

## NOTICE OF USE AND DISCLAIMER

### PLEASE READ CAREFULLY

The attached Asbestos Survey Report ("Report") was provided to Regions Bank for the property located at the street address stated in the Report ("Property") on or about the date stated in the Report ("Date") by the company stated in the Report ("Provider").

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.

August 6, 2012

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

Attn: Ms. Michelle Long

Re: Limited Asbestos Sampling  
Site Name: Cape East Prairie Main  
Cost Center No. RFC027514  
127 East Main Street  
East Prairie, Missouri  
Terracon Project No. 15127054

Dear Ms. Long:

Terracon Consultants, Inc. (Terracon) conducted limited asbestos sampling of the exterior areas and a re-inspection of the interior areas of the bank branch located at 127 East Main Street in East Prairie, Missouri. This limited sampling was conducted in general accordance with our Task Order Authorization dated May 21, 2012 and in accordance with the Master Service Agreement dated August 12, 2011. We understand that this sampling was requested due to planned renovation of the exterior areas and that a survey of the interior of the building was also completed in 2007 (Terracon Project No. 15077068, dated November 6, 2007). The roof system was not assessed.

Limited asbestos sampling was performed on June 13, 2012 by a State of Missouri accredited building inspector in general accordance with the sampling protocols established in Environmental Protection Agency (EPA) 40 Code of Federal Regulations (CFR) 763. Eighteen (18) bulk samples were collected from six (6) homogeneous areas of suspect ACM, specifically various types of caulk, exterior stucco, and ceiling panels. Bulk samples were submitted under chain of custody to Steve Moody Micro Services, LLC (SMMS) for analysis by Polarized Light Microscopy (PLM) with dispersion staining techniques per EPA method (600/R-93-116). The percentage of asbestos, where applicable, was determined by microscopical visual estimation.

Based on the results of laboratory analysis, asbestos was not detected in the samples collected and analyzed.

Limited asbestos sampling 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 this limited sampling event. This letter report has been prepared on behalf of and exclusively for use and reliance by Regions Financial Corporation. This report is not a bidding document. Contractors or consultants reviewing this limited sampling 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.

Terracon appreciates the opportunity to provide this service to Regions Financial Corporation. If you have any questions regarding this limited asbestos sampling report, please contact the undersigned at 314-692-8811.

Sincerely,  


*Prepared By:*

Kevin S. Arnold  
Project Manager  
MO License # 7118081811MOIR3156

*Reviewed By:*

Jeffrey S. Mutchler, MPH  
Project Industrial Hygienist

Attachments

- Attachment A – Laboratory Report
- Attachment B – Photographs

**ATTACHMENT A**  
**LABORATORY REPORT**

## 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 - St. Louis, MO

Lab Job No. : 12B-07101

Project : Regions, Cape East Prairie, RFC 027514

Report Date : 06/21/2012

Project # : 15127054

Sample Date : 06/13/2012

Identification : Asbestos, Bulk Sample Analysis

Test Method : Polarized Light Microscopy / Dispersion Staining (PLM/DS)  
EPA Method 600 / R-93 / 116

Page 1 of 2

On 6/15/2012, eighteen (18) bulk material samples were submitted by Kevin Arnold of Terracon - St. Louis, MO 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
1	Stucco	None Detected - EIFS
2	Stucco	None Detected - EIFS
3	Stucco	None Detected - EIFS
4	Caulk (Gray)	None Detected - Caulking
5	Caulk (Gray)	None Detected - Caulking
6	Caulk (Gray)	None Detected - Caulking
7	Caulk	None Detected - Caulking
8	Caulk	None Detected - Caulking
9	Caulk	None Detected - Caulking
10	Caulk (Red)	None Detected - Caulking
11	Caulk (Red)	None Detected - Caulking
12	Caulk (Red)	None Detected - Caulking
13	2' x 4' Ceiling Panels	None Detected - Drywall Tile
14	2' x 4' Ceiling Panels	None Detected - Drywall Tile
15	2' x 4' Ceiling Panels	None Detected - Drywall Tile
16	Caulk (Tan)	None Detected - Caulking
17	Caulk (Tan)	None Detected - Caulking
18	Caulk (Tan)	None Detected - Caulking

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Sample Number	Client Sample Description / Location	Asbestos Content

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): Tommie Smith

Lab Manager : Bruce Crabb

Lab Director : Steve Moody

Approved Signatory : *Bruce Crabb*

Approved Signatory : *Steve Moody*

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 - St. Louis, MO  
 Project : Regions, Cape East Prairie, RFC 027514  
 Project # : 15127054

Lab Job No. : 12B-07101  
 Report Date : 06/21/2012

Sample Number	Layer	% Of Sample	Components	% of Layer	Analysis Date	Analyst
1	EIFS (Grey/White)	100%	Glass Wool Fibers Synthetic Foam Aggregate Binders / Fillers	<1% 65% 25% 10%	06/20	TS
2	EIFS (Grey/White)	100%	Synthetic Foam Aggregate Binders / Fillers	65% 25% 10%	06/21	TS
3	EIFS (Grey/White)	100%	Glass Wool Fibers Synthetic Foam Aggregate Binders / Fillers	<1% 65% 25% 10%	06/21	TS
4	Caulking (Gray)	100%	Rubber Binders	100%	06/21	TS
5	Caulking (Gray)	100%	Rubber Binders	100%	06/21	TS
6	Caulking (Black/Gray)	100%	Calcite Tar Binders	30% 70%	06/21	TS
7	Caulking (White)	100%	Calcite Binders / Fillers	50% 50%	06/21	TS
8	Caulking (White)	100%	Calcite Binders / Fillers	50% 50%	06/21	TS
9	Caulking (White)	100%	Calcite Binders / Fillers	50% 50%	06/21	TS
10	Caulking (Red)	100%	Calcite Binders / Fillers	50% 50%	06/21	TS
11	Caulking (Red)	100%	Calcite Binders / Fillers	50% 50%	06/21	TS
12	Caulking (Red)	100%	Calcite Binders / Fillers	50% 50%	06/21	TS

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 - St. Louis, MO  
 Project : Regions, Cape East Prairie, RFC 027514  
 Project # : 15127054

Lab Job No. : 12B-07101  
 Report Date : 06/21/2012

Sample Number	Layer	% Of Sample	Components	% of Layer	Analysis Date	Analyst
13	Drywall Tile (White)	90%	Cellulose Fibers	2%	06/21	TS
			Glass Wool Fibers	2%		
			Mica	<1%		
			Gypsum / Binders	96%		
	DW Paper Facing (Tan)	10%	Cellulose Fibers	100%		
14	Drywall Tile (White)	90%	Cellulose Fibers	2%	06/21	TS
			Glass Wool Fibers	2%		
			Mica	<1%		
			Gypsum / Binders	96%		
	DW Paper Facing (Tan)	10%	Cellulose Fibers	100%		
15	Drywall Tile (White)	90%	Cellulose Fibers	2%	06/21	TS
			Glass Wool Fibers	2%		
			Mica	<1%		
			Gypsum / Binders	96%		
	DW Paper Facing (Tan)	10%	Cellulose Fibers	100%		
16	Caulking (Tan)	100%	Binders / Fillers	100%	06/21	TS
17	Caulking (Tan)	100%	Binders / Fillers	100%	06/21	TS
18	Caulking (Tan)	100%	Binders / Fillers	100%	06/21	TS



Lab Job # 12B-07101 PLM: 18  
 Lab Job # \_\_\_\_\_  
 Lab Job # \_\_\_\_\_

\*\*Please call in advance for immediate, after-hour, & weekend pricing & availability.\*\*

\*Turnaround of Culture Samples subject to Culture Growth\*

**ASBESTOS PLM**

Bulk  1 day  2 day  3 day  5 day  Immediate  
 Analyze All  Positive Stop

LEAD Paint / Soil / Wipe  1 day  2 day  3 day  5 day  Immediate

PCM Air (7400)  1 day  2 day  3 day  5 day  Immediate

TOTAL DUST (0500/0600)  1 day  2 day

**MOLD**

Non-culture (Tape / Bulk / Air)  1 day  2 day  Immediate  
 Air Standard Profile  Air Expanded Profile

Analyze Blanks  Yes  No

Culture (Swab / Bulk / Plate)  7-14 day

**ASBESTOS TEM**

Air AHERA Method  6 hr  12hr  24 hr

Air 7402 (Modified)  1 day  2 day  3 day

Bulk/Wipe/Micro Vac  1 day  2 day  3 day

Water  1 day  2 day  3 day

Analyze Blanks  Yes  No

**BACTERIA**

Heterotrophic Plate Count (HPC)  3 day

HPC + Gram Stain  3 day  5 day

HPC + 3 Gram Neg ID  6-8 day

HPC + 5 Gram Neg ID  6-8 day

Fecal Coliform (MPN)  3 day

Total Coliform & E Coli (P/A)  2-3 day

Billing Company / City: Terracon / St. Louis

# of Samples: 18

Submitter / Company: Kevin Arnold

Sample Date: 6-13-12

Project: Regions - Cape East Prairie - RFC 027574

Project #: 15727054

Contact Information: Name: Kevin Arnold

Phone #: 314/692-8811

E-mail Results to: ksarnold@terracon.com / jsmutchler@terracon.com

Mobile #: \_\_\_\_\_

Invoice Address: 11600 Lilburn Park Rd. St. Louis, MO 63146

P.O. #: \_\_\_\_\_

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

Notes: \_\_\_\_\_

Sample #	Sample Description	Vol. / Area if applicable	Location / Notes
1-3	Stucco		
4-6	Caulk (Gray)		
7-9	Caulk		
10-12	Caulk (Red)		
13-15	2x4 Ceiling Panels		
16-18	Caulk (Tan)		

Released By: <u>Kevin Arnold</u>	Date / Time: <u>6-14-12 / 4:00P</u>	Received By: <u>Chelsea Wood</u>	Date / Time: <u>6-15-12 10:00 AM</u>
Released By: _____	Date / Time: _____	Received By: _____	Date / Time: _____

**ATTACHMENT B**  
**PHOTOGRAPHS**



**View of site from south.**



**View of exterior stucco.**



**View exterior gray caulk.**



**View of exterior caulk.**



**View of exterior red caulk.**



**View of exterior ceiling panels.**



**View exterior tan caulk.**