox"/>	<input type="checkbox"/>							
	Power Brake	<input checked="" type="checkbox"/>	<input type="checkbox"/>			Engine 4-6-8	6								
	Other-Explain:														
NET ACCESSORY ADJUSTMENT									NADA \$ 1200	Red Book \$					
CONDITION PRIOR TO LOSS	Itemize for old damage, rust, paint, etc. and attach appraisal. Show separate costs for each item listed.														
	BODY					\$				\$	\$	\$			
		GOOD				\$				\$					
						\$				\$					
						\$				\$					
	INTERIOR	Itemize repairs for excessive wear, holes, etc. Show separate costs for each item listed.													
		GOOD				\$				\$	\$	\$			
						\$				\$					
						\$				\$					
	TIRES	Identify type and new cost of tires – itemize deductions for wear in excess of 50%.													
LF		RF	LR	RR	Spare						\$	\$			
		95%		95%		95%		95%		%					
High or Low Adjustments from Guide Book.										\$	\$				
NET CONDITION ADJUSTMENT											\$	\$			
REPLACEMENT VALUE - (Use the mean average of the items shown below, per Pennsylvania Motor Vehicle Physical Damage Appraiser's Regulation #62.3)															
RETAIL BOOK VALUE i.e., NADA or RED BOOK		\$ 27325.00		±	Accessory Adjustment \$ 1200.00		±	Condition Adjustment		=	\$ 28525.00				
DEALER (#1) RETAIL VALUE OR BOOK (#2 - RED BOOK)		\$		±	Accessory Adjustment \$		±	Condition Adjustment		=	\$				
DEALER (#2) RETAIL VALUE		\$		±	Accessory Adjustment \$		±	Condition Adjustment		=	\$				
MEAN AVERAGE											\$ 28525.00				
DEALER #1	Name			Date Quote Received			SALES TAX		\$ 855.75						
	Address			Is Unit available? <input type="checkbox"/> Yes <input type="checkbox"/> No											
DEALER #2	Name			Date Quote Received			SUB TOTAL		\$ 29380.75						
	Address			Is Unit available? <input type="checkbox"/> Yes <input type="checkbox"/> No											
LESS DEDUCTIBLE (If Policyholder)											\$ UNK				
NET TOTAL											\$ 29380.75				
Comments:															
Salvage Value:				Bidder Exp. Date:				Salvage Value:				Bidder Exp. Date:			
* On claims where insurer makes payment the insurer will not be responsible for towing and/or storage after towing and/or storage will be the responsibility of the consumer. After that date additional charges for															
Date 7/15/10				Appraiser's Signature and License Number JERRY FULLBRIGHT											
COPY OF THIS FORM SENT TO CONSUMER ON:										White Copy – Claims Service Office		Canary Copy – Vehicle Owner			

NOTICE

THIS IS NOT AN AUTHORIZATION FOR REPAIRS. ONLY THE VEHICLE OWNER CAN AUTHORIZE REPAIRS!

- Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects the person to criminal and civil penalties.
- Any costs above the appraised amount may be the responsibility of the owner. Wear and tear items or rust is subject to depreciation.
- The inspection of the damaged vehicle indicated on this appraisal is the damage visible to the appraiser at the time of inspection, necessary to return the vehicle to its pre-damaged condition, including labor, costs of all parts, necessary painting or refinishing and all sublet work. There is no requirement to use any specified repair shop, however information regarding repair facilities which will be able to repair the vehicle for the appraised amount is available from the insurance company.
- If used parts are specified; they are required to be of like kind and quality of those parts being replaced. The location of where the parts are available is listed on this appraisal.
- This appraisal will indicated if it has been prepared based on the use of aftermarket crash parts. The aftermarket crash part will have a warranty equal to or better than the remainder of the existing vehicle warranty. An aftermarket crash part is a nonoriginal equipment manufacturer (non-OEM) replacement part, either new or used, for any of the nonmechanical parts that generally constitute the exterior of the motor vehicle, including inner and outer panels.
- Abbreviation descriptions: A - allowance, A/C - air conditioning, A/M - aftermarket, Assy. - assembly, Brkt. - bracket, Inc. - included, L - left, LKQ - like, kind and quality part, Mech. - mechanical, Mldg. - molding, NAGS - National Automotive Glass Service, OH - overhaul, R - right, Ref. - refinish, R&I - remove and install, R&R - remove and replace, Str. - straighten
- We must verify all supplemental damages.
- Parts price increases must be verified by copies of invoices showing differences.
- The appraiser shall obtain the consumer's consent before authorizing the removal of a motor vehicle from one location to another.
- The consent of the consumer is not necessary for initial removal of the motor vehicle from the scene of an accident.

AGREEMENT TO PURCHASE OR LEASE VEHICLE

U8813 LS

CUST NO. 217818
DEAL NO. 23927

ANGERSON CHRYSLER JEEP DODGE

STOCK NO. W7901

DEALERSHIP 288 HYATT CREEK RD WAYNESVILLE NC 28785 (828) 452-2641

DATE 09/02/10

E-MAIL ADDRESS

PURCHASER

ADDRESS

YR. 10 MAKE JEEP

WRANGLER U

RESCUE SPORT

SERIAL NO. 1J4G8Z3H12A

89785

ESTERLY N BECALI

NEW	USED	DEMO	SOLD CARE MILEAGE	TRADE CARE MILEAGE	PRICE	
					27420.00	
OPTIONS					DEALER FEE	N/A
LIEN:					TRADE IN PRICE	27420.00
CHAMPION CREDIT UNION					TRADE ALLOWANCE	3186.00
PO BOX 1389					SALES TAX	1857.00
CANTON NC 28716					REGISTRATION	150.00
<p>The dealership will attempt to arrange financing for the vehicle as a service to our customers. If financing is arranged, you are free, however, to arrange your own financing. If financing arrangements for the vehicle are not made, the dealership provided by the dealership, the dealership may charge a fee for profit from arranging financing for you. The fee for arranging financing or money factor you pay to finance or lease a vehicle may be negotiable. Customers who finance or lease vehicles at this dealership may receive higher or lower interest rates and/or money factors than those available depending on a variety of factors.</p>					ADMINISTRATIVE FEE	199.00
					SALES TAX	1857.00
					REGISTRATION	150.00
					DEALER FEE	50.00
TRADE INFORMATION					OTHER	N/A
SERIAL # 1J4G8Z3H12A					POWER WINDOW	N/A
PAYOFF TO					RESIDUAL	1950.00
ADDRESS					PARTIAL PAYMENT	N/A
					DELIVERY	N/A

LIABILITY INSURANCE
 POLICY NUMBER
 COLL. INS. CO. PENN NATL
 POLICY NUMBER
 EFFECTIVE DATE
 AGENT OR AGENCY
 ADDRESS PO BOX 411
 PHONE
 VERIFIED BY
 DEDUCTIBLE AMT.

INFORMATION CONCERNING CREDIT AND EMPLOYMENT HISTORY
 INVESTIGATION OF PURCHASER'S CREDIT AND EMPLOYMENT HISTORY AND THE RELEASE OF INFORMATION CONCERNING CREDIT AND EMPLOYMENT HISTORY
 PURCHASER'S CREDIT AND EMPLOYMENT HISTORY
 PURCHASER'S CREDIT AND EMPLOYMENT HISTORY
 PURCHASER'S CREDIT AND EMPLOYMENT HISTORY

WITNESSED BY
 PURCHASER
 DEALER
 SEPTEMBER 2010
 ANGERSON CHRYSLER JEEP DODGE

**RETAIL INSTALLMENT SALE CONTRACT
SIMPLE FINANCE CHARGE
THIS IS A CONSUMER CREDIT DOCUMENT**

08815548

Dealer Number _____ Contract Number _____

Buyer Name and Address (Including County and Zip Code) FRANKLIN NC MACON	Co-Buyer Name and Address (Including County and Zip Code)	Creditor-Seller (Name and Address) ANDERSON-CHRYSLER JEEP DODGE 280 HYATT CREEK RD WAYNESVILLE NC 28786
---	--	---

You, the Buyer (and Co-Buyer, if any), may buy the vehicle below for cash or on credit. By signing this contract, you choose to buy the vehicle on credit under the agreements on the front and back of this contract. You agree to pay the Creditor - Seller (sometimes "we" or "us" in this contract) the Amount Financed and Finance Charge in U.S. funds according to the payment schedule below. We will figure your finance charge on a daily basis. The Truth-in-Lending Disclosures below are part of this contract.

New/Used USED	Year 2005	Make and Model JEEP WRANGLER U	Vehicle Identification Number 1J4B23H12A	Primary Use For Which Purchased <input type="checkbox"/> personal, family or household <input checked="" type="checkbox"/> business <input type="checkbox"/> agricultural
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FEDERAL TRUTH-IN-LENDING DISCLOSURES				
ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate.	FINANCE CHARGE The dollar amount the credit will cost you.	Amount Financed The amount of credit provided to you or on your behalf.	Total of Payments The amount you will have paid after you have made all payments as scheduled.	Total Sale Price The total price of your purchase on credit, including your down payment of \$ 8750.00
5.90 %	\$ 3713.42	\$ 19557.70	\$ 23271.12	\$ 32021.12

Your Payment Schedule Will Be:

Number of Payments	Amount of Payments	When Payments Are Due
72	323.21	Monthly beginning 10/02/2010

Or As Follows:

Late Charge. If payment is not received in full within 10 days after it is due, you will owe late charges of 5 % of the part of the payment that is late. If the vehicle is used for agricultural use, the late charge for each late payment will be \$ 6.00.

Prepayment. If you pay off all your debt early, you will not have to pay a penalty.

Security Interest. You will have a security interest in the vehicle being purchased.

Additional Information: See this contract for more information and complete terms. In the event of default, any required repayment in full before the scheduled date and security interest.

ITEMIZATION OF AMOUNT FINANCED

1 Cash Price (including \$ <u>8750.00</u>)	
2 Total Downpayment <u>1995</u> JEEP CHEROKEE	(1)
Trade-in <u>2005 HONDA ACCORD SED</u>	
(Year) <u>(2005)</u>	
Gross Trade-In Allowance	\$ <u>8750.00</u>
Less Pay Off Made By Seller	\$ <u>N/A</u>
Equals Net Trade In	\$ <u>8750.00</u>
+ Cash	\$ <u>N/A</u>
+ Other	\$ <u>N/A</u>
(If total downpayment is negative, enter "0" and see 4i below)	\$ <u>8750.00</u> (2)
3 Unpaid Balance of Cash Price (1 minus 2)	\$ <u>19230.10</u> (3)
4 Other Charges Including Amounts Paid to Others on Your Behalf (Seller may keep part of these amounts):	
A Cost of Optional Credit Insurance Paid to Insurance Company	
Company or Companies:	
Life	\$ <u>N/A</u>
Disability	\$ <u>N/A</u>
B Vendor's Single-Interest Insurance Paid to Insurance Company	\$ <u>N/A</u>
C Other Optional Insurance Paid to Insurance Company or Companies	\$ <u>N/A</u>
D Optional Gap Contract	\$ <u>N/A</u>

Insurance. You may buy the physical damage insurance this contract requires (see back) from anyone you choose who is acceptable to us. You are not required to buy any other insurance to obtain credit unless the box indicating Vendor's Single Interest Insurance is required is checked below. If any insurance is checked below, policies or certificates from the named insurance companies will describe the terms and conditions.

Check the insurance you want and sign below:

Optional Credit Insurance

Credit Life Buyer Co-Buyer Both

Credit Disability (Buyer Only)

Premium:

Credit Life \$ N/A

Credit Disability \$ N/A

Insurance Company Name N/A

Home Office Address N/A

Other Optional Insurance

<input type="checkbox"/> <u>N/A</u>	Type of Insurance	Term
	<u>N/A</u>	<u>N/A</u>
Premium \$	<u>N/A</u>	
Insurance Company Name	<u>N/A</u>	
Home Office Address	<u>N/A</u>	
<input checked="" type="checkbox"/> <u>N/A</u>	Type of Insurance	Term
	<u>N/A</u>	<u>N/A</u>
Premium \$	<u>N/A</u>	



Hadley Forensic Engineering Associates, PLLC

Hadley Forensic Engineering Associates, PLLC
192 Balmoral Street
Clayton, NC 27520-4042
COA No. P-8072

November 22nd, 2010

Valerie Greene
Penn National Insurance
PO Box 1961
Harrisburg, PA 17105-9921

Re: Vehicle Fire Origin & Cause
Claim No. [REDACTED]
Insured: [REDACTED]
Date of Loss: 10/12/10

Dear Ms. Greene:

Hadley Forensic Engineering Associates, PLLC (HFEA) was contacted on October 14th, 2010 and requested to travel to Biltmore Asset Recovery in Ashville, NC to perform an engineering investigation and evaluation as to the fire origin and cause of the insured vehicle. Specifically, we were asked to examine the fire remains of the insured's 2010 Jeep Wrangler that had been involved in a fire on October 12th, 2010.

This report is now being submitted in final fulfillment of our assignment in this matter at your request.

BACKGROUND INFORMATION

On October 12th, 2010 the insured's 2010 Jeep Wrangler was consumed in a vehicle fire at 1361 Glenview Lane in Franklin, NC. The subject vehicle was purchased in September of 2010 and reported to have approximately 2400 miles of usage at the time of the fire. The vehicle had VIN No. 1J4BZ3H12AL [REDACTED] with North Carolina License Plate No. [REDACTED]. The vehicle had a right-hand drive and was being primarily used for local mail delivery. Subsequent to the fire, the subject vehicle was taken to Biltmore Asset Recovery at 20 Stone Road in Ashville, NC for secured storage and where HFEA performed our forensic examination.

For the purpose of this report, all directions are given from the perspective of an individual sitting in the driver seat facing forward (i.e. on the right side). No material testing or destructive inspection techniques were performed for the purpose of this report.



Hadley Forensic Engineering Associates, PLLC

Vehicle Fire Origin & Cause
Claim No.: 08815548
Insured: Melissa S. Mills
Date of Loss: 10/12/10

- 2 -

OBSERVATIONS & FINDINGS

HFEA was asked to perform an engineering investigation and evaluation as to the fire origin and cause of the insured vehicle. Based upon the information identified during the course of our onsite investigation, HFEA was able to determine the following:

- HFEA was informed by insured that she had been about two to three hours into her mail route delivery when her "Check Engine" light came on. She continued her mail route when approximately thirty minutes later she heard a "Pop" sound from under the vehicle hood and saw light-grey smoke began coming out from the sides of the hood. She looked out the driver side window to see flames coming from the front wheel-well. She was stopped adjacent to several mailboxes at the time. So, she tried to put the vehicle into reverse to allow her driver's side door to clear the mailbox for exiting the vehicle. The vehicle was stalled and would not restart. She was able to get the vehicle clear of the mailboxes by shifting the vehicle into neutral and allowing it to rollback, where she exited the vehicle and reported the fire.
- HFEA was provided a copy of the Cullasaja George Fire & Rescue fire report completed by Dean Cook, Chief. The report stated the Area of Fire Origin to be the "Engine". It also stated the Ignition Factor to be "Undetermined" and the Form of Heat of Ignition, Type of Material Ignited and the Form of Material Ignited all to be "Unknown".
- HFEA found that the hood had a heat/burn pattern on the front left area of the hood. This pattern was found on both the top and underside of the hood. We also found the engine compartment to be severely fire damaged. The top of the engine had most of the fuel feed system totally consumed and those elements remaining significantly damaged.
- HFEA found no remains of the vehicle battery and the remains of the battery cables severely heat damaged. The main fuse box between the battery location and the firewall was also severely damaged and melted. We also found limited pieces of the fuel line remaining. We did not find any notable burn patterns on the vehicle exhaust system.



Hadley Forensic Engineering Associates, PLLC

Vehicle Fire Origin & Cause
Claim No.: 08815548
Insured: Melissa S. Mills
Date of Loss: 10/12/10

- 3 -

CONCLUSIONS

The conclusions and opinions presented in this report are based on the results of HFEA's investigation and analysis of this incident based upon the facts, as we know them to be at this time. If additional information or facts become available which materially affect the analysis performed, the conclusions and opinions presented herein are subject to revision accordingly. Based upon our onsite evaluation, examination of the physical evidence and information that was provided to HFEA, we have been able to conclude the following:

- HFEA has determined that the origin of the fire was within the front left portion of the engine compartment. This is the location for the vehicle battery. This opinion is based on the appearance and orientation of the fire damages noted within the engine compartment and the burn pattern located on the underside of the hood immediately above this area.
- HFEA was unable to specifically determine the causation of the fire as a result of the extensive damages and missing and/or consumed components, within the engine compartment. Given the information provided by the insured and identified origin location (i.e. battery area), it's our opinion that there was an electrical failure associated with the vehicle battery and/or assembly that was causation of the ignition of the fire. This is supported by the insured's statement of a "Popping Sound" and light grey smoke at the onset of the fire. The insured's description of the popping sound followed by the light grey smoke was consistent with the occurrence of an electrical fault accompanied by localized arcing and burning of the wire insulation. The intensity and spread of the fire indicates that the fuel pump likely continued to feed fuel to the engine area during the early stage of the fire.

HFEA has provided the preceding findings, conclusions, and recommendations based upon the information and observations obtained at the time of our inspection and upon the information provided by our client and the insured. As always, HFEA reserve the right to add to or modify our findings should additional information become available that requires such a change.

It has been our pleasure to perform this engineering investigation for you. We trust that our efforts will meet with your approval and that this report meets its intended purpose. Please call if you have any questions concerning this report or if I or any of Hadley Forensic Engineering Associates' staff can be of further support.



Hadley Forensic Engineering Associates, PLLC

Vehicle Fire Origin & Cause
Claim No.: 08815548
Insured: Melissa S. Mills
Date of Loss: 10/12/10

Respectfully submitted by:

Jeffery A. Hadley, PE CFEI
President/Sr. Principal Engineer
NC PE No. 033655

Reviewed by:

James W. Welter, PE CFEI
Sr. Principal Engineer/Consultant

Hadley Forensic Engineering Associates, PLLC
192 Balmoral Street
Clayton, NC 27520-4042
COA No. P-8072

11/27/10

Date





Hadley Forensic Engineering Associates, PLLC

Vehicle Fire Origin & Cause
Claim No.: 08815548
Insured: Melissa S. Mills
Date of Loss: 10/12/10

- 5 -

Photographic Appendix

- Photograph Number 1 - View showing the front of the vehicle IMG_7596
- Photograph Number 2 - View showing the front right area of the vehicle
IMG_7591
- Photograph Number 3 - View showing the front left area of the vehicle
IMG_7592
- Photograph Number 4 - View showing the hood of the vehicle IMG_7602
- Photograph Number 5 - Another view showing the hood of the vehicle
IMG_7600
- Photograph Number 6 - View showing the underside of the hood of the vehicle.
IMG_7614
- Photograph Number 7 - View showing the front of the vehicle, with the hood
lifted IMG_7590
- Photograph Number 8 - View showing the front of the engine of the vehicle
IMG_7610
- Photograph Number 9 - View showing the top of the engine of the vehicle
IMG_7604
- Photograph Number 10 - View showing the battery area of the vehicle IMG_7608
- Photograph Number 11 - View showing the alternator of the vehicle IMG_7643
- Photograph Number 12 - View showing the positive battery cable of the vehicle
IMG_7636
- Photograph Number 13 - View showing the negative battery cable of the vehicle
IMG_7632