SOFTWARE & TECH

2004 Ford Explorer Xlt

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Introduction

The 2004 Ford Explorer Xlt represents a pivotal moment in the history of the SUV segment. As the fourth generation of Ford's legendary Explorer entered its final year before the major 2006 redesign, the 2004 model offered a refined balance of capability, comfort, and daily drivability. For families, outdoor enthusiasts, or anyone needing a versatile vehicle, the 2004 Ford Explorer Xlt remains a compelling used SUV choice. This article provides a thorough, engaging look at everything you need to know about this vehicle – from its engine options and interior features to reliability, common issues, and market value. Whether you are considering buying one or simply curious about this classic Ford, read on for a detailed exploration.

A Brief History: The Explorer Legacy

Introduced in 1991, the Ford Explorer essentially created the modern SUV market. By 2004, the Explorer had evolved significantly from its truck-based origins. The 2004 Ford Explorer Xlt sat in the middle of the lineup, offering an excellent balance of price and features. This generation (2002-2005) saw the introduction of an independent rear suspension, which dramatically improved ride quality and handling compared to earlier models. The 2004 model year carried forward those improvements, making it a comfortable highway cruiser while still retaining impressive off-road capability with available four-wheel drive. The XLT trim was the volume seller, offering just enough luxury to feel upscale without the premium cost of the Limited or Eddie Bauer editions.

What Does the "XLT" Mean?

The XLT designation stands for "eXtra Luxury Trim," though in Ford's history, it has become synonymous with a well-equipped mid-level package. For the 2004 Ford Explorer Xlt, this meant standard features like air conditioning, power windows and locks, a tilt steering wheel, cruise control, and a CD player. Cloth upholstery was standard, but optional upgrades included leather seating surfaces, a power driver's seat, and an upgraded audio system. The XLT also offered a wider choice of optional packages, such as the Convenience Group or the popular Sport Package, which added alloy wheels and body-color trim.

Engine and Powertrain Options

The 2004 Ford Explorer Xlt came primarily with two engine choices, both reliable and capable.

- 4.0L SOHC V6: This was the standard engine, producing 210 horsepower and 254 lb-ft of torque. It provided adequate power for daily driving and moderate towing (up to 5,500 pounds when properly equipped). The SOHC (Single Overhead Cam) design was smooth and efficient, though it had a reputation for timing chain issues in earlier years. By 2004, many of those problems had been addressed, making this a decent choice for longevity.
- 4.6L SOHC V8: Optional on the XLT, this 239-horsepower engine offered notably more torque (282 lb-ft)

and a towing capacity of up to 7,000 pounds. It provided a more effortless driving experience, especially on highways or when hauling heavy loads. The V8 was also paired with a six-speed automatic transmission, while the V6 made do with a five-speed automatic.

Both engines could be paired with rear-wheel drive (RWD) or Control Trac four-wheel drive (4WD). The 4WD system was a shift-on-the-fly setup, allowing drivers to select between 2WD, 4WD High, and 4WD Low for off-road or slippery conditions.

Interior Comfort and Cargo Space

Inside, the 2004 Ford Explorer Xlt offered seating for up to seven passengers when equipped with the optional third-row seat. However, the third row was strictly for children or occasional use due to limited legroom. The second-row seats (60/40 split bench or optional captain's chairs) provided good comfort for adults. The interior design was straightforward and functional. Build quality was generally good, though some plastics felt hard and dated even by 2004 standards. Features such as an overhead console, map lights, and cup holders were well-placed for family use.

Cargo space was generous. With the third row folded (if equipped), the Explorer offered around 82 cubic feet of maximum cargo space. Behind the second row, there was roughly 46 cubic feet – enough for a large grocery run or sports equipment. The rear liftgate was top-hinged, which was typical for the era, though some owners wished for a separate flip-up glass for easier access to smaller items.

Technology and Infotainment

For its time, the 2004 Ford Explorer Xlt offered a reasonable suite of technology. Standard audio included an AM/FM stereo with a single CD player. An optional in-dash six-CD changer and a cassette player were available. Higher trims could be equipped with the Mach Audio system, which delivered decent sound quality. Navigation was not offered, but aftermarket units are easy to install. Ford's SecuriLock theft-deterrent system was standard, and an optional remote keyless entry system added convenience.

One notable innovation was the optional "Safety Canopy" side curtain airbags, which provided head protection for all three rows. This was an early adoption of such safety features in SUVs. Also available were rear parking sensors, which were a welcome aid for maneuvering this large vehicle.

Driving Experience and Handling

The independent rear suspension (IRS) introduced in 2002 made a huge difference. The 2004 Ford Explorer Xlt rode much more smoothly than older body-on-frame SUVs. It absorbed bumps well and felt planted on the highway. Steering was light but offered acceptable feedback. The turning radius was wide, which made parking in tight spots a bit challenging. When properly equipped with four-wheel drive, the Explorer could handle light off-roading – forest service roads, snowy trails, and sandy beaches were no problem. The Control Trac system allowed easy engagement. However, serious off-roaders would have preferred a locking differential, which the Explorer lacked.

Towing stability was good, especially with the V8 and the integrated trailer hitch. The Explorer's frame and suspension were robust enough to handle trailers, boats, or campers up to the rated capacity.

Safety and Reliability

The 2004 Ford Explorer Xlt earned solid crash test scores from the National Highway Traffic Safety Administration (NHTSA), with four out of five stars for frontal impact protection and three out of five for rollover resistance. The Insurance Institute for Highway Safety (IIHS) gave it "Good" ratings for moderate overlap front and side impacts. Side curtain airbags were a valuable safety upgrade.

In terms of reliability, the 2004 Explorer has a mixed reputation. The 4.0L V6 engine is known for potential timing chain tensioner and guide failures, especially if oil changes were neglected. The 4.6L V8 is generally considered more robust. The five-speed automatic transmission (5R55S) in V6 models has been known to develop shift issues, such as harsh engagement or slipping, particularly after high mileage. Regular transmission fluid changes are critical. The Control Trac 4WD system may experience issues with the transfer case motor or shift module. Common complaints also include rust on the rear liftgate and lower body panels, failing blend door actuators for HVAC, and premature wear of front suspension components like ball joints and sway bar links. Overall, with proper maintenance, a well-cared-for 2004 Explorer can last well over 200,000 miles.

Common Problems to Watch For

1. Transmission issues: The 5R55S automatic can suffer from solenoid problems or valve body wear. Look for smooth shifts and no hesitation.
2. Timing chain rattle on V6: Listen for a rattling noise from the front engine area, especially on cold starts.
3. Rear liftgate rust: The top of the liftgate near the glass can bubble and rust. Repair is costly.
4. Heater blend door: A clicking sound behind the dashboard often means a broken blend door actuator, requiring labor-intensive replacement.
5. Ball joint and tie rod wear: Clunking noises when turning or driving over bumps indicate worn front suspension parts.

Living with the 2004 Ford Explorer Xlt: Pros and Cons

Pros

- Spacious interior with optional third-row seating
- Comfortable ride thanks to independent rear suspension
- Strong towing capacity (especially V8)
- Capable 4WD system for moderate off-road use
- Good safety ratings for its era
- Parts are widely available and affordable

Cons

- Fuel economy is poor (14-16 mpg city, 18-20 highway)
- Interior feels dated and not very upscale
- Third row is cramped and not suitable for adults
- Common reliability issues, especially with the V6 transmission
- Rust can be a problem in northern climates

Market Value and Buying Tips

As of 2025, a clean, well-maintained 2004 Ford Explorer Xlt with reasonable miles (100k-150k) typically sells for between $3,000 and $6,000, depending on condition, location, and options. Mint low-mileage examples could reach $8,000 or more. The V8 models tend to command a slight premium due to their superior longevity and towing capacity. The biggest depreciation hit has already been taken, so you won’t lose much money if you buy one now.

Before buying, get a prepurchase inspection by a mechanic familiar with Ford SUVs. Check the Carfax for service history, especially transmission fluid changes and timing chain maintenance. Test all power accessories, including windows and door locks. Listen for any engine or transmission noises during a test drive. Look under the vehicle for rust, particularly the rear liftgate and frame near the spare tire carrier. Avoid any vehicle with clear rust perforation or major mechanical issues.

Final Verdict: Is It Worth It in 2025?

The 2004 Ford Explorer Xlt remains a practical used SUV for budget-conscious buyers who need space, towing capability, and occasional off-road ability. It is not a luxury vehicle, nor is it fuel-efficient, but it offers solid value. With careful selection and diligent maintenance, it can provide many more miles of dependable service. As a classic early-2000s SUV, it has a certain charm that modern crossovers lack. If you find a well-kept example, especially with the V8 engine, you may have a reliable and versatile vehicle for a fraction of the cost of a new SUV.

Conclusion

The 2004 Ford Explorer Xlt stands as a testament to Ford's ability to blend utility with everyday comfort. While it has its share of potential mechanical faults, its spacious interior, comfortable ride, and impressive towing capacity made it a standout in its day, and it still holds up today. For those willing to do a bit of homework and provide regular maintenance, this Explorer can be a rewarding ownership experience. Whether you are looking for a family hauler, a weekend adventure companion, or a budget-friendly workhorse, the 2004 Ford Explorer Xlt deserves a closer look.

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