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.

ASBESTOS SURVEY REPORT

REGIONS BRANCH
EAST PRAIRIE
COST CENTER NO. RFC027514
127 EAST MAIN STREET
EAST PRAIRIE, MO 63845

Terracon Project No. 15077068 Purchase Order No. CA34881

November 6, 2007



Prepared for:

REGIONS FINANCIAL CORPORATION BIRMINGHAM, ALABAMA

Prepared by:



November 6, 2007

Regions Financial Corporation C/o CB Richard Ellis One Indiana Square, Suite 306 Indianapolis, IN 46204



Attn:

Ms. Toni Stovall

Regional Facility Manager - Midwest

Re:

Asbestos Survey

East Prairie Regions Branch

Cost Center Number: RFC027514

127 East Main Street

East Prairie, Missouri, 63845 Terracon Project No. 15077068 Purchase Order Number: CA34881

Dear Ms. Stovall:

The purpose of this report is to present the results of an asbestos survey performed on October 19, 2007, at the above referenced building in Perryville, Missouri. This survey was conducted in general accordance with our Purchase Order dated September 27, 2007, in accordance with the Master Service Agreement dated April 11, 2003. We understand that this survey was requested due to planned renovation activity within the site building.

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, or if you need assistance with project oversight and sampling prior to the renovation activity that will disturb the asbestos-containing material identified within this building, please contact the undersigned at 314.692.8811 or 770.623.0755.

Sincerely,

Merracon

Brian Niederschmidt Environmental Scientist Jeffrey S. Mutchler, MPH Industrial Hygiene Manager

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EXECUTIVE SUMMARY

Terracon Consultants, Inc. (Terracon) conducted an asbestos survey of the Regions Branch building located at 127 East Main Street, East Prairie, Missouri. It is our understanding that Regions Financial Corporation c/o CB Richard Ellis is planning future renovation activities within the existing building structure. The purpose of this survey was to identify and sample suspect asbestos-containing materials (ACM) and provide information regarding the identity, location, condition and approximate quantities of ACM in interior building components.

The survey was conducted on October 18, 2007, by an asbestos accredited Missouri licensed building inspector in general accordance with the sampling protocols established in Environmental Protection Agency (EPA) 40 Code of Federal Regulations (CFR) 763. Sixty (60) bulk samples were collected from fourteen (14) homogeneous areas of suspect ACM. Asbestos in concentrations of more than one percent (1%) was identified in the following materials:

- 12"x12" vinyl floor tile, green
- 12"x12" vinyl floor tile, light brown
- 12"x12" vinyl floor tile, brown
- Black mastic associated with green and brown floor tile

Terracon recommends that the identified Category I non-friable ACM be removed and disposed of by a Missouri-licensed asbestos abatement contractor prior to the renovation activities at the site building.

ASBESTOS SURVEY REPORT

REGIONS BRANCH
EAST PRAIRIE
COST CENTER NO. RFC027514
127 EAST MAIN STREET
EAST PRAIRIE, MO. 63845

Terracon Project No. 15077068 Purchase Order No. CA34881

1.0 INTRODUCTION

Terracon Consultants, Inc. (Terracon) conducted an asbestos survey of the existing Regions Branch building located at 127 East Main Street, East Prairie, Missouri. The survey was conducted on October 18, 2007, by a Missouri licensed asbestos inspector in general accordance with Terracon Purchase Order dated September 27, 2007, in accordance with the Master Service Agreement dated April 11, 2003. Interior building components in the building structure was 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 future renovation activities within the existing building structure. EPA regulation 40 CFR 61, Subpart M, National Emission Standards for Hazardous Air Pollutants (NESHAP), prohibits the release of asbestos fibers to the atmosphere during renovation or demolition activities. The asbestos NESHAP requires that potentially regulated asbestos-containing building materials be identified, classified and quantified prior to planned disturbances or demolition activities.

2.0 BUILDING DESCRIPTION

The building is a single-story, brick structure on a concrete slab. The exterior consists of brick and aggregate facing with metal frame windows, metal and glass doors. Interior walls consist primarily of gypsum wallboard with areas of lightweight plaster, paneling, and concrete. The floors are vinyl resilient floor tiles and carpet. Ceilings throughout the approximately 3,193 square foot building structure are 4'x4' and 2'x4' suspended ceiling tiles. The heating ventilation and air conditioning (HVAC) system is located in the furnace room accessed through the supply room behind the teller counter.

East Prairie Branch Asbestos Survey Project No. 15077068 November 6, 2007



The survey was conducted by Mr. Brian Niederschmidt, an accredited Missouri licensed asbestos inspector. A copy of Mr. Niederschmidt'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 assessment was conducted throughout visually accessible areas of the building. Building materials identified as concrete, glass, wood, masonry, ceramic, metal or carpet were not considered suspect ACM. The roof system was not sampled by Terracon.

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.

Sixty (60) bulk samples were collected from fourteen (14) homogeneous areas of suspect ACM. A summary of suspect ACM samples collected during the survey is included as Appendix A.

East Prairie Branch Asbestos Survey Project No. 15077068 November 6, 2007



3.4 Sample Analysis

Bulk samples were submitted under chain of custody to United Analytical Services, Inc. (United) of Downers Grove, Illinois, 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. United is accredited under the National Voluntary Laboratory Accreditation Program (NVLAP Accreditation No. 101732-0) and American Industrial Hygiene Association (AIHA Accreditation No. 101212).

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. The owner or operator must provide the Missouri Department of Natural Resources Air Program with written notification at least 10 working days prior to the commencement of any renovation/demolition activity which will include the disturbance of at least 160 square feet or 260 linear feet of RACM or prior to the commencement of demolition. Removal of RACM must be conducted by an organization certified by the Missouri Department of Natural Resources.

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.

East Prairie Branch Asbestos Survey Project No. 15077068 November 6, 2007



5.0 FINDINGS AND RECOMMENDATIONS

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

- 12"x12" vinyl floor tile, green
- 12"x12" vinyl floor tile, light brown
- 12"x12" vinyl floor tile, brown
- Black mastic associated with green and brown floor tile

The black mastic is located under the floor tile throughout the bank in the supply room, maintenance closet, hallway, board room, managers' office, lobby, and the restrooms. The green floor tile and associated mastic are located in the storage area and closet near the kitchen and bookkeeping room. The brown floor tile and associated mastic are located throughout the bank in the supply room, maintenance closet, hallway, board room, managers' office, lobby, and the restrooms. The light brown floor tile is located in the bookkeeping room.

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

Terracon could provide Regions Financial Corporation c/o CB Richard Ellis with a proposal for developing asbestos abatement specifications, performing abatement oversight, and conducting air monitoring during the abatement project upon request.

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

6.0 GENERAL COMMENTS

This asbestos survey was conducted in a manner consistent with the level of care and skill ordinarily exercised by members of the profession currently practicing under similar conditions in the same locale. The results, findings, conclusions and recommendations expressed in this report are based on conditions observed during our survey of the building. The information contained in this report is relevant to the date on which this survey was performed, and should not be relied upon to represent conditions at a later date. This report has been prepared on behalf of and exclusively for use by Regions Financial Corporation 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.

APPENDIX A

ASBESTOS SURVEY SAMPLE SUMMARY East Prairie Regions Branch Cost Center No. RFC027514 127 E. Main Street, East Prairie, Missouri

Homogeneous Area (HA)	Sample No.	Description	Sample Location				
1/2	01-A / 01-AM	Storage Room and closet					
1/2	01-B / 01-BM	12"x12" green vinyl floor tile with black mastic	Storage Room and closet				
1/2	01-C / 01-CM	12"x12" green vinyl floor tile with black mastic	Storage Room and closet				
3	02-A	Yellow carpet glue	Kitchen near storage room				
3	02-B	Yellow carpet glue	Kitchen near storage room				
3	02-C	Yellow carpet glue	Kitchen near storage room				
4/5	03-A / 03-AM	12"x12" light brown vinyl floor tile with black mastic	Inside bookkeeping room				
4/5	03-B / 03-BM	12"x12" light brown vinyl floor tile with black mastic	Inside bookkeeping room				
4/5	03-C / 03-CM	12"x12" light brown vinyl floor tile with black mastic	Inside bookkeeping room				
6	04-A	12"x12" ceiling tile with black dots	Bookkeeping room and lobby above the existing drop ceiling.				
6	04-B	12"x12" ceiling tile with black dots	Bookkeeping room and lobby above the existing drop ceiling.				
6	04-C	12"x12" ceiling tile with black dots	Bookkeeping room and lobby above the existing drop ceiling.				
7	05-A	Backing under orange carpet walls	Bookkeeping room				
7	05-B	Backing under orange carpet walls	Bookkeeping room				
7	05-C	Backing under orange carpet walls	Bookkeeping room				
7/8	06-A / 06-AM	12"x12" brown vinyl floor tile with black mastic	Supply room, maint. closet, hallway, board room, managers' office, lobby, and restrooms under sheet flooring				

Homogeneous Area (HA)	Sample No.	Description	Sample Location
7/8	06-B / 06-BM	12"x12" brown vinyl floor tile with black mastic	Supply room, maint. closet, hallway, board room, managers' office, lobby, and restrooms under sheet flooring
7/8	06-C / 06-CM	12"x12" brown vinyl floor tile with black mastic	Supply room, maint. closet, hallway, board room, managers' office, lobby, and restrooms under sheet flooring
9	07A	12"x12" ceiling tile	Furnace room, board room, and managers' office
9	07B	12"x12" ceiling tile	Furnace room, board room, and managers' office
9	07C	12"x12" ceiling tile	Furnace room, board room, and managers' office
10	08A / 08-AM	12"x12" white vinyl floor tile with brown mastic	Drive-up area and vault
10	08B / 08-BM	12"x12" white vinyl floor tile with brown mastic	Drive-up area and vault
10	08C / 08-CM	12"x12" white vinyl floor tile with brown mastic	Drive-up area and vault
11	09A / 09-AM	12"x12" beige and black vinyl floor tile with yellow mastic	Behind teller counter
11	09B / 09-BM	12"x12" beige and black vinyl floor tile with yellow mastic	Behind teller counter
11	09C / 09-CM	12"x12" beige and black vinyl floor tile with yellow mastic	Behind teller counter
12	10A	4'x2' drop ceiling	Boardroom
12	10B	4'x2' drop ceiling	Boardroom
12	10C	4'x2' drop ceiling	Boardroom
13	11A	Drywall and spackle	Supply room, hallway, and lobby
13	11A	Drywall and spackle	Supply room, hallway, and lobby
13	11C	Drywall and spackle	Supply room, hallway, and lobby
14	12A	Plaster walls	Inside vault
14	12D	Plaster walls	Inside vault
14	12C	Plaster walls	Inside vault
15	13A	2'x2' drop ceiling	Drive-up area
15	13B	2'x2' drop ceiling	Drive-up area
15	13C	2'x2' drop ceiling	Drive-up area
Homogeneous	Sample No.	Description	Sample Location

Area (HA)			
16 / 17	14A / 14-AM	Sheet flooring and black mastic	Restrooms
16 / 17	14B / 14-BM	Sheet flooring and black mastic	Restrooms
16 / 17	14C / 14-CM	Sheet flooring and black mastic	Restrooms

APPENDIX B

CONFIRMED ASBESTOS-CONTAINING MATERIALS

East Prairie Regions Branch Cost Center No. RFC027514

127 E. Main Street, East Prairie, Missouri

HA No.	Description	Material Location	Percent/Type Asbestos	NESHAP Classification	Condit ion	Estimated Quantity
1/2	12"x12" Green vinyl floor tile with black mastic	Storage room and closet	2%C – Floor tile 15%C – Black mastic	Category I non- friable	Good	1,500 ft ²
4/5	12"x12" Light brown vinyl floor tile with black mastic	Bookkeeping room	2%C – Floor tile ND – Black mastic	Category I non- friable	Good	1,000 ft ²
7/8	12"x12" Brown vinyl floor tile with black mastic	Supply room, maint. closet, hallway, board room, managers' office, lobby, and restrooms under sheet flooring	3%C – Floor tile 10%C – Black mastic	Category I non- friable	Good	2,500 ft ²

ft² = square feet C = Chrysotile asbestos ND = Non Detected Asbestos

APPENDIX C ASBESTOS LABORATORY ANALYTICAL REPORTS



PLM LABORATORY REPORT

METHOD:	EPA/600/R-9	3/116 July	1993	REPORT DA	TE:	October 30	0 <u>, 2007</u>				
	PLM w/ Disp	ersion Stair	ning	DATE RECE	IVED:	October 23	<u>3, 2007</u>				
CLIENT:	Terracon, Inc	<u>c.</u>		UAS SAM#:		<u>0713370</u>					
ATTENTION:	Brian Nieder	schmidt		JOB LOCAT	ION:	Regions, East Prairie, MO					
FAX:	(314)692-88					<u>#1507706</u>	<u>8</u>				
CLIENT	LAB		DESCRIPTION	ASBESTOS		OTHER					
SAMPLE#	SAMPLE#	COLOR	LOCATION	TYPE	%	FIBERS	%	MATRIX	%		
1A	0713370-01	Green	12" X 12" Floor Tile Storage Room	CHRY	2	CELL	<1	0	98		
1B	0713370-02	Green	12" X 12" Floor Tile Storage Room	CHRY	2	CELL	<1	0	98		
1C	0713370-03	Green	12" X 12" Floor Tile Storage Room	CHRY	2	CELL	<1	0	98		
. 1AM	0713370-04	Black	Mastic on Green Floor Tile Storage Room	CHRY	15	CELL	5	0	80		
2BM	0713370-05	Black	Mastic on Green Floor Tile Storage Room	CHRY	15	CELL	5	0	80		
2CM	0713370-06	Black	Mastic on Green Floor Tile Storage Room	CHRY	15	CELL	5	0	80		
Analysis Comr	nents:			COD ASBES			DES- R FIBERS		DES- TRIX		
entitled Method Further testing I for samples tha Report shall not the written appr Laboratory resu	for the Determ by gravimetric of t are non-friable t be reproduced oval of the labouter lits pertain to the	ination of As or TEM Meth e, i.e., floor ti d except in fu oratory. lose delivere		ND-None Dete CHRY-Chryso AMOS-Amosit CROC-Crocid TREM-Tremol ACTN-Actinoli ANTH-Anthop	ected tile e olite ite te	FBG-Fiber CELL-Cellu SYN-Synth WOLL-Wol H-Hair O-Other(S	Glass ulose etic llastonite	G-Gypsum C-Calcium Carbonate M-Mica O-Other Matrix			
8.0	San D.	la n.		· · · · · · · · · · · · · · · · · · ·		October 29	2007				

ANALYZED BY- Rebecca Rod / Laboratory Manager

ANALYZED BY- Rebecca Rod / Laboratory Manager

ANALYZED BY- Rebecca Rod / Laboratory Manager

REVIEWED BY- Marcia De Michael / Administrative Assistant

DATE ANALYZED

October 30, 2007

DATE REVIEWED

PLM & TEM

NVLAP Laboratory # 101732





PLM LABORATORY REPORT

October 30, 2007 REPORT DATE: METHOD: EPA/600/R-93/116 July 1993 October 23, 2007 DATE RECEIVED: PLM w/ Dispersion Staining 0713370 UAS SAM#: CLIENT: Terracon, Inc. Regions, East Prairie, MO JOB LOCATION: ATTENTION: Brian Niederschmidt #15077068 (314)692-8810 FAX: OTHER DESCRIPTION/ ASBESTOS CLIENT LAB % % **MATRIX FIBERS** TYPE % SAMPLE# SAMPLE# COLOR LOCATION 0 85 **CELL** 15 ND 0713370-07 Carpet Glue & Mastic 2A Tan & Green Kitchen 0 85 15 **CELL** ND 0713370-08 Carpet Glue & Mastic 2B Tan & Green Kitchen Ω 85 **CELL** 15 Carpet Glue & Mastic ND 2C 0713370-09 Tan & Green Kitchen 0 98 CHRY 2 **CELL** <1 3A 0713370-10 White 12" X 12" Floor Tile Bookkeeping Room 98 2 **CELL** <1 0 12" X 12" Floor Tile CHRY White 0713370-11 3B Bookkeeping Room <1 Ó 98 2 **CELL** CHRY 3C 0713370-12 White 12" X 12" Floor Tile Bookkeeping Room CODES-CODES-CODES-Analysis Comments: MATRIX **ASBESTOS** OTHER FIBERS FBG-Fiber Glass G-Gypsum ND-None Detected Samples analyzed according to the EPA/600/R-93 166 July 1993 C-Calcium Carbonate CELL-Cellulose entitled Method for the Determination of Asbestos in Bulk Building Materials CHRY-Chrysotile SYN-Synthetic M-Mica AMOS-Amosite Further testing by gravimetric or TEM Methods are recommended CROC-Crocidolite WOLL-Wollastonite O-Other Matrix for samples that are non-friable, i.e., floor tiles, mastics, etc. H-Hair TRFM-Tremolite Report shall not be reproduced except in full, without O-Other(Specify) the written approval of the laboratory. ACTN-Actinolite Laboratory results pertain to those delivered for analysis. ANTH-Anthophyllite Samples will be discarded if not notified by the client within 90 days.

ANALYZED BY- Rebecca Rod / Laboratory Manager

Tharcea Re Skeephard

REVIEWED BY- Marcia De Michael / Administrative Assistant

PLM & TEM

MARVA

NVLAP Laboratory # 101732

October 29, 2007

DATE ANALYZED

October 30, 2007

DATE REVIEWED



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



PLM LABORATORY REPORT

1 EM EADORATORT RELIGIO													
METHOD:	EPA/600/R-9	3/116 July	1993	REPORT DA	ATE:	October 30, 2007							
	PLM w/ Disp	ersion Stair	ning	DATE RECE	EIVED:	October 23, 2007							
CLIENT:	Terracon, Inc	3.		UAS SAM#:		0713370							
ATTENTION:		_		JOB LOCAT	ΓΙΟN:	Regions, E	East Prairie,	<u>MO</u>					
FAX:	(314)692-88			#15077068									
CLIENT	LAB		DESCRIPTION/	ASBESTOS		OTHER							
SAMPLE#	SAMPLE#	COLOR	LOCATION	TYPE	%	FIBERS	%	MATRIX	%				
SAIVIPLE #	SAIVIPLE#	COLOR	LOCATION	1115	70	TIDEIO	- 70	NE CTTOX					
3AM	0713370-13	Lt. Brown	Mastic on White Floor Tile Bookkeeping Room	ND		CELL	10	0	90				
ЗВМ	0713370-14	Lt. Brown	Mastic on White Floor Tile Bookkeeping Room	ND	-	CELL	10	0	90				
3CM	0713370-15	Lt. Brown	Mastic on White Floor Tile Bookkeeping Room	ND		CELL	10	0	90				
4A	0713370-16	White	12" X 12" Ceiling Tile Bookkeeping Room Lobby above Ceiling Tile	ND		CELL. FBG	85 5	0	10				
4B	0713370-17	White	12" X 12" Ceiling Tile Bookkeeping Room Lobby above Ceiling Tile	ND	-	CELL. FBG	85 5	0	10				
4C	0713370-18	White	12" X 12" Ceiling Tile Bookkeeping Room Lobby above Ceiling Tile	ND		CELL FBG	85 5	0	10				
Analysis Comr	nents:			COD ASBES			DES- R FIBERS	MA	DES- TRIX				
Samples analyz entitled Method Further testing to for samples that Report shall not the written approcessory resu	ND-None Dete CHRY-Chryso AMOS-Amosit CROC-Crocid TREM-Tremo ACTN-Actinoli ANTH-Anthop	otile te olite lite ite	FBG-Fiber CELL-Celli SYN-Synth WOLL-Wo H-Hair O-Other(S	ulose netic llastonite	G-Gypsum C-Calcium C M-Mica O-Other Mat								
			the client within 90 days.		,								

ANALYZED BY- Rebecca Rod / Laboratory Manager

REVIEWED BY- Marcia De Michael / Administrative Assistant

PLM & TEM

NVLAP Laboratory # 101732

October 29, 2007

DATE ANALYZED

October 30, 2007 DATE REVIEWED

AIHA Laboratory # 101212



PLM LABORATORY REPORT

METHOD:	EPA/600/R-9	3/116 July	<u>1993</u>	REPORT DA	ATE:	October 30, 2007					
	PLM w/ Disp	ersion Stai	ning	DATE RECE	IVED:	October 23, 2007					
CLIENT:	Terracon, Inc	.		UAS SAM#:		<u>0713370</u>					
ATTENTION:				JOB LOCAT	ION:	Regions, E	ast Prairie,	<u>MO</u>			
FAX:	(314)692-88					#1507706	8				
CLIENT	LAB		DESCRIPTION/	ASBESTOS		OTHER					
SAMPLE#	SAMPLE#	COLOR	LOCATION	TYPE	%	FIBERS	%	MATRIX	%		
SAMPLE#	SAIVIFLE#	COLOR	Backing under Orange			7152115					
5A	0713370-19	Lt. Grey	Carpet Walls	ND		CELL	45	0	10		
0,1	01 100,0 10	Lt. 010 _j	Bookkeeping Room			FBG	45				
			Backing under Orange			<u> </u>					
5B	0713370-20	Lt. Grey	Carpet Walls	ND		CELL	45	0	10		
		•	Bookkeeping Room	* *		FBG	45				
			Backing under Orange								
5C	0713370-21	Lt. Grey	Carpet Walls	ND	-	CELL	45	0	10		
			Bookkeeping Room			FBG	45				
			12" X 12" Floor Tile						0.77		
6A	0713370-22	Brown	Supply Rm., Maint. Closet, Hall	CHRY	3	CELL	<1	0	97		
			Board Rm., Brandy's Ofc. & Restrm								
			12" X 12" Floor Tile		_	05		0	97		
6B	0713370-23	Brown	Supply Rm., Maint. Closet, Hall	CHRY	3	CELL	<1	0	91		
			Board Rm., Brandy's Ofc. & Restrm								
	0740070 04	D	12" X 12" Floor Tile	CHRY	3	CELL	<1	0	97		
6C	0713370-24	Brown	Supply Rm., Maint. Closet, Hall Board Rm., Brandy's Ofc. & Restrm	CHKI	3	OLLL	`1		01		
Analysis Comr	nonte:		Board Rill., Braildy's Olc. & Resulti	COD	ES-	CO	DES-	COI	DES-		
Analysis Collii	ileillə.			ASBES			RFIBERS	1	TRIX		
Samples analyz	ed according to	o the EPA/60	00/R-93 166 July 1993	ND-None Dete		FBG-Fiber	Glass	G-Gypsum			
			sbestos in Bulk Building Materials			CELL-Cellu		C-Calcium C	arbonate		
			ods are recommended	AMOS-Amosit		SYN-Synth		M-Mica	. . .		
			iles, mastics, etc.	CROC-Crocid		WOLL-Wol H-Hair	iastonite	O-Other Matrix			
Report shall not the written appr			ull, without	TREM-Tremol ACTN-Actinoli		O-Other(S	necify)				
Laboratory resu			ed for analysis	ANTH-Anthop			ocony)				
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ANALYZED BY-	Rebecca Rod /	Laboratory N	/anager			DATE ANALYZED					

ANALYZED BY- Rebecca Rod / Laboratory Manager

October 30, 2007

REVIEWED BY- Marcia De Michael / Administrative Assistant

DATE REVIEWED

PLM & TEM

RVLAP

NVLAP Laboratory # 101732





PLM LABORATORY REPORT

October 30, 2007 REPORT DATE: METHOD: EPA/600/R-93/116 July 1993 October 23, 2007 DATE RECEIVED: PLM w/ Dispersion Staining 0713370 UAS SAM#: CLIENT: Terracon, Inc. Regions, East Prairie, MO JOB LOCATION: **ATTENTION: Brian Niederschmidt** #15077068 (314)692-8810 FAX: **ASBESTOS** OTHER DESCRIPTION/ CLIENT LAB MATRIX % **FIBERS** % TYPE % SAMPLE# SAMPLE# COLOR LOCATION Mastic on Brown Floor Tile Ó 87 CELL 3 CHRY 10 0713370-25 Supply Rm., Maint. Closet, Hall 6AM Black Board Rm., Brandy's Ofc, & Restrm Mastic on Brown Floor Tile 87 CELL 3 0 CHRY 10 0713370-26 Supply Rm., Maint. Closet, Hall 6BM Black Board Rm., Brandy's Ofc. & Restrm Mastic on Brown Floor Tile O 87 CELL 3 Supply Rm., Maint. Closet, Hall CHRY 10 0713370-27 Black 6CM Board Rm., Brandy's Ofc. & Restrm 12" X 12" Ceiling Tile 0 10 **CELL** 90 ND 7A 0713370-28 Tan & Furnace Room, Board Room & Brandy's Office Lt. Grev 12" X 12" Ceiling Tile CELL 90 0 10 ND Furnace Room, Board Room 0713370-29 7B Tan & Lt. Grey & Brandy's Office 12" X 12" Ceiling Tile O 10 **CELL** 90 0713370-30 Furnace Room, Board Room ND 7C Tan & & Brandy's Office Lt. Grev CODES-CODES-CODES-Analysis Comments: **MATRIX** OTHER FIBERS **ASBESTOS** G-Gypsum FBG-Fiber Glass ND-None Detected Samples analyzed according to the EPA/600/R-93 166 July 1993 C-Calcium Carbonate CELL-Cellulose CHRY-Chrysotile entitled Method for the Determination of Asbestos in Bulk Building Materials M-Mica SYN-Synthetic AMOS-Amosite Further testing by gravimetric or TEM Methods are recommended WOLL-Wollastonite O-Other Matrix CROC-Crocidolite for samples that are non-friable, i.e., floor tiles, mastics, etc. H-Hair TREM-Tremolite Report shall not be reproduced except in full, without O-Other(Specify) the written approval of the laboratory. ACTN-Actinolite Laboratory results pertain to those delivered for analysis. ANTH-Anthophyllite Samples will be discarded if not notified by the client within 90 days. October 29, 2007 DATE ANALYZED ANALYZED BY- Rebecca Rod / Laboratory Manager

PLM & TEM

REVIEWED BY- Marcia De Michael / Administrative Assistant

NVLAP Laboratory # 101732



October 30, 2007

DATE REVIEWED



PLM LABORATORY REPORT

October 30, 2007 REPORT DATE: METHOD: EPA/600/R-93/116 July 1993 October 23, 2007 DATE RECEIVED: PLM w/ Dispersion Staining UAS SAM#: 0713370 CLIENT: Terracon, Inc. Regions, East Prairie, MO JOB LOCATION: **ATTENTION:** Brian Niederschmidt #15077068 FAX: (314)692-8810 ASBESTOS OTHER DESCRIPTION/ CLIENT LAB **FIBERS** % MATRIX % TYPE % LOCATION SAMPLE# COLOR SAMPLE# 0 100 <1 CELL 12" X 12" Floor Tile ND White 88 0713370-31 Drive-Up Area & Vault 0 100 CELL <1 0713370-32 White 12" X 12" Floor Tile ND 8B Drive-Up Area & Vault 0 100 **CELL** <1 ND 0713370-33 White 12" X 12" Floor Tile 8C Drive-Up Area & Vault O 85 **CELL** ND 10 Mastic on White Floor Tile 8AM 0713370-34 Brown 5 SYN Drive-Up Area & Vault 0 85 CELL 10 0713370-35 Brown Mastic on White Floor Tile ND 8BM SYN 5 Drive-Up Area & Vault O 85 ND **CELL** 10 Mastic on White Floor Tile 8CM 0713370-36 Brown SYN 5 Drive-Up Area & Vault CODES-CODES-CODES-Analysis Comments: **MATRIX** OTHER FIBERS **ASBESTOS** G-Gypsum FBG-Fiber Glass ND-None Detected Samples analyzed according to the EPA/600/R-93 166 July 1993 C-Calcium Carbonate CELL-Cellulose entitled Method for the Determination of Asbestos in Bulk Building Materials CHRY-Chrysotile SYN-Synthetic M-Mica AMOS-Amosite Further testing by gravimetric or TEM Methods are recommended O-Other Matrix WOLL-Wollastonite CROC-Crocidolite for samples that are non-friable, i.e., floor tiles, mastics, etc. TREM-Tremolite H-Hair Report shall not be reproduced except in full, without ACTN-Actinolite O-Other(Specify) the written approval of the laboratory. Laboratory results pertain to those delivered for analysis. ANTH-Anthophyllite Samples will be discarded if not notified by the client within 90 days.

ANALYZED BY- Rebecca Rod / Laboratory Manager

REVIEWED BY- Marcia De Michael / Administrative Assistant

PLM & TEM

NVLAP Laboratory # 101732

October 29, 2007

DATE ANALYZED

October 30, 2007

DATE REVIEWED





PLM LABORATORY REPORT

October 30, 2007 REPORT DATE: METHOD: EPA/600/R-93/116 July 1993 DATE RECEIVED: October 23, 2007 PLM w/ Dispersion Staining 0713370 UAS SAM#: **CLIENT:** Terracon, Inc. Regions, East Prairie, MO JOB LOCATION: ATTENTION: Brian Niederschmidt #15077068 FAX: (314)692-8810 OTHER ASBESTOS CLIENT LAB DESCRIPTION/ MATRIX % **FIBERS** % **TYPE** % LOCATION SAMPLE# SAMPLE# COLOR 0 100 <1 ND CELL 12" X 12" Floor Tile 0713370-37 Beige & 9Α Black Teller Area 0 100 12" X 12" Floor Tile CELL <1 ND 0713370-38 Beige & 9B Black Teller Area <1 0 100 CELL 12" X 12" Floor Tile ND 9C 0713370-39 Beige & Teller Area Black 80 0 **CELL** 15 Mastic on Beige & Black Floor Tile ND 9AM 0713370-40 Yellow SYN 5 Teller Area 0 80 15 **CELL** Mastic on Beige & Black Floor Tile ND 9BM 0713370-41 Yellow SYN 5 Teller Area 80 CELL 15 O ND 0713370-42 Yellow Mastic on Beige & Black Floor Tile 9CM SYN Teller Area CODES-CODES-CODES-Analysis Comments: OTHER FIBERS **MATRIX ASBESTOS** G-Gypsum FBG-Fiber Glass ND-None Detected Samples analyzed according to the EPA/600/R-93 166 July 1993 C-Calcium Carbonate CELL-Cellulose entitled Method for the Determination of Asbestos in Bulk Building Materials CHRY-Chrysotile SYN-Synthetic M-Mica AMOS-Amosite Further testing by gravimetric or TEM Methods are recommended O-Other Matrix CROC-Crocidolite WOLL-Wollastonite for samples that are non-friable, i.e., floor tiles, mastics, etc. H-Hair TREM-Tremolite Report shall not be reproduced except in full, without O-Other(Specify) ACTN-Actinolite the written approval of the laboratory. ANTH-Anthophyllite Laboratory results pertain to those delivered for analysis. Samples will be discarded if not notified by the client within 90 days. October 29, 2007

ANALYZED BY- Rebecca Rod / Laboratory Manager

REVIEWED BY- Marcia De Michael / Administrative Assistant

October 30, 2007

DATE REVIEWED

PLM & TEM

PCM

AIHA Laboratory # 101212

DATE ANALYZED

NVLAP Laboratory # 101732



PLM LABORATORY REPORT

October 30, 2007 REPORT DATE: METHOD: EPA/600/R-93/116 July 1993 October 23, 2007 DATE RECEIVED: PLM w/ Dispersion Staining UAS SAM#: 0713370 CLIENT: Terracon, Inc. Regions, East Prairie, MO JOB LOCATION: **ATTENTION: Brian Niederschmidt** #15077068 FAX: (314)692-8810 ASBESTOS OTHER DESCRIPTION/ CLIENT LAB % **FIBERS** % MATRIX **TYPE** % SAMPLE# COLOR LOCATION SAMPLE# O 15 40 **CELL** ND 4' X 2' Drop Ceiling 0713370-43 Greh & 10A FBG 45 Board Room White 0 15 40 CELL 4' X 2' Drop Ceiling ND 0713370-44 Greh & 10B FBG 45 White Board Room 0 15 CELL 40 ND 4' X 2' Drop Ceiling 10C 0713370-45 Greh & **FBG** 45 Board Room White O 75 CELL 25 ND Drywall & Spackle 0713370-46 White 11A Supply Rm., Hall, Lobby & Tan 0 75 CELL 25 Drywall & Spackle ND 0713370-47 White 11B Supply Rm., Hall, Lobby & Tan 75 0 ИD CELL 25 Drywall & Spackle 0713370-48 White 11C Supply Rm., Hall, Lobby & Tan CODES-CODES-CODES-Analysis Comments: **MATRIX** OTHER FIBERS **ASBESTOS** G-Gypsum FBG-Fiber Glass ND-None Detected Samples analyzed according to the EPA/600/R-93 166 July 1993 C-Calcium Carbonate CELL-Cellulose entitled Method for the Determination of Asbestos in Bulk Building Materials CHRY-Chrysotile M-Mica SYN-Synthetic AMOS-Amosite Further testing by gravimetric or TEM Methods are recommended O-Other Matrix WOLL-Wollastonite CROC-Crocidolite for samples that are non-friable, i.e., floor tiles, mastics, etc. TREM-Tremolite H-Hair Report shall not be reproduced except in full, without ACTN-Actinolite O-Other(Specify) the written approval of the laboratory. ANTH-Anthophyllite Laboratory results pertain to those delivered for analysis. Samples will be discarded if not notified by the client within 90 days.

ANALYZED BY- Rebecca Rod / Laboratory Manager

REVIEWED BY- Marcia De Michael / Administrative Assistant

PLM & TEM

NVLAP Laboratory # 101732

October 29, 2007 DATE ANALYZED

October 30, 2007 DATE REVIEWED





PLM LABORATORY REPORT

October 30, 2007 REPORT DATE: EPA/600/R-93/116 July 1993 METHOD: October 23, 2007 DATE RECEIVED: PLM w/ Dispersion Staining UAS SAM#: 0713370 CLIENT: Terracon, Inc. JOB LOCATION: Regions, East Prairie, MO ATTENTION: Brian Niederschmidt #15077068 FAX: (314)692-8810 ASBESTOS OTHER DESCRIPTION/ CLIENT LAB MATRIX % **TYPE** % **FIBERS** % LOCATION SAMPLE # SAMPLE# COLOR 2 0 98 CELL Plaster Walls ND 0713370-49 White 12A Inside Vault & Tan 98 2 0 Plaster Walls CELL ND 0713370-50 White 12B Inside Vault & Tan 98 CELL 2 0 ND Plaster Walls 12C 0713370-51 White Inside Vault & Tan 0 15 ND **CELL** 5 0713370-52 White & Drop Ceiling Panels 13A 80 **FBG** Drive-Up Area Lt. Grey O 15 5 **CELL** Drop Ceiling Panels ND 0713370-53 White & 13B Drive-Up Area **FBG** 80 Lt. Grey 15 0 CELL 5 ND 0713370-54 **Drop Ceiling Panels** 13C White & 80 FBG Drive-Up Area Lt. Grey CODES-CODES-CODES-Analysis Comments: MATRIX OTHER FIBERS **ASBESTOS** G-Gypsum FBG-Fiber Glass ND-None Detected Samples analyzed according to the EPA/600/R-93 166 July 1993 C-Calcium Carbonate CELL-Cellulose entitled Method for the Determination of Asbestos in Bulk Building Materials CHRY-Chrysotile M-Mica SYN-Synthetic AMOS-Amosite Further testing by gravimetric or TEM Methods are recommended O-Other Matrix WOLL-Wollastonite CROC-Crocidolite for samples that are non-friable, i.e., floor tiles, mastics, etc. H-Hair TREM-Tremolite Report shall not be reproduced except in full, without O-Other(Specify) ACTN-Actinolite the written approval of the laboratory. ANTH-Anthophyllite Laboratory results pertain to those delivered for analysis. Samples will be discarded if not notified by the client within 90 days. October 29, 2007

REVIEWED BY- Marcia De Michael / Administrative Assistant

PLM & TEM

ANALYZED BY- Rebecca Rod / Laboratory Manager

NVLAP Laboratory # 101732

DATE ANALYZED

October 30, 2007

DATE REVIEWED







PLM LABORATORY REPORT

EPA/600/R-93/116 July 1993 METHOD:

PLM w/ Dispersion Staining

CLIENT: Terracon, Inc.

ATTENTION: Brian Niederschmidt

REPORT DATE:

UAS SAM#:

October 30, 2007

DATE RECEIVED: October 23, 2007

0713370

JOB LOCATION: Regions, East Prairie, MO

ATTENTION:	Brian Nieders	<u>schmidt</u>		JOB LOCATION. Regions, Last Frame, MO								
FAX:	(314)692-88	<u>10</u>		<u>#15077068</u>								
CLIENT SAMPLE#			" · · ·	ASBESTOS TYPE	%	OTHER FIBERS	%	MATRIX	%			
14A	0713370-55	White	Sheet Flooring Inside Restrooms	ND		CELL	45	0	55			
14B	0713370-56	White	Sheet Flooring Inside Restrooms	ND	-	CELL	45	0	55			
14C	0713370-57	White	Sheet Flooring Inside Restrooms	ND		CELL.	45	0	55			
14AM	0713370-58	Tan & Brown	Mastic on Sheet Flooring Inside Restrooms	ND		CELL	15	0	85			
14BM	0713370-59	Tan & Brown	Mastic on Sheet Flooring Inside Restrooms	ND	_	CELL	15	0	85			
14CM	0713370-60	Tan & Brown	Mastic on Sheet Flooring Inside Restrooms	ND	-	CELL	15	0	85			
Analysis Com	ments:		<u> </u>	COD ASBE			DES- R FIBERS	MA	DES- TRIX			
entitled Method Further testing for samples tha Report shall no the written app Laboratory resi	I for the Determ by gravimetric at are non-friabl at be reproduced roval of the labouts butts pertain to the	nination of As or TEM Meth e, i.e., floor the d except in fit oratory. hose delivere		ND-None Dete CHRY-Chryso AMOS-Amosi CROC-Crocid TREM-Tremo ACTN-Actinol ANTH-Anthop	otile te lolite lite ite	FBG-Fiber CELL-Cell SYN-Syntl WOLL-Wo H-Hair O-Other(S	ulose netic llastonite	G-Gypsum C-Calcium Carbonate M-Mica O-Other Matrix				

ANALYZED BY- Rebecca Rod / Laboratory Manager

REVIEWED BY- Marcia De Michael / Administrative Assistant

PLM & TEM

NVLAP Laboratory # 101732

October 29, 2007

DATE ANALYZED

October 30, 2007

DATE REVIEWED



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

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UNITHED ANALYTICAL SERVICES, INC. Her CERTS GROW, IS SORIS FORDY (SEE SEE) OF SERVICES FOR SERVICES OF SERVICES OF

15077068 0 CLIENT PROJECT NUMBER: CLIENT PROJECT NAME: LAB'USE ONLY UAS SAM NUMBER: P.O. NUMBER: Terracon Consultants, Inc. 1600 Lilburn Park Low, S, MO 63/46 314)692-9174 314) 692-8810 10-18-2007 CLIENT NAME: CLIENT'ADDRESS: CITY, STATE, ZIP: PHONE: ATTENTION:

Page Lof 2 Regions Flannold-East Prairie

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UNITED ANALYTICAL SERVICES, INC. 1462 CHITE GROVE, IL SOLIS PROPER (1920) USI-0271.

CLIENT NAME; CLIENT ADDRÉSS; CIŢY, STAŢE, ZIP; PHONE: FAX: ATTE

CLIENT PROJECT NUMBER: CLIENT PROJECT NAME:

15077068

Page 2 of 2 Regions Firancial-East Prairie LAB USE ONLY P.O. NUMBER: 1600 Lilbern Pack St. Cours, MO 63146 Terracon Consultants, Inc. 74) 692-9174 (314) 692-8810

NOLLUBILITY		V		UAS SAM NUMBER:	0	22710		
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E 4/3/10/	HARC	(A) 00 don	nd man aid in a	14) (1	Volume/Area	Comments	Laboratory Sample Number	_
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PLM & TEM

NVLAP Laboratory # 101732



Time: Time:

Dafe: Date: Time

Date:

APPENDIX D LICENSES AND CERTIFICATIONS

Certificate Number: 7028081607MOIR12468 8/16/2008 Expiration Date:

Training Date: 8/16/2007

Missouri State Certificate for Asbestos Related Occupations

ssued by Department of Natural Resources
P.O. Box 176
Jefferson City, MO 65102
Phone (573) 751-4817

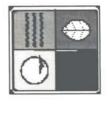
Brian Niederschmidt

has successfully completed the requirements for certification as an INSPECTOR. This Missouri State Certification is subject to review and the director may deny, suspend or revoke the certification per RSMo chapter 643.230.

10/17/2007

Date







Safety Support Services, Incorporated

Environmental and Occupational Safety & Health Consultants

1410 S. Jefferson Avenue Phone: (314) 773-4747

Brian M. Niederschmidt Does hereby certify that

has successfully completed and passed the course examination with a minimum score of 70 percent for re-accreditation under AHERA (TSCA Title II)

Asbestos Building Inspector Refresher

Class Date:

Auagust 16, 2007 08/16/2007 Examination Date:

SSS20070816-1992ABIR 08/16/2008 Certificate Expiration: Certificate Number:

197-88-6180 Student SSN:

Douglas L. Mueller, MS, CSP **OSHA Authorized Instructor** Certified Safety Professional



APPENDIX E PHOTOGRAPHS



Exterior View of the Main Entrance



Floor Tile in Bookkeeping Room





Green Floor Tile in Storage Room

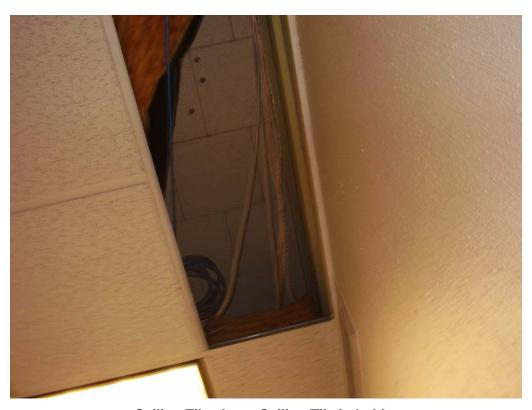


Beige Floor Tile





Floor Tile and Mastic under Sheet Flooring



Ceiling Tile above Ceiling Tile in Lobby





Floor Tile behind Teller Counter



Lobby

