PROGRESSIVE

Payment Address
24344 Network Place
Chicago, IL 60673-1243

Document Address
P.O. Box 94639
Cleveland, Ohio 44101-9908
Phone: (877)818-0139
Fax: (888) 781-6947

6/9/2025 12:43:00 PM
Certified Mail 9489 0090 0027 6568 2463 37 Return Receipt Requested

CITY CLERK,
CITY OF MILWAUKEE
ATTN: CLAIMS
200 E WELLS ST. ROOM 205
MILWAUKEE, WI. 53202-3567

CITY OF MILWAUKEE
2025 JUN 18 P 1:19
CITY CLERK'S OFFICE

Your Client: CITY OF MILWAUKEE
Your Claim Number: NA
Our Insured: GAMBLE, TERRELL
Our Claim Number: 25-631223033
Amount Subject to Reimbursement: $11,479.49
Amount of Insured's Deductible: $1,000.00

Please take this as formal notice of our subrogation rights relative to the above -captioned claim. We have completed our investigation into the facts of the above-captioned loss and find that your insured was the proximate cause of the accident.

Location of Loss: NORTH 107TH STREET, 53225 MILWAUKEE, WI USA
Date and Time of Loss: 04/11/2025, 01:10 PM CT

Description of Loss:
OUR INSURED WAS TRAVELING NORTHBOUND ON THE8700 BLOCK OF N. 107TH ST. IN MILWAUKEE, WI AND WAS DAMAGED BY A SINKHOLE IN THE ROADWAY DUE TO AN UN REPAIRED WATER MAIN BREAK. WE ARE SEEKING REIMBURSEMENT FOR OUR INSUR ED'S VEHICLE DAMAGES.

Please make your draft payable to Progressive Universal Insurance Company as subrogee of "GAMBLE, TERRELL", in the amount stated above and mail it to the attention of the undersigned at your earliest convenience.

All supporting documentation is enclosed. Thank you for your anticipated, prompt attention to this matter.

Progressive Subrogation
Progressive Universal Insurance Company
Tel. 877-818-0139
Fax. 888-781-6947
GovernmentStatus@email.progressive.com

Form **W-9**
(Rev. March 2024)
Department of the Treasury
Internal Revenue Service

Request for Taxpayer Identification Number and Certification

Go to *www.irs.gov/FormW9* for instructions and the latest information.

Give form to the requester. Do not send to the IRS.

Before you begin. For guidance related to the purpose of Form W-9, see *Purpose of Form*, below.

Print or type. See *Specific Instructions* on page 3.

1 Name of entity/individual. An entry is required. (For a sole proprietor or disregarded entity, enter the owner's name on line 1, and enter the business/disregarded entity's name on line 2.)

Progressive Universal Insurance Company

2 Business name/disregarded entity name, if different from above.

3a Check the appropriate box for federal tax classification of the entity/individual whose name is entered on line 1. Check only one of the following seven boxes.

☐ Individual/sole proprietor ☑ C corporation ☐ S corporation ☐ Partnership ☐ Trust/estate

☐ LLC. Enter the tax classification (C = C corporation, S = S corporation, P = Partnership) _____

Note: Check the "LLC" box above and, in the entry space, enter the appropriate code (C, S, or P) for the tax classification of the LLC, unless it is a disregarded entity. A disregarded entity should instead check the appropriate box for the tax classification of its owner.

☐ Other (see instructions) _____

4 Exemptions (codes apply only to certain entities, not individuals; see instructions on page 3):

Exempt payee code (if any) 5

Exemption from Foreign Account Tax Compliance Act (FATCA) reporting code (if any) _____

(Applies to accounts maintained outside the United States.)

3b If on line 3a you checked "Partnership" or "Trust/estate," or checked "LLC" and entered "P" as its tax classification, and you are providing this form to a partnership, trust, or estate in which you have an ownership interest, check this box if you have any foreign partners, owners, or beneficiaries. See instructions ☐

5 Address (number, street, and apt. or suite no.). See instructions.

300 North Commons Blvd

Requester's name and address (optional)

6 City, state, and ZIP code

Mayfield Village, OH 44143

7 List account number(s) here (optional)

Part I Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. The TIN provided must match the name given on line 1 to avoid backup withholding. For individuals, this is generally your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the instructions for Part I, later. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN*, later.

Note: If the account is in more than one name, see the instructions for line 1. See also *What Name and Number To Give the Requester* for guidelines on whose number to enter.

Social security number

			-			-				

or

Employer identification number

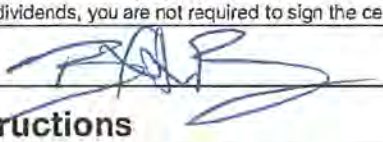
3	6	-	3	7	8	9	7	8	7

Part II Certification

Under penalties of perjury, I certify that:

1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me); and
2. I am not subject to backup withholding because (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding; and
3. I am a U.S. citizen or other U.S. person (defined below); and
4. The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

Certification instructions. You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and, generally, payments other than interest and dividends, you are not required to sign the certification, but you must provide your correct TIN. See the instructions for Part II, later.

Sign Here Signature of U.S. person  Date 1/8/25

General Instructions

Section references are to the Internal Revenue Code unless otherwise noted.

Future developments. For the latest information about developments related to Form W-9 and its instructions, such as legislation enacted after they were published, go to *www.irs.gov/FormW9*.

What's New

Line 3a has been modified to clarify how a disregarded entity completes this line. An LLC that is a disregarded entity should check the appropriate box for the tax classification of its owner. Otherwise, it should check the "LLC" box and enter its appropriate tax classification.

New line 3b has been added to this form. A flow-through entity is required to complete this line to indicate that it has direct or indirect foreign partners, owners, or beneficiaries when it provides the Form W-9 to another flow-through entity in which it has an ownership interest. This change is intended to provide a flow-through entity with information regarding the status of its indirect foreign partners, owners, or beneficiaries, so that it can satisfy any applicable reporting requirements. For example, a partnership that has any indirect foreign partners may be required to complete Schedules K-2 and K-3. See the Partnership Instructions for Schedules K-2 and K-3 (Form 1065).

Purpose of Form

An individual or entity (Form W-9 requester) who is required to file an information return with the IRS is giving you this form because they

Claim Payment Detail (25-631223033)

Payment Information

Disbursement Number:	794416562	**Total Amount:**	$308.80
EFT Trace Number:	3535291	**Invoice Number:**	142889228
Pay to the Order of:	ENTERPRISE RENT A CAR CO		
Mailing Address:	PO BOX 840086 KANSAS CITY, MO 64184 USA		
In Payment Of:	Progressive Invoice Number: 142889228		

Reviewed Summary

Issuing Rep:	A085494	**Approved By:**	
Issue Date:	05-21-25	**Review Date:**	
Last Updated Rep:	A085494	**Reviewed By:**	

Bank Information

Type:	Loss	**Bank Code:**	CTB
Stop Reason:		**Cleared:**	05-24-25
Stop Date:			

Exposure Detail: RENTAL

Party Name:	GAMBLE, TERRELL	**Amount Paid:**	$308.80
Property Description:	18 FORD EXPLORER	**Deductible Taken:**	$0.00
Payment Type:	FINAL PAYMENT	**Property Damage:**	$0.00
		Rental:	$308.80

ARMS® PROGRESSIVE

Rental Company: ENTERPRISE RENT-A-CAR
Invoice: D7XC7T4-4404
Alternate Invoice Number: 7XC7T4

Bill To: PRO4458
PROGRESSIVE
ATTN: MEGAN MORTEL
2010 ONEIL RD STE B
HUDSON, WI 540167062

RENTER INFORMATION:

Renter: GAMBLE, TERRELL

RENTAL INFORMATION:

Rental Branch Location:
ENTERPRISE RENT-A-CAR (4404)
3655 S 108TH ST
GREENFIELD, WI 532281205
(414) 546-6900

ADDITIONAL CLAIM INFORMATION:

Claim Number :25-631223033
Claim Type: Insured
Vehicle Condition: Total Loss
Date Of Loss: 4/11/25
Insured Name:
Owner's Vehicle: 2018 FORD EXPLORER
Additional Driver:

Repair Facility:
TOTAL LOSS VIA ARMS AUTO
SAINT LOUIS, MO 631144550

RENTAL DETAIL:

Rental Period: 4/16/25 to 4/25/25 (10 days)
Billed Period: 4/16/25 to 4/25/25 (10 days)

	Quantity	Rate	Amount
Products and Services			
TIME & DISTANCE	10	28.24	$282.40
Taxes and Surcharges			
TITLE AND REGISTRATION FEES	10	0.92	$9.20
SALES TAX	1	5.90%	$17.20
		Total Charges:	$308.80
		Less Amount Received:	$0.00
		Total Amount Due:	**$308.80**

VEHICLES RENTED:

Effective Date and Time	Year	Make	Model	VIN	Starting Mileage	Ending Mileage	Mileage	Rate Charged
4/16/25 11:57 AM	2023	CHEV	MALI	1G1ZD5ST9PF242365	34896	35150	254	$28.24

Rental Invoice

Please Return This Portion with Remittance

Make Payment To:
ENTERPRISE RENT-A-CAR
P.O. BOX 840086
KANSAS CITY, MO 64184-0086
Federal ID: 43-0724835

Total Charges: $308.80
Less Amount Received: $0.00
Total Amount Due..... **$308.80**

Please include on your check:
Invoice: D7XC7T4-4404

Claim Payment Detail (25-631223033)

Payment Information

Disbursement Number: 507125779
Digital Payment #: 17689093
Pay to the Order of: TERRELL GAMBLE
Digital Payment Notification Method: **Email:** TERRELL_GAMBLE@YAHOO.COM
Phone Number: (414) 469-2356
In Payment Of: Progressive Invoice Number: 142985070

Total Amount: $1,565.70
Invoice Number: 142985070

Reviewed Summary

Issuing Rep: A085494
Issue Date: 04-29-25
Last Updated Rep: A100153

Approved By:
Review Date:
Reviewed By:

Bank Information

Type: Loss
Stop Reason:
Stop Date:

Bank Code: DGT
Cleared: 05-02-25

Exposure Detail: COLL

Party Name: GAMBLE, TERRELL
Property Description: 18 FORD EXPLORER
Payment Type: SUPPLEMENTAL PAYMENT

Amount Paid: $1,565.70
Deductible Taken: $0.00
Property Damage: $0.00
Rental: $0.00

LEASE CALCULATION WORKSHEET

11747

Date of Lease Order or Prelease Agreement	Lessee Name(s)
04/24/2025	TERRELL M GAMBLE MARNY DONALSON-GAMBLE

MODEL YR	MAKE - TRADE NAME	MODEL	BODY TYPE	COLOR	IDENTIFICATION NUMBER
2025	VOLKSWAGEN	ATLAS SE		GREEN	1V2CR2CA3SC527842

Price Information (Numbers in parenthesis refer to line number on WATDASI Form 13B Lease Order Form or Form 13C Prelease Agreement)

I. Components of Gross Capitalized Cost (1)

a.	MSRP (including mfr. accessories)		49076.00
b.	Dealer Markup	+	N/A
c.	Dealer Installed Options	+	N/A
d.	Discount	–	1672.00
A.	**Agreed Upon Value of Vehicle**	=	47404.00

Taxable Components of Gross Capitalized Cost

e.	Lease Acquisition Fee	+	699.00
f.	Negative Leased Trade-in Equity	+	N/A
g.	Services Fee (if capitalized)	+	399.00
h.	Service Contract	+	N/A
i.	Other /OTHER	+	1814.00
B.	**Total of Taxable Components**	=	1919.00

Nontaxable Components of Gross Capitalized Cost

j.	Credit Insurance	+	N/A
k.	Gap Insurance/Waiver	+	N/A
l.	Title/Reg. Fees	+	N/A
m.	Sales/Use Tax	+	
n.	Negative Trade Equity (owned)	+	N/A
o.	Other N/A	+	N/A
C.	**Total Nontaxable Components**	=	993.00
	Total Gross Capitalized Cost (1)	=	50316.00

II. Owned Or Leased Trade-In Equity Information

☒ Owned Trade-in ☐ Leased Trade-in

a.	VEHICLE Trade-in Allowance (gross allowance)		N/A
b.	Estimated Payoff	–	N/A
c.	Net Trade-in Equity	=	N/A
d.	Refunded Amount (if any)	–	N/A
e.	Difference		N/A

Payoff to: N/A

III. Components of Capitalized Cost Reduction (2)

Cash Down Payment		4845.99
Consumer Rebate(s) (6b)	+	2500.00
Positive Trade Equity	+	N/A
Total Capitalized Cost Reduction (2)	=	7345.99

IV. Amount Due at Lease Signing Calculation (5)

Capitalized Cost Reduction		7345.99
First Monthly Payment	+	641.20
Refundable Security Deposit	+	N/A
Other TITLE FEE (C)	+	164.50
Other EFF	+	38.00
Other TAXES	+	560.32
Total Amount Due at Lease Signing	=	8750.00
How Amounts Due at Lease Signing Are Paid (5)		
Positive Net Trade-in Allowance		N/A
Consumer Rebates	+	2500.00
Cash Payment with Order	+	4845.99
Cash Payment Due at Lease Signing	+	1404.02
Total - Must match Total Amount Due at Lease Signing	=	8750.01

V. Monthly Payment Calculation

Gross Capitalized Cost (1)	=	50316.00
Capitalized Cost Reduction (2)	–	7345.99
Adjusted Capitalized Cost (1–2)	=	42970.01

V. Monthly Payment Calculation – continued

Adjusted Capitalized Cost (1–2)	=	42970.01
Residual Value	–	30427.12
Depreciation and any Amortized Amounts	=	12542.89
Rent Charge	+	8904.47
Total of Base Monthly Payments	=	21447.36
Number of Payments	÷	36
Base Monthly Payment	=	595.76

VI. Taxable Percentage Calculation

Additions:		
Taxable Components of Gross Capitalized Cost		1919.00
Rent Charge	+	8904.47
Total Additions	=	10823.47
Subtractions:		
Owned Trade-in Allowance OR		N/A
Leased Positive Trade Equity	+	N/A
Residual Value of the Vehicle	+	30427.12
Total Subtractions	=	30427.12
Agreed Upon Value of the Vehicle		47404.00
Total Additions	+	10823.47
Total Subtractions	–	30427.12
Total Taxable Sales Price		27800.35
Gross Capitalized Cost (less sales tax, if capitalized)		50316.00
Payoff of Vehicle Trade-in (owned or leased)	+	N/A
Rent Charge	+	8904.47
Negative Trade-in Equity, if capitalized	–	N/A
Trade-in Allowance	–	N/A
Residual Value of the Vehicle	–	30427.12
Total Amount Paid to Leasing Company	=	28793.35
Total Taxable Sales Price		27800.35
Total Amount Paid to Leasing Company	÷	28793.35
Taxable Percentage	=	96.55

VII. Taxable Amount of Payment at Lease Signing

Cash Down Payment		4845.99
Customer Rebate (6b)	+	2500.00
Amount on Which Taxable Percentage Applies	=	7345.99
Taxable Percentage	X	96.55
Taxable Amount of Payment Due at Lease Signing	=	7092.65
Sales Tax (State, County and Stadium, if applicable)	X	7.9000
Sales Tax on Payment Due at Lease Signing	=	560.32

VIII. Taxable Amount of Monthly Payment

Monthly Payment	=	595.76
Taxable Percentage	X	96.55
Taxable Amount of Monthly Payment	=	575.21
Sales Tax (State, County and Stadium, if applicable)	X	7.9000
Sales Tax on Monthly Payment	=	45.44

Only Part I of the Price Information section needs to be completed when this form is being used to disclose the Components of Gross Capitalized Cost.

Acknowledgement

I acknowledge receipt of a copy of this worksheet.

Name(s) Terrell Gamble Marny Donalson-Gamble — Date 04/24/2025

46982*1*EVW-FI

LEASE WORKSHEET

84-002-2847 (2/08)

DEAL#: 11747 CUST#: 332709

LESSEE'S NAME TERRELL M GAMBLE MARNY DONALSON-GAMBLE	DEALERSHIP NAME EWALD MOTORS OF MENOMONEE FALLS, LLC AREA CODE & PHONE NUMBER 262/255-6000
APPROVAL NUMBER 15541486	DEALERSHIP NUMBER 402619
VIN NUMBER 1V2CR2CA3SC527842	DEALERSHIP CONTACT BRAD KREBS

CAPITALIZED COST CALCULATION

1. MSRP		$ 49076.00
2. Approved Dealer installed options		+ N/A
3. TOTAL MSRP (for Residual Base) (1 plus 2)		$ 49076.00
4. Selling Price of Dealer Options		+ N/A
5. Dealer Discount/Mark-up		– N/A
6. Agreed Upon Value of Vehicle (LA 10A) (SUM 3 thru 5)		$ 49218.00
7. Outstanding Prior Credit or Lease Balance (LA 10B)		+ N/A
8. Service Contracts/Extended Warranties (LA 10C)		+ N/A
9. Acquisition Fee (LA 10D)		+ 699.00
10. Sales Tax (First Year Paid by Dealer) (LA 10E)		+ N/A
11.		0.00
12. Initial License, Title and Fees (LA 10F)		+ N/A
13. Other (LA 10G thru 10K)		+ 399.00
14. GROSS CAPITALIZED COST (LA 6A/10L) (SUM 6 thru 13)		$ 50316.00

ITEMIZED CAPITALIZED COST REDUCTION

15. Net trade-in allowance	+ N/A	
16. Rebates and noncash credits	+ 2500.00	
17. Amount to be paid in Cash	+ 4845.99	
18. Amount to be paid by Credit Card	+ N/A	
19. Capitalized Cost Reduction (LA 5A1 and 6B) (SUM 15 thru 18)		– 7345.99
20. ADJUSTED CAPITALIZED COST (LA 6C) (14 minus 19)		$ 42970.01

RESIDUAL VALUE CALCULATION

21. Standard Residual Value	62.00 %	
22. Plus Low Mileage Option	+ N/A %	= 62.00 %
23. TOTAL MSRP (Line 3)		x 49076.00
24. Total Residual Value (22 x 23)		= 30427.12
25. Up-Front Miles N/A x $. N/A (Up-Front Miles Not Available with Low Mileage Option)		– N/A
26. RESIDUAL VALUE (LA 6D) (24 minus 25) (Residual Value must be less than or equal to Adjusted Capitalized Cost)		$ 30427.12

DEPRECIATION CALCULATION

27. ADJUSTED CAPITALIZED COST (Line 20)	$ 42970.01
28. RESIDUAL VALUE (Line 26)	– 30427.12
29. Depreciation over the Lease Term (LA 6E) (27 minus 28)	= 12542.89
30. Lease Term (LA 6H)	÷ 36
31. Monthly Depreciation (29 ÷ 30)	$ 348.41

RENT CHARGE CALCULATION

32. ADJUSTED CAPITALIZED COST (Line 20)	$ 42970.01
33. RESIDUAL VALUE (Line 26)	+ 30427.12
34. Sub-Total (32 plus 33)	$ 73397.13
35. Total Customer/Net Rent Charge Factor (Line 77)	x 0.003370
36. Monthly Rent Charge (34 x 35)	$ 247.35
37. Monthly Depreciation (Line 31)	+ 348.41
38. Base Monthly Payment (36 plus 37)	$ 595.76
39. Monthly Sales/Use Tax (LA 6J) % x	+ 45.44
40. Other Taxes (LA 6K) N/A % x	+ N/A
41. Monthly Payment (LA 6L) (SUM 38 thru 40)	$ 641.20

MAXIMUM DEALERSHIP ADVANCE/MSRP RESERVE

42. Adjusted Capitalized Cost (Line 20)	$ 42970.01
43. MSRP (Line 1)	$ 49076.00
44. Approved Dealer installed Options (Line 2)	+ N/A
45. 125% Cost of Dealer Options (Line 4)	+ N/A
46. MSRP of Factory Equipment Replaced by Dealer	– N/A
47. Approved Service Contract (Limited to Published Max Advance)	+ N/A
48. Taxes, Fees (SUM Lines 10 plus 12)	+ N/A
49. Plus 10% of MSRP Line 1 (Not included in settlement)	+ 4907.60
50. Plus Acquisition Fee if Capitalized (Line 9)	+ 699.00
51. MAXIMUM ADVANCE THIS LEASE (SUM 43 thru 50)	$ 54682.60
52. If Line 42 is Greater Than Line 51 Then: 42 minus 51 (2nd Level Profit/Reserve Held Back)	$ N/A

DEALERSHIP SETTLEMENT CALCULATION

53. Adjusted Capitalized Cost (Line 20)	$ 42970.01
54. Security Deposit (Line 41 Rounded to Next Highest $25.00) (Single Security Deposit or Total of Multiple Security Deposits)	– N/A
55. Monthly Payment (Line 41)	– 641.20
56. Dealer 2nd Level Held Back (Line 52)	– N/A
57. Acquisition Fee	– 699.00
58. Dealer Buy-Down	– N/A
59. Amount Paid to Dealership (SUM 53 thru 58)	$ 41629.81

60. N/A	N/A
61. N/A	N/A
62. N/A	N/A
63. N/A	N/A
64. N/A	N/A

LEASE AGREEMENT REFERENCES

65. Base Monthly Payment (Line 38 and LA 6I)	$ 595.76
66. Lease Payment Term (Line 30 and LA 6H)	x 36
67. Base Monthly Payment over Term (LA 6G) (65 x 66)	$ 21447.36
68. Depreciation over Term (Line 29 and LA 6E)	– 12542.89
69. RENT CHARGES over Term (LA 6F) (67 minus 68)	$ 8904.47

RENT CHARGE FACTOR OPTIONS

See Dealer Bulletins for the Following Factors:

70. Program/Standard Rent Charge Factor Bulletin #	0.003370
71. Multiple Security Deposits (MSD) #	– N/A
72. OR Security Deposit Option	+ N/A
73. Acquisition Fee Option	+ N/A
74. Pre-Payment Option (Exclude MSD option)	– N/A
75. Adjusted Rent Charge Factor (SUM 70 thru 74)	= 0.003370
76. Dealer Participation Rent Charge Factor	+ N/A
77. Customer/Net Rent Charge Factor (75 + 76) (Place Total of 77 on Line 35) (Net Rent Charge Factor Must be greater than or equal to .00005)	= 0.003370

*LA - Lease Agreement Reference Line

16832*1*EVW-FI

NOTE: THIS WORKSHEET MUST ACCOMPANY FUNDING PACKAGE.

CUSTOMER #: 89818

541945

INVOICE

GORDIE BOUCHER FORD
OF MENOMONEE FALLS INC.
N88 W14300 Main Street
Menomonee Falls, WI 53051
(262) 255-9010 · Fax (262) 250-1949
www.gordie.com

TERRELL GAMBLE
10250 w river ridge Dr
Milwaukee, WI 53224
HOME: CONT:414-469-2356
BUS: CELL:414-469-2356

SERVICE ADVISOR: 18366 ANGELO GAGLIANO

COLOR	YEAR	MAKE/MODEL	VIN	LICENSE	MILEAGE IN/ OUT	TAG
	18	FORD EXPLORER	1FM5K8D8XJGB48238	AZF9906	88407/88407	T3672

DEL DATE	PROD. DATE	WARR. EXP.	PROMISED	PO NO.		PAYMENT	INV. DATE
01JAN18 DD			17:00 18APR25		0.00	CASH	16APR25

R.O. OPENED	READY	OPTIONS:
08:19 14APR25	09:27 16APR25	

LINE	OPCODE	TECH	TYPE	HOURS		LIST	NET	TOTAL
,, LINE ASSOCIATED:					ESTIMATE:	455.15		
,, DESCRIPTION: FS02 Alignment - 4 Wheel								
,, REASON DENIED: DEC								
,, PERSON CONTACTED: TERRELL GAMBLE								
,, COMMENTS: None								
,, RECOMMENDED BY: 18366 GAGLIANO					DENIAL ADDED BY: 18366 GAGLIANO			
,, LINE ASSOCIATED:					ESTIMATE:	149.95		

We hope you are COMPLETELY SATISFIED with your service experience. If you have any concerns, please contact your Service Advisor or Service Manager, Alex Hienz
THANK YOU FOR CHOOSING GORDIE BOUCHER!

Visit us at www.gordie.com or call 1-888-BOUCHER FOR OUR OTHER LOCATIONS TO SERVE YOU:

LINCOLN MERCURY · SUZUKI · NISSAN · Ford · Chevrolet · HYUNDAI · mazda · KIA · SATURN · SAAB

*Any warranties on the products sold hereby are those made by the manufacturer. The seller, GORDIE BOUCHER FORD OF MENOMONEE FALLS INC., hereby expressly disclaims all warranties, either express or implied, including any implied warranty of merchantability or fitness for a particular purpose, and neither assumes nor authorizes any other person to assume for it any liability in connection with the sale of said products. NOTICE: You are entitled to inspect or receive any components, parts, or accessories replaced or removed by the shop.

Motor vehicle repair practices are regulated by chapter ATCP 132, Wis. Adm. Code, administered by the Bureau of Consumer Protection, Wisconsin Dept. of Agriculture, Trade and Consumer Protection, P.O. Box 8911, Madison, Wisconsin 53708-8911.

Factory Trained Technicians

Sales Hours
Monday - Friday
9:00am - 9:00pm
Saturday
9:00am - 5:00pm
Service/Parts Hours
Mon & Wed
7:00am - 7:00pm
Tues/Thurs/Fri
7:00am - 5:30pm
Saturday
7:00am - 3:00pm

DESCRIPTION	TOTALS
LABOR AMOUNT	185.98
PARTS AMOUNT	0.00
GAS, OIL, LUBE	0.00
SUBLET AMOUNT	0.00
MISC. CHARGES	0.00
TOTAL CHARGES	185.98
DED / ADJ	0.00
SALES TAX	9.30
PLEASE PAY THIS AMOUNT	195.28

MISCELLANEOUS SUPPLIES AND MATERIALS: A charge is included for materials and/or hazardous waste disposal used on your vehicle. Material items are: Nuts, bolts, washers, tape, pins, aerospray, shellac, solvent, rags, carburetor cleaner, towels, solder, battery cleaner, wire, window sealer, etc.

Thank You!

CUSTOMER COPY

BlazinTowingLLC

Let BlazinTowingLLC know how your experience was

$130.00

Custom Amount	**$130.00**
Total	**$130.00**

BlazinTowingLLC

(414) 892-0478

Visa 8261 (Contactless)

VISA

VISA CARDHOLDER

Apr 11 2025 at 2:29 PM

#vdVB

Auth code: 142920

AID: A0000000980840

No CVM

Claim Payment Detail (25-631223033)

Payment Information

Disbursement Number: 507124741
Digital Payment #: 17669469
Pay to the Order of: TERRELL GAMBLE
Digital Payment Notification Method: **Email:** TERRELL_GAMBLE@YAHOO.COM
Phone Number: (414) 469-2356
In Payment Of: Progressive Invoice Number: 142788628

Total Amount: $8,815.93
Invoice Number: 142788628

Reviewed Summary

Issuing Rep: A085494
Issue Date: 04-24-25
Last Updated Rep: A085494

Approved By:
Review Date:
Reviewed By:

Bank Information

Type: Loss
Stop Reason:
Stop Date:

Bank Code: DGT
Cleared: 04-26-25

Exposure Detail: COLL

Party Name: GAMBLE, TERRELL
Property Description: 18 FORD EXPLORER
Payment Type: FINAL PAYMENT

Amount Paid: $8,815.93
Deductible Taken: $1,000.00
Property Damage: $0.00
Rental: $0.00

Claim Payment Detail (25-631223033)

Payment Information

Disbursement Number:	230551014	**Total Amount:**	$8,358.43
Draft Number:	6017207629	**Invoice Number:**	142773696
Pay to the Order of:	PNC BANK TOTAL LOST CLAIMS		
Mailing Address:	PO BOX 640954 PITTSBURGH, PA 15264 USA		
In Payment Of:	Progressive Invoice Number: 142773696		

Reviewed Summary

Issuing Rep:	A085494	**Approved By:**	
Issue Date:	04-24-25	**Review Date:**	
Last Updated Rep:	A085494	**Reviewed By:**	

Bank Information

Type:	Loss	**Bank Code:**	1CD
Stop Reason:		**Cleared:**	05-03-25
Stop Date:			

Exposure Detail: COLL

Party Name:	GAMBLE, TERRELL	**Amount Paid:**	$8,358.43
Property Description:	18 FORD EXPLORER	**Deductible Taken:**	$0.00
Payment Type:	PARTIAL PAYMENT	**Property Damage:**	$0.00
		Rental:	$0.00

4298

REMITTANCE: 45089322
DATE: 06/04/2025

Insurance Auto Auctions, Inc.
Attn: Settlement Group
Two Westbrook Corporate Center Suite 500
Westchester, IL 60154
Phone: (708) 492-7000
Fax: (708) 492-7078
E-mail:

Remittance Payable To:
Progressive Casualty Insurance - Corporate
6300 Wilson Mills Road E64
Attn: National Salvage Unit (NSU)
Mayfield Village, OH 44143
Attn: Salvage Dept

Salvage Information

IAA Stock #:	000-42134728
IAA Branch:	Milwaukee
Fed. Tax I.D.	953790111
Handler:	Megan Mortel
Adjuster:	Megan Mortel
Insured:	Terrell Gamble
Owner:	Terrell Gamble
Claim #:	25-631223033
Policy #:	
Vehicle:	2018 FORD EXPLORER
Damage:	Front end/
Mileage:	88434
Mileage Type:	Actual
VIN:	1FM5K8D8XJGB48238
ACV:	$18,173.37
NICB Date:	N/A

Account of Sale		Total Activity	%ACV
Sales		$8,875.00	48.84
Charge Adjustment		$31.00	0.17
IAA Charges			
Consignment Flat Fee	$85.00		0.47
Fast Title Fee	$8.00		0.04
State/Local Transfer Fee	$164.50		0.91
Title Direct Fee	$5.00		0.03
Less IAA Charges		($262.50)	(1.44)
Net IAA Return		$8,643.50	47.56
Outside Charges Advanced by IAA			
Labor	$70.00		0.39
Tax	$4.13		
Less Outside Charges		($74.13)	(0.41)
Payment Amount		**$8,569.37**	47.15 %

Buyer Information
Absolute Auto Repair and Sales LLC
633 8th Ave
Baraboo, WI 53913
Resale Certificate # : 456-1026826846-03 (WI)

Elapsed Days Analysis

Date of Event:	Date	Days
Loss	4/11/2025	--
Assigned	4/25/2025	15
Released	4/25/2025	1
Pickup	4/25/2025	1
Title Rec'd	5/23/2025	29
Sale Doc. Rec'd	5/29/2025	7
Auction Date	6/3/2025	6
Buyer Payment	6/3/2025	1
Remittance	6/4/2025	2
Elapsed Total Days:		55

IAA Doc. RP002.rpt

6 Pages via SFTP Wed, 04 Jun 2025 22:30:54 GMT

CALIBER COLLISION 3359
11330 W LINCOLN AVE
WEST ALLIS, WI 53227

04/25/2025 14:21:05

CREDIT CARD
MC SALE

	XXXXXXXXXXXX4290
Card #	3
SEQ #:	1378
Batch #:	3359010886
INVOICE	048747
Approval Code:	Manual
Entry Method:	Online
Mode:	$0.00
Tax Amount:	
Cust Code:	M
Card Code:	

SALE AMOUNT $74.13

CUSTOMER COPY

CALIBER - WEST ALLIS - LINCOLN AVE

Federal ID: 33-0730794
State EPA: N/A

RESTORING THE RHYTHM OF YOUR LIFE
11330 W Lincoln Ave, West Allis, WI 53227
Phone: (414) 327-7100
FAX: (414) 327-8100

Final Bill

::	Adjuster:	Estimator:	Andrew Cohen
SIVE	Phone:	Create Date:	4/15/2025
	Claim: 25-631223033-01		
	Loss Date: 4/11/2025		
	Deductible: 1,000.00		

Metall

r Color:		Mileage In:	88,434	Vehicle Out:	5/19/2025
r Color:	Platinum Dune Metall	Mileage Out:			
ion Date:	3/2018	Condition:		Job #:	

		Description	Qty	Extended Price $	Part Type	Labor Type	Paint
1	E01	Repair	Total loss teardown			1.0T Body	

Estimate Totals	Discount $	Markup $	Rate $	Total Hours	Total $
Labor, Body			70.00	1.0	70.00
Subtotal					**70.00**
Sales Tax					4.13
Grand Total					**74.13**

Estimate Version	Total $
Original	74.13

Insurance Total $:	0.00
Received from Insurance $:	0.00
Balance due from Insurance $:	0.00
Customer Total $:	74.13
Received from Customer $:	0.00
Balance due from Customer $:	74.13

TERMS AND CONDITIONS OF REPAIR SERVICES

1.Payment Upon Completion and Authority to Endorse Checks.Customer agrees that he/she is fully responsible & liable for timely payment of all charges for labor, parts, material & accessories, sublet repairs, and any other charges incurred under these Terms & Conditions, and payment in full shall be made prior to the release of the vehicle.To facilitate timely payment,Customer hereby authorizes Caliber & its authorized employees, to act in Customer's place for the purpose of endorsing, on Customer's behalf, all insurance checks made payable to Caliber and Customer, or to Customer,regarding authorized repairs to the vehicle described in this agreement with such limited authorization terminating upon full payment for the repairs of the vehicle.

T = Taxable Item, RPD = Related Prior Damage, AA = Appearance Allowance, UPD = Unrelated Prior Damage, PDR = Paintless Dent Repair, A/M = AftermarkeT, Rechr = Rechromed, Reman = Remanufactured, OEM = New Original Equipment Manufacturer, Recor = Re-cored, RECOND = Reconditioned, LKQ = Like Kind Quality or Used, Diag = Diagnostic, Elec = Electrical, Mech = Mechanical, Ref = Refinish, Struc = Structural

4/21/2025 11:36:13 AM

6 Pages via ETF Wed, 04 Jun 2025 22:30:54 GMT

RO Number: 3359010886

2018 Ford Explorer 4 Door Utility Platinum Dune Metall

Caliber and Customer agrees that all parts replaced under this limited warranty shall become the property of Caliber. If you do not wish to waive your rights to return of replaced parts, please inform the center manager before you sign this document so that we may make appropriate arrangements.

8. DISCLAIMERS. THE FOREGOING PARAGRAPH 7 IS THE COMPLETE LIMITED WARRANTY FOR CALIBER REPAIRS AND SUPERSEDES ALL OTHER WARRANTIES AND REPRESENTATIONS, WHETHER ORAL OR WRITTEN. EXCEPT AS EXPRESSLY SET FORTH ABOVE, NO OTHER EXPRESS WARRANTIES ARE MADE WITH RESPECT TO CALIBER REPAIRS IN NO EVENT WILL CALIBER BE LIABLE TO THE CUSTOMER OF THE VEHICLE DESCRIBED IN THIS AGREEMENT, FOR ANY COMMERCIAL DAMAGES, EXPENSES, LOST REVENUES, LOST SAVINGS OR ANY OTHER SPECIAL, INDIRECT INCIDENTAL OR CONSEQUENTIAL LOSSES OF A COMMERCIAL NATUREWHATSOEVER, EVEN IF CALIBER HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES. TO THE EXTENT THAT ANY PART OF THIS LIMITED WARRANTY IS IN CONFLICT WITH APPLICABLE LAW, CALIBER WILL FOLLOW APPLICABLE LAW.

9. Entire Agreement, Headings, Validity. Customer acknowledges that he/she has not been induced to authorize repairs by any representation or warranty not set forth in this agreement. This is the entire agreement between Caliber & Customer, and supersedes all existing agreements and all other oral or written communication between them concerning its subject matter. This agreement may only be modified in writing, signed by Caliber & Customer, either through manual or digital signatures.

Customer Signature:_____ Date: _____

CALIBER COLLISION #297
11330 W LINCOLN AVE
WEST ALLIS, WI 53227

04/25/2025

CREDIT CARD
MC SALE

Card #
SEQ #
Batch #
INVOICE
Approval Code
Entry Method
Mode:
Tip Amount:
Cust Code:
Card Code:

SALE AMOUNT 574.13

CUSTOMER COPY

6 Pages via SFTP Wed, 04 Jun 2025 22:30:54 GMT

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CALIBER COLLISION

CALIBER - WEST ALLIS - LINCOLN AVE

RESTORING THE RHYTHM OF YOUR LIFE
11330 W Lincoln Ave, West Allis, WI 53227
Phone: (414) 327-7100
FAX: (414) 327-8100

Federal ID: 33-0730794
State EPA: N/A

Final Bill

RO Number: 3359010886

Customer:	Insurance:	Adjuster:		Estimator:	Andrew Cohen
GAMBLE, TERRELL	PROGRESSIVE	Phone:		Create Date:	4/15/2025
10240 W RIVER RIDGE DR		Claim:	25-631223033-01		
MILWAUKEE, WI 53224		Loss Date:	4/11/2025		
(414) 469-2356		Deductible:	1,000.00		

2018 Ford Explorer 4 Door Utility Platinum Dune Metall

VIN:	1FMSK8D8XJGB48238	Interior Color:		Mileage In:	88,434	Vehicle Out:	5/19/2025
License:	AZF9906	Exterior Color:	Platinum Dune Metall	Mileage Out:			
State:	WI	Production Date:	3/2018	Condition:		Job #:	

Line	Ver	Operation	Description	Qty	Extended Price $	Part Type	Labor	Type	Paint
1	E01	Repair	Total loss teardown				1.0T	Body	

Estimate Totals	Discount $	Markup $	Rate $	Total Hours	Total $
Labor, Body			70.00	1.0	70.00
Subtotal					***70.00***
Sales Tax					4.13
Grand Total					**74.13**

Estimate Version	Total $
Original	74.13

Insurance Total $:	0.00
Received from Insurance $:	0.00
Balance due from Insurance $:	0.00
Customer Total $:	74.13
Received from Customer $:	0.00
Balance due from Customer $:	74.13

TERMS AND CONDITIONS OF REPAIR SERVICES

1.Payment Upon Completion and Authority to Endorse Checks.Customer agrees that he/she is fully responsible & liable for timely payment of all charges for labor, parts, material & accessories, sublet repairs, and any other charges incurred under these Terms & Conditions, and payment in full shall be made prior to the release of the vehicle.To facilitate timely payment,Customer hereby authorizes Caliber & its authorized employees, to act in Customer's place for the purpose of endorsing, on Customer's behalf, all insurance checks made payable to Caliber and Customer, or to Customer,regarding authorized repairs to the vehicle described in this agreement with such limited authorization terminating upon full payment for the repairs of the vehicle.

6 Pages via SFTP Wed, 04 Jun 2025 22:30:54 GMT

T = Taxable Item, RPD = Related Prior Damage, AA = Appearance Allowance, UPD = Unrelated Prior Damage, PDR = Paintless Dent Repair, A/M = Aftermarket, Rechr = Rechromed, Reman = Remanufactured, OEM = New Original Equipment Manufacturer, Recor = Re-cored, RECOND = Reconditioned, LKQ = Like Kind Quality or Used, Diag = Diagnostic, Elec = Electrical, Mech = Mechanical, Ref = Refinish, Struc = Structural

Progressive Group of Insurance Companies

Settlement Summary

Claim Information

Claim Number: 25-631223033-01
Policy Number:
Owner : GAMBLE, TERRELL

Coverage Type of Loss: Collision
Loss Date: 04/11/2025
Reported Date: 04/11/2025
Valuation Report ID: 1021376584

Vehicle Information

Loss Vehicle: 2018 Ford Explorer XLT 4 Door Utility 113" WB 3.5L 6 Cyl Flexible A 4WD
VIN: 1FM5K8D8XJGB48238
Mileage: 88,434 miles
Title History: No

Location: WI 53224
Exterior Color: Platinum Dune Metallic Tri-Coat
License Plate: AZF9906, Wisconsin
Title History Comments:

Loan Information

Lien Holder Payoff:	$8,357.44
Loan/Lease Payoff Coverage:	$0.00

Payment Information

Lien Holder Payment(s):	$0.00
Net to Owner:	$17,173.37

Settlement

Stated Amount:	$0.00
Actual Cash Value:	$18,173.37
Base Value:	$18,173.37
Title History Adjustment:	-$0.00
Refurbishment Adjustments:	$0.00
After Market Parts Adjustment:	$0.00
Condition Adjustment:	$0.00
Prior Damage Adjustment:	-$0.00
Market Value:	$ 18,173.37
Settlement Adjustment(Pre-Tax):	$0.00
Fees:	$0.00
Taxes:	$ 0.00
Company Obtains:	$0.00
Net Settlement:	$18,173.37
Settlement Adjustment(Post-Tax):	$0.00
Deductible:	-$1,000.00
Other Adjustments:	$ 0.00
Total Settlement:	$17,173.37

Adjuster License #:

Comments:

Vehicle Valuation Report

Prepared For Progressive Group of Insurance Companies (800) 321-9843

Claim Information

Claim Number	Policy Number	Loss Type	Owner
25-631223033-01		COLLISION	TERRELL GAMBLE 10240 W RIVER RIDGE DR MILWAUKEE, WI 53224 +1-414-4692356

Loss Date	Reported Date	Valuation Report Date	Valuation Report ID	Version Number
04/11/2025	04/11/2025	04/22/2025	1021376584	1

Vehicle Information

Year	Make	Model	Location	Mileage
2018	Ford	Explorer XLT 4 Door Utility 113" WB 3.5L 6 Cyl Flexible A 4WD	WI 53224	88,434 miles

Ext Color	License	VIN	Title History
Platinum Dune Metallic Tri-Coat	AZF9906, Wisconsin	1FM5K8D8XJGB48238	No

Valuation Summary

Loss Vehicle Adjustments

Adjustments specific to your vehicle

Base Value =	$18,173.37
Condition	$0.00
Prior Damage	$0.00
Aftermarket/OEM Parts	$0.00
Refurbishment	$0.00
Market Value =	$18,173.37

Settlement Adjustments

Adjustments specific to your policy

Deductible -	$1,000.00
Settlement Value =	$17,173.37

Settlement Value:

$17,173.37

J.D. POWER

Mitchell **WorkCenter® Total Loss**

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mitchell

Loss Vehicle Detail

Loss vehicle: 2018 Ford Explorer | XLT 4 Door Utility 113" WB | 3.5L 6 Cyl Flexible A 4WD

Standard Equipment

Exterior

Auto On/Off Aero-Composite Led Low Beam Daytime Running Lights Preference Setting Headlamps w/Delay-Off	Black Power Heated Side Mirrors w/Convex Spotter and Manual Folding
Black Side Windows Trim and Black Front Windshield Trim	Body-colored door handles
Body-Colored Front Bumper w/Black Rub Strip/Fascia Accent and Metal-Look Bumper Insert	Body-Colored Rear Step Bumper w/Black Rub Strip/Fascia Accent and Metal-Look Bumper Insert
Chrome Bodyside Insert, Black Bodyside Cladding and Black Wheel Well Trim	Chrome grille
Clearcoat paint	Compact Spare Tire Mounted Inside Under Cargo
Deep tinted glass	Fixed Rear Window w/Fixed Interval Wiper, Heated Wiper Park and Defroster
Galvanized Steel/Aluminum Panels	Laminated Glass
LED brakelights	Liftgate Rear Cargo Access
Lip spoiler	Roof Rack Rails Only
Speed sensitive variable intermittent wipers	Steel spare wheel
Tailgate/Rear Door Lock Included w/Power Door Locks	Tires: P245/60R18 AS BSW
Wheels: 18" 5-Split-Spoke Sparkle Silver-Painted -inc: Aluminum	

Interior

2 Seatback Storage Pockets	4 12V DC Power Outlets
60-40 Folding Split-Bench Front Facing Manual Reclining Tumble Forward Premium Cloth Rear Seat w/Manual Fore/Aft	Air filtration
Analog Appearance	Bluetooth Wireless Phone Connectivity
Cargo Area Concealed Storage	Cargo Space Lights
Carpet Floor Trim	Cloth door trim insert
Compass	Cruise control w/steering wheel controls
Day-night rearview mirror	Delayed Accessory Power
Driver / Passenger And Rear Door Bins	Driver And Passenger Visor Vanity Mirrors w/Driver And Passenger Illumination
Driver foot rest	Driver Seat
Fade-to-off interior lighting	Fixed 60-50 Split-Bench Premium Cloth 3rd Row Seat Front, Manual Fold Into Floor and 2 Fixed Head Restraints
FOB Controls -inc: Cargo Access	Front And Rear Map Lights
Front Center Armrest and Rear Center Armrest	Front Cupholder
Full Carpet Floor Covering -inc: Carpet Front And Rear Floor Mats	Full cloth headliner
Full Floor Console w/Covered Storage, Mini Overhead Console w/Storage and 4 12V DC Power Outlets	Gauges -inc: Speedometer, Odometer, Engine Coolant Temp, Tachometer, Trip Odometer and Trip Computer
HVAC -inc: Underseat Ducts, Auxiliary Rear Heater and Headliner/Pillar Ducts	Illuminated locking glove box
Integrated Roof Antenna	Interior Trim -inc: Metal-Look Instrument Panel Insert, Metal-Look Door Panel Insert, Metal-Look Console Insert and Chrome/Metal-Look Interior Accents
Keypad	Leather steering wheel
Leather/Chrome Gear Shifter Material	Manual Adjustable Rear Head Restraints

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- Manual air conditioning
- Manual tilt/telescoping steering column
- Outside temp gauge
- Passenger Seat
- Perimeter alarm
- Power 1st Row Windows w/Driver And Passenger 1-Touch Up/Down
- Power Door Locks w/Autolock Feature
- Power Rear Windows and Fixed 3rd Row Windows
- Proximity Key For Doors And Push Button Start
- Radio w/Seek-Scan, Clock, Speed Compensated Volume Control and Steering Wheel Controls
- Radio: AM/FM Stereo -inc: MP3 capability, 6 speakers and SiriusXM radio. Note: SiriusXM includes a 6-month prepaid subscription. Service is not available in Alaska and Hawaii. Note: SiriusXM audio and data services each require a subscription sold separately, or as a package, by Sirius XM Radio Inc. If you decide to continue service after your trial, the subscription plan you choose will automatically renew thereafter and you will be charged according to your chosen payment method at then-current rates. Fees and taxes apply. To cancel you must call SiriusXM at 1-866-635-2349. See SiriusXM Customer Agreement for complete terms at www.siriusxm.com. All fees and programming subject to change. Sirius, XM and all related marks and logos are trademarks of Sirius XM Radio Inc.
- Rear cupholder
- Rear HVAC w/Separate Controls
- Remote Keyless Entry w/Integrated Key Transmitter, Illuminated Entry, Illuminated Ignition Switch and Panic Button
- Seats w/Premium Cloth Back Material
- Securilock Anti-Theft Ignition (pats) Immobilizer
- Streaming Audio
- SYNC Communication & Entertainment System -inc: enhanced voice recognition, 911 Assist, 4.2" LCD screen in center stack, AppLink and 1 smart-charging multimedia USB port in the Media Hub
- Systems Monitor
- Trip computer
- Unique Cloth Bucket Seats -inc: 10-way power driver's seat w/power lumbar and recline, 6-way power front passenger seat w/manual recline and 4-way manually adjustable driver and front passenger head restraints (2-way up/down when dual-headrest DVD entertainment system (50S) is ordered)
- Valet Function

Mechanical

- 18.6 Gal. Fuel Tank
- 200 amp alternator
- 3.65 Axle Ratio
- 4-Wheel Disc Brakes w/4-Wheel ABS, Front And Rear Vented Discs, Brake Assist, Hill Descent Control and Hill Hold Control
- 72-Amp/Hr 650CCA Maintenance-Free Battery w/Run Down Protection
- Auto locking hubs
- Automatic Full-Time Four-Wheel Drive
- Electric Power-Assist Speed-Sensing Steering
- Engine: 3.5L Ti-VCT V6 (FFV) -inc: Flexible Fuel Vehicle (FFV) system is standard equipment for vehicles w/the 3.5L Ti-VCT V6 engine shipped to Federal Emissions States or Cross Border State dealers and is only available w/a Federal emissions system. (FFV system not available w/code 422 and requires code 936 or 423 if applicable for California Emissions State dealer destinations).Cross border states include AZ, DC, ID, NH, NV, OH, VA, WV. Not standard equipment in CA Emissions States.
- Front And Rear Anti-Roll Bars
- Gas-pressurized shock absorbers
- GVWR: 6,160 lbs
- Multi-link rear suspension w/coil springs
- Quasi-Dual Stainless Steel Exhaust w/Chrome Tailpipe Finisher
- Strut Front Suspension w/Coil Springs
- Towing Equipment -inc: Trailer Sway Control
- Transmission: 6-Speed SelectShift Automatic

Safety

- Advancetrac w/Roll Stability Control Electronic Stability Control (ESC) And Roll Stability Control (RSC)
- Airbag Occupancy Sensor
- Back-Up Camera w/Washer
- Dual Stage Driver And Passenger Front Airbags
- Dual Stage Driver And Passenger Seat-Mounted Side Airbags
- Mykey System -inc: Top Speed Limiter, Audio Volume Limiter, Early Low Fuel Warning, Programmable Sound Chimes and Beltminder w/Audio Mute
- Outboard Front Lap And Shoulder Safety Belts -inc: Rear Center 3 Point, Height Adjusters and Pretensioners
- Passenger Knee Airbag
- Rear child safety locks
- Rear parking sensors
- Safety Canopy System Curtain 1st, 2nd And 3rd Row Airbags
- Side impact beams
- Terrain Management System ABS And Driveline Traction Control
- Tire Specific Low Tire Pressure Warning

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Packages

EQUIPMENT GROUP 202A

-inc: Dual-Zone Electronic Automatic Temperature Ctrl, Driver Connect Package, SYNC 3 Communications & Entertainment System, enhanced voice recognition, 8" LCD capacitive touchscreen in center stack w/swipe capability, pinch-to-zoom capability included when equipped w/available voice-activated touchscreen navigation system, AppLink, 911 Assist, Apple CarPlay and Android Auto compatibility, 2 smart-charging multimedia USB ports (1 replaces the front center floor console powerpoint port), 2 Driver Configurable 4.2" Color LCD Displays, Located in instrument cluster, SYNC Connect, remotely start, lock and unlock vehicle (includes service for 5 years from the vehicle sale date as recorded by the dealer), schedule specific times to remotely start vehicle, locate parked vehicle, check vehicle status (includes service for 5 years from the vehicle sale date as recorded by the dealer) a

FORD SAFE & SMART PACKAGE

-inc: Auto High-Beam Headlights, Rain-Sensing Wipers (Front Only), BLIS (Blind Spot Information System), cross-traffic alert, Note: replaces standard integrated blind spot mirrors feature, Adaptive Cruise Control & Fwd Collision Warning, brake support, Lane-Keeping System, lane-keeping assist, lane-keeping alert and driver alert

Loss Vehicle Base Value

Loss vehicle: 2018 Ford Explorer | XLT 4 Door Utility 113" WB | 3.5L 6 Cyl Flexible A 4WD

Comparable Vehicle Information

Search Radius used for this valuation: 75 miles from loss vehicle zip/postal code.

Typical Mileage for this vehicle: 77,000 miles

#	Vehicle Description	Mileage	Location	Distance From Loss Vehicle	Price	Adjusted Value
1	2018 FORD EXPLORER XLT 4D SUV 6 3.5NORMAL FLEXIBLE A 4WD	93,888	53224	0 miles	$17,999.00 Sold Price	$19,301.11
2	2018 FORD EXPLORER XLT 4D SUV 6 3.5NORMAL FLEXIBLE A 4WD	87,198	53072	13 miles	$17,800.00 Sold Price	$17,027.32
3	2018 FORD EXPLORER XLT 4D SUV 6 3.5NORMAL FLEXIBLE A 4WD	117,922	53066	24 miles	$16,500.00 Sold Price	$18,105.98
4	2018 FORD EXPLORER XLT 4D SUV 6 3.5NORMAL FLEXIBLE A 4WD	109,156	54937	48 miles	$17,995.00 Sold Price	$18,926.17
5	2018 FORD EXPLORER XLT 4D SUV 6 3.5NORMAL FLEXIBLE A 4WD	84,313	60048	61 miles	$17,000.00 Sold Price	$19,621.62
6	2018 FORD EXPLORER XLT 4D SUV 6 3.5NORMAL FLEXIBLE A 4WD	88,511	53713	69 miles	$17,843.00 Sold Price	$16,358.89
7	2018 FORD EXPLORER XLT 4D SUV 6 3.5NORMAL FLEXIBLE A 4WD	96,666	53713	69 miles	$16,825.00 Sold Price	$16,582.03
8	2018 FORD EXPLORER XLT 4D SUV 6 3.5NORMAL FLEXIBLE A 4WD	97,927	53562	75 miles	$17,881.00 Sold Price	$18,539.23
9	2018 FORD EXPLORER XLT 4D SUV 6 3.5NORMAL FLEXIBLE A 4WD	79,559	53186	13 miles	$20,778.00 List Price	$18,834.98
10	2018 FORD EXPLORER XLT 4D SUV 6 3.5NORMAL FLEXIBLE A 4WD	81,736	53095	17 miles	$21,995.00 List Price	$18,436.36
					Base Value:	**$18,173.37**

Loss Vehicle Adjustments

Loss vehicle: 2018 Ford Explorer | XLT 4 Door Utility 113" WB | 3.5L 6 Cyl Flexible A 4WD

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Condition Adjustments

Condition Adjustment: $0.00 Overall Condition: 3.00-Good Typical Vehicle Condition: 3.00

Category	Condition	Condition $	Comments
Interior			
GLASS	3 Good	$0.00	
DASH/CONSOLE	3 Good	$0.00	
DOORS/INTERIOR PANELS	3 Good	$0.00	
HEADLINER	3 Good	$0.00	
CARPET	3 Good	$0.00	
SEATS	3 Good	$0.00	
Exterior			
VINYL/CONVERTIBLE TOP	Typical	$0.00	
TRIM	3 Good	$0.00	
BODY	3 Good	$0.00	
PAINT	3 Good	$0.00	
Mechanical			
TRANSMISSION	3 Good	$0.00	
ENGINE	3 Good	$0.00	
Tire	3 Good	$0.00	9/8/7/7

Typical Vehicle Condition reflects a condition similar to the same year, make and model. Amount of wear and tear/ damage consistent with its age.

Comments:

After Market Parts and OEM Equipment Adjustments

Category	Description	Adjustment Type	Adjustment Amount
INTERIOR	FLOOR MATS (RUBBER/CARPET) - UNIVERSAL	INSTANT QUOTE	$0.00
INTERIOR	STEERING WHEEL COVER	INSTANT QUOTE	$0.00

Comparable Vehicles

Loss vehicle: 2018 Ford Explorer | XLT 4 Door Utility 113" WB | 3.5L 6 Cyl Flexible A 4WD

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2018 FORD EXPLORER XLT 4D SUV 6 3.5 NORMAL FLEXIBLE A4WD

Sold Price: $17,999.00

VIN	Stock No	Listing Date	ZIP/Postal Code	Distance from Loss Vehicle
1FM5K8D85JGXXXXXX		03/03/2025	53224	0 miles

Source

FRANCHISE SALE - J.D. POWER AND ASSOCIATES

Adjustments	Loss Vehicle	This Vehicle	Amount
Mileage	88,434	93,888	$406.41
Equipment			
EQUIPMENT GROUP 202A	Yes	No	$2,438.34
EQUIPMENT GROUP 201A	No	Yes	-$1,159.46
COLD WEATHER PACKAGE	No	Yes	-$323.46
FRONT & SECOND ROW FLOOR LINERS	No	Yes	-$59.72
		Total Adjustments:	$1,302.11
		Adjusted Price:	**$19,301.11**

Comparable Vehicle Package Details:

FORD SAFE & SMART PACKAGE

EQUIPMENT GROUP 201A

COLD WEATHER PACKAGE

Comparable Vehicle Option Details:

FRONT & SECOND ROW FLOOR LINERS

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2018 FORD EXPLORER XLT 4D SUV 6 3.5 NORMAL FLEXIBLE A4WD

Sold Price: $17,800.00

VIN	Stock No	Listing Date	ZIP/Postal Code	Distance from Loss Vehicle
1FM5K8D83JGXXXXXX		03/17/2025	53072	13 miles

Source

FRANCHISE SALE - J.D. POWER AND ASSOCIATES

Adjustments	Loss Vehicle	This Vehicle	Amount
Mileage	88,434	87,198	-$91.08
Equipment			
CLASS III TRAILER TOW PACKAGE	No	Yes	-$280.51
FRONT & SECOND ROW FLOOR LINERS	No	Yes	-$59.06
2ND ROW BUCKET SEATS	No	Yes	-$342.03
		Total Adjustments:	-$772.68
		Adjusted Price:	**$17,027.32**

Comparable Vehicle Package Details:

EQUIPMENT GROUP 202A

FORD SAFE & SMART PACKAGE

CLASS III TRAILER TOW PACKAGE

Comparable Vehicle Option Details:

FRONT & SECOND ROW FLOOR LINERS, 2ND ROW BUCKET SEATS

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3 2018 FORD EXPLORER XLT 4D SUV 6 3.5 NORMAL FLEXIBLE A4WD

Sold Price: $16,500.00

VIN	Stock No	Listing Date	ZIP/Postal Code	Distance from Loss Vehicle
1FM5K8D83JGXXXXXX		02/21/2025	53066	24 miles

Source

FRANCHISE SALE - J.D. POWER AND ASSOCIATES

Adjustments	Loss Vehicle	This Vehicle	Amount
Mileage	88,434	117,922	$1,647.05
Equipment			
FORD SAFE & SMART PACKAGE	Yes	No	$590.75
CLASS III TRAILER TOW PACKAGE	No	Yes	-$260.02
FRONT & SECOND ROW FLOOR LINERS	No	Yes	-$54.75
2ND ROW BUCKET SEATS	No	Yes	-$317.05
		Total Adjustments:	$1,605.98
		Adjusted Price:	**$18,105.98**

Comparable Vehicle Package Details:

EQUIPMENT GROUP 202A

CLASS III TRAILER TOW PACKAGE

Comparable Vehicle Option Details:

FRONT & SECOND ROW FLOOR LINERS, 2ND ROW BUCKET SEATS

4 2018 FORD EXPLORER XLT 4D SUV 6 3.5 NORMAL FLEXIBLE A4WD

Sold Price: $17,995.00

VIN	Stock No	Listing Date	ZIP/Postal Code	Distance from Loss Vehicle
1FM5K8D80JGXXXXXX		02/25/2025	54937	48 miles

Source

FRANCHISE SALE - J.D. POWER AND ASSOCIATES

Adjustments	Loss Vehicle	This Vehicle	Amount
Mileage	88,434	109,156	$1,339.14
Equipment			
FORD SAFE & SMART PACKAGE	Yes	No	$644.27
FRONT & SECOND ROW FLOOR LINERS	No	Yes	-$59.71
DUAL-HEADREST DVD ENTERTAINMENT SYSTEM	No	Yes	-$992.53
		Total Adjustments:	$931.17
		Adjusted Price:	**$18,926.17**

Comparable Vehicle Package Details:

EQUIPMENT GROUP 202A

Comparable Vehicle Option Details:

FRONT & SECOND ROW FLOOR LINERS, DUAL-HEADREST DVD ENTERTAINMENT SYSTEM

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2018 FORD EXPLORER XLT 4D SUV 6 3.5 NORMAL FLEXIBLE A4WD

Sold Price: $17,000.00

VIN	Stock No	Listing Date	ZIP/Postal Code	Distance from Loss Vehicle
1FM5K8D89JGXXXXXX		01/15/2025	60048	61 miles

Source

FRANCHISE SALE - J.D. POWER AND ASSOCIATES

Adjustments	Loss Vehicle	This Vehicle	Amount
Mileage	88,434	84,313	-$290.04
Equipment			
EQUIPMENT GROUP 202A	Yes	No	$2,303.01
FORD SAFE & SMART PACKAGE	Yes	No	$608.65
		Total Adjustments:	$2,621.62
		Adjusted Price:	**$19,621.62**

2018 FORD EXPLORER XLT 4D SUV 6 3.5 NORMAL FLEXIBLE A4WD

Sold Price: $17,843.00

VIN	Stock No	Listing Date	ZIP/Postal Code	Distance from Loss Vehicle
1FM5K8D87JGXXXXXX		02/08/2025	53713	69 miles

Source

FRANCHISE SALE - J.D. POWER AND ASSOCIATES

Adjustments	Loss Vehicle	This Vehicle	Amount
Mileage	88,434	88,511	$5.69
Equipment			
FORD SAFE & SMART PACKAGE	Yes	No	$638.83
CLASS III TRAILER TOW PACKAGE	No	Yes	-$281.19
DUAL-HEADREST DVD ENTERTAINMENT SYSTEM	No	Yes	-$984.15
2ND ROW BUCKET SEATS	No	Yes	-$342.85
FRONT & SECOND ROW FLOOR LINERS	No	Yes	-$59.20
XLT TECHNOLOGY FEATURE BUNDLE	No	Yes	-$461.24
		Total Adjustments:	-$1,484.11
		Adjusted Price:	**$16,358.89**

Comparable Vehicle Package Details:

EQUIPMENT GROUP 202A

CLASS III TRAILER TOW PACKAGE

Comparable Vehicle Option Details:

DUAL-HEADREST DVD ENTERTAINMENT SYSTEM, 2ND ROW BUCKET SEATS, FRONT & SECOND ROW FLOOR LINERS, XLT TECHNOLOGY FEATURE BUNDLE

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2018 FORD EXPLORER XLT 4D SUV 6 3.5 NORMAL FLEXIBLE A4WD

Sold Price: $16,825.00

VIN	Stock No	Listing Date	ZIP/Postal Code	Distance from Loss Vehicle
1FM5K8D8XJGXXXXXX		02/19/2025	53713	69 miles

Source

FRANCHISE SALE - J.D. POWER AND ASSOCIATES

Adjustments	Loss Vehicle	This Vehicle	Amount
Mileage	88,434	96,666	$573.40
Equipment			
FORD SAFE & SMART PACKAGE	Yes	No	$602.39
FRONT & SECOND ROW FLOOR LINERS	No	Yes	-$55.83
XLT TECHNOLOGY FEATURE BUNDLE	No	Yes	-$434.93
DUAL-HEADREST DVD ENTERTAINMENT SYSTEM	No	Yes	-$928.00
		Total Adjustments:	-$242.97
		Adjusted Price:	**$16,582.03**

Comparable Vehicle Package Details:

EQUIPMENT GROUP 202A

Comparable Vehicle Option Details:

FRONT & SECOND ROW FLOOR LINERS, XLT TECHNOLOGY FEATURE BUNDLE, DUAL-HEADREST DVD ENTERTAINMENT SYSTEM

2018 FORD EXPLORER XLT 4D SUV 6 3.5 NORMAL FLEXIBLE A4WD

Sold Price: $17,881.00

VIN	Stock No	Listing Date	ZIP/Postal Code	Distance from Loss Vehicle
1FM5K8D82JGXXXXXX		03/07/2025	53562	75 miles

Source

FRANCHISE SALE - J.D. POWER AND ASSOCIATES

Adjustments	Loss Vehicle	This Vehicle	Amount
Mileage	88,434	97,927	$702.74
Equipment			
FORD SAFE & SMART PACKAGE	Yes	No	$640.19
CLASS III TRAILER TOW PACKAGE	No	Yes	-$281.79
FRONT & SECOND ROW FLOOR LINERS	No	Yes	-$59.33
2ND ROW BUCKET SEATS	No	Yes	-$343.58
		Total Adjustments:	$658.23
		Adjusted Price:	**$18,539.23**

Comparable Vehicle Package Details:

EQUIPMENT GROUP 202A

CLASS III TRAILER TOW PACKAGE

Comparable Vehicle Option Details:

FRONT & SECOND ROW FLOOR LINERS, 2ND ROW BUCKET SEATS

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5 2018 FORD EXPLORER XLT 4D SUV 6 3.5 NORMAL FLEXIBLE A4WD

List Price: $20,778.00

VIN	Stock No	Listing Date	ZIP/Postal Code	Distance from Loss Vehicle
1FM5K8D8XJGA38922	JGA38922P	01/14/2025	53186	13 miles

Source

DEALER WEB LISTING - CARS.COM
WILDE HONDA
1603 EAST MORELAND BOULEVARD
WAUKESHA WI 53186
262-999-6712

Adjustments	Loss Vehicle	This Vehicle	Amount
Projected Sold Adjustment			-$614.00
Mileage	88,434	79,559	-$740.88
Equipment			
FRONT & SECOND ROW FLOOR LINERS	No	Yes	-$66.90
XLT TECHNOLOGY FEATURE BUNDLE	No	Yes	-$521.24
		Total Adjustments:	-$1,943.02
		Adjusted Price:	**$18,834.98**

Comparable Vehicle Package Details:

EQUIPMENT GROUP 202A

FORD SAFE & SMART PACKAGE

Comparable Vehicle Option Details:

FRONT & SECOND ROW FLOOR LINERS, XLT TECHNOLOGY FEATURE BUNDLE

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2018 FORD EXPLORER XLT 4D SUV 6 3.5 NORMAL FLEXIBLE A4WD **List Price: $21,995.00**

VIN	Stock No	Listing Date	ZIP/Postal Code	Distance from Loss Vehicle
1FM5K8D80JGB98209	25LH118B	04/16/2025	53095	17 miles

Source

DEALER WEB LISTING - CARS.COM
GORDIE BOUCHER FORD LINCOLN OF WEST BEND
3021 W WASHINGTON ST
WEST BEND WI 53095
800-693-1526

Adjustments	Loss Vehicle	This Vehicle	Amount
Projected Sold Adjustment			-$654.00
Mileage	88,434	81,736	-$591.78
Equipment			
FORD SAFE & SMART PACKAGE	Yes	No	$764.07
CLASS III TRAILER TOW PACKAGE	No	Yes	-$336.31
XLT APPEARANCE PACKAGE	No	Yes	-$941.07
DUAL-HEADREST DVD ENTERTAINMENT SYSTEM	No	Yes	-$1,177.08
FRONT & SECOND ROW FLOOR LINERS	No	Yes	-$70.81
XLT TECHNOLOGY FEATURE BUNDLE	No	Yes	-$551.66
		Total Adjustments:	-$3,558.64
		Adjusted Price:	**$18,436.36**

Comparable Vehicle Package Details:

EQUIPMENT GROUP 202A

CLASS III TRAILER TOW PACKAGE

XLT APPEARANCE PACKAGE

Comparable Vehicle Option Details:

DUAL-HEADREST DVD ENTERTAINMENT SYSTEM, FRONT & SECOND ROW FLOOR LINERS, XLT TECHNOLOGY FEATURE BUNDLE

Sub-Model Comparison

Sub-Model Description	Configuration	Original MSRP
2018 Ford Explorer XLT	4 Door Utility 113" WB 3.5L 6 Cyl Flexible 4WD	$36,170.00

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Vehicle Valuation Methodology Explanation

WorkCenter Total Loss ("WCTL") was designed and built by Mitchell International, Inc. in conjunction with J.D. Power, which is an expert in data analysis with years of experience in vehicle pricing. WCTL provides a consistent methodology across vehicle makes and models for estimating the value of a vehicle. The WCTL analysis is based on comparable vehicles that most closely resemble the loss vehicle, with certain adjustments to both the comparable vehicle and loss vehicle depending on the facts of a particular claim.

WCTL produces accurate and easy-to-understand vehicle valuations via a five-step process:

Step 1 - Locate Comparable Vehicles

Locate vehicles from WCTL's comparable vehicle database that are the closest match to the loss vehicle in the same market area. These are not intended to be replacement vehicles and may no longer be listed for sale .The comparable vehicle database includes millions of vehicles listed for sale on publicly available websites (for example, cars.com and autotrader.com), as well as sold vehicle records (where available).

Step 2 - Adjust Comparable Vehicles

Make adjustments to the prices of the comparable vehicles. There are several types of comparable vehicle adjustments, including:

- Projected Sold Adjustment - where the comparable vehicle is listed for sale, this adjustment reflects the fact that consumers typically negotiate a purchase price less than the list price. (There is no projected sold adjustment where the comparable vehicle has actual sold data, or where a vehicle is listed for sale at a "no haggle" dealership.)
- Mileage Adjustment – an adjustment for differences in mileage between the comparable vehicle and the loss vehicle.
- Equipment Adjustment – an adjustment for differences in equipment between the comparable vehicle and the loss vehicle (for example, differences in equipment packages and options).

Step 3 - Calculate Base Vehicle Value

Calculate the base vehicle value by averaging the adjusted prices of the comparable vehicles.

Step 4 - Calculate Loss Vehicle Adjustments

There are four types of loss vehicle adjustments:

- Condition Adjustment – an adjustment to account for the condition of the loss vehicle at the time of the loss.
- Prior Damage Adjustment – an adjustment to account for any prior damage present on the loss vehicle at the time of the loss.
- After Market Part Adjustment – an adjustment to account for any aftermarket parts present on the loss vehicle at the time of the loss.
- Refurbishment Adjustment – an adjustment to account for any refurbishment performed on the loss vehicle at the time of the loss.

Step 5 - Calculate the Market Value

The Market Value is calculated by applying the loss vehicle adjustments to the base value.

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Caliber - West Allis - Lincoln Ave - 3359
11330 W Lincoln Ave, West Allis,, WI 53227
Office: (414) 327-7100
WestAllisLincolnAve@calibercollision.com

TOTAL LOSS

Estimate ID
25-631223033-01
Original

Claim Number
25-631223033-01

Owner
TERRELL GAMBLE

Insured
TERRELL GAMBLE

Appraiser
#3359 West Allis - Lincoln Ave
Caliber Collision
3359assignments@calibercollision.com

Underwriter
Progressive Universal Insurance Co

Progressive Universal Insurance Co

Insurance Company
Progressive Universal Insurance Co

Claim Number
25-631223033-01

Adjuster
ANGEL WILLIS-HARDIN
(440) 566-2896 (Work)
angel_willis-hardin@progressive.com

Deductible
1000.00 - Not Waived

Reported Date
04/11/2025

Loss Date
04/11/2025

Inspection Site
Caliber Collision - West Allis (W Lincoln Ave) (SWE)
11330 W Lincoln Ave
West Allis, WI 53227
(414) 327-7100 (Mobile)

2018 Ford Explorer XLT 4 Door Utility 3.5L 6 Cyl Gas Injected Base 4WD

Exterior Color
BK (Platinum Dune Metallic)

License
WI-AZF9906

VIN
1FM5K8D8XJGB48238

Condition
Good

Drivable
Yes

Odometer
88434

Production Date
03/2018

Mitchell Service Code
911799

Primary Point of Impact
Right Front Corner (1)

Options

4 Wheel Drive	4WD or AWD	Air Conditioning	Alum/Alloy Wheels	AM-FM Stereo
Anti-Lock Brake Sys. (ABS)	Automatic Headlights	Auxiliary Input	Bluetooth Wireless Connectivity	Cloth Seat
Cruise Control	Daytime Running Lights	Driver Seat With Power Lumbar Support	Driver-Front Air Bag	Electric Defogger
Electronic Parking Aid	Electronic Stability Control	First Row Bucket Seat	Front Seats With Power Lumbar Support	Heated Mirror
Keyless Entry System	Leather Steering Wheel	Left-Curtain Air Bag	MP3 Player	Passenger-Front Air Bag
Power Door Locks	Power Driver Seat	Power Passenger Seat	Power Remote Mirror	Power Steering
Power Windows	Privacy Glass	Rear Bench Seat	Rear Gate Wiper	Rear Heating, Ventilation & Air Conditioning

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Options

Rear Spoiler	Rearview Camera	Satellite Radio	Second Row Side Airbag With Head Protection	Side Airbags
Smart Key System	Steering Wheel Mounted Audio Control	Telematic Systems	Theft Deterrent Sys.	Third Row Seat
Tilt Steering Wheel	Tire Pressure Monitoring System	Traction Control/Electronic	Trip Computer	

TERRELL GAMBLE | 2018 Ford Explorer XLT

Parts Profile
WI All Part Type SWE

Parts Profile Version
4.0

				LABOR		PART			
Line #		Description	Operation	Type	Total Units	Type	Number	Qty	Total Price	Tax
Front Bumper										
1	103297	R Frt Otr Sensor Bezel	Refinish Only	Refinish	0.2 C	Existing				
2	103254	Frt Bumper Cover	Remove / Install	Body	INC	Existing				
3	103255	Frt Bumper Cover Assy	Overhaul	Body	3.8#	Existing				
4	103257	Frt Add w/Parking Sensor	Remove / Replace	Body	0.4					
5	103088	Frt Add w/Fog Lamps	Remove / Replace	Body	0.4					
6	103483	Frt Upr Bumper Cover	Repair	Body	1.5*#	Existing				
7	AUTO	Frt Upr Bumper Cover	Refinish Only	Refinish	2.8 C	Existing				
8	103509	R Frt Inr Parking Distance Sensor	Remove / Replace	Body	INC#	New	HU5Z 15K859 A	1	$66.33	Yes
9	AUTO	R Frt Inr Park Distance Sensor	Refinish Only	Refinish	0.2 C					
10	103560	R Frt Inr Parking Sensor Bezel	Remove / Replace	Body	0.0#	New	BB5Z 15C872 A	1	$17.10	Yes
11	103519	Frt Lwr Bumper Cover	Remove / Replace	Body	INC#	New	JB5Z 17D957 AB	1	$463.78	Yes
12	103520	Frt Lwr Bumper Protector	Remove / Replace	Body	INC#	New	JB5Z 8419 ADPTM	1	$203.58	Yes
13	AUTO	Frt Lwr Protector	Refinish Only	Refinish	0.8 C					
14	103587	Frt Lwr Bumper Valance Panel	Remove / Replace	Body	INC#	New	FB5Z 17626 BA	1	$327.95	Yes
15	103532	Frt Bumper Impact Absorber	Remove / Replace	Body	INC#	New	JB5Z 17C882 A	1	$76.47	Yes
Grille										
16	103296	Grille Assy	Remove / Install	Body	INC#	Existing				
Hood										
17	101230	Hood Assy	Remove / Install	Body	INC	Existing				
18	900501	for rt fender refinish as ledge under hood								
A/C / Heater / Ventilation										
19	101449	Evacuate & Recharge A/C - M	Remove / Replace	Mechanical	1.4					
20	101450	A/C Refrigerant Recovery - M	Remove / Replace	Mechanical	0.3					

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			LABOR			PART				
Line #		Description	Operation	Type	Total Units	Type	Number	Qty	Total Price	Tax
21	900500	Suction line rear ac	Remove / Replace	Mechanical*	2.0*	New	FB5Z19867B	1	$133.82*	Yes
22	900500	Discharge line rear ac	Remove / Replace	Mechanical*	2.0*	New	FB5Z19835B	1	$240.00*	Yes
Front Fender										
23	100281	R Fender Panel	Repair	Body	0.5*#	Existing				
24	AUTO	R Fender Outside	Refinish Only	Refinish	1.8* C	Existing				
25	900501	Modified Refinish With Full Clear Coat								
26	102362	R Fender Liner	Remove / Install	Body	INCr	Existing				
27	900501	To clean up debris and inspect								
28	102364	L Fender Liner	Remove / Install	Body	0.4r	Existing				
29	900501	To clean up debris and inspect								
30	100108	L Fender Wheel Opening Mldg	Remove / Install	Body	0.4#	Existing				
31	100123	R Fender Wheel Opening Mldg	Remove / Replace	Body	0.4#	New	FB5Z 16038 AB	1	$58.00	Yes
Front Inner Structure										
32	100402	Frt Body Radiator Support (Com)	Remove / Replace	Body	3.4#	New	FB5Z 16138 B	1	$409.93	Yes
33	AUTO	R Front Combination Lamp	Remove / Install	Body	0.3#					
34	AUTO	L Front Combination Lamp	Remove / Install	Body	0.3#					
35	103084	Frt Body Radiator Shutter	Remove / Replace	Body	0.7#	Aftermarket New	FO1206110	1	$710.00	Yes
36	103085	R Frt Body Front Air Deflector	Remove / Replace	Body	0.2	New	FB5Z 8310 D	1	$55.60	Yes
37	100195	Lwr Frt Body Air Deflector	Remove / Replace	Body	INC	New	[EB5Z 8349 A]	1	$43.32	Yes
38	100405	Sub-Frame Assy -M	Remove / Replace	Mechanical	7.2#	Qual Recycled Part	[R5039108-53227]	1	$321.25	Yes
39	100440	R Sub-Frame Plate -M	Remove / Replace	Mechanical	INC*	New	BB5Z 5G221 A	1	$16.69	Yes
40	100441	L Sub-Frame Plate -M	Remove / Replace	Mechanical	INC*	New	FB5Z 5G221 A	1	$17.17	Yes
41	900500	Rail Protector LT	Remove / Replace	Body*	1.0*	New	FB5Z5410463A	1	$143.69*	Yes
42	900500	Rail Protector RT	Remove / Replace	Body*	1.0*	New	FB5Z5410462A	1	$146.97*	Yes
Wheel										
43	100845	Alloy Wheel	Remove / Replace	Body	0.3	Qual Recycled Part	R5270417-53227	1	$203.75	Yes
Front Suspension										
44	100888	R Frt Susp Components One Side -M	Overhaul	Mechanical	3.7	Existing				
45	AUTO	Does Not Include Alignment								
46	935003	R Frt Susp Components One Side -M	Additional Labor	Mechanical	1.0*					
Engine / Body Under Covers										

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			LABOR			PART				
Line #		Description	Operation	Type	Total Units	Type	Number	Qty	Total Price	Tax
47	102179	Frt Skid Plate	Remove / Replace	Body	0.3	New	GB5Z 78001A08 A	1	$562.07	Yes
Exhaust										
48	103443	Exhaust Muffler -M	Remove / Replace	Mechanical	1.6	New	JB5Z 5230 B	1	$1,614.93	Yes
49	102233	Frt Exhaust Muffler Bracket	Remove / Replace	Body	0.4*	New	FB5Z 5A204 A	1	$30.67	Yes
Windshield										
50	100450	W/Shield Washer Reservoir	Remove / Replace	Body	0.7#	Aftermarket New	FO1288175	1	$95.59	Yes
Rear Suspension										
51	101729	Rear Suspension/Crossmember Assy -M	Remove / Install	Mechanical	3.5	Existing				
52	900501	for fuel line replacement								
Fuel Tank										
53	100068	Fuel Tank -M	Remove / Install	Mechanical	2.4	Existing				
54	900500	Fuel Line	Remove / Replace	Mechanical*	2.0*	New	FB5Z9J279B	1	$567.67*	Yes
Additional Costs & Materials										
55	AUTO	Paint/Materials	Additional Cost						$450.00	Yes
56	AUTO	Hazardous Waste Disposal	Additional Cost						$3.00*	Yes
Additional Operations										
57	AUTO	Three Stage	Additional Operation	Refinish	3.2				$0.00	
Special / Manual Entry										
58	900500	FLEX ADDITIVE	Repair	Body*	0.0*	Sublet	Sublet	1	$7.00*	
59	900500	FRONT WHEEL ALIGNMENT	Remove / Replace	Body*	0.0*	Sublet	Sublet	1	$89.95*	Yes
60	900500	Pre Scan	Remove / Replace	Body*	0.5*	Sublet		1	$40.00*	Yes
61	900500	Post Scan	Remove / Replace	Body*	0.5*	Sublet		1	$40.00*	Yes
62	900500	Drive time to sublet vendor	Additional Labor	Body*	1.0*	Existing		0		
63	900500	MOUNT & BALANCE, VALVE STEM & DISP FEE	Additional Labor	Mechanical*	0.0*	Sublet	Sublet	1	$30.00*	

* Judgment Item
T Included in Two Tone Calculation
Labor Note Applies
d Discontinued by Manufacturer
C Included in Clear Coat Calculation
A Included in Clear Coat and Two Tone Calculation
r CEG R&R Time Used for this Labor Operation
[ ] Verify the part number and price before ordering

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Parts Vendors

Go-parts
6485 Shiloh Rd. Building B
Alpharetta GA 30005
(770) 965-6400 (Work)

Line	Part #	Total Price
35	FO1206110	$710.00
Supplier Notes: Part sourced from SurePart (powered by PartsTrader).		
50	FO1288175	$95.59
Supplier Notes: Part sourced from SurePart (powered by PartsTrader).		

Disclaimer: This estimate has been prepared based on the use of one or more replacement parts supplied by a source other than the manufacturer of your motor vehicle. Warranties applicable to these replacement parts are provided by the manufacturer or distributor of the replacement parts rather than by the manufacturer of your motor vehicle.

Recycled Part Vendors

PAM's Auto Inc
7505 Ridgewood Rd
Saint Cloud MN 56303
(800) 560-7336 (Work)

Line	Part #	Total Price	Vehicle	Description	VIN
38	R5039108-53 227	$321.25		Recycled > Grade A	
Supplier Notes: Part sourced from SurePart (powered by PartsTrader).					
43	R5270417-53 227	$203.75		Recycled > Grade A	
Supplier Notes: Part sourced from SurePart (powered by PartsTrader).					

Disclaimer: Recycled part pricing may represent either actual pricing (the price at which the recycler is willing to sell the part for in its existing condition) or undamaged pricing (the price at which the recycler would sell the part if it was in undamaged condition). If you are unsure, please contact the automotive recycler.

Estimate Totals

Labor	Units	Rate	Sublet	Add'l Amount	Totals
Body Labor	18.4	$70.00	$7.00		$1,295.00
Refinish Labor	9.0	$70.00			$630.00
Mechanical Labor	27.1	$110.00	$30.00		$3,011.00
Total Labor	54.5		$37.00		$4,936.00

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Estimate Totals

	Taxable	$4,936.00
	Tax 5.9000%	$291.22
	Non-Taxable	$0.00
	Pre-Tax Discount 0.00%	$0.00
	Labor Total	$5,227.22
Parts	Amount	
Taxable Parts	$6,696.28	$6,696.28
	Parts Adjustments	$0.00
	Tax 5.9000%	$395.08
	Non-Taxable	$0.00
	Pre-Tax Discount 0.00%	$0.00
	Parts Total	$7,091.36
Costs	Amount	
Paint Materials	$450.00	$450.00
Shop Materials	$0.00	$0.00
Other Additional Costs	$3.00	$3.00
Paint Materials:		
- Refinish Units: 9.0 units		
- Rate: $50.00		
- Rate Max: 99.9 units		
- Additional Rate: $0.00		
	Taxable	$453.00
	Tax 5.9000%	$26.73
	Non-Taxable	$0.00
	Pre-Tax Discount 0.00%	$0.00
	Costs Total	$479.73
Gross Totals	Amount	
Gross Total	$12,798.31	$12,798.31
	Taxable	$12,085.28
	Tax	$713.03
	Non-Taxable	$0.00
	Pre-Tax Discount 0.00%	$0.00
	Gross Total	$12,798.31
Adjustments	Amount	
Deductible	-$1,000.00	-$1,000.00
Total Customer Responsibility		-$1,000.00
	Net Estimate Total	$11,798.31

This estimate has been prepared based on the use of one or more replacement parts supplied by a source other than the manufacturer of your motor vehicle. Warranties applicable to these replacement parts are provided by the manufacturer or distributor of the replacement parts rather than by the manufacturer of your motor vehicle.

All manufacturers requirements regarding seat belt and supplemental restraint system replacement must be adhered to. If additional parts or operations are necessary to properly accomplish this, please contact the estimating claims rep.

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This is a damage assessment only - Not an authorization to repair-based on damage visible or certain at the time it was written.

If frame or unibody repair is included on this estimate, the amount shown includes time or allowance for measuring before, during and after those repairs.

The owner of the vehicle may select the repair facility of his/her choice.

To ensure proper and prompt payment for additional damage discovered during the course of repairs, contact Progressive for supplement handling procedures.

Progressive honors the prevailing labor market rate in your area for your property. If you choose a shop that charges in excess of the prevailing labor market rates, you will be responsible for the difference.

Lifetime guarantee for sheet metal and plastic body parts

The replacement parts written on the estimate are intended to return your vehicle to its pre-loss condition with proper installation. After repair, if any sheet metal or plastic body part included in the estimate fails to return your vehicle to its pre-loss condition (assuming proper installation), in terms of form, fit, finish, durability or functionality, Progressive will arrange and pay for the replacement of the part, to the extent not covered by a manufacturer's or other warranty. This service will be performed at no cost to you (including associated repair and rental car costs). To obtain service under this Guarantee, call Progressive at 1-800-274-4641. This Guarantee applies as long as you own or lease the vehicle. This Guarantee is not transferable and terminates if you sell or otherwise transfer your vehicle.

This guarantee does not cover normal wear and tear or damage caused by improper maintenance, neglect, abuse or subsequent accident. This guarantee is limited to arranging for the selection of repair parts that will return your vehicle to its pre-loss condition. Accordingly, Progressive will not be liable for any indirect, incidental or consequential damages that result from the installation or use of these parts.

Part Type Terms and Abbreviations
NEW and OEM or part number displayed - These refer to a new, original equipment manufacturer part.
A/M Certified: This refers to a new, certified non-original equipment manufacturer replacement part.
A/M: This refers to a new, non-original equipment manufacturer

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replacement part.
Recycled: This refers to a used OEM part.
Remanufactured and Recond. and Recore: These refer to recycled OEM parts that have been rebuilt or refurbished.
OE Discount: This refers to new OEM parts, that are excess inventory from the Original Equipment Manufacturer.
Recovered OE - This refers to parts removed from a new vehicle for various reasons.

Progressive's Lifetime Guarantee does not cover repairs you request the shop to make that are not related to this accident, including but not exclusive to unrelated prior damage and pre-existing damage.

Repair shop's authorized representative's signature indicating agreement on cost to return the vehicle to pre-loss condition including tow/storage charges:

Shop Signature: _____ Est. completion Date:____

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

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

Cycle Time Information

Due In	4/18/2025
Arrived At Shop	4/18/2025

Estimate Event Log

Job Created	4/15/2025 01:03 PM
Estimate Started	4/15/2025 01:09 PM
Estimate Printed	4/21/2025 11:22 AM
Estimate Committed	4/21/2025 11:22 AM
Estimate Version	0
Estimate Retrieval ID	10005488493

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Claim: 25-631223033 01 TERRELL GAMBLE

9e1b16c6-a43a-429d-a978-fd3975b3099a.jpg

efb17ecd-997c-4c92-924b-0e08f148476c.jpg

946da4bb-1685-4b4b-be77-21c954f46bd1.jpg

49241899-0354-4fea-90af-eedc46e05d4a.jpg

Claim: 25-631223033 01 TERRELL GAMBLE

2f3bd3a8-5cd6-42cf-bef4-a6bb7365a2fb.jpg

b51a8c17-b6f8-42d0-b79e-302b8b8acc03.jpg

ac5f832b-77cc-4c00-9c8b-dae5b784f9a4.jpg

6ff45835-9796-4f09-a45c-1413d4b76a77.jpg

Claim: 25-631223033 01

TERRELL GAMBLE

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ba199e39-d9fa-487a-94b3-8c1d4bd3aa2d.jpg

b8f7a0e1-c3d9-4ac6-9031-ed0e68c6e0af.jpg

Claim: 25-631223033 01 TERRELL GAMBLE

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12995267-c8bc-40d6-ab9d-0dbb06a18f7a.jpg

J9L2TDXW08
P2504110741

WISCONSIN MOTOR VEHICLE CRASH REPORT

MILWAUKEE POLICE DEPARTMENT
749 WEST STATE STREET
MILWAUKEE, WI 53201
(414) 933-4444

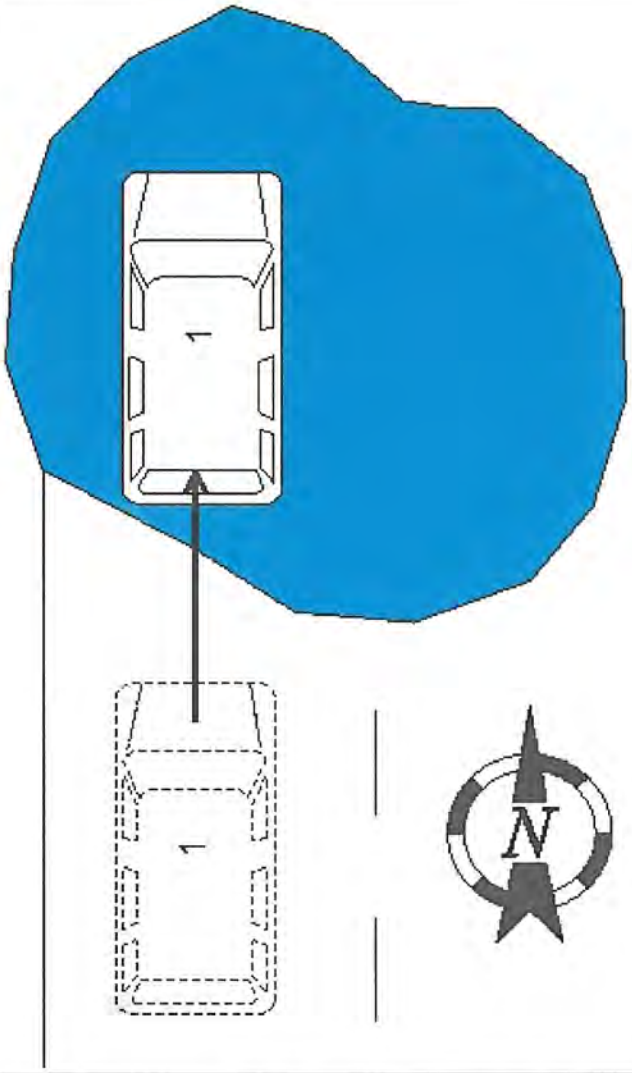
J9L2TDXW08

Document Number Override	Primary Crash Document #	Agency Crash Number	Investigating Officer/Deputy
			A. GOLLUP
Crash Date	Crash Time	Date Arrived	Time Arrived
04/11/2025	01:20 PM	04/11/2025	01:25 PM
Date Notified	Time Notified	Total Units	Total Injured / Total Killed
04/11/2025	01:20 PM	01	00 / 00

☐ On Emergency	☐ Hit and Run	☑ Lane Closure	☐ Work Zone	☐ Trailer or Towed	☐ Reporting Threshold
☑ Government Property	☐ Active School Zone	School Bus Related: NO		Tags: SUPERVISOR APPROVED	
☑ Reportable	Crash Type: DT4000 (STANDARD CRASH)			☐ Amended	☐ Secondary Crash

Description

Diagram



Reconstruction By

Photos By

Additional Information
NONE

☑ I, a sworn law enforcement officer, agree that I have not added any CJIS data in this report.

UNIT 1 WAS NORTHBOUND ON THE 8700 BLOCK OF N 107TH ST. UNIT 1 FELL INTO A SINK HOLE, WHICH WAS CAUSED BY AN APPARENT WATER-MAIN BREAK UNDER GROUND. NO CAMERAS, NO WITNESSES, NO REPORTED INJURIES.

WISCONSIN MOTOR VEHICLE CRASH REPORT

MILWAUKEE POLICE DEPARTMENT
749 WEST STATE STREET
MILWAUKEE, WI 53201
(414) 933-4444

Location

ON N 107TH ST 191 FT S OF W BROWN DEER RD/ STH100 NB IN THE CITY OF MILWAUKEE IN MILWAUKEE COUNTY	Latitude 43.178053195	Longitude -88.044183565
	X Coordinate 415136.1875	Y Coordinate 4781117
	Structure Type NO STRUCTURE	

Crash Scene

First Harmful Event IMMERSION, FULL OR PARTIAL	First Harmful Event Location ON ROADWAY
Manner of Collision 00 - NO COLLISION W/VEHICLE IN TRANSPORT	Light Condition DAYLIGHT
Road Surface Condition(s) WET, WATER (STANDING/MOVING), GRAVEL	Roadway Factor(s) ROAD SURFACE CONDITION (WET, ICY, SNOW, SLUSH, ETC), RUT, HOLES, BUMPS
Environment Factor(s) NONE	
Weather Condition(s) CLOUDY	
Animal Type	Relation To Trafficway TRAFFICWAY - ON ROAD
Crash Classification - Location PUBLIC PROPERTY	Crash Classification - Jurisdiction NO SPECIAL JURISDICTION
Tribal Land	Access Control NO CONTROL / Special Study

Within Interchange Area	Junction Location	Intersection Type
NO	NON-JUNCTION	NOT AN INTERSECTION

Closure Type CLOSURE-ONE DIRECTION		Reasons for Closure LAW ENFORCEMENT, TOW TRUCK, OTHER	
Date Initial Lane/Rd Closed 04/11/2025	Time Initial Lane/Rd Closed 01:25 PM		
Date All Lanes Open 04/11/2025	Time All Lanes Open 04:00 PM	Date Scene Cleared 04/11/2025	Time Scene Cleared 04:00 PM

Unit Summary

UNIT 01

Unit Status IN TRANSIT		Vehicle Operating As Classification D CLASS		Unit Type AUTOMOBILE
Vehicle Type (SPORT) UTILITY VEHICLE				Operating As Endorsements
Total Occs 2	Train/Bus # Recorded	Total # Citations Issued 0	Total Trailers 0	Total HazMat Types 0
Insurance? YES	Direction Of Travel NORTHBOUND	☐ Pre CrashTire Mark	Speed Limit 40	Total Lanes 2
Most Harmful Event: Collision With IMMERSION, FULL OR PARTIAL		Special Function NO SPECIAL FUNCTION		Emergency Motor Vehicle Use NOT APPLICABLE
Traffic Way DIVIDED HWY W/O TRAFFIC BARRIER		Traffic Control NO CONTROL		Traffic Control Inoperative/Missing NO
Surface Type CONCRETE		Road Curvature STRAIGHT		Road Grade LEVEL
Truck Bus or HazMat NO				

Vehicle — 01 / 01

License Plate Number AZF9906	Plate Type AUT - AUTOMOBILE	St WI	Country of Issuance UNITED STATES
Vehicle Identification Number 1FM5K8D8XJGB48238	Make FORD	Year 2018	Model EXPLORER

WISCONSIN MOTOR VEHICLE CRASH REPORT

MILWAUKEE POLICE DEPARTMENT
749 WEST STATE STREET
MILWAUKEE, WI 53201
(414) 933-4444

VEHICLE — UNIT 01

Color: TAN - TAN	Body Style: UT - SPORT UTILITY VEHICLE	Bus Use:
Initial Contact Point: 14 - UNDERCARRIAGE	Vehicle Damage: 12 - FRONT, 14 - UNDERCARRIAGE	
Extent Of Damage: FUNCTIONAL DAMAGE		
Towed Due To Damage: TOWED BUT NOT DUE TO DISABLING DAMAG	Vehicle Removed By: QUALITY CONTROL TOWING	
What Driver Was Doing: GOING STRAIGHT	Vehicle Factors: NOT APPLICABLE	
Driver Prior Action Other:		

Driver Actions: NO CONTRIBUTING ACTION

VEHICLE — UNIT 01

Owner Name: TERRELL MAZO GAMBLE (414) 469-2356	Owner Address: 10240 W RIVER RIDGE DR MILWAUKEE, WI 53224 , US

Sequence Of Events

01	Event: IMMERSION, FULL OR PARTIAL
02	Event: OTHER FIXED OBJECT
03	Event:
04	Event:

Policy Holder — UNIT 01

Insurance Company: PROGRESSIVE-ADVANCED-INSURANCE-CO	INDIVIDUAL: TERRELL GAMBLE

Individual — UNIT 01

DRIVER: TERRELL MAZO GAMBLE (414) 469-2356	Citations Issued: 0	Sex: MALE
	Date of Birth: 10/24/1968	Race: BLACK/AFRICAN AMERICAN
Address: 10240 W RIVER RIDGE DR MILWAUKEE, WI 53224 , US	Driver License Number: G5148136838403 STATE: WISCONSIN COUNTRY: UNITED STATES	

Safety Equipment — UNIT 01

On Duty Crash:	Safety Equipment: SHOULDER & LAP BELT	
Row: 01 - FRONT ROW	Seat Position: 07 - LEFT	
Helmet Use:	Helmet Compliance:	
Eye Protection:	Tint Compliance:	

Injury — 001 — UNIT 01

Injury Severity: NO APPARENT INJURY	Airbag: NON DEPLOYED	
Ejected: NOT EJECTED	Ejection Path: NOT EJECTED/NOT APPLICABLE	Trapped/Extricated: NOT TRAPPED
Medical Transport: NOT TRANSPORTED	EMS Agency Identifier:	EMS Run #:

WISCONSIN MOTOR VEHICLE CRASH REPORT

MILWAUKEE POLICE DEPARTMENT
749 WEST STATE STREET
MILWAUKEE, WI 53201
(414) 933-4444

UNIT 01 — INDIVIDUAL 001

Hospital	Date of Death	Time of Death

Distracted By

Distracted By Source
NOT APPLICABLE (NOT DISTRACTED)

Distracted By Action
NOT DISTRACTED

Non Motorist

Striking Unit #	Location

Prior Action

Action

Action Other	To/From School

Drug & Alcohol

Suspected Alcohol Use	Suspected Drug Use
NO	NO

Alcohol Test Given	Alcohol Test Type	Alcohol Test Results
TEST NOT GIVEN		

Drug Test Given	Drug Test Type	Drug Test Results
TEST NOT GIVEN		

Drug Type

Individual Condition
APPEARED NORMAL

UNIT 01 — INDIVIDUAL 002

Individual

PASSENGER	Citations Issued	Sex
NICHOLAS TERRELL GAMBLE (414) 469-8562	0	MALE
	Date of Birth 05/09/2002	Race BLACK/AFRICAN AMERICAN

Address	Driver License Number
10240 W RIVER RIDGE DR MILWAUKEE, WI 53224 , US	G5146380216904 STATE: WISCONSIN COUNTRY: UNITED STATES

Safety Equipment

On Duty Crash	Safety Equipment
	SHOULDER & LAP BELT

Row	Seat Position
01 - FRONT ROW	09 - RIGHT

Helmet Use	Helmet Compliance

Eye Protection	Tint Compliance

Injury

Injury Severity	Airbag
NO APPARENT INJURY	NON DEPLOYED

Ejected	Ejection Path	Trapped/Extricated
NOT EJECTED	NOT EJECTED/NOT APPLICABLE	NOT TRAPPED

Medical Transport	EMS Agency Identifier	EMS Run #
NOT TRANSPORTED		

Hospital	Date of Death	Time of Death

WISCONSIN MOTOR VEHICLE CRASH REPORT

MILWAUKEE POLICE DEPARTMENT
749 WEST STATE STREET
MILWAUKEE, WI 53201
(414) 933-4444

UNIT 01 — INDIVIDUAL 002

Distracted By	Distracted By Source		
	Distracted By Action		
Non Motorist	Striking Unit #	Location	
	Prior Action		
	Action		
	Action Other		To/From School
Drug & Alcohol	Suspected Alcohol Use: NO	Suspected Drug Use: NO	
	Alcohol Test Given: TEST NOT GIVEN	Alcohol Test Type	Alcohol Test Results
	Drug Test Given: TEST NOT GIVEN	Drug Test Type	Drug Test Results
	Drug Type		
	Individual Condition: APPEARED NORMAL		

Property Owner

PROP OWNER 01

GOVERNMENT	Address
CITY OF MILWAUKEE (414) 286-2489	200 E WELLS ST MILWAUKEE, WI 53202 , US

Fixed Objects Struck

01

Striking Unit	Struck Object	Structure Number	Damage Tag Number
01	OTHER FIXED OBJECT		.