

ASBESTOS SURVEY REPORT

BYRDSTOWN
COST CENTER NO. RFC024564
202 WEST MAIN STREET
BYRDSTOWN, TENNESSEE

Terracon Project No. 18097057
PO No. CA115618

October 26, 2009



Prepared for:

REGIONS FINANCIAL CORPORATION
c/o CB RICHARD ELLIS
BIRMINGHAM, ALABAMA

Prepared by:

Terracon
Nashville, Tennessee

October 26, 2009

Regions Financial Corporation
c/o CB Richard Ellis
250 Riverchase Parkway, Suite 600
Birmingham, Alabama 35244

Attn: Ms. Michelle Long

Re: Asbestos Survey
Site Name: Byrdstown
Cost Center No. RFC024564
202 West Main Street
Byrdstown, Tennessee
Terracon Project No. 18097057

Dear Ms. Long:

The purpose of this report is to present the results of an asbestos survey performed on October 13, 2009, at the above referenced building in Byrdstown, Tennessee. This survey was conducted in general accordance with our Task Order dated August 17, 2009, in accordance with the Master Service Agreement dated April 11, 2003. We understand that this survey was requested due to the planned renovation of the facility.

Non-friable asbestos-containing materials were identified. Please refer to the attached report for details.

Terracon Consultants, Inc. (Terracon) appreciates the opportunity to provide this service to Regions Financial Corporation c/o CB Richard Ellis. If you have any questions regarding this report, please contact the undersigned at 770.623.0755.

Sincerely,

Terracon

James Jackson
Environmental Technician

Jeffrey S. Mutchler, MPH
Project Industrial Hygienist

Matt Johnston
Project Manager

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EXECUTIVE SUMMARY – BYRDSTOWN (RFC024564)

Terracon Consultants, Inc. (Terracon) conducted an asbestos survey of the Regions Branch building located at 202 West Main Street, Byrdstown, Tennessee. It is our understanding that Regions Financial Corporation c/o CB Richard Ellis is planning to renovate the building. The purpose of this survey was to identify and sample suspect asbestos-containing materials (ACM) and provide information regarding the identity, location, condition and approximate quantities of ACM in interior building components.

The survey was conducted on October 13, 2009, by an Asbestos Hazard Emergency Response Act (AHERA)-accredited building inspector in general accordance with the sampling protocols established in Environmental Protection Agency (EPA) 40 Code of Federal Regulations (CFR) 763. Thirty-seven (37) bulk samples were collected from eleven (11) homogeneous areas of suspect ACM. Asbestos in concentrations of more than one percent (1%) was identified in the following materials:

- Vinyl Floor Tile and associated mastic (12"x12", off white with green specks)
- Black Sink Undercoat
- Gray Window Caulk

Terracon recommends that the identified non-friable ACM be removed and disposed of by a Tennessee-licensed asbestos abatement contractor prior to the renovation activity that will disturb the asbestos-containing materials.

ASBESTOS SURVEY REPORT

**BYRDSTOWN
COST CENTER NO. RFC024564
202 WEST MAIN STREET
BYRDSTOWN, TENNESSEE**

Terracon Project No. 18097057

1.0 INTRODUCTION

Terracon Consultants, Inc. (Terracon) conducted an asbestos survey of the Regions Branch located at 202 West Main Street, Byrdstown, Tennessee. The survey was conducted on October 13, 2009 by an AHERA-accredited asbestos inspector in general accordance with Terracon Task Order dated August 17, 2009, in accordance with the Master Service Agreement dated April 11, 2003. Interior and exterior building components were surveyed and homogeneous areas of suspect asbestos-containing materials (ACM) were visually identified and documented. Although reasonable effort was made to survey accessible suspect materials, additional suspect but un-sampled materials could be located in walls, in voids or in other concealed areas. Suspect ACM samples were collected in general accordance with the sampling protocols outlined in EPA regulation 40 CFR 763 (Asbestos Hazard Emergency Response Act, AHERA). Samples were delivered to an accredited laboratory for analysis by polarized light microscopy.

1.1 Project Objective

We understand this asbestos survey was requested due to the planned renovation of the building. EPA regulation 40 CFR 61, Subpart M, National Emission Standards for Hazardous Air Pollutants (NESHAP), prohibits the release of asbestos fibers to the atmosphere during renovation or demolition activities. The asbestos NESHAP requires that potentially regulated asbestos-containing building materials be identified, classified and quantified prior to planned disturbances or demolition activities.

2.0 BUILDING DESCRIPTION

The building is a one-story 7,000 square foot brick structure, reportedly built in 1974. The exterior consists of brick with metal frame windows and doors. Interior walls consist of concrete block, plaster, ceramic tile or wooden panels. The floors are either finished with 12"x12" resilient floor tiles, ceramic tile, or carpet. Ceilings throughout the building are either finished with plaster, 2'x2' suspended ceiling tiles, or concrete. The heating, ventilation and air conditioning (HVAC) system is located on the roof. No suspect asbestos-containing materials were observed to be associated with the HVAC system.

3.0 FIELD ACTIVITIES

The survey was conducted by Mr. James Jackson, an AHERA-accredited asbestos inspector. A copy of Mr. Jackson's asbestos inspector certificate is attached as Appendix D. The survey was conducted in general accordance with the sample collection protocols established in EPA regulation 40 CFR 763, the Asbestos Hazard Emergency Response Act (AHERA). A summary of survey activities is provided below.

3.1 Visual Assessment

Our survey activities began with visual observation of the interior and exterior of the building to identify homogeneous areas of suspect ACM. A homogeneous area consists of building materials that appear similar throughout in terms of color, texture and date of application. Interior and exterior assessment was conducted throughout visually accessible areas of the building. Building materials identified as concrete, glass, wood, masonry, metal or rubber were not considered suspect ACM.

The roof system was not included in this survey. Terracon lifted carpet in several areas in the building and did not observe additional floor coverings/layers except where noted in this report; however, as Terracon could not assess beneath all carpeted areas, there may be isolated areas of additional suspect material present beneath carpet.

Terracon observed three (3) thermostats throughout the building. The thermostats located in rooms 5 and 8 were attached to a plaster wall. The thermostat located in room 1 was attached to wooden panels.

The lighting system in rooms 1, 2, 3, 4, 5, 6, 8, 9, 10, 11, 12, 15, 17, and 18 is located in the suspended ceiling tile system. The lighting system in rooms 2a, 2b, 3a, 3b, 7, 12a, 13, 14, 16 is located in plaster ceiling. The lighting system in rooms 19 and 19a are located on concrete.

3.2 Physical Assessment

A physical assessment of each homogeneous area of suspect ACM was conducted to assess the friability and condition of the materials. A friable material is defined by the EPA as a material which can be crumbled, pulverized or reduced to powder by hand pressure when dry. Friability was assessed by physically touching suspect materials.

3.3 Sample Collection

Based on results of the visual observation, bulk samples of suspect ACM were collected in general accordance with AHERA sampling protocols. Random samples of suspect materials were collected in each homogeneous area. Sample team members collected bulk samples using wet methods as applicable to reduce the potential for fiber release. Samples were placed in sealable containers and labeled with unique sample numbers using an indelible marker.

Thirty-seven (37) bulk samples were collected from eleven (11) homogeneous areas of suspect ACM. A summary of suspect ACM samples collected during the survey is included as Appendix A.

3.4 Sample Analysis

Bulk samples were submitted under chain of custody to Steve Moody Micro Services, Inc. (SMMS) of Farmers Branch, Texas for analysis by polarized light microscopy with dispersion staining techniques per EPA methodology (40 CFR 763, Subpart F). The percentage of asbestos, where applicable, was determined by microscopical visual estimation. SMMS is accredited under the National Voluntary Laboratory Accreditation Program (NVLAP Accreditation No. 102056).

4.0 REGULATORY OVERVIEW

The asbestos NESHAP (40 CFR Part 61, Subpart M) regulates asbestos fiber emissions and asbestos waste disposal practices. It also requires the identification and classification of existing building materials prior to demolition or renovation activity. Under NESHAP, asbestos-containing building materials are classified as either friable, Category I non-friable or Category II non-friable ACM. Friable materials are those that, when dry, may be crumbled, pulverized or reduced to powder by hand pressure. Category I non-friable ACM includes packings, gaskets, resilient floor coverings and asphalt roofing products containing more than 1% asbestos. Category II non-friable ACM are any materials other than Category I materials that contain more than 1% asbestos.

Friable ACM, Category I and Category II non-friable ACM which is in poor condition and has become friable or which will be subjected to drilling, sanding, grinding, cutting or abrading and which could be crushed or pulverized during anticipated renovation or demolition activities are considered regulated ACM (RACM). RACM must be removed prior to renovation or demolition activities which will disturb the materials. The owner or operator must provide the Tennessee Department of Environment and Conservation, Division of Air Pollution Control with written notification at least 10 working days prior to the commencement of any renovation activity which will include the disturbance of at least 260 linear feet, 160 square feet or 35 cubic feet of RACM

or prior to the commencement of demolition. Removal of RACM must be conducted by a Tennessee licensed asbestos abatement contractor.

The OSHA Asbestos standard for construction (29 CFR 1926.1101) regulates workplace exposure to asbestos. The OSHA standard requires that employee exposure to airborne asbestos fibers be maintained below 0.1 asbestos fibers per cubic centimeter of air (0.1 f/cc). The OSHA standard classifies construction and maintenance activities which could disturb ACM, and specifies work practices and precautions which employers must follow when engaging in each class of regulated work.

5.0 FINDINGS AND RECOMMENDATIONS

Laboratory analysis confirmed the presence of asbestos in the following materials:

- Vinyl Floor Tile and associated mastic (12"x12", off white with green specks)
- Black Sink Undercoat
- Gray Window Caulk

The 12"x12" Vinyl Floor Tile and associated black mastic located in rooms 5, 6, 8, 9, 10, 11, 12, 13, and 16, are considered Category I non-friable ACM in good condition.

The black sink undercoat, located in room 8, is considered category I non-friable ACM in good condition.

The gray window caulk located on the exterior of the building is considered a Category II non-friable ACM in good condition.

Terracon recommends that the identified Category I and II non-friable ACM be removed and disposed of by a Tennessee-licensed asbestos abatement contractor prior to the renovation activity that will disturb the asbestos-containing materials.

It should be noted that suspect materials, other than those identified during the October 13, 2009 survey may exist within the building. Should suspect materials other than those which were identified during this survey be uncovered during the renovation process, those materials should be assumed asbestos-containing until sampling and analysis can confirm or deny their asbestos content.

A summary of the classification, condition and approximate quantity of identified ACM are presented in Appendix B. Laboratory analytical reports are included in Appendix C.

6.0 GENERAL COMMENTS

This asbestos survey was conducted in a manner consistent with the level of care and skill ordinarily exercised by members of the profession currently practicing under similar conditions in the same locale. The results, findings, conclusions and recommendations expressed in this report are based on conditions observed during our survey of the building. The information contained in this report is relevant to the date on which this survey was performed, and should not be relied upon to represent conditions at a later date. This report has been prepared on behalf of and exclusively for use by Regions Financial Corporation c/o CB Richard Ellis for specific application to their project as discussed. This report is not a bidding document. Contractors or consultants reviewing this report must draw their own conclusions regarding further investigation or remediation deemed necessary. Terracon does not warrant the work of regulatory agencies, laboratories or other third parties supplying information which may have been used in the preparation of this report. No warranty, express or implied is made.

APPENDIX A
ASBESTOS SURVEY SAMPLE SUMMARY

**ASBESTOS SURVEY SAMPLE SUMMARY
 BYRDSTOWN
 COST CENTER NO. RFC024564
 202 WEST MAIN STREET
 BYRDSTOWN, TENNESSEE
 Terracon Project No. 18097057**

HA	Sample No.	Description	Sample Location
01	001	Carpet Mastic – yellow	Room 3
01	002	Carpet Mastic – yellow	Room 15
01	003	Carpet Mastic – yellow	Room 1
02	004	Drop-in ceiling tile, 2'x2', white, pinhole, small cut, recessed	Room 8
02	005	Drop-in ceiling tile, 2'x2', white, pinhole, small cut, recessed	Room 10
02	006	Drop-in ceiling tile, 2'x2', white, pinhole, small cut, recessed	Room 6
03	007	Plaster Wall – gray and white	Room 3a
03	008	Plaster Wall – gray and white	Room 15
03	009	Plaster Wall – gray and white	Room 5
03	010	Plaster Wall – gray and white	Room 8
03	011	Plaster Wall – gray and white	Room 15
03	012	Plaster Wall – gray and white	Room 1
03	013	Plaster Wall – gray and white	Room 11
04	014	Plaster Ceiling – gray and white	Room 16
04	015	Plaster Ceiling – gray and white	Room 12a
04	016	Plaster Ceiling – gray and white	Room 7
05	017	Cove Base Mastic – brown	Room 3
05	018	Cove Base Mastic – brown	Room 15
05	019	Cove Base Mastic – brown	Room 8
06	020	Vinyl Floor Tile and Mastic, 12"x12", off white with green specs	Room 8
06	021	Vinyl Floor Tile and Mastic, 12"x12", off white with green specs	Room 9
06	022	Vinyl Floor Tile and Mastic, 12"x12", off white with green specs	Room 5
07	023	Wall texture off of concrete block wall – off white	Room 6
07	024	Wall texture off of concrete block wall – off white	Room 6
07	025	Wall texture off of concrete block wall – off white	Room 16
08	026	Sink Undercoat – black	Room 8
08	027	Sink Undercoat – black	Room 8
08	028	Sink Undercoat – black	Room 8
09	029	Drop-in ceiling tile – 2'x2', white, pinhole, fissure, recessed	Room 15
09	030	Drop-in ceiling tile – 2'x2', white, pinhole, fissure, recessed	Room 15
09	031	Drop-in ceiling tile – 2'x2', white, pinhole, fissure,	Room 15

		recessed	
10	032	Fiberglass Insulation Backing – black	Room 8
10	033	Fiberglass Insulation Backing – black	Room 3
10	034	Fiberglass Insulation Backing – black	Room 6
11	035	Window Caulk – gray	Exterior
11	036	Window Caulk – gray	Exterior
11	037	Window Caulk – gray	Exterior

APPENDIX B
CONFIRMED ASBESTOS-CONTAINING MATERIALS

**CONFIRMED ASBESTOS-CONTAINING MATERIALS
 BYRDSTOWN
 COST CENTER NO. RFC024564
 202 WEST MAIN STREET
 BYRDSTOWN, TENNESSEE
 Terracon Project No. 18097057**

HA No.	Description	Material Location	Percent/Type Asbestos	NESHAP Classification	Condition	Estimated Quantity*
06	12"x12" floor tile (off-white with green specks) with black mastic	Room 5, 6, 8, 9, 10, 11, 12, 13, 16	5%C – floor tile 10%C – black mastic	Category I non-friable	Good	1457 ft ²
08	Sink Undercoat - black	Room 8	3%C – sink undercoating	Category I non-friable	Good	1 sink
11	Window Caulk – gray	Exterior	10%C – caulking	Category II non-friable	Good	302 ft

* Quantities are estimates only.
 ft² = square feet
 ft = linear feet
 C = Chrysotile asbestos

APPENDIX C

ASBESTOS LABORATORY ANALYTICAL REPORTS

PLM Summary Report

Steve Moody Micro Services, LLC

2051 Valley View Lane

Farmers Branch, TX 75234 Phone: (972) 241-8460

NVLAP Lab No. 102056

TDSHS License No. 30-0084

Client : Terracon - Nashville, TN

Lab Job No. : 09B-12070

Project : Regions Bank, Byrdstown, Tennessee

Report Date : 10/15/2009

Project # : 18097057

Sample Date : 10/13/2009

Identification : Asbestos, Bulk Sample Analysis

Test Method : Polarized Light Microscopy / Dispersion Staining (PLM/DS)

EPA Method 600 / R-93 / 116

Page 1 of 3

On 10/15/2009, thirty seven (37) bulk material samples were submitted by James Jackson of Terracon - Nashville, TN for asbestos analysis by PLM/DS. The PLM Detail Report is attached; additional information may be found therein. The results are summarized below:

Sample Number	Client Sample Description / Location	Asbestos Content
001	HA01, Carpet Mastic (Yellow), Room 3	None Detected - Yellow Mastic
002	HA01, Carpet Mastic (Yellow), Room 15	None Detected - Yellow Mastic
003	HA01, Carpet Mastic (Yellow), Room 1	None Detected - Yellow Mastic
004	HA02, 2' x 2' Drop-in Ceiling Tile (White, Pinhole, Small Cut, Recessed), Room 8	None Detected - Acoustic Tile
005	HA02, 2' x 2' Drop-in Ceiling Tile (White, Pinhole, Small Cut, Recessed), Room 10	None Detected - Acoustic Tile
006	HA02, 2' x 2' Drop-in Ceiling Tile (White, Pinhole, Small Cut, Recessed), Room 6	None Detected - Acoustic Tile
007	HA03, Plaster Wall (Gray, White), Room 3a	None Detected - Bottom Plaster None Detected - Top Plaster
008	HA03, Plaster Wall (Gray, White), Room 15	None Detected - Bottom Plaster None Detected - Middle Plaster None Detected - Top Plaster
009	HA03, Plaster Wall (Gray, White), Room 5	None Detected - Bottom Plaster None Detected - Top Plaster
010	HA03, Plaster Wall (Gray, White), Room 8	None Detected - Bottom Plaster None Detected - Top Plaster
011	HA03, Plaster Wall (Gray, White), Room 15	None Detected - Bottom Plaster None Detected - Top Plaster
012	HA03, Plaster Wall (Gray, White), Room 1	None Detected - Bottom Plaster None Detected - Top Plaster
013	HA03, Plaster Wall (Gray, White), Room 11	None Detected - Bottom Plaster None Detected - Top Plaster
014	HA04, Plaster Ceiling (Off-white), Room 16	None Detected - Plaster
015	HA04, Plaster Ceiling (Off-white), Room 12a	None Detected - Plaster
016	HA04, Plaster Ceiling (Off-white), Room 7	None Detected - Plaster

PLM Summary Report

Steve Moody Micro Services, LLC

2051 Valley View Lane

Farmers Branch, TX 75234 Phone: (972) 241-8460

NVLAP Lab No. 102056

TDSHS License No. 30-0084

Client : Terracon - Nashville, TN

Lab Job No. : 09B-12070

Project : Regions Bank, Byrdstown, Tennessee

Report Date : 10/15/2009

Project # : 18097057

Sample Date : 10/13/2009

Identification : Asbestos, Bulk Sample Analysis

Test Method : Polarized Light Microscopy / Dispersion Staining (PLM/DS)

EPA Method 600 / R-93 / 116

Page 2 of 3

On 10/15/2009, thirty seven (37) bulk material samples were submitted by James Jackson of Terracon - Nashville, TN for asbestos analysis by PLM/DS. The PLM Detail Report is attached; additional information may be found therein. The results are summarized below:

Sample Number	Client Sample Description / Location	Asbestos Content
017	HA05, Cove Base Mastic (Brown), Room 3	None Detected - Brown Mastic
018	HA05, Cove Base Mastic (Brown), Room 15	None Detected - Brown Mastic
019	HA05, Cove Base Mastic (Brown), Room 8	None Detected - Brown Mastic
020	HA06, 12" x 12" Vinyl Floor Tile (Off-white with Green Specks), Room 8	5% Chrysotile - Floor Tile 10% Chrysotile - Black Mastic
021	HA06, 12" x 12" Vinyl Floor Tile (Off-white with Green Specks), Room 9	5% Chrysotile - Floor Tile 10% Chrysotile - Black Mastic
022	HA06, 12" x 12" Vinyl Floor Tile (Off-white with Green Specks), Room 5	5% Chrysotile - Floor Tile 10% Chrysotile - Black Mastic
023	HA07, Wall Texture (Off-white), Room 6	None Detected - Texture
024	HA07, Wall Texture (Off-white), Room 6	None Detected - Texture
025	HA07, Wall Texture (Off-white), Room 16	None Detected - Texture
026	HA08, Sink Undercoat (Black), Room 8	3% Chrysotile - Sink Undercoating
027	HA08, Sink Undercoat (Black), Room 8	3% Chrysotile - Sink Undercoating
028	HA08, Sink Undercoat (Black), Room 8	3% Chrysotile - Sink Undercoating
029	HA09, 2' x 2' Drop-in Ceiling Tile (White, Pinhole, Fissure, Recessed), Room 15	None Detected - Acoustic Tile
030	HA09, 2' x 2' Drop-in Ceiling Tile (White, Pinhole, Fissure, Recessed), Room 15	None Detected - Acoustic Tile
031	HA09, 2' x 2' Drop-in Ceiling Tile (White, Pinhole, Fissure, Recessed), Room 15	None Detected - Acoustic Tile
032	HA10, Fiberglass Insulation (Black Backing), Room 8	None Detected - Insulation None Detected - Paper / Tar Wrap
033	HA10, Fiberglass Insulation (Black Backing), Room 3	None Detected - Insulation None Detected - Paper / Tar Wrap

PLM Summary Report

Steve Moody Micro Services, LLC

2051 Valley View Lane

Farmers Branch, TX 75234 Phone: (972) 241-8460

NVLAP Lab No. 102056

TDSHS License No. 30-0084

Client : Terracon - Nashville, TN

Lab Job No. : 09B-12070

Project : Regions Bank, Byrdstown, Tennessee

Report Date : 10/15/2009

Project # : 18097057

Sample Date : 10/13/2009

Identification : Asbestos, Bulk Sample Analysis

Test Method : Polarized Light Microscopy / Dispersion Staining (PLM/DS)

EPA Method 600 / R-93 / 116

Page 3 of 3

On 10/15/2009, thirty seven (37) bulk material samples were submitted by James Jackson of Terracon - Nashville, TN for asbestos analysis by PLM/DS. The PLM Detail Report is attached; additional information may be found therein. The results are summarized below:

Sample Number	Client Sample Description / Location	Asbestos Content
034	HA10, Fiberglass Insulation (Black Backing), Room 6	None Detected - Insulation None Detected - Paper / Tar Wrap
035	HA11, Window Caulk (Gray), Exterior	10% Chrysotile - Caulking
036	HA11, Window Caulk (Gray), Exterior	10% Chrysotile - Caulking
037	HA11, Window Caulk (Gray), Exterior	10% Chrysotile - Caulking

These samples were analyzed by layers. Quantification, unless otherwise noted, is performed by calibrated visual estimate. Results may not be reproduced except in full. This test report relates only to the samples tested. These test results do not imply endorsement by NVLAP or any agency of the U.S. Government. Accredited by the National Voluntary Laboratory Accreditation Program for Bulk Asbestos Fiber Analysis under Lab Code 102056.



Analyst(s): Greg Werchan

Lab Manager : Bruce Crabb

Lab Director : Steve Moody

Approved Signatory : 

Approved Signatory : 

Thank you for choosing Steve Moody Micro Services

Steve Moody Micro Services, LLC
 2051 Valley View Lane
 Farmers Branch, TX 75234 Phone: (972) 241-8460

PLM Detail Report
 Supplement to PLM Summary Report

NVLAP Lab No. 102056
 TDSHS License No. 30-0084

Client : Terracon - Nashville, TN
 Project : Regions Bank, Byrdstown, Tennessee
 Project # : 18097057

Lab Job No. : 09B-12070
 Report Date : 10/15/2009

Sample Number	Layer	% Of Sample	Components	% of Layer	Analysis Date	Analyst
001	Yellow Mastic (Yellow)	100%	Glue Binders	100%	10/15	GW
002	Yellow Mastic (Yellow)	100%	Glue Binders	100%	10/15	GW
003	Yellow Mastic (Yellow)	100%	Glue Binders	100%	10/15	GW
004	Acoustic Tile (Light Grey)	100%	Mineral Wool Fibers Cellulose Fibers	75% 25%	10/15	GW
005	Acoustic Tile (Light Grey)	100%	Mineral Wool Fibers Cellulose Fibers	75% 25%	10/15	GW
006	Acoustic Tile (Light Grey)	100%	Mineral Wool Fibers Cellulose Fibers	75% 25%	10/15	GW
007	Bottom Plaster (Light Grey) Top Plaster (White)	70% 30%	Aggregate Calcite / Binders Calcite / Binders	65% 35% 100%	10/15	GW
008	Bottom Plaster (Light Grey) Middle Plaster (Off-White) Top Plaster (White)	5% 70% 25%	Aggregate Calcite / Binders Pumice Gypsum / Binders Calcite / Binders	65% 35% 35% 65% 100%	10/15	GW
009	Bottom Plaster (Off-White) Top Plaster (White)	30% 70%	Pumice Gypsum / Binders Calcite / Binders	35% 65% 100%	10/15	GW
010	Bottom Plaster (Off-White) Top Plaster (White)	25% 75%	Pumice Gypsum / Binders Calcite / Binders	35% 65% 100%	10/15	GW
011	Bottom Plaster (Off-White) Top Plaster (White)	45% 55%	Pumice Gypsum / Binders Calcite / Binders	35% 65% 100%	10/15	GW
012	Bottom Plaster (Off-White) Top Plaster (White)	50% 50%	Pumice Gypsum / Binders Calcite / Binders	35% 65% 100%	10/15	GW

Steve Moody Micro Services, LLC
 2051 Valley View Lane
 Farmers Branch, TX 75234 Phone: (972) 241-8460

PLM Detail Report
 Supplement to PLM Summary Report

NVLAP Lab No. 102056
 TDSHS License No. 30-0084

Client : Terracon - Nashville, TN
 Project : Regions Bank, Byrdstown, Tennessee
 Project # : 18097057

Lab Job No. : 09B-12070
 Report Date : 10/15/2009

Sample Number	Layer	% Of Sample	Components	% of Layer	Analysis Date	Analyst
013	Bottom Plaster (Off-White)	35%	Pumice	35%	10/15	GW
			Gypsum / Binders	65%		
	Top Plaster (White)	65%	Calcite / Binders	100%		
014	Plaster (White)	100%	Calcite / Binders	100%	10/15	GW
015	Plaster (White)	100%	Calcite / Binders	100%	10/15	GW
016	Plaster (White)	100%	Calcite / Binders	100%	10/15	GW
017	Brown Mastic (Brown)	100%	Glue Binders	100%	10/15	GW
018	Brown Mastic (Brown)	100%	Glue Binders	100%	10/15	GW
019	Brown Mastic (Brown)	100%	Glue Binders	100%	10/15	GW
020	Floor Tile (Off-White)	97%	Chrysotile	5%	10/15	GW
			Calcite / Vinyl Binders	95%		
	Black Mastic (Black)	3%	Chrysotile	10%		
			Tar Binders	90%		
021	Floor Tile (Off-White)	97%	Chrysotile	5%	10/15	GW
			Calcite / Vinyl Binders	95%		
	Black Mastic (Black)	3%	Chrysotile	10%		
			Tar Binders	90%		
022	Floor Tile (Off-White)	97%	Chrysotile	5%	10/15	GW
			Calcite / Vinyl Binders	95%		
	Black Mastic (Black)	3%	Chrysotile	10%		
			Tar Binders	90%		
023	Texture (White)	100%	Aggregate	65%	10/15	GW
			Binders / Fillers	35%		
024	Texture (White)	100%	Aggregate	65%	10/15	GW
			Binders / Fillers	35%		
025	Texture (White)	100%	Aggregate	65%	10/15	GW
			Binders / Fillers	35%		
026	Sink Undercoating (Black)	100%	Chrysotile	3%	10/15	GW
			Calcite / Tar Binders	97%		

Steve Moody Micro Services, LLC
 2051 Valley View Lane
 Farmers Branch, TX 75234 Phone: (972) 241-8460

PLM Detail Report
 Supplement to PLM Summary Report

NVLAP Lab No. 102056
 TDSHS License No. 30-0084

Client : Terracon - Nashville, TN
 Project : Regions Bank, Byrdstown, Tennessee
 Project # : 18097057

Lab Job No. : 09B-12070
 Report Date : 10/15/2009

Sample Number	Layer	% Of Sample	Components	% of Layer	Analysis Date	Analyst
027	Sink Undercoating (Black)	100%	Chrysotile	3%	10/15	GW
			Calcite / Tar Binders	97%		
028	Sink Undercoating (Black)	100%	Chrysotile	3%	10/15	GW
			Calcite / Tar Binders	97%		
029	Acoustic Tile (Light Grey)	100%	Cellulose Fibers	50%	10/15	GW
			Mineral Wool Fibers	30%		
			Perlite	20%		
030	Acoustic Tile (Light Grey)	100%	Cellulose Fibers	50%	10/15	GW
			Mineral Wool Fibers	30%		
			Perlite	20%		
031	Acoustic Tile (Light Grey)	100%	Cellulose Fibers	50%	10/15	GW
			Mineral Wool Fibers	30%		
			Perlite	20%		
032	Insulation (Pink)	5%	Mineral Wool Fibers	95%	10/15	GW
			Resin Binders	5%		
	Paper / Tar Wrap (Tan / Black)	95%	Cellulose Fibers	70%		
			Tar Binders	30%		
033	Insulation (Pink)	30%	Mineral Wool Fibers	95%	10/15	GW
			Resin Binders	5%		
	Paper / Tar Wrap (Tan / Black)	70%	Cellulose Fibers	70%		
			Tar Binders	30%		
034	Insulation (Pink)	40%	Mineral Wool Fibers	95%	10/15	GW
			Resin Binders	5%		
	Paper / Tar Wrap (Tan / Black)	60%	Cellulose Fibers	70%		
			Tar Binders	30%		
035	Caulking (Grey)	100%	Chrysotile	10%	10/15	GW
			Binders / Fillers	90%		
036	Caulking (Grey)	100%	Chrysotile	10%	10/15	GW
			Binders / Fillers	90%		

Steve Moody Micro Services, LLC
 2051 Valley View Lane
 Farmers Branch, TX 75234 Phone: (972) 241-8460

PLM Detail Report
 Supplement to PLM Summary Report

NVLAP Lab No. 102056
 TDSHS License No. 30-0084

Client : Terracon - Nashville, TN
 Project : Regions Bank, Byrdstown, Tennessee
 Project # : 18097057

Lab Job No. : 09B-12070
 Report Date : 10/15/2009

Sample Number	Layer	% Of Sample	Components	% of Layer	Analysis Date	Analyst
037	Caulking (Grey)	100%	Chrysotile	10%	10/15	GW
			Binders / Fillers	90%		

Asbestos Chain of Custody

Lab Job# 9B-12070
 Lab Job# Pum 37
 Lab Job# _____

PLM-Bulk: 1 day 2 day 3 day 5 day
 Immediate (Call for quote)
 PCM-Air: 1 day 2 day 5 day
 TEM-Air: 6 hr 12 hr 24 hr
 TEM-Bulk/Wipe/MVac: 24 hr 48 hr 72 hr
 TEM-7402/Modified: 24 hr 48 hr 72 hr

ANALYZE ALL POSITIVE STOP

Please call in advance for after-hour & weekend analysis

Company Name and City: Terracoen Consulting - Nashville, Tennessee

Submitter's Name: James Jackson Sample date: 10/13/09 P.O. No: _____

Project: Byrdstown, Tennessee - Regions Bank Project No: 18097057

Contact Information: Name: Rheta Sapp Phone #: 615-333-6444

E-mail: (address): rsapp@terracon.com and jsmutchler@terracon.com Mobile #: _____

Hard copy: (address): 527 Linbar Drive, Suite 309, Nashville, Tennessee 37211 Fax #: 615-333-6443

Invoice Address (if different): _____

*** Please review paperwork and samples before submitting to lab. Uncontained / improperly packaged samples or excessive administrative requests may incur additional fees. ***

Sample No.	Sample Description	Vol./Area	Location / Notes
001	Carpet Mastic - yellow	HA 01	Room 3
002	"	"	Room 15
003	"	"	Room 1
004	Drop-In-Ceiling Tile - 2x2, white, pinkade,	HA 02	Room 8
005	" small cut, recessed	"	Room 10
006	"	"	Room 6
007	Plaster Wall - gray, white	HA 03	Room 39
008	"	"	Room 15
009	"	"	Room 5

Released by: [Signature] Date/Time: 10/14/09 - 10:05 AM Received By: [Signature] Date/Time: 10-15-09 / 8:40A
 Released by: _____ Date/Time: _____ Received By: _____ Date/Time: _____

Notes: Also send results to Jeff Mutchler at jsmutchler@terracon.com



Asbestos Chain of Custody

Lab Job# 913-12070
 Lab Job# _____
 Lab Job# _____

PLM-Bulk: 1 day 2 day 3 day 5 day
 Immediate (Call for quote)
 PCM-Air: 1 day 2 day 5 day
 TEM-Air: 6 hr 12 hr 24 hr
 TEM-Bulk/Wipe/MV ac: 24 hr 48 hr 72 hr
 TEM-7402/Modified: 24 hr 48 hr 72 hr

ANALYZE ALL POSITIVE STOP
 Please call in advance for after-hour & weekend analysis

Company Name and City: Terracon Consulting - Nashville, Tennessee
 Submitter's Name: James Jackson Sample date: 10/13/09
 Project: Byrdstown, Tennessee - Regions Bank P.O. No: _____
 Project No: 18097057
 Contact Information: Name: Rheta Sapp Phone #: 615-333-6494
 E-mail: (address): rsapp@terracon.com and jsmutchler@terracon.com Mobile #: _____
 Hard copy: (address): 5217 Linbor Drive, Suite 309, Nashville, Tennessee 37211 Fax #: 615-333-6493
 Invoice Address (if different): _____

*** Please review paperwork and samples before submitting to lab. Uncontained / improperly packaged samples or excessive administrative requests may incur additional fees. ***

Sample No.	Sample Description	Vol./Area	Location / Notes
010	Plester Wall - grey, white	HA 03	Room 8
011	'	'	Room 15
012	'	'	Room 1
013	'	'	Room 11
014	Plester Ceiling - off white	HA 04	Room 16
015	'	'	Room 12a
016	'	'	Room 7
017	Car Base Mastic - Brown	HA 05	Room 3
018	'	'	Room 15

Released by: [Signature] Date/Time: 10/14/09 - 10:05 AM Received By: [Signature] Date/Time: 10-15-09/8:40
 Released by: _____ Date/Time: _____ Received By: _____ Date/Time: _____

Asbestos Chain of Custody

PLM-Bulk: 1 day 2 day 3 day 5 day
 Immediate (Call for quote)
 PCM-Air: 1 day 2 day 5 day
 TEM-Air: 6 hr 12 hr 24 hr
 TEM-Bulk/Wipe/MVac: 24 hr 48 hr 72 hr
 TEM-7402/Modified: 24 hr 48 hr 72 hr

ANALYZE ALL POSITIVE STOP

Please call in advance for after-hour & weekend analysis

Company Name and City: Terracon Consulting - Nashville, Tennessee

Submitter's Name: James Jackson Sample date: 10/13/09 P.O. No: _____

Project: Byrdstown, Tennessee - Regions Bank Project No: 18097057

Contact Information: Name: Rheta Sapp Phone #: 615-333-6444

E-mail: (address): rsapp@terracon.com and jsmutcher@terracon.com Mobile #: _____

Hard copy: (address): 5217 Linbar Drive, Suite 309, Nashville, Tennessee 37211 Fax #: 615-333-6443

Invoice Address (if different): _____

*** Please review paperwork and samples before submitting to lab. Uncontained / improperly packaged samples or excessive administrative requests may incur additional fees. ***

Sample No.	Sample Description	Vol./Area	Location / Notes
019	Core Base Mastic - Brown	HA 05	Room 8
020	Vinyl Floor Tile - 12x12, off white w green	HA 06	Room 8
021	'	'	Room 9
022	'	'	Room 5
023	Wall Texture - off white	HA 07	Room 6
024	'	'	Room 6
025	'	'	Room 16
026	Sink Undercoat - Black	HA 08	Room 8
027	'	'	Room 8

Released by: [Signature] Date/Time: 10/14/09 - 10:05 AM Received By: [Signature] Date/Time: 10-15-09 / 8:40 AM

Notes:

Asbestos Chain of Custody

Lab Job# 913-12070
 Lab Job# _____
 Lab Job# _____

PLM-Bulk: 1 day ♦ 2 day ♦ 3 day ♦ 5 day
 Immediate (Call for quote)
 PCM-Air: 1 day ♦ 2 day ♦ 5 day
 TEM-Air: 6 hr ♦ 12 hr ♦ 24 hr
 ANALYZE ALL ♦ POSITIVE STOP
 TEM-Bulk/Wipe/MVac: 24 hr ♦ 48 hr ♦ 72 hr
 TEM-7402/Modified: 24 hr ♦ 48 hr ♦ 72 hr

Please call in advance for after-hour & weekend analysis

Company Name and City: Terracon Consulting - Nashville, Tennessee

Submitter's Name: James Jackson Sample date: 10/13/09 P.O. No: _____

Project: Birdstown, Tennessee - Regions Bank Project No: 18097057

Contact Information: Name: Rheta Sapp Phone #: 615-333-6444

E-mail: (address): rsapp@terracon.com and jsmutchler@terracon.com Mobile #: _____

Hard copy: (address): 5217 Linbar Drive, Suite 309, Nashville, Tennessee 37211 Fax #: 615-333-6493

Invoice Address (if different): _____

*** Please review paperwork and samples before submitting to lab. Uncontained / improperly packaged samples or excessive administrative requests may incur additional fees.***

Sample No.	Sample Description	Vol./Area	Location / Notes
028	Sink Undercoat - Block	HA 08	Room 8
029	Drop In-Ceiling Tile - 2x2, white, pinnale,	HA 09	Room 15
030	‘ fissure, recessed	‘	Room 15
031	‘	‘	Room 15
032	Fiberglass Insulation - Block Boeking	HA 10	Room 8
033	‘	‘	Room 3
034	‘	‘	Room 6
035	Window Caulk - gray	HA 11	Exterior
036	‘	‘	Exterior

Released by: [Signature] Date/Time: 10/14/09 - 10:05 AM Received By: SP Date/Time: 10-15-09/8:40

Relased by: _____ Date/Time: _____ Received By: _____ Date/Time: _____

Notes: _____

Asbestos Chain of Custody

PLM-Bulk: 1 day ♦ 2 day ♦ 3 day ♦ 5 day
 Immediate (Call for quote)

PCM-Air: 1 day ♦ 2 day ♦ 5 day
 TEM-Air: 6 hr ♦ 12 hr ♦ 24 hr

ANALYZE ALL ♦ POSITIVE STOP
 Please call in advance for after-hour & weekend analysis

TEM-Bulk/Wipe/MVac: 24 hr ♦ 48 hr ♦ 72 hr
 TEM-7402/Modified: 24 hr ♦ 48 hr ♦ 72 hr

Lab Job#	<u>9B-12070</u>
Lab Job#	_____
Lab Job#	_____

Company Name and City: Terracon Consulting - Nashville, Tennessee

Submitter's Name: Jaynes Jackson P.O. No: _____

Sample date: 10/13/09

Project: Byrdstown, Tennessee - Regions Bank Project No: 18097057

Contact Information: Name: Rhett Sapp

Phone #: 615-333-6494


E-mail: (address): rsapp@terracon.com and jsmutchler@terracon.com Mobile #: _____

Hard copy: (address): 5217 Linbar Drive, Suite 309, Nashville, Tennessee 37211 Fax #: 615-333-6493

Invoice Address (if different): _____

*** Please review paperwork and samples before submitting to lab. Uncontaminated / Improperly packaged samples or excessive administrative requests may incur additional fees.***

Sample No.	Sample Description	Vol. Area	Location / Notes
037	Window Calk grey	HALL	Exterior

Released by: 	Date/Time: <u>10/14/09 - 10:05 AM</u>	Received By: <u>AT</u>	Date/Time: <u>10-15-09/3:40</u>
Released by: _____	Date/Time: _____	Received By: _____	Date/Time: _____

APPENDIX D
CERTIFICATIONS



RESOLUTION, INCORPORATED
1101-A DARBYTOWN DRIVE
NASHVILLE, TN. 37207
(615) 865-8813

Identification

Number: ASBBIR0901010

Certifies That

JAMES JACKSON

Has on January 6, 2009, in Nashville, TN attended and successfully completed the requirements and passed the examination with a score of 70% or better on January 6, 2009, of the course entitled

AHERA ASBESTOS BUILDING INSPECTOR REFRESHER

Training was in accordance with 40 CFR Part 763 (AHERA) approved by the Commonwealth of Kentucky. The above student received requisite training for asbestos accreditation under Title II of the Toxic Substances Control Act (TSCA).

Conducted At: 1101-A Darbytown Drive
Nashville Tennessee 37207

Ron Francis – Training Manager



Expiration Date: January 6, 2010

Ron Francis – Principal Instructor

APPENDIX E
PHOTOGRAPHS

Terracon Project Number: 18097057
Site Name: Regions Byrdstown, Tennessee
Site Visit Date: October 13, 2009

Terracon



Photo #1 View of teller line.



Photo #2 View of teller line.



Photo #3 View of room 1 (lobby).



Photo #4 View of yellow carpet mastic and brown cove base mastic.



Photo #5 View of 2'x2', suspended ceiling tiles, white, pinhole, small cut, recessed.



Photo #6 View of 2'x2', suspended ceiling tiles, white, pinhole, fissure, recessed.



Photo #7 View of plaster wall and plaster ceiling.



Photo #8 The 12"x12", vinyl floor tile, off white with green specks and black mastic is considered an ACM.



Photo #9 The black sink undercoat is considered an ACM.



Photo #10 View of texture covering concrete brick wall.



Photo #11 The window caulk located on the exterior of the building is considered an ACM.



Photo #12 View of fiberglass insulated black backing.

Terracon Project Number: 18097057
Site Name: Regions Byrdstown, Tennessee
Site Visit Date: October 13, 2009

Terracon



Photo #13 View of HVAC system above the suspended ceiling tiles.

APPENDIX F
SITE DIAGRAM



PP

TP

TP



TP



TP

TP



GREEN SPECS) WITH ASSOCIATED MASTIC
 SINK UNDERCOAT (BLACK)
 (OFF-WHITE WITH
 * CERAMIC TILE FLOOR MASTIC
 CERAMIC TILE WALL MASTIC
 WINDOW CAULK (GRAY)
 THERMOSTAT ON WOODEN PANEL
 THERMOSTAT ON PLASTER WALL