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The Report on the Property is not current and may not be relied on by a register bidder or any third party in deciding whether to submit a bid for the Property ("Bidder") or in determining the amount of any bid ("Bid Amount").

Regions Bank is providing the Report as part of the auction process only because the Report is in the possession of Regions Bank.

Regions Bank makes no representation or warranty of any nature that the Report for the Property is accurate, correct, current, or complete.

Regions Bank is selling the Property "as is, where is, and with all faults."

Any Bidder is directed to the Auction Purchase and Sale Agreement form for the terms and conditions of the sale of the Property.

Any Bidder must conduct Bidder's own independent and investigation and evaluation of the Property in all respects in making any decisions of any nature relating to any and all Bid Amounts.

ANY BIDDER PROCEEDING TO READ OR REVIEW THE REPORT REPRESENTS TO REGIONS BANK THAT BIDDER IS NOT RELYING ON THE REPORT IN ANY MANNER (A) IN DECIDING WHETHER TO SUBMIT A BID FOR THE PROPERTY, (B) IN DETERMINING WHETHER THE CONDITION OF THE PROPERTY IS SUITABLE FOR A PARTICULAR USE OR OTHERWISE IN ACCEPTABLE CONDITION, (C) IN DETERMINING THE BID AMOUNT, AND/OR (D) AS A SUBSTITUTE FOR CONDUCTING OR AS A PART OF BIDDER'S INDEPENDENT INVESTIGATION AND EVALUATION OF THE PROPERTY.

Asbestos Survey Report

Casey
Cost Center No. RFC023705
101 W. Alabama Street
Casey, IL 62420

July 8, 2010
Terracon Project No. 15107036
PO No. TBD



Prepared for:

Regions Financial Corporation
c/o CB Richard Ellis
Birmingham, Alabama

Prepared by:

Terracon Consultants, Inc.
Naperville, Illinois

Offices Nationwide
Employee-Owned

Established in 1965
terracon.com

Terracon

Geotechnical ■ Environmental ■ Construction Materials ■ Facilities



July 8, 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: Casey
Cost Center No. RFC023705
PO No. TBD
101 W. Alabama Street
Casey, Illinois 62420
Terracon Project No. 15107036

Dear Ms. Long:

The purpose of this report is to present the results of an asbestos survey performed on April 28, 2010, at the above referenced branch in Casey, Illinois. This survey of the Casey bank branch was conducted in general accordance with our Task Authorization dated February 10, 2010, authorized February 10, 2010, and in accordance with the Master Service Agreement dated April 11, 2003. We understand that this survey was requested due to planned renovation of the facility.

Non-friable asbestos-containing materials were identified by the laboratory for the samples collected by Terracon on April 28, 2010. 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 314 692.8811 or 770.623.0755.

Sincerely,

Terracon


Esteban Peña
Project Manager


Jeffrey S. Mutchler, MPH
Project Industrial Hygienist

Terracon Consultants, Inc. 11600 Lilburn Park Road, St. Louis, Missouri 63146
P [314] 692 8811 F [314] 692 8810 Terracon.com

Geotechnical

Environmental

Construction Materials

Facilities

TABLE OF CONTENTS

EXECUTIVE SUMMARY – CASEY (RFC023705)

1.0	INTRODUCTION	1
	1.1 Project Objective.....	1
2.0	BUILDING DESCRIPTION	1
3.0	FIELD ACTIVITIES	2
	3.1 Visual Assessment.....	2
	3.2 Physical Assessment	2
	3.3 Sample Collection	2
	3.4 Sample Analysis.....	3
4.0	REGULATORY OVERVIEW	3
5.0	FINDINGS AND RECOMMENDATIONS	4
6.0	GENERAL COMMENTS	4

LIST OF APPENDICES

Appendix A	Asbestos Survey Sample Summary
Appendix B	Confirmed Asbestos-Containing Material
Appendix C	Asbestos Analytical Laboratory Data
Appendix D	Certifications
Appendix E	Photographs
Appendix F	Site Diagram

EXECUTIVE SUMMARY – CASEY (RFC023705)

Terracon Consultants, Inc. (Terracon) conducted an asbestos survey of the Casey bank branch located at 101 W. Alabama St., Casey, IL. It is our understanding that Regions Financial Corporation c/o CB Richard Ellis is planning renovations of 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 exterior building components.

The survey was conducted on April 28, 2010, by a State of Illinois and 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. Fifty-three (53) bulk samples were collected from fifteen (15) homogeneous areas of suspect ACM. Asbestos in concentrations of more than one percent (1%) were identified in the following materials:

- Brown linoleum and associated yellow mastic

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

Please refer to the attached report for details.

ASBESTOS SURVEY REPORT

**CASEY
COST CENTER NO. RFC023705
101 W. ALABAMA STREET
CASEY, IL 62420**

Terracon Project No. 15107036

1.0 INTRODUCTION

Terracon Consultants, Inc. (Terracon) conducted an asbestos survey of the Casey bank branch located at 101 W. Alabama St., Casey, Illinois. The survey was conducted on April 28, 2010 by a State of Illinois and AHERA-accredited asbestos inspector in general accordance with Terracon Task Authorization dated February 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 bank branch. 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 branch is a one story, approximately 8,500 square foot building reportedly constructed in 1963. The exterior consists of brick with metal frame windows and doors. Interior walls consisted of drywall and plaster. The floors are 12" x 12" vinyl floor tiles, linoleum (sheet vinyl), carpet and ceramic tiles. Ceilings are 2' x 4' and 2' x 2' suspended ceiling tiles. The heating, ventilation and air conditioning (HVAC) system was observed in the mechanical room. The exterior drive-thru ceiling consists of concrete.

3.0 FIELD ACTIVITIES

The survey was conducted by Mr. Esteban Peña, a State of Illinois and AHERA-accredited asbestos inspector. A copy of Mr. Peña'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 roofing system was not sampled as part of this survey. Terracon lifted floor coverings in several areas in the building and observed additional flooring layers; however, as Terracon could not assess beneath all floor covering in all areas, there may be isolated areas of additional suspect material present beneath existing flooring.

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.

Fifty-three (53) bulk samples were collected from fifteen (15) 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 United Analytical Services, Inc. (UAS) of Downers Grove, Illinois for analysis by polarized light microscopy using dispersion staining techniques per EPA's Method for the Determination of Asbestos in Bulk Building Materials (600/R-93-116). UAS is a National Voluntary Laboratory Accreditation Program (NVLAP) accredited laboratory. Multi-layered bulk samples were separated and independently analyzed for asbestos content. Based on the number of layered bulk samples, fifty-three bulk samples were analyzed. The percentage of asbestos, where applicable, was determined by microscopic visual estimation.

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 Illinois Environmental Protection Agency (IEPA) with written notification at least 10 working days prior to the commencement of any renovation activity which will include the disturbance of at least 160 square feet, 260 linear feet, or one cubic meter of RACM or prior to the commencement of demolition. Removal of RACM must be conducted by a Illinois Department of Public Health (IDPH) licensed asbestos abatement contractor. Please note that demolition of any structure, which is defined as removal of a load-bearing member, requires a 10-day notification even when no asbestos is present.

The OSHA Asbestos standard for the construction industry (29 CFR 1926.1101) regulates workplace exposure to asbestos during ACM removal. 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 the types of construction and

maintenance activities that could disturb ACM, and specifies work practices and precautions that employers must follow when engaging in each class of regulated work.

5.0 FINDINGS AND RECOMMENDATIONS

Asbestos in concentrations of more than one percent (1%) was identified in the following materials:

- Brown linoleum and associated yellow mastic

The brown linoleum and associated yellow mastic are located in the men's and women's bathrooms. The brown linoleum and associated yellow mastic are considered to be Category I non-friable ACM in good condition.

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

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

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
CASEY
COST CENTER NO. RFC023705
101 W. ALABAMA STREET
CASEY, IL 62420**

Terracon Project No. 15107036

HA	Sample No.	Description	Sample Location
01	01, 02, 03	2' x 4' White ceiling tile w/fissures	Throughout offices
02	04, 05, 06	4" Teal basecove	Throughout offices
03	07, 08, 09	Mastic associated w/HA-02	Throughout offices
04	10, 11, 12	4" Tan basecove	Break room
05	13, 14, 15	Mastic associated w/HA-04	Break room
06	16, 17, 18	2' x 2' White ceiling tile w/fissures	Entrance
07	19, 20, 21	2' x 2' White ceiling tile w/rough surface	Side entrance
08	22, 23, 24	4" Cream basecove	West offices
09	25, 26, 27	Mastic associated w/HA-08	West offices
10	28, 29, 30, 31,	Drywall	Throughout exterior walls
11	35, 36, 37, 38,	Drywall	Throughout interior demising walls
12	42, 43, 44	Brown linoleum	Bathrooms
13	45, 46, 47	Mastic associated w/HA-12	Bathrooms
14	48, 49, 50	12" x 12" White floor tile w/brown streaks	Break room
15	51, 52, 53	Mastic associated w/HA-14	Break room

APPENDIX B
CONFIRMED ASBESTOS-CONTAINING MATERIALS

APPENDIX B

**CASEY
COST CENTER NO. RFC023705
101 W. ALABAMA STREET
CASEY, IL 62420**

Terracon Project No. 15107036

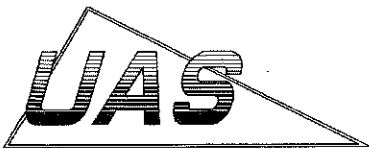
CONFIRMED ASBESTOS-CONTAINING MATERIALS

HA No.	Description	Material Location	Percent/Type Asbestos	NESHAP Classification	Condition	Estimated Quantity
12	Brown linoleum	Bathroom	35% C – linoleum	Category I Non-friable	Good	108 SF
13	Yellow mastic associated w/HA-12	Bathroom	15% C – mastic	Category I Non-friable	Good	Included above

SF = Square feet
LF = Linear feet
C = Chrysotile asbestos

APPENDIX C

ASBESTOS LABORATORY ANALYTICAL REPORTS



UNITED ANALYTICAL SERVICES, INC.
 1429 CENTRE CIRCLE DRIVE, DOWNERS GROVE, IL 60515
 PHONE (630) 691-8271 FAX (630) 691-1819

PLM LABORATORY REPORT

METHOD: EPA/600/R-93/116 July 1993 PLM w/ Dispersion Staining	REPORT DATE: May 5, 2010
CLIENT: Terracon, Inc.	DATE RECEIVED: May 3, 2010
ATTENTION: Steve Pena	UAS SAM#: 1014973
email: epena@terracon.com	JOB LOCATION: Regions Bank - Casey, IL #1507036

CLIENT SAMPLE #	LAB SAMPLE #	COLOR	DESCRIPTION/ LOCATION	ASBESTOS TYPE	%	OTHER FIBERS	%	MATRIX	%
01-01	1014973-01	White	2' X 4' Ceiling Tile w/Fissures	ND	--	CELL FBG	40 40	O	20
01-02	1014973-02	White	2' X 4' Ceiling Tile w/Fissures	ND	-	CELL FBG	50 30	O	20
01-03	1014973-03	White	2' X 4' Ceiling Tile w/Fissures	ND	-	CELL FBG	50 30	O	20
02-04	1014973-04	Teal	4" Basecove	ND	-	ND	-	O	100
02-05	1014973-05	Teal	4" Basecove	ND	-	ND	-	O	100
02-06	1014973-06	Teal	4" Basecove	ND	--	ND	--	O	100

Analysis Comments: Samples analyzed according to the EPA/600/R-93 166 July 1993 entitled Method for the Determination of Asbestos in Bulk Building Materials Further testing by gravimetric or TEM Methods are recommended for samples that are non-friable, i.e., floor tiles, mastics, etc. Report shall not be reproduced except in full, without the written approval of the laboratory. Laboratory results pertain to those delivered for analysis. Samples will be discarded if not notified by the client within 90 days.	CODES- ASBESTOS ND-None Detected CHRY-Chrysotile AMOS-Amosite CROC-Crocidolite TREM-Tremolite ACTN-Actinolite ANTH-Anthophyllite	CODES- OTHER FIBERS FBG-Fiber Glass CELL-Cellulose SYN-Synthetic WOLL-Wollastonite H-Hair O-Other(Specify)	CODES- MATRIX G-Gypsum C-Calcium Carbonate M-Mica O-Other Matrix

Karen Buehler
 ANALYZED BY- Karen Buehler / Laboratory Manager

May 4, 2010
 DATE ANALYZED

Marcia DeMichael
 REVIEWED BY- Marcia DeMichael / Administrative Assistant

May 5, 2010
 DATE REVIEWED

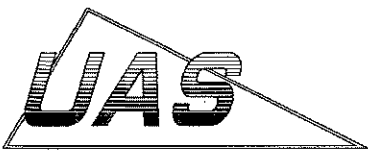
PLM & TEM



NVLAP Laboratory # 101732

AIHA Laboratory # 101212

This report must not be used by the client to claim product endorsement by AIHA, NVLAP or any agency of the United States Government.



UNITED ANALYTICAL SERVICES, INC.
 1429 CENTRE CIRCLE DRIVE, DOWNERS GROVE, IL 60515
 PHONE (630) 691-8271 FAX (630) 691-1819

PLM LABORATORY REPORT

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ATTENTION: Steve Pena	UAS SAM#: 1014973
email: epena@terracon.com	JOB LOCATION: Regions Bank - Casey, IL #1507036

CLIENT SAMPLE #	LAB SAMPLE #	COLOR	DESCRIPTION/ LOCATION	ASBESTOS TYPE	%	OTHER FIBERS	%	MATRIX	%
03-07	1014973-07	Yellow	Mastic Associated w/HA-02	ND	-	CELL	2	O	98
03-08	1014973-08	Yellow	Mastic Associated w/HA-02	ND	-	CELL	<1	O	99
03-09	1014973-09	Yellow	Mastic Associated w/HA-02	ND	-	CELL	<1	O	99
04-10	1014973-10	Tan	4" Basecove	ND	-	ND	-	O	100
04-11	1014973-11	Tan	4" Basecove	ND	-	ND	-	O	100
04-12	1014973-12	Tan	4" Basecove	ND	-	ND	-	O	100

Analysis Comments: Samples analyzed according to the EPA/600/R-93 166 July 1993 entitled Method for the Determination of Asbestos in Bulk Building Materials Further testing by gravimetric or TEM Methods are recommended for samples that are non friable, i.e., floor tiles, mastics, etc. Report shall not be reproduced except in full, without the written approval of the laboratory. Laboratory results pertain to those delivered for analysis. Samples will be discarded if not notified by the client within 90 days.	CODES- ASBESTOS ND-None Detected CHRY-Chrysotile AMOS-Amosite CROC-Crocidolite TREM-Tremolite ACTN-Actinolite ANTH-Anthophyllite	CODES- OTHER FIBERS FBG-Fiber Glass CELL-Cellulose SYN-Synthetic WOLL-Wollastonite H-Hair O-Other(Specify)	CODES- MATRIX G-Gypsum C-Calcium Carbonate M-Mica O-Other Matrix
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Karen Buehler
 ANALYZED BY- Karen Buehler / Laboratory Manager

May 4, 2010
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 REVIEWED BY- Marcia DeMichael / Administrative Assistant

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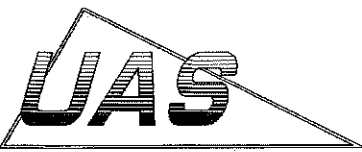
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PLM LABORATORY REPORT

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email: epena@terracon.com	JOB LOCATION: Regions Bank - Casey, IL #1507036

CLIENT SAMPLE #	LAB SAMPLE #	COLOR	DESCRIPTION/ LOCATION	ASBESTOS TYPE	%	OTHER FIBERS	%	MATRIX	%
05-13	1014973-13	Yellow	Mastic Associated w/HA-04	ND	--	CELL	10	O	90
05-14	1014973-14	Yellow	Mastic Associated w/HA-04	ND	--	CELL	5	O	95
05-15	1014973-15	Yellow	Mastic Associated w/HA-04	ND	--	ND	--	O	100
06-16	1014973-16	White	2' X 2' Ceiling Tile w/Fissures	ND	--	CELL FBG	40 40	O	20
06-17	1014973-17	White	2' X 2' Ceiling Tile w/Fissures	ND	--	CELL FBG	40 30	O	30
06-18	1014973-18	White	2' X 2' Ceiling Tile w/Fissures	ND	--	CELL FBG	40 30	O	30

Analysis Comments: Samples analyzed according to the EPA/600/R-93 166 July 1993 entitled Method for the Determination of Asbestos in Bulk Building Materials. Further testing by gravimetric or TEM Methods are recommended for samples that are non-friable, i.e., floor tiles, mastics, etc. Report shall not be reproduced except in full, without the written approval of the laboratory. Laboratory results pertain to those delivered for analysis. Samples will be discarded if not notified by the client within 90 days.	CODES-ASBESTOS ND-None Detected CHRY-Chrysotile AMOS-Amosite CROC-Crocidolite TREM-Tremolite ACTN-Actinolite ANTH-Anthophyllite	CODES-OTHER FIBERS FBG-Fiber Glass CELL-Cellulose SYN-Synthetic WOLL-Wollastonite H-Hair O-Other(Specify)	CODES-MATRIX G-Gypsum C-Calcium Carbonate M-Mica O-Other Matrix

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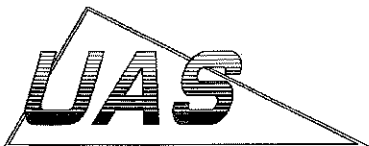
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 PHONE (630) 691-8271 FAX (630) 691-1819

PLM LABORATORY REPORT

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ATTENTION: Steve Pena	UAS SAM#: 1014973
email: epena@terracon.com	JOB LOCATION: Regions Bank - Casey, IL #1507036

CLIENT SAMPLE #	LAB SAMPLE #	COLOR	DESCRIPTION/ LOCATION	ASBESTOS TYPE	%	OTHER FIBERS	%	MATRIX	%
07-19	1014973-19	White	2' X 2' Ceiling Tile w/Rough Surface	ND	--	CELL FBG	40 30	O	30
07-20	1014973-20	White	2' X 2' Ceiling Tile w/Rough Surface	ND	--	CELL FBG	40 40	O	20
07-21	1014973-21	White	2' X 2' Ceiling Tile w/Rough Surface	ND	--	CELL FBG	40 40	O	20
08-22	1014973-22	Cream	4" Basecove	ND	--	ND	--	O	100
08-23	1014973-23	Cream	4" Basecove	ND	--	ND	--	O	100
08-24	1014973-24	Cream	4" Basecove	ND	--	ND	--	O	100

Analysis Comments:

Samples analyzed according to the EPA/600/R-93 166 July 1993 entitled Method for the Determination of Asbestos in Bulk Building Materials. Further testing by gravimetric or TEM Methods are recommended for samples that are non-friable, i.e., floor tiles, mastics, etc. Report shall not be reproduced except in full, without the written approval of the laboratory. Laboratory results pertain to those delivered for analysis. Samples will be discarded if not notified by the client within 90 days.

CODES-ASBESTOS	CODES-OTHER FIBERS	CODES-MATRIX
ND-None Detected CHRY-Chrysotile AMOS-Amosite CROC-Crocidolite TREM-Tremolite ACTN-Actinolite ANTH-Anthophyllite	FBG-Fiber Glass CELL-Cellulose SYN-Synthetic WOLL-Wollastonite H-Hair O-Other(Specify)	G-Gypsum C-Calcium Carbonate M-Mica O-Other Matrix

Karen Buehler
 ANALYZED BY- Karen Buehler / Laboratory Manager

May 4, 2010
 DATE ANALYZED

Marcia De Michael
 REVIEWED BY- Marcia DeMichael / Administrative Assistant

May 5, 2010
 DATE REVIEWED

PLM & TEM



NVLAP Laboratory # 101732

AIHA Laboratory # 101212

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UNITED ANALYTICAL SERVICES, INC.
 1429 CENTRE CIRCLE DRIVE, DOWNERS GROVE, IL 60516
 PHONE (630) 691-8271 FAX (630) 691-1819

PLM LABORATORY REPORT

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ATTENTION: Steve Pena	UAS SAM#: 1014973
email: epena@terracon.com	JOB LOCATION: Regions Bank - Casey, IL #1507036

CLIENT SAMPLE #	LAB SAMPLE #	COLOR	DESCRIPTION/ LOCATION	ASBESTOS TYPE	%	OTHER FIBERS	%	MATRIX	%
09-25	1014973-25	Yellow	Mastic Associated w/HA-08	ND	--	CELL	Trace	O	100
09-26	1014973-26	Yellow	Mastic Associated w/HA-08	ND	--	CELL	<1	O	99
09-27	1014973-27	Yellow	Mastic Associated w/HA-08	ND	--	ND	--	O	100
10-28	1014973-28	White	Drywall	ND	--	FBG	Trace	O	100
10-29	1014973-29	White	Drywall	ND	--	CELL FBG	3 Trace	O	97
10-30	1014973-30	White	Drywall	ND	--	CELL FBG	3 <1	O	96

Analysis Comments: Samples analyzed according to the EPA/600/R-93 166 July 1993 entitled Method for the Determination of Asbestos in Bulk Building Materials. Further testing by gravimetric or TEM Methods are recommended for samples that are non-friable, i.e., floor tiles, mastics, etc. Report shall not be reproduced except in full, without the written approval of the laboratory. Laboratory results pertain to those delivered for analysis. Samples will be discarded if not notified by the client within 90 days.	CODES-ASBESTOS	CODES-OTHER FIBERS	CODES-MATRIX
	ND-None Detected CHRY-Chrysotile AMOS-Amosite CROC-Crocidolite TREM-Tremolite ACTN-Actinolite ANTH-Anthophyllite	FBG-Fiber Glass CELL-Cellulose SYN-Synthetic WOLL-Wollastonite H-Hair O-Other(Specify)	G-Gypsum C-Calcium Carbonate M-Mica O-Other Matrix

Karen Buehler
 ANALYZED BY- Karen Buehler / Laboratory Manager

May 4, 2010
 DATE ANALYZED

Marcia DeMichael
 REVIEWED BY- Marcia DeMichael / Administrative Assistant

May 5, 2010
 DATE REVIEWED

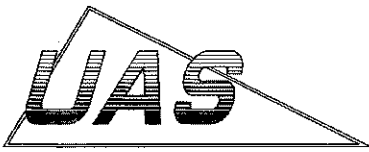
PLM & TEM



NVLAP Laboratory # 101732

AIHA Laboratory # 101212

This report must not be used by the client to claim product endorsement by AIHA, NVLAP or any agency of the United States Government.



UNITED ANALYTICAL SERVICES, INC.
 1429 CENTRE CIRCLE DRIVE, DOWNERS GROVE, IL 60515
 PHONE (630) 691-8271 FAX (630) 691-1819

PLM LABORATORY REPORT

METHOD: EPA/600/R-93/116 July 1993 PLM w/ Dispersion Staining	REPORT DATE: May 5, 2010
CLIENT: Terracon, Inc.	DATE RECEIVED: May 3, 2010
ATTENTION: Steve Pena	UAS SAM#: 1014973
email: epena@terracon.com	JOB LOCATION: Regions Bank - Casey, IL #1507036

CLIENT SAMPLE #	LAB SAMPLE #	COLOR	DESCRIPTION/ LOCATION	ASBESTOS TYPE	%	OTHER FIBERS	%	MATRIX	%
10-31	1014973-31	White	Drywall	ND	--	CELL FBG	3 1	O	96
10-32	1014973-32	White	Drywall	ND	--	CELL FBG	2 <1	O	97
10-33	1014973-33	White	Drywall	ND	--	CELL FBG	5 <1	O	94
10-34	1014973-34	White	Drywall	ND	--	FBG	<1	O	99
11-35	1014973-35	White	Drywall (demising walls)	ND	--	CELL FBG	3 <1	O	96
11-36	1014973-36	White	Drywall (demising walls)	ND	--	CELL FBG	5 <1	O	94

Analysis Comments: Samples analyzed according to the EPA/600/R-93 166 July 1993 entitled Method for the Determination of Asbestos in Bulk Building Materials. Further testing by gravimetric or TEM Methods are recommended for samples that are non-friable, i.e., floor tiles, mastics, etc. Report shall not be reproduced except in full, without the written approval of the laboratory. Laboratory results pertain to those delivered for analysis. Samples will be discarded if not notified by the client within 90 days.	CODES-ASBESTOS ND-None Detected CHRY-Chrysotile AMOS-Amosite CROC-Crocidolite TREM-Tremolite ACTN-Actinolite ANTH-Anthophyllite	CODES-OTHER FIBERS FBG-Fiber Glass CELL-Cellulose SYN-Synthetic WOLL-Wollastonite H-Hair O-Other(Specify)	CODES-MATRIX G-Gypsum C-Calcium Carbonate M-Mica O-Other Matrix
---	---	--	--

Karen Buehler
 ANALYZED BY- Karen Buehler / Laboratory Manager

May 4, 2010
 DATE ANALYZED

Marcia DeMichael
 REVIEWED BY- Marcia DeMichael / Administrative Assistant

May 5, 2010
 DATE REVIEWED

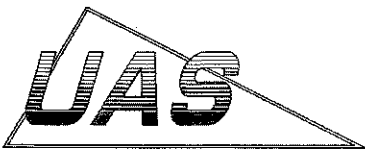
PLM & TEM



NVLAP Laboratory # 101732

AIHA Laboratory # 101212

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UNITED ANALYTICAL SERVICES, INC.
 1429 CENTRE CIRCLE DRIVE, DOWNERS GROVE, IL 60515
 PHONE (630) 691-8271 FAX (630) 691-1819

PLM LABORATORY REPORT

METHOD: EPA/600/R-93/116 July 1993 PLM w/ Dispersion Staining	REPORT DATE: May 5, 2010
CLIENT: Terracon, Inc.	DATE RECEIVED: May 3, 2010
ATTENTION: Steve Pena	UAS SAM#: 1014973
email: epena@terracon.com	JOB LOCATION: Regions Bank - Casey, IL #1507036

CLIENT SAMPLE #	LAB SAMPLE #	COLOR	DESCRIPTION/ LOCATION	ASBESTOS TYPE	%	OTHER FIBERS	%	MATRIX	%
11-37	1014973-37	White	Drywall (demising walls)	ND	-	CELL FBG	5 <1	O	94
11-38	1014973-38	White	Drywall (demising walls)	ND	-	CELL FBG	5 1	O	94
11-39	1014973-39	White	Drywall (demising walls)	ND	-	CELL FBG	Trace <1	O	99
11-40	1014973-40	White	Drywall (demising walls)	ND	--	CELL FBG	3 1	O	96
11-41	1014973-41	White	Drywall (demising walls)	ND	-	CELL FBG	3 1	O	96
12-42	1014973-42	Brown	Linoleum	CHRY	35	CELL	Trace	O	65

Analysis Comments: Samples analyzed according to the EPA/600/R-93 166 July 1993 entitled Method for the Determination of Asbestos in Bulk Building Materials. Further testing by gravimetric or TEM Methods are recommended for samples that are non-friable, i.e., floor tiles, mastics, etc. Report shall not be reproduced except in full, without the written approval of the laboratory. Laboratory results pertain to those delivered for analysis. Samples will be discarded if not notified by the client within 90 days.	CODES- ASBESTOS ND-None Detected CHRY-Chrysotile AMOS-Amosite CROC-Crocidolite TREM-Tremolite ACTN-Actinolite ANTH-Anthophyllite	CODES- OTHER FIBERS FBG-Fiber Glass CELL-Cellulose SYN-Synthetic WOLL-Wollastonite H-Hair O-Other(Specify)	CODES- MATRIX G-Gypsum C-Calcium Carbonate M-Mica O-Other Matrix
---	--	---	---

Karen Buehler
 ANALYZED BY- Karen Buehler / Laboratory Manager

May 4, 2010
 DATE ANALYZED

Marcia DeMichael
 REVIEWED BY- Marcia DeMichael / Administrative Assistant

May 5, 2010
 DATE REVIEWED

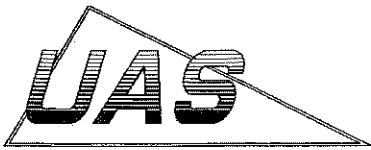
PLM & TEM



NVLAP Laboratory # 101732

AIHA Laboratory # 101212

This report must not be used by the client to claim product endorsement by AIHA, NVLAP or any agency of the United States Government.



UNITED ANALYTICAL SERVICES, INC.
 1429 CENTRE CIRCLE DRIVE, DOWNERS GROVE, IL 60515
 PHONE (630) 691-8271 FAX (630) 691-1819

PLM LABORATORY REPORT

METHOD: EPA/600/R-93/116 July 1993 PLM w/ Dispersion Staining	REPORT DATE: May 5, 2010
CLIENT: Terracon, Inc.	DATE RECEIVED: May 3, 2010
ATTENTION: Steve Pena	UAS SAM#: 1014973
email: epena@terracon.com	JOB LOCATION: Regions Bank - Casey, IL #1507036

CLIENT SAMPLE #	LAB SAMPLE #	COLOR	DESCRIPTION/ LOCATION	ASBESTOS TYPE	%	OTHER FIBERS	%	MATRIX	%
12-43	1014973-43	Brown	Linoleum	CHRY	30	ND	-	O	70
12-44	1014973-44	Brown	Linoleum	CHRY	35	ND	--	O	65
13-45	1014973-45	Yellow	Mastic Associated w/HA-12	CHRY*	10	ND	-	O	90
13-47	1014973-47	Yellow	Mastic Associated w/HA-12	CHRY*	15	CELL	<1	O	84
14-48	1014973-48	White & Brown	12" X 12" Floor Tile w/Streaks	ND	-	ND	-	O	100
14-49	1014973-49	White & Brown	12" X 12" Floor Tile w/Streaks	ND	--	ND	-	O	100

Analysis Comments: Sample 13-47 contained no mastic
 * Unable to separate from linoleum
 Samples analyzed according to the EPA/600/R-93 166 July 1993 entitled Method for the Determination of Asbestos in Bulk Building Materials. Further testing by gravimetric or TEM Methods are recommended for samples that are non-friable, i.e., floor tiles, mastics, etc. Report shall not be reproduced except in full, without the written approval of the laboratory. Laboratory results pertain to those delivered for analysis. Samples will be discarded if not notified by the client within 90 days.

CODES- ASBESTOS	CODES- OTHER FIBERS	CODES- MATRIX
ND-None Detected CHRY-Chrysotile AMOS-Amosite CROC-Crocidolite TREM-Tremolite ACTN-Actinolite ANTH-Anthophyllite	FBG-Fiber Glass CELL-Cellulose SYN-Synthetic WOLL-Wollastonite H-Hair O-Other(Specify)	G-Gypsum C-Calcium Carbonate M-Mica O-Other Matrix

Karen Buehler
 ANALYZED BY- Karen Buehler / Laboratory Manager

May 4, 2010
 DATE ANALYZED

Marcia DeMichael
 REVIEWED BY- Marcia DeMichael / Administrative Assistant

May 5, 2010
 DATE REVIEWED

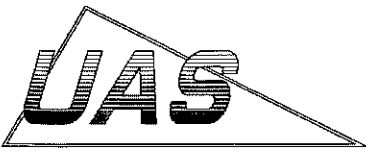
PLM & TEM



NVLAP Laboratory # 101732

AIHA Laboratory # 101212

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UNITED ANALYTICAL SERVICES, INC.
 1429 CENTRE CIRCLE DRIVE, DOWNERS GROVE, IL 60515
 PHONE (630) 691-8271 FAX (630) 691-1819

PLM LABORATORY REPORT

METHOD: EPA/600/R-93/116 July 1993 PLM w/ Dispersion Staining	REPORT DATE: May 5, 2010
CLIENT: Terracon, Inc.	DATE RECEIVED: May 3, 2010
ATTENTION: Steve Pena	UAS SAM#: 1014973
email: epena@terracon.com	JOB LOCATION: Regions Bank - Casey, IL #1507036

CLIENT SAMPLE #	LAB SAMPLE #	COLOR	DESCRIPTION/ LOCATION	ASBESTOS TYPE	%	OTHER FIBERS	%	MATRIX	%
14-50	1014973-50	White & Brown	12" X 12" Floor Tile w/Streaks	ND	--	ND	--	O	100
15-51	1014973-51	Yellow	Mastic Associated w/HA-14	ND	--	CELL	2	O	98
15-52	1014973-52	Yellow	Mastic Associated w/HA-14	ND	--	CELL	<1	O	99
15-53	1014973-53	Yellow	Mastic Associated w/HA-14	ND	--	CELL	1	O	99

Analysis Comments: Samples analyzed according to the EPA/600/R-93 166 July 1993 entitled Method for the Determination of Asbestos in Bulk Building Materials Further testing by gravimetric or TEM Methods are recommended for samples that are non-friable, i.e., floor tiles, mastics, etc. Report shall not be reproduced except in full, without the written approval of the laboratory. Laboratory results pertain to those delivered for analysis. Samples will be discarded if not notified by the client within 90 days.	CODES-ASBESTOS	CODES-OTHER FIBERS	CODES-MATRIX
	ND-None Detected CHRY-Chrysotile AMOS-Amosite CROC-Crocidolite TREM-Tremolite ACTN-Actinolite ANTH-Anthophyllite	FBG-Fiber Glass CELL-Cellulose SYN-Synthetic WOLL-Wollastonite H-Hair O-Other(Specify)	G-Gypsum C-Calcium Carbonate M-Mica O-Other Matrix

Karen Buehler
 ANALYZED BY- Karen Buehler / Laboratory Manager

May 4, 2010
 DATE ANALYZED

Marcia De Michael
 REVIEWED BY- Marcia DeMichael / Administrative Assistant

May 5, 2010
 DATE REVIEWED

PLM & TEM



NVLAP Laboratory # 101732

AIHA Laboratory # 101212

This report must not be used by the client to claim product endorsement by AIHA, NVLAP or any agency of the United States Government.



UNITED ANALYTICAL SERVICES, INC.
 10000 CONCORD DRIVE, DOWNTOWN CENTER, 60615
 PHONE: (630) 681-9871 FAX: (630) 691-1819

CLIENT NAME: Terrason Consultants
 CLIENT ADDRESS: 135 Ambassador Dr.
 CITY, STATE, ZIP: Naperville
 PHONE: (630) 717-4263
 FAX: _____
 ATTENTION: Esteban Peña

CLIENT PROJECT NUMBER: _____
 CLIENT PROJECT NAME: _____
 P.O. NUMBER: _____

15107036
Regions Bank - Casey IL

LAB USE ONLY
 UAS SAM NUMBER: 1014973

Date Sampled	Client Sample Number	Asbestos*				Lead	Other	Turn-Around Time	Laboratory Sample Number
		TEM	AHERA	Bulk	Chatfield				
4/20/10	01-01, 02, 03	<input type="checkbox"/> Air	<input type="checkbox"/> AHERA	<input type="checkbox"/> Bulk	<input type="checkbox"/> Chatfield	<input type="checkbox"/> Air			
	02-04, 05, 06	<input type="checkbox"/> EPA-600	<input type="checkbox"/> 7402	<input type="checkbox"/> Qualitative	<input type="checkbox"/> Microvac	<input type="checkbox"/> Paint			
	03-07, 08, 09	<input type="checkbox"/> 400 Point Count				<input type="checkbox"/> Dust			
	04-10, 11, 12	<input type="checkbox"/> Gravimetric				<input type="checkbox"/> Soil			
	05-13, 14, 15					<input type="checkbox"/> TCLP			
	06-16, 17, 18								
	07-19, 20, 21								
	08-22, 23, 24								
	09-25, 26, 27								
	10-28, 29, 30, 31								
	11-35, 36, 37, 38								
	12-42, 43, 44								

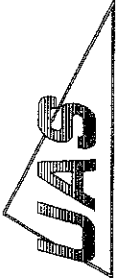
* Sample collection, handling and shipping information is available upon request.

ADDITIONAL COMMENTS/REQUESTS: Please email Results. Thanks open@terason.com

Relinquished By: Esteban Peña Date: 5/3/10 Time: _____
 Relinquished By: _____ Date: _____ Time: _____
 Relinquished By: _____ Date: _____ Time: _____

Received By: Sh. McMichael Date: 5/3/10 Time: 11:15
 Received By: _____ Date: _____ Time: _____
 Received By: _____ Date: _____ Time: _____





UNITED ANALYTICAL SERVICES, INC.
 1428 CENTERS CIRCLE DRIVE, EPCONHANTON, NJ 08053
 PHONE: (609) 601-8271 FAX: (609) 601-1819

CLIENT NAME: Terracon
 CLIENT ADDRESS: _____
 CITY, STATE, ZIP: _____
 PHONE: _____
 FAX: _____
 ATTENTION: Esteban Pizarro

CLIENT PROJECT NUMBER: 15107036
 CLIENT PROJECT NAME: Regions Bank - Camden, NJ
 P.O. NUMBER: _____

LAB USE ONLY
 UAS SAM NUMBER: 1014973

PCM*	Asbestos*			Lead	Other	Turn-Around Time
	TEM	AHERA	Chatfield			
<input type="checkbox"/> NIOSH 7400	<input type="checkbox"/> Air	<input type="checkbox"/> Bulk	<input type="checkbox"/> Chatfield	<input type="checkbox"/> Air		The Minimum Lab Fee is \$25.00 Same Day / Rush (Please Call) 1 Day - 24 Hours 3 Day - Standard 5 Day - Extended Please see price sheet for fees and policies that may apply.
<input type="checkbox"/> PLM	<input type="checkbox"/> AHERA <input type="checkbox"/> 7402	<input type="checkbox"/> Qualitative <input type="checkbox"/> Microvac	<input type="checkbox"/> Microvac	Notes: _____		
<input type="checkbox"/> EPA 600	<input type="checkbox"/> 400 Point Count					
<input type="checkbox"/> Gravimetric						
Date Sampled	Client Sample Number	Sample Description / Location			Volume/Area	Laboratory Sample Number
4/20/10	13-45,46,47	Mastic Assoc. w/HA-12				
	14-48,49,50	12x12 White E.T. w/Brown Strands				
	15-51,52,53	Mastic Assoc. w/HA-14				

* Sample collection, handling and shipping information is available upon request.

ADDITIONAL COMMENTS/REQUESTS: Please email Results. epcon@terracon.com!

Relinquished By: Esteban Pizarro Date: 5/3/10 Time: 11:15
 Relinquished By: _____ Date: _____ Time: _____
 Relinquished By: _____ Date: _____ Time: _____



PLM & TEM
NVLAP

APPENDIX D
CERTIFICATIONS



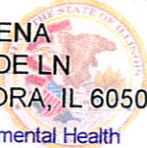
**ASBESTOS
PROFESSIONAL
LICENSE**

ID NUMBER
100 - 10769

ISSUED
3/17/2010

EXPIRES
05/15/2011

ESTEBAN PENA
3105 SOLITUDE LN
NORTH AURORA, IL 60502
Environmental Health



ENDORSEMENTS

TC EXPIRES

INSPECTOR

1/28/2011

PROJECT MANAGER
AIR SAMPLING PROFESSIONAL

2/24/2011

Alteration of this license shall result in legal action
This license issued under authority of the State of Illinois
Department of Public Health
This license is valid only when accompanied by a valid
training course certificate.



Occupational Training & Supply, Inc.

7233 Adams Street ♦ Willowbrook, IL 60527 ♦ (630) 655-3900

Esteban Pena

has successfully completed the 4 hour Asbestos Building Inspector Refresher course and has passed the competency exam with a minimum score of 70%. This course is accredited by the Illinois Department of Public Health and the Indiana Department of Environmental Management for purposes of accreditation in accordance with EPA 40 CFR 763, Asbestos Hazard Emergency Response Act (AHERA) and TSCA Title II.

Asbestos Building Inspector Refresher

Course Date: 1/28/2010

Expiration Date: 1/28/2011

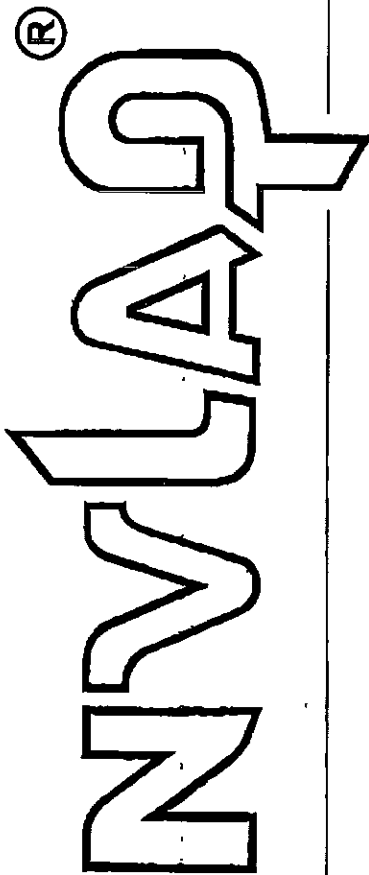
Exam Date: 1/28/2010

Certificate: BIR1001280221


Kathy DeSalvo, Director

2010

United States Department of Commerce
National Institute of Standards and Technology



Certificate of Accreditation to ISO/IEC 17025:2005

NVLAP LAB CODE: 101732-0

United Analytical Services, Inc.
Downers Grove, IL

*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).*

2009-07-01 through 2010-06-30

Effective dates



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



**National Voluntary
Laboratory Accreditation Program**



SCOPE OF ACCREDITATION TO ISO/IEC 17025:2005

United Analytical Services, Inc.

1429 Centre Circle Drive

Downers Grove, IL 60515

Dr. Kevin Aikman

Phone: 630-691-8271 Fax: 630-691-1819

E-Mail: kaikman@uas1.com

URL: <http://www.uas1.com>

BULK ASBESTOS FIBER ANALYSIS (PLM)

NVLAP LAB CODE 101732-0

NVLAP Code Designation / Description

18/A01 EPA-600/M4-82-020: Interim Method for the Determination of Asbestos in Bulk Insulation Samples

2009-07-01 through 2010-06-30

Effective dates

Sally S. Bruce

For the National Institute of Standards and Technology

APPENDIX E
PHOTOGRAPHS



Photo 1: View of the Casey bank branch building.



Photo 2: View of the side of the bank.



Photo 3: View of drive-thru.



Photo 4: View of 2' x 4' white ceiling tile w/fissures located throughout offices.



Photo 5: View of 4" teal basecove associated w/mastic located throughout offices



Photo 6: View of 4" tan basecove associated w/mastic located in the break room.



Photo 7: View of 2' x 2' white ceiling tile w/fissures located in the entrance of bank.



Photo 8: View of 2' x 2' white ceiling tile w/rough surface located in the side entrance .



Photo 9: View of 4" cream basecoat associated w/mastic located in the west offices.



Photo 10: View of drywall located throughout exterior walls.



Photo 11: View of drywall located throughout interior demising walls.



Photo 12: View of ACM brown linoleum associated w/ACM mastic located throughout men's and women's bathrooms.



Photo 13: View of 12" x 12" white floor tile w/brown streaks associated w/mastic located in the break room.



Photo 14: View of drive-thru..

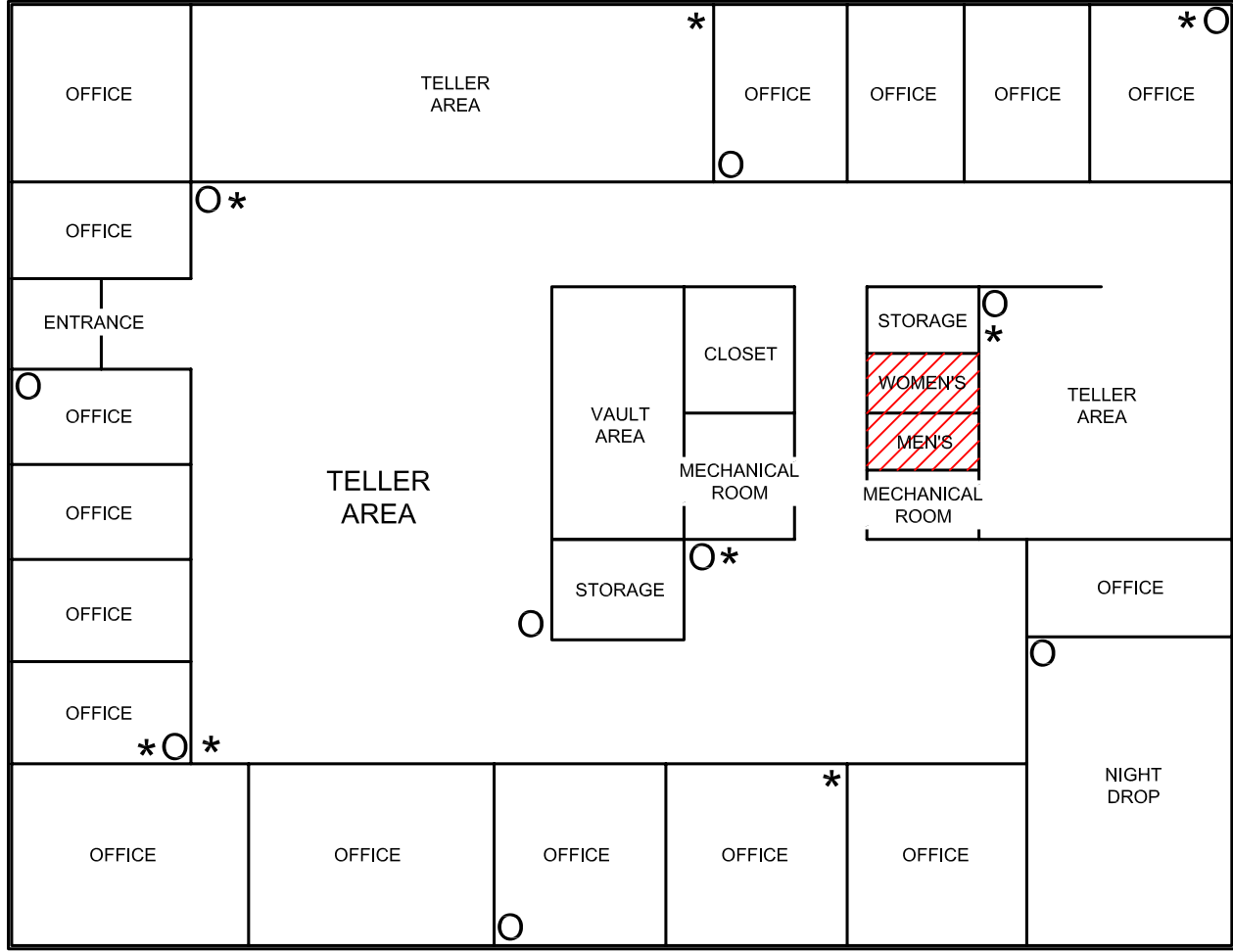


Photo 15: View of concrete ceiling under drive-thru.

APPENDIX F

SITE DIAGRAM

N:\PROJECTS - OTHER OFFICES\ST LOUIS - 15102010\15107036\DIAGRAMS\15107036-Casey-ACM.dwg



Approximate Location of ACM



Terracon Observed Above Ceiling Tile



Terracon Observed under floor tile/carpet

Project Mngr:	EP	Project No.	15107036
Drawn By:	EP	Scale:	NTS
Checked By:	EP	Revised By:	~
Approved By:	JSM	Date:	May 26, 2010


Terracon
 Consulting Engineers and Scientists

135 AMBASSADOR DRIVE NAPERVILLE, ILLINOIS 60540
 PH. (630) 717-4263 FAX. (630) 357-9489

ACM DIAGRAM

CASEY
 101 W. ALABAMA STREET
 CASEY, ILLINOIS 62420

FIG. No.	1
----------	---