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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.

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Asbestos Survey Report

Centreville

Cost Center No. RFC191097

162 W. Main Street

Centreville, Mississippi

November 30, 2010

Terracon Project No. EB107106.007

PO No. CA398907MS



Prepared for:

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

Prepared by:

Terracon Consultants, Inc.
Ridgeland, Mississippi

Offices Nationwide
Employee-Owned

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Terracon

Geotechnical ■ Environmental ■ Construction Materials ■ Facilities



November 30, 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: Centreville
Cost Center No. RFC191097
PO No. CA398907MS
162 W. Main Street
Centreville, Mississippi
Terracon Project No. EB107106.007

Dear Ms. Long:

The purpose of this report is to present the results of an asbestos survey performed on September 27, 2010, at the above referenced Regions Branch in Centreville, Mississippi. This survey was conducted in general accordance with our Task Order dated September 9, 2010, and in accordance with the Master Service Agreement dated April 11, 2003. We understand that this survey was requested due to planned renovations of the facility.

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

Terracon Consultants, Inc. (Terracon) appreciates the opportunity to provide this service to Regions Financial Corporation c/o CB Richard Ellis. If you have any questions regarding this report, please contact the undersigned at 601.956.4467.

Sincerely,

Terracon

Maxwell "Ty" Anderson, P.E., C.I.H.
Project Engineer

Jeffrey S. Mutchler, MPH
Project Industrial Hygienist

For

Terracon Consultants, Inc. 859 Pear Orchard Road, Ridgeland, MS 39157
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Geotechnical

Environmental

Construction Materials

Facilities

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EXECUTIVE SUMMARY – Centreville (RFC191097)

Terracon Consultants, Inc. (Terracon) conducted an asbestos survey of the Regions branch located at 162 W. Main Street, Centreville, Mississippi. It is our understanding that Regions Financial Corporation c/o CB Richard Ellis is planning to renovate the building. The purpose of this survey was to identify and sample suspect asbestos-containing materials (ACM) and provide information regarding the identity, location, condition and approximate quantities of ACM in interior building components.

The survey was conducted on September 27, 2010, by a State of Mississippi certified asbestos inspector in general accordance with the sampling protocols established in Environmental Protection Agency (EPA) 40 Code of Federal Regulations (CFR) 763. Forty-nine (49) bulk samples were collected from thirteen (13) homogeneous areas of suspect ACM. Asbestos in concentrations of more than one percent (1%) was identified in the following materials:

- drywall joint compound
- tan 9" x 9" floor tile and black mastic

Terracon recommends that the identified ACM be removed and disposed of by a Mississippi Department of Environmental Quality (MDEQ) certified asbestos abatement contractor prior to the renovation activities that will disturb the asbestos-containing materials identified.

Please refer to the attached report for details.

ASBESTOS SURVEY REPORT

**CENTREVILLE
COST CENTER NO. RFC191097
162 W. MAIN STREET
CENTREVILLE, MISSISSIPPI**

Terracon Project No. EB107106.007

1.0 INTRODUCTION

Terracon Consultants, Inc. (Terracon) conducted an asbestos survey of the Centreville Regions branch located at 162 W. Main Street, Centreville, Mississippi. The survey was conducted on September 27, 2010 by an Asbestos Hazard Emergency Response Act (AHERA)-accredited and State of Mississippi certified asbestos inspector in general accordance with Terracon Task Order dated September 9, 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 (AHERA). Samples were delivered to an accredited laboratory for analysis by polarized light microscopy.

1.1 Project Objective

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

2.0 BUILDING DESCRIPTION

This building is a one-story structure consisting of approximately 3,871 square feet (s.f.) and reportedly constructed in 1964. The exterior consists of bricks and concrete masonry unit (CMU) block. Interior walls consist of wallpapered or painted gypsum, CMU block and brick. The floor coverings were primarily carpet, ceramic tile, and vinyl floor tile. Ceilings throughout the building were drop ceiling, gypsum or interlocking tiles. The heating, ventilation and air conditioning (HVAC) system is located in a storage room of the building. This branch does not have a drive-through.

3.0 FIELD ACTIVITIES

The survey was conducted by Mr. Lee “Andy” Polk, an AHERA-accredited and State of Mississippi certified asbestos inspector. A copy of Mr. Polk’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 (AHERA). A summary of survey activities is provided below.

3.1 Visual Assessment

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

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

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.

Forty-nine (49) bulk samples were collected from thirteen (13) 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 EMSL Analytical Laboratory (EMSL) in Cinnaminson, New Jersey 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. EMSL is accredited under the National Voluntary Laboratory Accreditation Program (NVLAP Accreditation No. 101048-0).

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 Mississippi Department of Environmental Quality (MDEQ) with written notification of planned demolition activities at least 10 working days prior to the commencement of asbestos abatement activities for projects which affect at least 160-square feet, 260 linear feet, or 35 cubic feet. Removal of RACM must be conducted by an MDEQ accredited asbestos abatement contractor.

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

5.0 FINDINGS AND RECOMMENDATIONS

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

- drywall joint compound
- tan 9" x 9" floor tile and black mastic

The asbestos-containing drywall joint compound identified is located on the joints of the interior drywall walls and is considered a friable ACM in good condition.

The asbestos-containing tan floor tile and black mastic identified is located in a storage room and is considered a Category I non-friable ACM in good condition.

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

It should be noted that suspect materials, other than those identified during the survey conducted on September 27, 2010 may exist within the building. Should suspect materials other than those which were identified during this survey be uncovered during the renovation process, those materials should be assumed asbestos-containing until sampling and analysis can confirm or deny their asbestos content.

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

6.0 GENERAL COMMENTS

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

APPENDIX A

**ASBESTOS SURVEY SAMPLE SUMMARY
CENTREVILLE
COST CENTER NO. RFC191097
162 W. MAIN STREET
CENTREVILLE, MISSISSIPPI
Terracon Project No. EB107106.007**

HA	Sample ID	Description	Sample Location
1	007-01	Window Pane Putty	Bank Exterior
	007-02	Window Pane Putty	Bank Exterior
	007-03	Window Pane Putty	Bank Exterior
2	007-04	Window Caulk	Bank Exterior
	007-05	Window Caulk	Bank Exterior
	007-06	Window Caulk	Bank Exterior
3	007-07	White 12" x 12" Interlocking Ceiling Tile	Hallway Near Restrooms
	007-08	White 12" x 12" Interlocking Ceiling Tile	Hallway Near Vault
	007-09	White 12" x 12" Interlocking Ceiling Tile	Office
	007-10	White 12" x 12" Interlocking Ceiling Tile	Office
	007-11	White 12" x 12" Interlocking Ceiling Tile	Lobby
4	007-12	White 2" x 4" Ceiling Tile	Office
	007-13	White 2" x 4" Ceiling Tile	Conference Room
	007-14	White 2" x 4" Ceiling Tile	Conference Room
	007-15	White 2" x 4" Ceiling Tile	Vault Room
	007-16	White 2" x 4" Ceiling Tile	Work Area
5	007-17	Drywall Composite	Electrical Room
	007-18	Drywall Composite	Electrical Room
	007-19	Drywall Composite	Kitchen
	007-20	Drywall Composite	Storage
	007-21	Drywall Composite	Storage
6	007-22	HVAC Ductwork Mastic	Storage / HVAC
	007-23	HVAC Ductwork Mastic	Storage / HVAC
	007-24	HVAC Ductwork Mastic	Storage / HVAC
7	007-25	Brown Base Cove and Brown Mastic	Storage / HVAC
	007-26	Brown Base Cove and Brown Mastic	Storage / HVAC
	007-27	Brown Base Cove and Brown Mastic	Storage / HVAC
8	007-28	Black Base Cove and Yellow Mastic	Kitchen
	007-29	Black Base Cove and Yellow Mastic	Kitchen
	007-30	Black Base Cove and Yellow Mastic	Kitchen
9	007-31	Multi-Colored Carpet and Yellow Mastic	Office
	007-32	Multi- Colored Carpet and Yellow Mastic	Office
	007-33	Multi- Colored Carpet and Yellow Mastic	Kitchen
	007-34	Multi- Colored Carpet and Yellow Mastic	Storage/HVAC
	007-35	Multi- Colored Carpet and Yellow Mastic	Vault Room

HA	Sample ID	Description	Sample Location
10	007-36	Multi-Colored Carpet and Blue Mastic	Hallway Near Electrical Room
	007-37	Multi- Colored Carpet and Blue Mastic	Hallway Near Electrical Room
	007-38	Multi- Colored Carpet and Blue Mastic	Conference Room
	007-39	Multi- Colored Carpet and Blue Mastic	Conference Room
	007-40	Multi- Colored Carpet and Blue Mastic	Conference Room
11	007-41	Black 12" x 12" Floor Tile	Kitchen
	007-42	Black 12" x 12" Floor Tile	Kitchen
	007-43	Black 12" x 12" Floor Tile	Kitchen
12	007-44	White 12" x 12" Floor Tile	Kitchen
	007-45	White 12" x 12" Floor Tile	Kitchen
	007-46	White 12" x 12" Floor Tile	Kitchen
13	007-47	Tan 9" x 9" Floor Tile and Black Mastic	Storage
	007-48	Tan 9" x 9" Floor Tile and Black Mastic	Storage
	007-49	Tan 9" x 9" Floor Tile and Black Mastic	Storage

APPENDIX B

**CONFIRMED ASBESTOS-CONTAINING MATERIALS
CENTREVILLE
COST CENTER NO. RFC191097
162 W. MAIN STREET
CENTREVILLE, MISSISSIPPI
Terracon Project No. EB107106.007**

HA No.	Description	Material Location	Percent/Type Asbestos	NESHAP Classification	Condition	Estimated Quantity*
5	Drywall Joint Compound	Electrical Room, Kitchen, & Storage	3% C – Joint Compound ND - Drywall	Friable	Good	4,500 ft ²
13	Tan 9" x 9" Floor Tile and Black Mastic	Storage	10% C – Floor Tile 3% C - Mastic	Category I Non-friable	Good	145 ft ²

* Quantities are estimates only.

l.f. = linear feet

ft² = square feet

C = Chrysotile asbestos

ND = None Detected

APPENDIX C

ASBESTOS LABORATORY ANALYTICAL REPORTS



EMSL Analytical, Inc.

200 Route 130 North, Cinnaminson, NJ 08077

Phone: (856) 858-4800 Fax: (856) 786-5974 Email: westmontaslab@EMSL.com

Attn: **Ty Anderson**
Terracon
859 Pear Orchard Rd.
Ridgeland, MS 39157

Customer ID: AQTA63
Customer PO:
Received: 10/01/10 9:30 AM
EMSL Order: 041022637

Fax: (601) 956-9533 Phone: (601) 917-1010
Project: **EB107106-007/CENTERVILLE, MS**

EMSL Proj:
Analysis Date: 10/2/2010

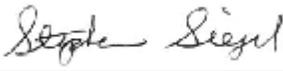
Test Report: Asbestos Analysis of Bulk Materials via EPA 600/R-93/116 Method using Polarized Light Microscopy

Sample	Description	Appearance	Non-Asbestos		Asbestos
			% Fibrous	% Non-Fibrous	% Type
007-001 041022637-0001	- WINDOW PAYNE PUTTY	Brown/White Non-Fibrous Heterogeneous		100% Non-fibrous (other)	None Detected
007-002 041022637-0002	- WINDOW PAYNE PUTTY	Brown/White Non-Fibrous Heterogeneous		100% Non-fibrous (other)	None Detected
007-003 041022637-0003	- WINDOW PAYNE PUTTY	Brown/White Non-Fibrous Heterogeneous		100% Non-fibrous (other)	None Detected
007-004 041022637-0004	- EXTERIOR WINDOW CAULK	Various Non-Fibrous Heterogeneous		100% Non-fibrous (other)	None Detected
007-005 041022637-0005	- EXTERIOR WINDOW CAULK	Various Non-Fibrous Heterogeneous		100% Non-fibrous (other)	None Detected
007-006 041022637-0006	- EXTERIOR WINDOW CAULK	Various Non-Fibrous Heterogeneous		100% Non-fibrous (other)	None Detected
007-007 041022637-0007	- WHITE 12"x12" INTERLOCKING CEILING TILE	Gray Fibrous Heterogeneous	80% Min. Wool	20% Non-fibrous (other)	None Detected

Initial report from 10/04/2010 06:52:33

Analyst(s)

Jerry Cherian (79)



Stephen Siegel, CIH, Laboratory Manager
or other approved signatory

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Samples analyzed by EMSL Analytical, Inc. 200 Route 130 North, Cinnaminson NJ NVLAP Lab Code 101048-0, AIHA-LAP, LLC-IHLAP Lab 100194, NYS ELAP 10872, NJ DEP 03036



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Terracon
859 Pear Orchard Rd.
Ridgeland, MS 39157

Customer ID: AQTA63
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EMSL Order: 041022637

Fax: (601) 956-9533 Phone: (601) 917-1010
Project: **EB107106-007/CENTERVILLE, MS**

EMSL Proj:
Analysis Date: 10/2/2010

Test Report: Asbestos Analysis of Bulk Materials via EPA 600/R-93/116 Method using Polarized Light Microscopy

Sample	Description	Appearance	Non-Asbestos		Asbestos
			% Fibrous	% Non-Fibrous	% Type
007-008 041022637-0008	- WHITE 12"x12" INTERLOCKING CEILING TILE	Gray Fibrous Heterogeneous	80%	Min. Wool 20% Non-fibrous (other)	None Detected
007-009 041022637-0009	- WHITE 12"x12" INTERLOCKING CEILING TILE	Gray Fibrous Heterogeneous	80%	Min. Wool 20% Non-fibrous (other)	None Detected
007-010 041022637-0010	- WHITE 12"x12" INTERLOCKING CEILING TILE	Gray Fibrous Heterogeneous	80%	Min. Wool 20% Non-fibrous (other)	None Detected
007-011 041022637-0011	- WHITE 12"x12" INTERLOCKING CEILING TILE	Gray Fibrous Heterogeneous	80%	Min. Wool 20% Non-fibrous (other)	None Detected
007-012 041022637-0012	- WHITE 2"x4" CEILING TILE	White/Beige Fibrous Heterogeneous	50% 40%	Cellulose Min. Wool 10% Non-fibrous (other)	None Detected
007-013 041022637-0013	- WHITE 2"x4" CEILING TILE	White/Beige Fibrous Heterogeneous	50% 40%	Cellulose Min. Wool 10% Non-fibrous (other)	None Detected
007-014 041022637-0014	- WHITE 2"x4" CEILING TILE	White/Beige Fibrous Heterogeneous	50% 40%	Cellulose Min. Wool 10% Non-fibrous (other)	None Detected

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Analyst(s)

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Stephen Siegel, CIH, Laboratory Manager
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200 Route 130 North, Cinnaminson, NJ 08077

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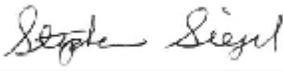
Test Report: Asbestos Analysis of Bulk Materials via EPA 600/R-93/116 Method using Polarized Light Microscopy

Sample	Description	Appearance	Non-Asbestos			Asbestos
			%	Fibrous	% Non-Fibrous	% Type
007-015 041022637-0015	- WHITE 2"x4" CEILING TILE	White/Beige Fibrous Heterogeneous	50%	Cellulose	10% Non-fibrous (other)	None Detected
007-016 041022637-0016	- WHITE 2"x4" CEILING TILE	White/Beige Fibrous Heterogeneous	50%	Cellulose	10% Non-fibrous (other)	None Detected
007-017-Drywall 041022637-0017	- DRYWALL	Brown/White Fibrous Heterogeneous	30%	Cellulose	70% Non-fibrous (other)	None Detected
007-017-Joint Compound 041022637-0017A	- DRYWALL	Tan Non-Fibrous Homogeneous			97% Non-fibrous (other)	3% Chrysotile
007-018-Drywall 041022637-0018	- DRYWALL	Brown/White Fibrous Heterogeneous	25%	Cellulose	75% Non-fibrous (other)	None Detected
007-018-Joint Compound 041022637-0018A	- DRYWALL	Tan Non-Fibrous Homogeneous			97% Non-fibrous (other)	3% Chrysotile
007-019-Drywall 041022637-0019	- DRYWALL	Brown/White Fibrous Heterogeneous	20%	Cellulose	80% Non-fibrous (other)	None Detected

Initial report from 10/04/2010 06:52:33

Analyst(s)

Jerry Cherian (79)



Stephen Siegel, CIH, Laboratory Manager
or other approved signatory

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Samples analyzed by EMSL Analytical, Inc. 200 Route 130 North, Cinnaminson NJ NVLAP Lab Code 101048-0, AIHA-LAP, LLC-IHLAP Lab 100194, NYS ELAP 10872, NJ DEP 03036



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Sample	Description	Appearance	Non-Asbestos		Asbestos
			% Fibrous	% Non-Fibrous	% Type
007-019-Joint Compound 041022637-0019A	- DRYWALL	Tan Non-Fibrous Homogeneous		97% Non-fibrous (other)	3% Chrysotile
007-020-Drywall 041022637-0020	- DRYWALL	Brown/White Fibrous Heterogeneous	40% Cellulose	60% Non-fibrous (other)	None Detected
007-020-Joint Compound 041022637-0020A	- DRYWALL	Tan Non-Fibrous Homogeneous		97% Non-fibrous (other)	3% Chrysotile
007-021-Drywall 041022637-0021	- DRYWALL	Brown/White Fibrous Heterogeneous	40% Cellulose	60% Non-fibrous (other)	None Detected
007-021-Joint Compound 041022637-0021A	- DRYWALL	Tan Non-Fibrous Homogeneous		97% Non-fibrous (other)	3% Chrysotile
007-022 041022637-0022	- HVAC DUCK WORK MASTIC	Yellow Non-Fibrous Homogeneous		100% Non-fibrous (other)	None Detected
007-023 041022637-0023	- HVAC DUCK WORK MASTIC	Yellow Non-Fibrous Homogeneous		100% Non-fibrous (other)	None Detected

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EMSL Analytical, Inc.

200 Route 130 North, Cinnaminson, NJ 08077

Phone: (856) 858-4800 Fax: (856) 786-5974 Email: westmontaslab@EMSL.com

Attn: **Ty Anderson**
Terracon
859 Pear Orchard Rd.
Ridgeland, MS 39157

Customer ID: AQTA63
Customer PO:
Received: 10/01/10 9:30 AM
EMSL Order: 041022637

Fax: (601) 956-9533 Phone: (601) 917-1010

EMSL Proj:
Analysis Date: 10/2/2010

Project: **EB107106-007/CENTERVILLE, MS**

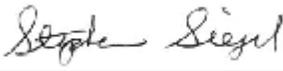
Test Report: Asbestos Analysis of Bulk Materials via EPA 600/R-93/116 Method using Polarized Light Microscopy

Sample	Description	Appearance	Non-Asbestos		Asbestos
			% Fibrous	% Non-Fibrous	% Type
007-024 041022637-0024	- HVAC DUCK WORK MASTIC	Yellow Non-Fibrous Homogeneous		100% Non-fibrous (other)	None Detected
007-025-Cove Base 041022637-0025	- BROWN BASE COVE	Brown Non-Fibrous Homogeneous		100% Non-fibrous (other)	None Detected
007-025-Mastic 041022637-0025A	- BROWN MASTIC	Brown Non-Fibrous Homogeneous		100% Non-fibrous (other)	None Detected
007-026-Cove Base 041022637-0026	- BROWN BASE COVE	Brown Non-Fibrous Homogeneous		100% Non-fibrous (other)	None Detected
007-026-Mastic 041022637-0026A	- BROWN MASTIC	Brown Non-Fibrous Homogeneous		100% Non-fibrous (other)	None Detected
007-027-Covebase 041022637-0027	- BROWN BASE COVE	Brown Non-Fibrous Homogeneous		100% Non-fibrous (other)	None Detected
007-027-Mastic 041022637-0027A	- BROWN MASTIC	Brown Non-Fibrous Homogeneous		100% Non-fibrous (other)	None Detected

Initial report from 10/04/2010 06:52:33

Analyst(s)

Jerry Cherian (79)



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Test Report: Asbestos Analysis of Bulk Materials via EPA 600/R-93/116 Method using Polarized Light Microscopy

Sample	Description	Appearance	Non-Asbestos		Asbestos
			% Fibrous	% Non-Fibrous	% Type
007-028-Covebase 041022637-0028	- BLACK BASE COVE	Black Non-Fibrous Homogeneous		100% Non-fibrous (other)	None Detected
007-028-Mastic 041022637-0028A	- YELLOW MASTIC	Yellow Non-Fibrous Homogeneous		100% Non-fibrous (other)	None Detected
007-029-Covebase 041022637-0029	- BLACK BASE COVE	Black Non-Fibrous Homogeneous		100% Non-fibrous (other)	None Detected
007-029-Mastic 041022637-0029A	- YELLOW MASTIC	Yellow Non-Fibrous Homogeneous		100% Non-fibrous (other)	None Detected
007-030-Covebase 041022637-0030	- BLACK BASE COVE	Black Non-Fibrous Homogeneous		100% Non-fibrous (other)	None Detected
007-030-Mastic 041022637-0030A	- YELLOW MASTIC	Yellow Non-Fibrous Homogeneous		100% Non-fibrous (other)	None Detected
007-031-Carpet 041022637-0031	- MULTI-COLORED CARPET	Various Fibrous Heterogeneous	80% Synthetic	20% Non-fibrous (other)	None Detected

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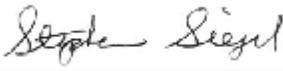
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Sample	Description	Appearance	Non-Asbestos		Asbestos
			% Fibrous	% Non-Fibrous	% Type
007-031-Mastic <i>041022637-0031A</i>	- YELLOW MASTIC	Yellow Non-Fibrous Homogeneous		100% Non-fibrous (other)	None Detected
007-032-Carpet <i>041022637-0032</i>	- MULTI-COLORED CARPET	Various Fibrous Heterogeneous	80% Synthetic	20% Non-fibrous (other)	None Detected
007-032-Mastic <i>041022637-0032A</i>	- YELLOW MASTIC	Yellow Non-Fibrous Homogeneous		100% Non-fibrous (other)	None Detected
007-033-Carpet <i>041022637-0033</i>	- MULTI-COLORED CARPET	Various Fibrous Heterogeneous	80% Synthetic	20% Non-fibrous (other)	None Detected
007-033-Mastic <i>041022637-0033A</i>	- YELLOW MASTIC	Yellow Non-Fibrous Homogeneous		100% Non-fibrous (other)	None Detected
007-034-Carpet <i>041022637-0034</i>	- MULTI-COLORED CARPET	Various Fibrous Heterogeneous	80% Synthetic	20% Non-fibrous (other)	None Detected
007-034-Mastic <i>041022637-0034A</i>	- YELLOW MASTIC	Yellow Non-Fibrous Homogeneous		100% Non-fibrous (other)	None Detected

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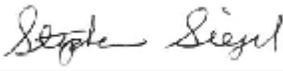
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Sample	Description	Appearance	Non-Asbestos		Asbestos
			% Fibrous	% Non-Fibrous	% Type
007-035-Carpet 041022637-0035	- MULTI-COLORED CARPET	Various Fibrous Heterogeneous	80% Synthetic	20% Non-fibrous (other)	None Detected
007-035-Mastic 041022637-0035A	- YELLOW MASTIC	Yellow Non-Fibrous Homogeneous		100% Non-fibrous (other)	None Detected
007-036-Carpet 041022637-0036	- MULTI-COLORED CARPET	Various Fibrous Heterogeneous	80% Synthetic	20% Non-fibrous (other)	None Detected
007-036-Mastic 041022637-0036A	- BLUE MASTIC	Green Non-Fibrous Homogeneous		100% Non-fibrous (other)	None Detected
007-037-Carpet 041022637-0037	- MULTI-COLORED CARPET	Various Fibrous Heterogeneous	80% Synthetic	20% Non-fibrous (other)	None Detected
007-037-Mastic 041022637-0037A	- BLUE MASTIC	Green Non-Fibrous Homogeneous		100% Non-fibrous (other)	None Detected
007-038-Carpet 041022637-0038	- MULTI-COLORED CARPET	Various Fibrous Heterogeneous	80% Synthetic	20% Non-fibrous (other)	None Detected

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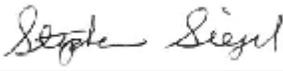
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Sample	Description	Appearance	Non-Asbestos		Asbestos
			% Fibrous	% Non-Fibrous	% Type
007-038-Mastic 041022637-0038A	- BLUE MASTIC	Green Non-Fibrous Homogeneous		100% Non-fibrous (other)	None Detected
007-039-Carpet 041022637-0039	- MULTI-COLORED CARPET	Various Fibrous Heterogeneous	80% Synthetic	20% Non-fibrous (other)	None Detected
007-039-Mastic 041022637-0039A	- BLUE MASTIC	Green Non-Fibrous Homogeneous		100% Non-fibrous (other)	None Detected
007-040-Carpet 041022637-0040	- MULTI-COLORED CARPET	Various Fibrous Heterogeneous	80% Synthetic	20% Non-fibrous (other)	None Detected
007-040-Mastic 041022637-0040A	- BLUE MASTIC	Green Non-Fibrous Homogeneous		100% Non-fibrous (other)	None Detected
007-041-Floor Tile 041022637-0041	- BLACK 12"x12" FLOOR TILE	Black Non-Fibrous Homogeneous		100% Non-fibrous (other)	None Detected
007-041-Mastic 041022637-0041A	- BLACK 12"x12" FLOOR TILE	Yellow Non-Fibrous Homogeneous		100% Non-fibrous (other)	None Detected

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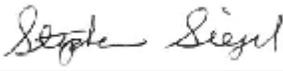
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Sample	Description	Appearance	Non-Asbestos		Asbestos
			% Fibrous	% Non-Fibrous	% Type
007-042-Floor Tile <i>041022637-0042</i>	- BLACK 12"x12" FLOOR TILE	Black Non-Fibrous Homogeneous		100% Non-fibrous (other)	None Detected
007-042-Mastic <i>041022637-0042A</i>	- BLACK 12"x12" FLOOR TILE	Yellow Non-Fibrous Homogeneous		100% Non-fibrous (other)	None Detected
007-043-Floor Tile <i>041022637-0043</i>	- BLACK 12"x12" FLOOR TILE	Black Non-Fibrous Homogeneous		100% Non-fibrous (other)	None Detected
007-043-Mastic <i>041022637-0043A</i>	- BLACK 12"x12" FLOOR TILE	Yellow Non-Fibrous Homogeneous		100% Non-fibrous (other)	None Detected
007-044-Floor Tile <i>041022637-0044</i>	- WHITE 12"x12" FLOOR TILE	White Non-Fibrous Homogeneous		100% Non-fibrous (other)	None Detected
007-044-Mastic <i>041022637-0044A</i>	- WHITE 12"x12" FLOOR TILE	Yellow Non-Fibrous Homogeneous		100% Non-fibrous (other)	None Detected
007-045-Floor Tile <i>041022637-0045</i>	- WHITE 12"x12" FLOOR TILE	White Non-Fibrous Homogeneous		100% Non-fibrous (other)	None Detected

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Sample	Description	Appearance	Non-Asbestos		Asbestos
			% Fibrous	% Non-Fibrous	% Type
007-045-Mastic 041022637-0045A	- WHITE 12"x12" FLOOR TILE	Yellow Non-Fibrous Homogeneous		100% Non-fibrous (other)	None Detected
007-046-Floor Tile 041022637-0046	- WHITE 12"x12" FLOOR TILE	White Non-Fibrous Homogeneous		100% Non-fibrous (other)	None Detected
007-046-Mastic 041022637-0046A	- WHITE 12"x12" FLOOR TILE	Yellow Non-Fibrous Homogeneous		100% Non-fibrous (other)	None Detected
007-047-Tile 041022637-0047	- TAN 9"x9" FLOOR TILE	Tan Non-Fibrous Homogeneous		90% Non-fibrous (other)	10% Chrysotile
007-047-Mastic 041022637-0047A	- BLACK MASTIC	Black Non-Fibrous Homogeneous		97% Non-fibrous (other)	3% Chrysotile
007-048-Tile 041022637-0048	- TAN 9"x9" FLOOR TILE	Tan Non-Fibrous Homogeneous		90% Non-fibrous (other)	10% Chrysotile
007-048-Mastic 041022637-0048A	- BLACK MASTIC	Black Non-Fibrous Homogeneous		97% Non-fibrous (other)	3% Chrysotile

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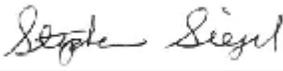
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			% Fibrous	% Non-Fibrous	% Type
007-049-Tile 041022637-0049	- TAN 9"x9" FLOOR TILE	Tan Non-Fibrous Homogeneous		90% Non-fibrous (other)	10% Chrysotile
007-049-Mastic 041022637-0049A	- BLACK MASTIC	Black Non-Fibrous Homogeneous		97% Non-fibrous (other)	3% Chrysotile

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Asbestos Lab Services Chain of Custody

EMSL Order Number (Lab Use Only):

041022637

Westmont, NJ
 3 Cooper Street
 Westmont, NJ 08108
 PHONE: 1-800-220-3675
 FAX: (856) 858-4960

Company: Terracon **EMSL-Bill to:** Same Different
 If Bill to is Different note instructions in Comments**
 Third Party Billing requires written authorization from third party

Street: 859 Pear Orchard Rd.

City/State/Zip: Ridgeland, MS 39157

Report To (Name): Ty Anderson **Fax:** 6019569533

Telephone: 6019564467 **Email Address:** mtanderson@terracon.com

Project Name/Number: Centerville, MS / EB107106-007

Please Provide Results: Email Purchase Order: State Samples Taken: MS

Turnaround Time (TAT) Options* - Please Check

3 Hour 6 Hour 24 Hour 48 Hour 72 Hour 96 Hour 1 Week 2 Week

*For TEM Air 3 hours/6 hours, please call ahead to schedule. There is a premium charge for 3 Hour TEM AHERA or EPA Level II TAT. You will be asked to sign an authorization form for this service. Analysis completed in accordance with EMSL's Terms and Conditions located in the Analytical Price Guide.

PCM - Air <input type="checkbox"/> NIOSH 7400 <input type="checkbox"/> w/ OSHA 8hr. TWA PLM - Bulk (reporting limit) <input checked="" type="checkbox"/> PLM EPA 600/R-93/116 (<1%) <input type="checkbox"/> PLM EPA NOB (<1%) Point Count <input type="checkbox"/> 400 (<0.25%) <input type="checkbox"/> 1000 (<0.1%) Point Count w/Gravimetric <input type="checkbox"/> 400 (<0.25%) <input type="checkbox"/> 1000 (<0.1%) <input type="checkbox"/> NYS 198.1 (friable in NY) <input type="checkbox"/> NYS 198.6 NOB (non-friable-NY) <input type="checkbox"/> NIOSH 9002 (<1%)	TEM - Air <input type="checkbox"/> 4-4.5hr TAT (AHERA only) <input type="checkbox"/> AHERA 40 CFR, Part 763 <input type="checkbox"/> NIOSH 7402 <input type="checkbox"/> EPA Level II <input type="checkbox"/> ISO 10312 TEM - Bulk <input type="checkbox"/> TEM EPA NOB <input type="checkbox"/> NYS NOB 198.4 (non-friable-NY) <input type="checkbox"/> Chatfield SOP <input type="checkbox"/> TEM Mass Analysis-EPA 600 sec. 2.5 TEM - Water: EPA 100.2 Fibers >10µm <input type="checkbox"/> Waste <input type="checkbox"/> Drinking All Fiber Sizes <input type="checkbox"/> Waste <input type="checkbox"/> Drinking	TEM-Dust <input type="checkbox"/> Microvac - ASTM D 5755 <input type="checkbox"/> Wipe - ASTM D6480 <input type="checkbox"/> Carpet Sonication (EPA 600/J-93/167) Soil/Rock/Vermiculite <input type="checkbox"/> PLM CARB 435 - A (0.25% sensitivity) <input type="checkbox"/> PLM CARB 435 - B (0.1% sensitivity) <input type="checkbox"/> TEM CARB 435 - B (0.1% sensitivity) <input type="checkbox"/> TEM CARB 435 - C (0.01% sensitivity) <input type="checkbox"/> EPA Protocol (Semi-Quantitative) <input type="checkbox"/> EPA Protocol (Quantitative) Other: <input type="checkbox"/>
---	--	---

Check For Positive Stop - Clearly Identify Homogenous Group

Samplers Name: Andy Polk **Samplers Signature:** *Andy Polk*

Sample #	Sample Description	Volume/Area (Air) HA # (Bulk)	Date/Time Sampled
007-01	Window Pane Putty	300 ft	9-27-10
007-02	↓	↓	↓
007-03	↓	↓	↓
007-04	Exterior Window Caulk	300 ft	9-27-10
007-05	↓	↓	↓
007-06	↓	↓	↓
007-07	White 12x12 Interlocking Ceiling tile	1,500 ft ²	9-27-10
007-08	↓	↓	↓

Client Sample # (s): 007-01 - 007-049 **Total # of Samples:** 49

Relinquished (Client): Andy Polk **Date:** 9-27-10 **Time:** 18:00

Received (Lab): DBB-AK-930A **Date:** 10-1-10 **Time:**

Comments/Special Instructions:
 Bill To: Terracon, 859 Pear Orchard Rd., , Ridgeland, MS 39157
 Attention: Cindy Williams Phone: 6019564467 Email: cdwilliams@terracon.com

SAMPLES ACCEPTED FOR ANALYSIS BY EMSL ANALYTICAL INC. RECEIVED



Asbestos Lab Services Chain of Custody
EMSL Order Number (Lab Use Only):

041022637

Baton Rouge, LA
 Suite 100
 11931 Industriplex Blvd
 Baton Rouge, LA 70809
 PHONE: (225) 755-1920
 FAX: (225) 755-1989

Sample #	Sample Description	Volume/Area (Air) HA # (Bulk)	Date/Time Sampled
007-09	White 12x12" Interlocking Ceiling tile	1500 ft ²	9.27.10
007-10	↓	↓	↓
007-11	↓	↓	↓
007-12	White 2x4" Ceiling tile	2371 ft ²	9.27.10
007-13	↓	↓	↓
007-14	↓	↓	↓
007-15	↓	↓	↓
007-16	↓	↓	↓
007-17	Drywall Composite	4500 ft ²	9.27.10
007-18	↓	↓	↓
007-19	↓	↓	↓
007-20	↓	↓	↓
007-21	↓	↓	↓
007-22	HVAC Duckwork Mastic	300 ft ²	9.27.10
007-23	↓	↓	↓
007-24	↓	↓	↓

Comments/Special Instructions:

RECEIVED EMSL ANALYTICAL INC.
 FOR ANALYSIS BY
 J. HANSON, N.J.
 20 OCT - 1 AM 10:24
 SAMPLES ACCEPTED



Asbestos Lab Services Chain of Custody

EMSL Order Number (Lab Use Only):

041022637

Baton Rouge, LA
 Suite 100
 11931 Industriplex Blvd
 Baton Rouge, LA 70809
 PHONE: (225) 755-1920
 FAX: (225) 755-1989

Sample #	Sample Description	Volume/Area (Air) HA # (Bulk)	Date/Time Sampled
007-25	Brown Base Coat & Brown Mastic	100 ft	9.27.10
007-26	↓	↓	↓
007-27	↓	↓	↓
007-28	Black Base Coat & yellow Mastic	20 ft	9.27.10
007-29	↓	↓	↓
007-30	↓	↓	↓
007-31	Multi-Colored Carpet & yellow Mastic	2,000 ft ²	9.27.10
007-32	↓	↓	↓
007-33	↓	↓	↓
007-34	↓	↓	↓
007-35	↓	↓	↓
007-36	Multi-Colored Carpet & Blue Mastic	1,200 ft ²	9.27.10
007-37	↓	↓	↓
007-38	↓	↓	↓
007-39	↓	↓	↓
007-40	↓	↓	↓
Comments/Special Instructions:			

RECEIVED
 EMSL
 BATON ROUGE, LA
 FOR ANALYSIS BY
 EMSL ANALYTICAL INC
 OCT-11 AM 10:24



Asbestos Lab Services Chain of Custody

EMSL Order Number (Lab Use Only):

041022637

Baton Rouge, LA
 Suite 100
 11931 Industriplex Blvd
 Baton Rouge, LA 70809
 PHONE: (225) 755-1920
 FAX: (225) 755-1989

Sample #	Sample Description	Volume/Area (Air) HA # (Bulk)	Date/Time Sampled
007-41	Black 12"x12" Floor tile	52 ft ²	9.27.10
007-42	↓	↓	↓
007-43	↓	↓	↓
007-44	White 12"x12" Floor tile	52 ft ²	9.27.10
007-45	↓	↓	↓
007-46	↓	↓	↓
007-47	TAN 9"x9" Floor tile & Black Mastic	145 ft ²	9.27.10
007-48	↓	↓	↓
007-49	↓	↓	↓

Comments/Special Instructions:

RECEIVED FOR ANALYSIS BY
 EMASLETTSON, N.J.
 ANALYTICAL INC.
 SAMPLES ACCEPTED
 10 OCT -
 AM 10:24

APPENDIX D
CERTIFICATIONS



*State of Mississippi
Department of Environmental Quality
Office of Pollution Control*

Certificate of Licensure

In accordance with the Asbestos Abatement Accreditation and Certification Act,
Enacted as 1989 Mississippi Law, Chapter 505

Be it known that

Lee A Polk

Having submitted acceptable evidence of qualifications and
training and other appropriate information, is hereby granted this

*Asbestos Inspector
Certification*

*Certificate No.: ABI-00001298
Expiration Date: May 11th, 2011
Training Expires on May 11th, 2011*

James L. Ashby
Chief, Certification Branch

APPENDIX E
PHOTOGRAPHS



Photograph No. 1
View of Regions Bank, 162 W. Main Street,
Centreville, Mississippi.



Photograph No. 2
View of Regions Bank, 162 W. Main Street,
Centreville, Mississippi.



Photograph No. 3
View of bank rear exterior.



Photograph No. 4
View of black 12" x 12" floor tile (and associated
mastic beneath).



Photograph No. 5
View of white 12" x 12" floor tile (and associated
mastic beneath).



Photograph No. 6
View of carpet (and associated mastic beneath).



Photograph No. 7

View of carpet mastic and concrete beneath carpet.



Photograph No. 8

View of tan 9" x 9" floor tile (and associated mastic beneath), as well as brown cove base and brown mastic.



Photograph No. 9

View above ceiling tile.



Photograph No. 10

View of HVAC ductwork mastic.



Photograph No. 11

View of exterior window caulk.



Photograph No. 12

View of HVAC units.



Photograph No. 7

View of black cove base and yellow mastic behind it.



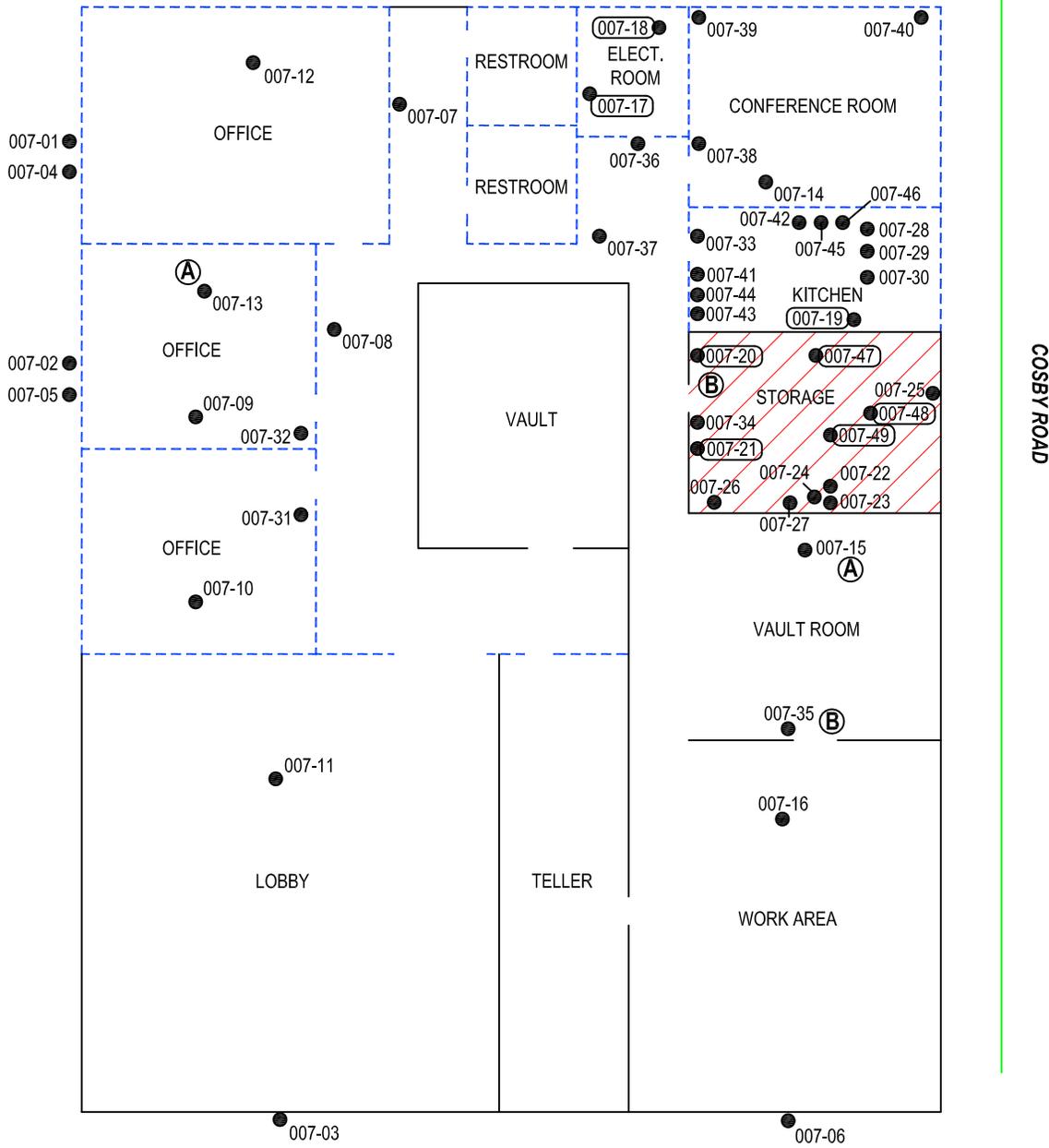
Photograph No. 8

View of window pane putty.

APPENDIX F

SITE DIAGRAM

MAIN STREET



LEGEND

- 007-01 SAMPLE LOCATION
- (007-01) ASBESTOS DETECTED IN SAMPLE
- ▨ HA-13
- - - - HA-5 (SAMPLES 17-21 HAVE JOINT COMPOUND)
- (A) TERRACON VIEWED ABOVE SUSPENDED CEILING
- (B) TERRACON VIEWED BENEATH FLOOR COVERING

THIS DIAGRAM IS FOR GENERAL LOCATION ONLY, AND IS NOT INTENDED FOR CONSTRUCTION PURPOSES

Project Mng:	MTA	Project No.	EB107106-007	Terracon Consulting Engineers and Scientists	SITE DIAGRAM ASBESTOS INSPECTION REGIONS BANK - CENTREVILLE, MS	FIG. No. 1
Drawn By:	JMM	Scale:	N.T.S.			
Checked By:	MTA	File No.	AIEB107106-007-1	859 Pear Orchard Road (601) 956-4467	Ridgeland, MS 39157 (601) 956-9533	
Approved By:	MTA	Date:	NOVEMBER 2010			