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ASBESTOS SURVEY REPORT

**ENGLAND
COST CENTER NO. RFC004328
100 SOUTH ALLIS STREET
ENGLAND, ARKANSAS 72046**

**Terracon Project No. 94107574.001
PO No. CA398907AR**

October 14, 2010



Prepared for:

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

Prepared by:

**Terracon
8901 Carpenter Freeway, Suite 100
Dallas, Texas 75247**

October 14, 2010

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: England
Cost Center No. RFC004328
100 South Allis Street
England, Arkansas 72046
Terracon Project No. 94107574.001

Dear Ms. Long:

The purpose of this report is to present the results of the asbestos survey performed on September 24, 2010, at the above referenced building in England, Arkansas. This survey was conducted in general accordance with our Task Order dated September 10, 2010, 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.

Friable and 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


Tiffany D. King
Asbestos Inspector


Kyle Burroughs
Principal



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EXECUTIVE SUMMARY – ENGLAND, ARKANSAS (RFC004328)

Terracon Consultants, Inc. (Terracon) conducted an asbestos survey of the Regions bank building located at 100 South Allis Street, England, Arkansas. 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 and exterior building components.

The survey was conducted on September 24, 2010, by a State of Arkansas accredited asbestos inspector in general accordance with the sampling protocols established in Environmental Protection Agency (EPA) 40 Code of Federal Regulations (CFR) 763. Seventy-seven (77) bulk samples were collected from twenty-one (21) homogeneous areas of suspect ACM. Asbestos in concentrations of more than one percent (1%) was identified in the following materials:

- Sink undercoat (white)
- Wall/ceiling texture/drywall/joint compound (multi-color, semi-smooth)
- Ceiling plaster (multi-color, rough)
- Exterior window caulk (gray)

The identified friable and non-friable ACM must be removed and disposed of by an ADEQ-licensed asbestos abatement contractor prior to renovation if the asbestos containing materials will be affected by the planned renovation activity.

**ASBESTOS SURVEY REPORT
ENGLAND
COST CENTER NO. RFC004328
100 SOUTH ALLIS STREET
ENGLAND, ARKANSAS**

Terracon Project No. 94107574.001

1.0 INTRODUCTION

Terracon Consultants, Inc. (Terracon) conducted an asbestos survey of the Regions bank located at 100 South Allis Street, England, Arkansas. The survey was conducted on September 24, 2010, by a State of Arkansas accredited asbestos inspector in general accordance with Terracon Task Order dated September 10, 2010, 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 bank is a single-story building which consists of approximately 5,600 square feet and is constructed on a concrete slab foundation. The exterior of the building consists of textured concrete masonry unit (CMU) blocks and brick with metal frame windows and doors. The exterior drive thru area consists of metal siding with a metal frame. The interior of the building consists of a lobby, teller area, drive thru area, vaults, offices, conference rooms, restrooms, kitchen, and storage rooms. The interior walls consist of wood panel and wall covering on a drywall substrate and textured drywall, plaster, concrete, and CMU. The floors consist of marble, vinyl floor tile, carpet, ceramic tile, and resilient sheet flooring on a concrete substrate. The ceilings consist of textured drywall, plaster and a 2' x 2' lay-in ceiling tile system suspended

from a wood deck. Two additional ceiling tile systems were noted above the lay-in ceiling tile, one was a lay-in ceiling tile system and the other was tin sheeting nailed to the deck. Spray on fireproofing was not observed above the ceiling tile systems on the day of the survey. The heating, ventilation and air conditioning (HVAC) system is located in the kitchen closet.

3.0 FIELD ACTIVITIES

The survey was conducted by Ms. Tiffany D. King, a State of Arkansas accredited asbestos inspector. A copy of Ms. King's asbestos inspector certificate is attached in 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 the scope of the survey at the request of the client. 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. In addition, suspect materials located behind mirrors or beneath ceramic tile were not sampled in order to prevent excessive damage to the material. Suspect materials, such as mastic or thin set, should be sampled prior to renovation activities if the activities will disturb the materials.

Terracon observed four (4) thermostats on the day of the survey; they were located in the following areas:

- Office 1 and kitchenette – attached to wood panel on a wood frame
- Drive thru area – attached to wall plaster
- Conference room 1 – attached to wall covering on a drywall substrate

The lighting system throughout the building is located in the suspended ceiling tile system with the exception of the vaults and the restrooms. The lights in the restrooms are adhered to textured

drywall and the lights in the vaults are adhered to plaster. The exterior lighting system is located in the drive thru on the metal overhang.

Additionally, Terracon could not assess the area between the drywall ceiling and the wood deck in the restrooms without causing extensive damage; therefore these areas were not evaluated.

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.

Seventy-seven (77) bulk samples were collected from twenty-one (21) 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 Cates Laboratories, Inc. of Forney, 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. Cates Laboratories is accredited under the National Voluntary Laboratory Accreditation Program (NVLAP Accreditation No. 2005690).

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 activities. 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).

In the state of Arkansas asbestos activities are regulated by the Arkansas Department of Environmental Quality (ADEQ) under Regulation 21: Arkansas Asbestos Abatement Regulation, The Arkansas Abatement Regulation applies to owners and operator conducting a demolition or renovation activity; persons conducting inspections, air monitoring, developing management plans, and designing and/or conducting asbestos response actions; and training providers.

RACM must be removed prior to renovation or demolition activities which will disturb the materials. The owner or operator must provide the ADEQ with written notification of planned demolition, or renovation depending on the quantity of material abated at least 10 working days prior to the commencement of asbestos abatement activities.

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. States which administer their own federally-approved state OSHA programs may require additional precautions.

5.0 FINDINGS AND RECOMMENDATIONS

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

- Sink undercoat (white)
- Wall/ceiling texture/drywall/joint compound (multi-color, semi-smooth)
- Spray applied ceiling texture (multi-color, rough)
- Exterior window caulk (gray)

The sink undercoat (white) is located in the kitchen and is assessed as a non-friable ACM in good condition.

The wall/ceiling texture/drywall/joint compound (multi-color, semi-smooth) is located in the conference rooms, restroom 1, closet, and drive thru and is assessed as a non-friable ACM in good condition.

The spray applied ceiling texture (multi-color, rough) is located in the janitor's closet and vault and is assessed as a friable ACM in good condition.

The exterior window caulk is located on the windows and is assessed as a non-friable ACM in good condition.

The identified friable and non-friable ACM must be removed and disposed of by an ADEQ-licensed asbestos abatement contractor prior to renovation if the asbestos containing materials will be affected by the planned renovation activity.

It should be noted that suspect materials, other than those identified during the September 24, 2010, 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.

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

APPENDIX A
ASBESTOS SURVEY SAMPLE SUMMARY
ENGLAND
COST CENTER NO. RFC004328
100 SOUTH ALLIS STREET
ENGLAND, ARKANSAS
Terracon Project No. 94107574.001

Sample No.	Description	Sample Location
1	Wall Plaster (multi-color, bumpy)	Hallway
2	Wall Plaster (multi-color, bumpy)	Lobby
3	Wall Plaster (multi-color, bumpy)	Vault 2
4	Wall Plaster (multi-color, bumpy)	Vault 3
5	Wall Plaster (multi-color, bumpy)	Lobby
6	Wall Plaster (multi-color, bumpy)	Storage
7	Wall Plaster (multi-color, bumpy)	Storage
8	Carpet mastic (green/yellow)	Office 1
9	Carpet mastic (green/yellow)	Hallway by vault
10	Carpet mastic (green/yellow)	Hallway by janitors closet
11	12" x 12" Floor tile (off-white with mastic)	Vault
12	12" x 12" Floor tile (off-white with mastic)	Roof access
13	12" x 12" Floor tile (off-white with mastic)	Vault 2
14	2' x 2' Ceiling tile (white, pinholes, indents)	Office 1
15	2' x 2' Ceiling tile (white, pinholes, indents)	Hallway
16	2' x 2' Ceiling tile (white, pinholes, indents)	Conference room 2
17	Sink undercoat (white)	Kitchenette
18	Sink undercoat (white)	Kitchenette
19	Sink undercoat (white)	Kitchenette
20	Wall/ceiling texture/drywall/joint compound (multi-color, semi-smooth)	Conference room 2
21	Wall/ceiling texture/drywall/joint compound (multi-color, semi-smooth)	Conference room 2
22	Wall/ceiling texture/drywall/joint compound (multi-color, semi-smooth)	Conference room 2
23	Wall/ceiling texture/drywall/joint compound (multi-color, semi-smooth)	Restroom 1
24	Wall/ceiling texture/drywall/joint compound (multi-color, semi-smooth)	Restroom 1
25	Texture (tan) associated with concrete	Safe deposit vault
26	Texture (tan) associated with concrete	Safe deposit vault
27	Texture (tan) associated with concrete	Safe deposit vault
28	Texture (tan) associated with concrete	Safe deposit vault
29	Texture (tan) associated with concrete	Safe deposit vault

APPENDIX A
ASBESTOS SURVEY SAMPLE SUMMARY
ENGLAND
COST CENTER NO. RFC004328
100 SOUTH ALLIS STREET
ENGLAND, ARKANSAS
Terracon Project No. 94107574.001

Sample No.	Description	Sample Location
30	Spray applied ceiling texture (multi-color, rough)	Safe deposit vault
31	Spray applied ceiling texture (multi-color, rough)	Safe deposit vault
32	Spray applied ceiling texture (multi-color, rough)	Safe deposit vault
33	Spray applied ceiling texture (multi-color, rough)	Janitors closet
34	Spray applied ceiling texture (multi-color, rough)	Janitors closet
35	Texture (tan) associated with CMU	Hallway
36	Texture (tan) associated with CMU	Hallway
37	Texture (tan) associated with CMU	Hallway
38	Texture (tan) associated with CMU	Hallway
39	Texture (tan) associated with CMU	Hallway
40	Cove base mastic (tan/brown)	Hallway
41	Cove base mastic (tan/brown)	Hallway
42	Cove base mastic (tan/brown)	Hallway
43	Drywall/joint compound associated with wall covering (multi-color)	Conference room 1
44	Drywall/joint compound associated with wall covering (multi-color)	Conference room 1
45	Drywall/joint compound associated with wall covering (multi-color)	Conference room 1
46	Grout (tan) associated with ceramic tile	Conference room 2
47	Grout (tan) associated with ceramic tile	Conference room 2
48	Grout (tan) associated with ceramic tile	Conference room 2
49	Resilient sheet flooring (green, flower)	Storage
50	Resilient sheet flooring (green, flower)	Storage
51	Resilient sheet flooring (green, flower)	Storage
52	Drywall (unfinished)	Storage mech. room
53	Drywall (unfinished)	Storage mech. room
54	Drywall (unfinished)	Storage mech. room
55	Exterior texture (tan)	Outside lobby
56	Exterior texture (tan)	Outside office 1
57	Exterior texture (tan)	Outside drive-thru
58	Exterior texture (tan)	Outside conference room
59	Exterior texture (tan)	Outside vault 1

APPENDIX A
ASBESTOS SURVEY SAMPLE SUMMARY
ENGLAND
COST CENTER NO. RFC004328
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ENGLAND, ARKANSAS
Terracon Project No. 94107574.001.001

Sample No.	Description	Sample Location
60	2' x 4' Ceiling tile (white, pinholes, fissure)	Lobby
61	2' x 4' Ceiling tile (white, pinholes, fissure)	Office 1
62	2' x 4' Ceiling tile (white, pinholes, fissure)	Storage
63	1' x 2' Ceiling tile (white, smooth)	Office 1
64	1' x 2' Ceiling tile (white, smooth)	Office 1
65	1' x 2' Ceiling tile (white, smooth)	Office 1
66	12" x 12" Floor tile (beige with brown specs) (Resilient sheet flooring under)	Restroom 2
67	12" x 12" Floor tile (beige with brown specs) (Resilient sheet flooring under)	Restroom 2
68	12" x 12" Floor tile (beige with brown specs) (Resilient sheet flooring under)	Restroom 2
69	12" x 12" Floor tile (tan, brown streaks) under carpet in conference room	Conference room 1
70	12" x 12" Floor tile (tan, brown streaks) under carpet in conference room	Conference room 1
71	12" x 12" Floor tile (tan, brown streaks) under carpet in conference room	Conference room closet
72	Exterior window caulk (gray)	Lobby back
73	Exterior window caulk (gray)	Lobby center
74	Exterior window caulk (gray)	Lobby front
75	Exterior building caulk (brown)	Lobby back
76	Exterior building caulk (brown)	Lobby center
77	Exterior building caulk (brown)	Lobby front

APPENDIX B
CONFIRMED ASBESTOS-CONTAINING MATERIALS

**APPENDIX B
CONFIRMED ASBESTOS-CONTAINING MATERIALS
ENGLAND
COST CENTER NO. RFC004328
100 SOUTH ALLIS STREET
ENGLAND, ARKANSAS
Terracon Project No. 94107574.001**

Description	Material Location	Percent/Type Asbestos	NESHAP Classification	Condition	Estimated Quantity
Sink undercoat (white)	Kitchen	7% Chrysotile	Category II non-friable	Good	1 sink
Wall/ceiling texture/drywall/joint compound (multi-color, semi-smooth)	Drive thru, restroom 1, conference room 1 closets, and conference room 2	3% Chrysotile	Category II non-friable	Good	1,720 sq. ft.
Spray applied ceiling texture (multi-color, rough)	Vault and janitor's closet	10% Chrysotile	Friable	Good	540 sq. ft.
Exterior window caulk (gray)	Exterior, windows	3% Chrysotile	Category II non-friable	Good	110 ln. ft.

* Quantities are estimates only.
Sq. ft. = square feet

APPENDIX C

ASBESTOS LABORATORY ANALYTICAL REPORTS

PLM REPORT SUMMARY



Cates Laboratories
 613 S. Bois D'Arc
 Forney, Texas 75126 (972) 564-4723

NVLAP Lab No. 200569-0
 TDH License No. 30-0287

Client:	Terracon	Lab Job No.: PLM-03775
Project:	Regions Bank - England, AR	Report Date: 10/8/2010
Project No:	94107574.001	Sample Date: 9/24/2010
Identification:	Asbestos, Bulk Sample Analysis	
Test Method:	Polarized Light Microscopy/Dispersion Staining (PLM/DS) EPA Method 600/R-93/116	

Page 1 of 7

On 9/28/2010, seventy-seven (77) bulk samples were submitted by Mr. Brandon Ayala of Terracon for asbestos analysis by PLM/DS. Copies of the lab data sheets are attached; additional information may be found therein. The results are summarized below:

Lab Sample No.	Client Field I.D.	Sample Description/Location	Asbestos Content
CL171156	1	Wall Plaster (multi-color, bumpy) - Hallway	None Detected
CL171157	2	Wall Plaster (multi-color, bumpy) - Lobby	None Detected
CL171158	3	Wall Plaster (multi-color, bumpy) - Vault 2	None Detected
CL171159	4	Wall Plaster (multi-color, bumpy) - Vault 3	None Detected
CL171160	5	Wall Plaster (multi-color, bumpy) - Lobby	None Detected
CL171161	6	Wall Plaster (multi-color, bumpy) - Storage	None Detected
CL171162	7	Wall Plaster (multi-color, bumpy) - Storage	None Detected
CL171163	8	Carpet Mastic (green/yellow) - Office 1	None Detected
CL171164	9	Carpet Mastic (green/yellow) - Hallway by Vault	None Detected
CL171165	10	Carpet Mastic (green/yellow) - Hallway by Janitor's Closet	None Detected
CL171166	11	12" X 12" Floor Tile (off-white) w/Mastic (yellow) - Vault	None Detected - Floor Tile None Detected - Yellow Mastic
CL171167	12	12" X 12" Floor Tile (off-white) w/Mastic (yellow) - Roof Access	None Detected - Floor Tile None Detected - Yellow Mastic None Detected - Black Mastic
CL171168	13	12" X 12" Floor Tile (off-white) w/Mastic (yellow) - Vault 2	None Detected - Floor Tile None Detected - Yellow Mastic
CL171169	14	2' X 2' Ceiling Tile (white, pinholes, indents) - Office 1	None Detected
CL171170	15	2' X 2' Ceiling Tile (white, pinholes, indents) - Hallway	None Detected
CL171171	16	2' X 2' Ceiling Tile (white, pinholes, indents) - Conference Room 2	None Detected
CL171172	17	Sink Undercoat (white) - Kitchenette	7% Chrysotile
CL171173	18	Sink Undercoat (white) - Kitchenette	7% Chrysotile
CL171174	19	Sink Undercoat (white) - Kitchenette	7% Chrysotile

These samples were analyzed by layers. The overall percent asbestos for the sample is reported when relevant. The EPA considers a material to be asbestos containing only if it contains greater than one percent asbestos by Calibrated Visual Area Estimation (CVAE). EPA regulations also indicate that Regulated Asbestos Containing Materials (RACM) – materials that are friable or may become friable – be further analyzed by point counting when the results indicate less than ten percent asbestos by CVAE. CatesLab utilizes CVAE on a routine basis and does not include point counting unless specifically requested by the client. The results may not be reproduced except in full.

PLM REPORT SUMMARY



Cates Laboratories
 613 S. Bois D'Arc
 Forney, Texas 75126 (972) 564-4723

NVLAP Lab No. 200569-0
 TDH License No. 30-0287

Client: Terracon	Lab Job No.: PLM-03775
Project: Regions Bank - England, AR	Report Date: 10/8/2010
Project No: 94107574.001	Sample Date: 9/24/2010
Identification: Asbestos, Bulk Sample Analysis	
Test Method: Polarized Light Microscopy/Dispersion Staining (PLM/DS) EPA Method 600/R-93/116	

Page 2 of 7

On 9/28/2010, seventy-seven (77) bulk samples were submitted by Mr. Brandon Ayala of Terracon for asbestos analysis by PLM/DS. Copies of the lab data sheets are attached; additional information may be found therein. The results are summarized below:

Lab Sample No.	Client Field I.D.	Sample Description/Location	Asbestos Content
CL171175	20	Wall/Ceiling Texture/Drywall/Joint Compound (multi-color, semi-smooth) - Conference Room 2	None Detected - Paint Layer None Detected - Joint Compound None Detected - Paper None Detected - Wallboard Material
CL171176	21	Wall/Ceiling Texture/Drywall/Joint Compound (multi-color, semi-smooth) - Conference Room 2	None Detected - Paint Texture None Detected - Joint Tape None Detected - Joint Compound None Detected - Paper None Detected - Wallboard Material
CL171177	22	Wall/Ceiling Texture/Drywall/Joint Compound (multi-color, semi-smooth) - Conference Room 2	None Detected - Paint Texture None Detected - Joint Tape None Detected - Joint Compound None Detected - Paper None Detected - Wallboard Material
CL171178	23	Wall/Ceiling Texture/Drywall/Joint Compound (multi-color, semi-smooth) - Restroom 1	3% Chrysotile - Paint Texture None Detected - Joint Tape 3% Chrysotile - Joint Compound None Detected - Paper None Detected - Wallboard Material
CL171179	24	Wall/Ceiling Texture/Drywall/Joint Compound (multi-color, semi-smooth) - Restroom 1	None Detected - Paint Layer None Detected - Joint Compound None Detected - Paper None Detected - Wallboard Material
CL171180	25	Texture (tan) associated w/Concrete - Safe Deposit Vault	None Detected
CL171181	26	Texture (tan) associated w/Concrete - Safe Deposit Vault	None Detected
CL171182	27	Texture (tan) associated w/Concrete - Safe Deposit Vault	None Detected
CL171183	28	Texture (tan) associated w/Concrete - Safe Deposit Vault	None Detected
CL171184	29	Texture (tan) associated w/Concrete - Safe Deposit Vault	None Detected
CL171185	30	Spray-Applied Ceiling Texture (multi-color, rough) - Safe Deposit Vault	10% Chrysotile
CL171186	31	Spray-Applied Ceiling Texture (multi-color, rough) - Safe Deposit Vault	10% Chrysotile

These samples were analyzed by layers. The overall percent asbestos for the sample is reported when relevant. The EPA considers a material to be asbestos containing only if it contains greater than one percent asbestos by Calibrated Visual Area Estimation (CVAE). EPA regulations also indicate that Regulated Asbestos Containing Materials (RACM) – materials that are friable or may become friable – be further analyzed by point counting when the results indicate less than ten percent asbestos by CVAE. CatesLab utilizes CVAE on a routine basis and does not include point counting unless specifically requested by the client. The results may not be reproduced except in full.

PLM REPORT SUMMARY



Cates Laboratories
 613 S. Bois D'Arc
 Forney, Texas 75126 (972) 564-4723

NVLAP Lab No. 200569-0
 TDH License No. 30-0287

Client:	Terracon	Lab Job No.: PLM-03775
Project:	Regions Bank - England, AR	Report Date: 10/8/2010
Project No:	94107574.001	Sample Date: 9/24/2010
Identification:	Asbestos, Bulk Sample Analysis	
Test Method:	Polarized Light Microscopy/Dispersion Staining (PLM/DS) EPA Method 600/R-93/116	

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On 9/28/2010, seventy-seven (77) bulk samples were submitted by Mr. Brandon Ayala of Terracon for asbestos analysis by PLM/DS. Copies of the lab data sheets are attached; additional information may be found therein. The results are summarized below:

Lab Sample No.	Client Field I.D.	Sample Description/Location	Asbestos Content
CL171187	32	Spray-Applied Ceiling Texture (multi-color, rough) - Safe Deposit Vault	10% Chrysotile
CL171188	33	Spray-Applied Ceiling Texture (multi-color, rough) - Janitor's Closet	10% Chrysotile
CL171189	34	Spray-Applied Ceiling Texture (multi-color, rough) - Janitor's Closet	10% Chrysotile
CL171190	35	Texture (tan) associated w/CMU - Hallway	None Detected
CL171191	36	Texture (tan) associated w/CMU - Hallway	None Detected
CL171192	37	Texture (tan) associated w/CMU - Hallway	None Detected
CL171193	38	Texture (tan) associated w/CMU - Hallway	None Detected
CL171194	39	Texture (tan) associated w/CMU - Hallway	None Detected
CL171195	40	Cove Base Mastic (tan/brown) - Hallway	None Detected - Tan Mastic None Detected - Brown Mastic
CL171196	41	Cove Base Mastic (tan/brown) - Hallway	None Detected - Tan Mastic None Detected - Brown Mastic
CL171197	42	Cove Base Mastic (tan/brown) - Hallway	None Detected - Tan Mastic None Detected - Brown Mastic
CL171198	43	Drywall/Joint Compound associated w/Wall Covering (multi-color) - Conference Room I	None Detected - Wall Covering None Detected - Paint Texture None Detected - Joint Tape None Detected - Joint Compound None Detected - Paper None Detected - Wallboard Material
CL171199	44	Drywall/Joint Compound associated w/Wall Covering (multi-color) - Conference Room I	None Detected - Wall Covering None Detected - Paint Texture None Detected - Joint Tape None Detected - Joint Compound None Detected - Paper None Detected - Wallboard Material

These samples were analyzed by layers. The overall percent asbestos for the sample is reported when relevant. The EPA considers a material to be asbestos containing only if it contains greater than one percent asbestos by Calibrated Visual Area Estimation (CVAE). EPA regulations also indicate that Regulated Asbestos Containing Materials (RACM) – materials that are friable or may become friable – be further analyzed by point counting when the results indicate less than ten percent asbestos by CVAE. CatesLab utilizes CVAE on a routine basis and does not include point counting unless specifically requested by the client. The results may not be reproduced except in full.

PLM REPORT SUMMARY



Cates Laboratories
 613 S. Bois D'Arc
 Forney, Texas 75126 (972) 564-4723

NVLAP Lab No. 200569-0
 TDH License No. 30-0287

Client: Terracon
 Project: Regions Bank - England, AR
 Project No: 94107574.001
 Identification: Asbestos, Bulk Sample Analysis
 Test Method: Polarized Light Microscopy/Dispersion Staining (PLM/DS)
 EPA Method 600/R-93/116

Lab Job No.: PLM-03775
 Report Date: 10/8/2010
 Sample Date: 9/24/2010

Page 4 of 7

On 9/28/2010, seventy-seven (77) bulk samples were submitted by Mr. Brandon Ayala of Terracon for asbestos analysis by PLM/DS. Copies of the lab data sheets are attached; additional information may be found therein. The results are summarized below:

Lab Sample No.	Client Field I.D.	Sample Description/Location	Asbestos Content
CL171200	45	Drywall/Joint Compound associated w/Wall Covering (multi-color) - Conference Room 1	None Detected - Wall Covering None Detected - Paint Texture None Detected - Joint Tape None Detected - Joint Compound None Detected - Paper None Detected - Wallboard Material
CL171201	46	Grout (tan) associated w/Ceramic Tile - Conference Room 2	None Detected
CL171202	47	Grout (tan) associated w/Ceramic Tile - Conference Room 2	None Detected
CL171203	48	Grout (tan) associated w/Ceramic Tile - Conference Room 2	None Detected
CL171204	49	Resilient Sheet Flooring (green, flower) - Storage	None Detected - Sheet Flooring (top) None Detected - Fibrous Backing
CL171205	50	Resilient Sheet Flooring (green, flower) - Storage	None Detected - Sheet Flooring (top) None Detected - Fibrous Backing
CL171206	51	Resilient Sheet Flooring (green, flower) - Storage	None Detected - Sheet Flooring (top) None Detected - Fibrous Backing
CL171207	52	Drywall (unfinished) - Storage, Mechanical Room	None Detected - Paper None Detected - Wallboard Material
CL171208	53	Drywall (unfinished) - Storage, Mechanical Room	None Detected - Paper None Detected - Wallboard Material
CL171209	54	Drywall (unfinished) - Storage, Mechanical Room	None Detected - Paper None Detected - Wallboard Material
CL171210	55	Exterior Texture (tan) - Outside Lobby	None Detected
CL171211	56	Exterior Texture (tan) - Outside Office 1	None Detected
CL171212	57	Exterior Texture (tan) - Outside Drive-Thru	None Detected
CL171213	58	Exterior Texture (tan) - Outside Conference Room	None Detected
CL171214	59	Exterior Texture (tan) - Outside Vault 1	None Detected

These samples were analyzed by layers. The overall percent asbestos for the sample is reported when relevant. The EPA considers a material to be asbestos containing only if it contains greater than one percent asbestos by Calibrated Visual Area Estimation (CVAE). EPA regulations also indicate that Regulated Asbestos Containing Materials (RACM) – materials that are friable or may become friable – be further analyzed by point counting when the results indicate less than ten percent asbestos by CVAE. CatesLab utilizes CVAE on a routine basis and does not include point counting unless specifically requested by the client. The results may not be reproduced except in full.

PLM REPORT SUMMARY



Cates Laboratories
 613 S. Bois D'Arc
 Forney, Texas 75126 (972) 564-4723

NVLAP Lab No. 200569-0
 TDH License No. 30-0287

Client: Terracon
 Project: Regions Bank - England, AR
 Project No: 94107574.001
 Identification: Asbestos, Bulk Sample Analysis
 Test Method: Polarized Light Microscopy/Dispersion Staining (PLM/DS)
 EPA Method 600/R-93/116

Lab Job No.: PLM-03775
 Report Date: 10/8/2010
 Sample Date: 9/24/2010

Page 5 of 7

On 9/28/2010, seventy-seven (77) bulk samples were submitted by Mr. Brandon Ayala of Terracon for asbestos analysis by PLM/DS. Copies of the lab data sheets are attached; additional information may be found therein. The results are summarized below:

Lab Sample No.	Client Field I.D.	Sample Description/Location	Asbestos Content
CL171215	60	2' X 4' Ceiling Tile (white, pinholes, fissures) - Lobby	None Detected
CL171216	61	2' X 4' Ceiling Tile (white, pinholes, fissures) - Office 1	None Detected
CL171217	62	2' X 4' Ceiling Tile (white, pinholes, fissures) - Storage	None Detected
CL171218	63	1' X 2' Ceiling Tile (white, smooth) - Office 1	None Detected
CL171219	64	1' X 2' Ceiling Tile (white, smooth) - Office 1	None Detected
CL171220	65	1' X 2' Ceiling Tile (white, smooth) - Office 1	None Detected
CL171221	66	12" X 12" Floor Tile (beige w/brown specks) w/(resilient sheet flooring under) - Restroom 2	None Detected - Floor Tile None Detected - Yellow Mastic None Detected - Sheet Flooring None Detected - Fibrous Backing
CL171222	67	12" X 12" Floor Tile (beige w/brown specks) w/(resilient sheet flooring under) - Restroom 2	None Detected - Floor Tile None Detected - Yellow Mastic None Detected - Sheet Flooring None Detected - Fibrous Backing
CL171223	68	12" X 12" Floor Tile (beige w/brown specks) w/(resilient sheet flooring under) - Restroom 2	None Detected - Floor Tile None Detected - Yellow Mastic None Detected - Sheet Flooring None Detected - Fibrous Backing
CL171224	69	12" X 12" Floor Tile (tan, brown streaks) under Carpet in Conference Room - Conference Room 1	None Detected - Floor Tile None Detected - Yellow Mastic
CL171225	70	12" X 12" Floor Tile (tan, brown streaks) under Carpet in Conference Room - Conference Room 1	None Detected - Floor Tile None Detected - Yellow Mastic
CL171226	71	12" X 12" Floor Tile (tan, brown streaks) under Carpet in Conference Room - Conference Room, Closet	None Detected - Floor Tile None Detected - Yellow Mastic
CL171227	72	Exterior Window Caulk (grey) - Lobby, Back	None Detected - Caulking 1 3% Chrysotile - Caulking 2
CL171228	73	Exterior Window Caulk (grey) - Lobby, Center	None Detected - Caulking 1 3% Chrysotile - Caulking 2

These samples were analyzed by layers. The overall percent asbestos for the sample is reported when relevant. The EPA considers a material to be asbestos containing only if it contains greater than one percent asbestos by Calibrated Visual Area Estimation (CVAE). EPA regulations also indicate that Regulated Asbestos Containing Materials (RACM) – materials that are friable or may become friable – be further analyzed by point counting when the results indicate less than ten percent asbestos by CVAE. CatesLab utilizes CVAE on a routine basis and does not include point counting unless specifically requested by the client. The results may not be reproduced except in full.

PLM REPORT SUMMARY



Cates Laboratories
 613 S. Bois D'Arc
 Forney, Texas 75126 (972) 564-4723

NVLAP Lab No. 200569-0
 TDH License No. 30-0287

Client: Terracon	Lab Job No.: PLM-03775
Project: Regions Bank - England, AR	Report Date: 10/8/2010
Project No: 94107574.001	Sample Date: 9/24/2010
Identification: Asbestos, Bulk Sample Analysis	
Test Method: Polarized Light Microscopy/Dispersion Staining (PLM/DS) EPA Method 600/R-93/116	

Page 6 of 7

On 9/28/2010, seventy-seven (77) bulk samples were submitted by Mr. Brandon Ayala of Terracon for asbestos analysis by PLM/DS. Copies of the lab data sheets are attached; additional information may be found therein. The results are summarized below:

Lab Sample No.	Client Field I.D.	Sample Description/Location	Asbestos Content
CL171229	74	Exterior Window Caulk (grey) - Lobby, Front	None Detected - Caulking 1 3% Chrysotile - Caulking 2
CL171230	75	Exterior Building Caulk (brown) - Lobby, Back	None Detected
CL171231	76	Exterior Building Caulk (brown) - Lobby, Center	None Detected
CL171232	77	Exterior Building Caulk (brown) - Lobby, Front	None Detected

These samples were analyzed by layers. The overall percent asbestos for the sample is reported when relevant. The EPA considers a material to be asbestos containing only if it contains greater than one percent asbestos by Calibrated Visual Area Estimation (CVAE). EPA regulations also indicate that Regulated Asbestos Containing Materials (RACM) – materials that are friable or may become friable – be further analyzed by point counting when the results indicate less than ten percent asbestos by CVAE. CatesLab utilizes CVAE on a routine basis and does not include point counting unless specifically requested by the client. The results may not be reproduced except in full.

PLM REPORT SUMMARY



Cates Laboratories

613 S. Bois D'Arc
Forney, Texas 75126 (972) 564-4723

NVLAP Lab No. 200569-0
TDH License No. 30-0287

Client: Terracon
Project: Regions Bank - England, AR
Project No: 94107574.001
Identification: Asbestos, Bulk Sample Analysis
Test Method: Polarized Light Microscopy/Dispersion Staining (PLM/DS)
EPA Method 600/R-93/116

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Page 7 of 7

On 9/28/2010, seventy-seven (77) bulk samples were submitted by Mr. Brandon Ayala of Terracon for asbestos analysis by PLM/DS. Copies of the lab data sheets are attached; additional information may be found therein.

STATEMENT OF LABORATORY ACCREDITATION

The samples were analyzed in general accordance with the procedures outlined in the Method for the Determination of Asbestos in Bulk Building Materials, EPA/600/R-93/116 or the U.S. Environmental Protection Agency method, under AHERA, for the analysis of asbestos in building materials by polarized light microscopy. The results of each bulk sample relate only to the material tested and the results shall not be used to claim product endorsement by NVLAP or any agency of the U.S. Government.

Specific questions concerning bulk sample results shall be directed to the Laboratory Director.

Analyst: Kathy Schosek

Laboratory Director: John R. Cates, P.G.

Approved Signatory:

NVLAP LAB CODE 200569-0

APPENDIX D
CERTIFICATIONS

State of Arkansas
Department of
Environmental Quality



TERRACON CONSULTANTS, INC.,

is a licensed

Asbestos Abatement Consultant

having qualified as required by law in accordance with the regulations adopted by the Arkansas Pollution Control and Ecology Commission's Regulation 21 pursuant to Arkansas Code Annotated §20-27-1001 et seq., relative to abatement of asbestos-containing material within the state of Arkansas.

License Number: 000311

Issue Date: 2009 December 14

Expire Date: 2010 December 31

Lissa Mark
ADEQ Director

United States Department of Commerce
National Institute of Standards and Technology



Certificate of Accreditation to ISO/IEC 17025:2005

NVLAP LAB CODE: 200569-0

Cates Laboratories, Inc.
Fomey, TX

is accredited by the National Voluntary Laboratory Accreditation Program for specific services,
listed on the Scope of Accreditation, for:

BULK ASBESTOS FIBER ANALYSIS

*This laboratory is accredited in accordance with the recognized International Standard ISO/IEC 17025:2005.
This accreditation demonstrates technical competence for a defined scope and the operation of a laboratory quality
management system (refer to joint ISO-ILAC-IAF Communiqué dated January 2009).*

2010-04-01 through 2011-03-31

Effective dates



Dolly S. Bruce
For the National Institute of Standards and Technology

State of Arkansas

Department of Environmental Quality



TIFFANY D. KING

has satisfied the requirements necessary to meet the provisions of AHERA/ASHARA under TSCA Title III and the Arkansas Asbestos Abatement Regulation and is hereby certified in the state of Arkansas.

Asbestos

Discipline INSPECTOR

Cert. # 013649

Exp. 05.31.2011

Teresa Marks

Teresa Marks, Director

APPENDIX E
PHOTOGRAPHS



Photo #1 Front of bank.



Photo #2 Lobby and teller line, light fixtures set in metal ceiling tile system.



Photo #3 Thermostat on wall panel in kitchen.



Photo #4 Thermostat on wall panel in office 1.



Photo #5 Thermostat on wall plaster in drive thru area.



Photo #6 Duct work above lay-in ceiling tile system, 1' x 2' ceiling tile (white, smooth), and tin ceiling tile.



Photo #7 Multiple ceiling systems; 2' x 4' Ceiling tile (white, pinholes, and fissures) and tin ceiling tile above metal lay-in ceiling tile system.

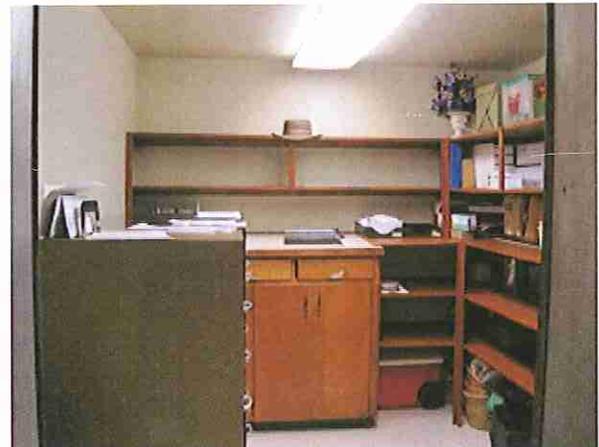


Photo #8 Light fixtures set in plaster.

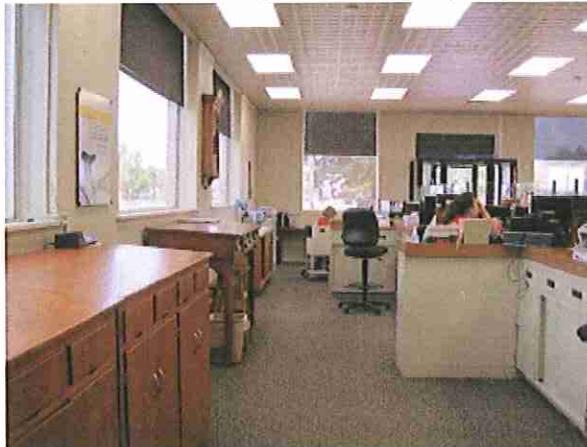


Photo #9 Wall plaster (multi-color, bumpy) and carpet mastic (green/yellow).



Photo #10 12" x 12" Floor tile (off-white) with mastic (yellow) and wall/ceiling texture/ drywall/joint compound (multi-color, semi-smooth).



Photo #11 2' x 2' Ceiling tile (white, pinholes, indents).



Photo #12 Sink undercoat (white).



Photo #13 Spray applied ceiling texture (multi-color, rough).



Photo #14 Texture (tan) associated with concrete, texture (tan) associated with CMU, and cove base mastic (tan).



Photo #15 Drywall/joint compound associated with wall covering (multi-color).



Photo #16 Grout (tan) associated with ceramic tile.



Photo #17 Resilient sheet flooring (green, flower).

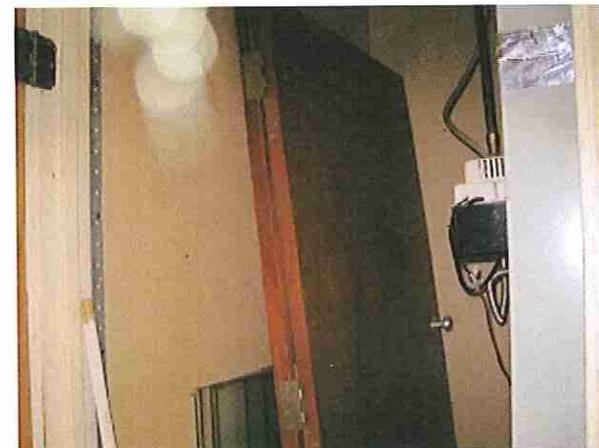


Photo #18 Drywall (unfinished).



Photo #19 12" x 12" Floor tile (beige w/brown specks) with mastic (yellow) on resilient sheet flooring.

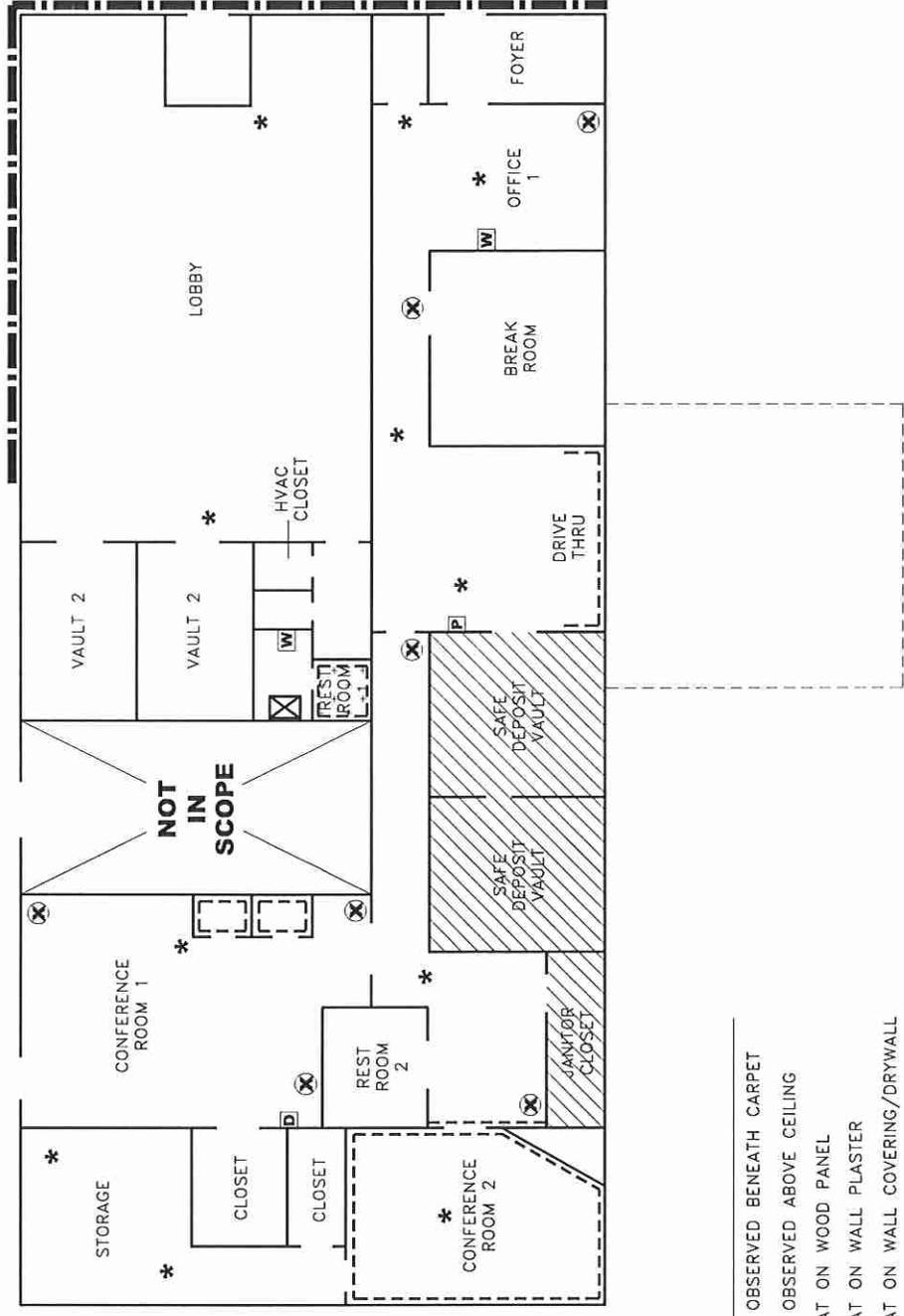


Photo #20 Exterior texture (tan).



Photo #21 Exterior window caulk (gray) and exterior building caulk (brown).

APPENDIX F
SITE DIAGRAM



LEGEND:

- TERRACON OBSERVED BENEATH CARPET
- TERRACON OBSERVED ABOVE CEILING
- THERMOSTAT ON WOOD PANEL
- THERMOSTAT ON WALL PLASTER
- THERMOSTAT ON WALL COVERING/DRYWALL
- SINK UNDERCOAT (WHITE)
- WALL/CEILING TEXTURE/DRYWALL/JOINT COMPOUND (MULTI-COLOR, SEMI-SMOOTH)
- SPRAY APPLIED CEILING TEXTURE (MULTI-COLOR, ROUGH)
- EXTERIOR WINDOW CAULK (GRAY)

THIS DRAWING SHOULD NOT BE USED SEPARATELY FROM ORIGINAL REPORT.

Project Mgr:	TK
Drawn By:	JJD
Checked By:	TK
Approved By:	TK

Project No.	94107574.001
Scale:	NOT TO SCALE
Date:	10/07/10

Terracon
 Consulting Engineers and Scientists
 (Registration No.: F-3272)
 8801 CARPENTER FREEWAY DALLAS, TEXAS 75247
 PH: (214) 630-1010 FAX: (214) 630-7070

ASBESTOS SURVEY SITE DIAGRAM
 REGIONS BANK - ENGLAND
 100 SOUTH ALLIS STREET
 ENGLAND, ARKANSAS