

ASBESTOS SURVEY REPORT

**MAYFIELD DOWNTOWN
COST CENTER # RFC023517
117 NORTH SEVENTH STREET
MAYFIELD, KENTUCKY**

Terracon Project No. 57089516



Prepared for:

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

Prepared by:

**Terracon
LOUISVILLE, KENTUCKY**

September 12, 2008

Regions Financial Corporation
c/o CBRE
100 South 4th Street
Paducah, Kentucky 42001

Att: Mr. Scott Osman

Re: Asbestos Survey
Mayfield Downtown
Cost Center #: RFC023517
Mayfield, Kentucky 42066
Terracon Project No. 57089516

Dear Mr. Osman:

The purpose of this report is to present the results of an asbestos survey performed on September 3, 2008 at the above referenced building in Mayfield, Kentucky. This survey was conducted in general accordance with our Master Services Agreement dated April 11, 2003 and Task Order dated August 27, 2008. We understand this survey was requested due to planned renovation of the facility.

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

Terracon appreciates the opportunity to provide this service to Regions Financial Corporation c/o CBRE. If you have any questions regarding this report, please contact the undersigned at (502) 456-1256.

Sincerely,

Terracon



John A. Case
Project Manager



Jeffrey S. Mutchler, MPH
Industrial Hygiene Manager

TABLE OF CONTENTS

| | Page No. |
|---|-----------------|
| 1.0 INTRODUCTION | 1 |
| 1.1 Project Objective | 1 |
| 2.0 BUILDING DESCRIPTION | 1 |
| 3.0 FIELD ACTIVITIES..... | 2 |
| 3.1 Visual Assessment..... | 2 |
| 3.2 Physical Assessment..... | 2 |
| 3.3 Sample Collection..... | 2 |
| 3.4 Sample Analysis | 3 |
| 4.0 REGULATORY OVERVIEW..... | 3 |
| 5.0 FINDINGS AND RECOMMENDATIONS | 4 |
| 6.0 GENERAL COMMENTS..... | 5 |

LIST OF APPENDICES

- Appendix A Asbestos Survey Sample Summary**
- Appendix B Confirmed Asbestos-Containing Materials**
- Appendix C Asbestos Analytical Laboratory Data**
- Appendix D Licenses and Certifications**
- Appendix E Photographs**

EXECUTIVE SUMMARY—MAYFIELD DOWNTOWN (RFC023517)

Terracon Consultants, Inc. (Terracon) conducted an asbestos survey of the Regions Bank building located at 117 North 7th Street, Mayfield, Kentucky. It is our understanding that Regions Financial Corporation c/o CB Richard Ellis is planning renovation of the building. The purpose of this survey was to identify and sample suspect asbestos-containing materials (ACM) and provide information regarding the identity, location, condition and approximate quantities of ACM in interior building components.

The survey was conducted on September 3, 2008, by a State of Kentucky licensed asbestos inspector in general accordance with the sampling protocols established in Environmental Protection Agency (EPA) 40 Code of Federal Regulations (CFR) 763. Ninety-six (96) bulk samples were collected from twenty-eight (28) homogeneous areas of suspect ACM. Asbestos in concentrations of more than one percent (1%) was identified in the following material:

- White pipe compound/coating located in the mechanical room.
- 12"x12" gray floor tile mastic (black) located in the mechanical room and rear stairwell.
- Yellow fiberglass pipe insulation backing (white) located in the mechanical room and above the ceiling.
- 9"x9" tan/brown floor tile located in the front stairwell.
- Black/brown carpet mastic located in the teller vault.

The pipe compound is friable and is in good condition. The yellow fiberglass insulation backing (white) is considered Category II non-friable and is in good condition. The mastics located in the teller vault and mechanical room and rear stairwell is considered Category I non-friable material.

If the proposed renovations will impact identified ACM, Terracon recommends that the identified ACM be removed and disposed of by a Kentucky Division for Air Quality certified asbestos abatement contractor prior to renovation of the building.

ASBESTOS SURVEY REPORT

**MAYFIELD DOWNTOWN
COST CENTER # RFC023517
117 NORTH SEVENTH STREET
MAYFIELD, KENTUCKY**

Terracon Project No. 57089516

1.0 INTRODUCTION

Terracon Consultants, Inc. (Terracon) conducted an asbestos survey of the Regions Bank Building located at 117 North Seventh Street, Mayfield, Kentucky. The survey was conducted on September 3, 2008 by a State of Kentucky licensed building inspector in general accordance with Regions Bank Task Order Authorization Form dated August 28, 2008 and our Master Services Agreement dated April 11, 2003. Interior building components were surveyed and homogeneous areas of suspect asbestos-containing materials (ACM) were visually identified and documented. Although reasonable effort was made to survey accessible suspect materials, additional suspect but un-sampled materials could be located in walls, in voids or in other concealed areas. Suspect ACM samples were collected in general accordance with the sampling protocols outlined in EPA regulation 40 CFR 763 (Asbestos Hazard Emergency Response Act, AHERA). Samples were delivered to an accredited laboratory for analysis by polarized light microscopy.

1.1 Project Objective

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

2.0 BUILDING DESCRIPTION

The bank building is a 10,706 square foot (SF) two-story, stone/masonry structure, of which the bank space consists of approximately 5,800 SF. Interior walls consist of plaster with slim coating and gypsum wallboard with either a painted or wallpaper finish. The concrete floor on the first floor is finished with carpet and floor tile. Restroom areas are finished with grouted ceramic tile and 2' x 2' ceiling tiles. Ceilings throughout the lease area are finished with a suspended ceiling system containing 2' x 2' and 2' x 4' lay-in ceiling panels, with 2' x 2' ceiling

tiles in the safe deposit box vault. Facility representatives informed Terracon that the building was constructed in the late 1950s with minor renovations in the late 1990's.

3.0 FIELD ACTIVITIES

The survey was conducted by Mr. John Case, State of Kentucky licensed building inspector. A copy of Mr. Case's building inspector license is attached as Appendix E. 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, metal or rubber were not considered suspect ACM.

Additionally, Terracon lifted carpet in several areas in the branch and did not observed additional floor coverings/layers unless otherwise noted; however, as Terracon could not assess beneath all carpeted areas, there may be isolated areas of suspect material present beneath carpet.

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. The inspector 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.

Ninety-six (96) bulk samples were collected from twenty-nine (29) homogeneous areas of suspect ACM. A summary of suspect ACM samples collected during the survey are presented in Appendix A.

3.4 Sample Analysis

Bulk samples were submitted under chain of custody to McCall and Spero Environmental, Inc. (MSE) of Louisville, Kentucky 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. MSE is accredited under the National Voluntary Laboratory Accreditation Program NVLAP (Accreditation No. 101732-0).

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).

In the state of Kentucky, asbestos activities are regulated by the Kentucky Division for Air Quality (KDAQ). KDAQ requires that any asbestos-related activity conducted in a public building be performed by personnel licensed by KDAQ. Asbestos abatement must be performed by KDAQ-licensed asbestos abatement contractors under the supervision of a Kentucky-licensed project supervisor.

RACM must be removed prior to renovation or demolition activities which will disturb the materials. The owner or operator must provide the KDAQ with written notification of planned removal activities at least 10 working days prior to the commencement of asbestos abatement activities. Removal of RACM must be conducted by a State of Kentucky-licensed 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 fiber per cubic centimeter of air (0.1 f/cc). The OSHA standard classifies construction and maintenance activities which could disturb ACM, and specifies work practices and precautions which employers must follow when engaging in each class of regulated work. States which administer their own federally-approved state OSHA programs may require additional precautions.

5.0 FINDINGS AND RECOMMENDATIONS

Based on the results of laboratory analysis, the following materials were confirmed to contain asbestos:

- 9" x 9" tan/brown floor tile
- White pipe compound
- 12" x 12" mastic - black
- Yellow fiberglass pipe insulation backing (white)
- Black/gray carpet (vault) mastic – black/brown

The asbestos-containing white pipe compound/coating located on piping in various locations in the mechanical room is considered Category I non-friable ACM and is in good condition. The asbestos-containing floor tile located in the front stairwell is considered Category I non-friable ACM and is in good condition. The carpet mastic in the teller vault is considered Category I non-friable ACM and is in good condition. The yellow fiberglass pipe insulation backing located in the mechanical room is considered Category II non-friable ACM and is in good condition. The asbestos-containing black floor tile mastic located in the mechanical room and rear stairwell is considered Category I non-friable ACM and is in good condition.

If the proposed renovations will impact identified ACM, Terracon recommends that the identified ACM be removed and disposed of by a KDAQ licensed asbestos abatement contractor prior to renovation of the building.

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.

It should be noted that suspect materials, other than those identified during the September 3, 2008, survey may exist within the structure. 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 refute their asbestos content.

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 CBRE for specific application to their project as discussed. **This report is not a bidding document. Contractors or consultants reviewing this report must draw their own conclusions regarding further investigation or remediation deemed necessary.** Terracon does not warrant the work of regulatory agencies, laboratories or other third parties supplying information which may have been used in the preparation of this report. No warranty, express or implied is made.

APPENDIX A

**ASBESTOS SURVEY SAMPLE SUMMARY
MAYFIELD DOWNTOWN
COST CENTER NO. RFC023517
117 NORTH 7TH STREET
MAYFIELD, KENTUCKY**

| HA | Sample No. | Description | Sample Location | Lab Results |
|-----------|-------------------|---|---------------------------------------|--------------------|
| 1 | 01-01 | 12"x12" tan and brown floor tile | Front entrance | ND |
| 1 | 01-02 | 12"x12" tan and brown floor tile | Lobby | ND |
| 1 | 01-03 | 12"x12" tan and brown floor tile | Front entrance | ND |
| 2 | 02-01 | 12"x12" tan and brown floor tile - tan mastic | Front entrance | ND |
| 2 | 02-02 | 12"x12" tan and brown floor tile - tan mastic | Lobby | ND |
| 2 | 02-03 | 12"x12" tan and brown floor tile - tan mastic | Front entrance | ND |
| 3 | 03-01 | White baseboard tan mastic | Private viewing room | ND |
| 3 | 03-02 | White baseboard tan mastic | Private viewing room | ND |
| 3 | 03-03 | White baseboard tan mastic | Teller area | ND |
| 4 | 04-01 | 2'x2' White Ceiling Tile – pinhole/fissure | Office | ND |
| 4 | 04-02 | 2'x2' White Ceiling Tile – pinhole/fissure | Office | ND |
| 4 | 04-03 | 2'x2' White Ceiling Tile – pinhole/fissure | Teller area | ND |
| 5 | 05-01 | Drywall | Office | ND |
| 5 | 05-02 | Drywall | Office | ND |
| 5 | 05-03 | Drywall | Teller area | ND |
| 6 | 06-01 | Joint Compound - white | Office | ND |
| 6 | 06-02 | Joint Compound - white | Office | ND |
| 6 | 06-03 | Joint Compound - white | Teller area | ND |
| 7 | 07-01 | Carpet mastic - tan | Office | ND |
| 7 | 07-02 | Carpet mastic - tan | Office | ND |
| 7 | 07-03 | Carpet mastic - tan | Viewing Room | ND |
| 8 | 08-01 | 12"x12" gray floor tile | Restroom hallway | ND |
| 8 | 08-02 | 12"x12" gray floor tile | Restroom hallway | ND |
| 8 | 08-03 | 12"x12" gray floor tile | Restroom hallway | ND |
| 8a | 08-01a | 12"x12" gray floor tile mastic | Restroom hallway | ND |
| 8a | 08-02a | 12"x12" gray floor tile mastic | Restroom hallway | ND |
| 8a | 08-03a | 12"x12" gray floor tile mastic | Restroom hallway | ND |
| 9 | 09-01 | Brown Baseboard Mastic | Restroom hallway | ND |
| 9 | 09-02 | Brown Baseboard Mastic | Restroom hallway | ND |
| 9 | 09-03 | Brown Baseboard Mastic | Restroom hallway | ND |
| 10 | 10-01 | 2'x2' White ceiling tile – pinhole/fissure | Restrooms | ND |
| 10 | 10-02 | 2'x2' White ceiling tile – pinhole/fissure | Restrooms | |
| 10 | 10-03 | 2'x2' White ceiling tile – pinhole/fissure | Restrooms | ND |
| 11 | 11-01 | 2'x2' Solid white ceiling tile | Men's restroom | ND |
| 12 | 12-01 | Plaster slim coat - white | Inside exterior walls and vault areas | ND |

| | | | | |
|----|-------|---|---------------------------------------|-----|
| 12 | 12-02 | Plaster slim coat - white | Inside exterior walls and vault areas | ND |
| 12 | 12-03 | Plaster slim coat | Inside exterior walls and vault areas | ND |
| 12 | 12-04 | Plaster slim coat | Inside exterior walls and vault areas | ND |
| 12 | 12-05 | Plaster slim coat | Inside exterior walls and vault areas | ND |
| 12 | 12-06 | Plaster slim coat | Inside exterior walls and vault areas | ND |
| 12 | 12-07 | Plaster slim coat | Inside exterior walls and vault areas | ND |
| 13 | 13-01 | White pipe joint compound/coating | Mechanical room | 2% |
| 13 | 13-02 | White pipe joint compound/coating | Mechanical room | 2%* |
| 13 | 13-03 | White pipe joint compound/coating | Mechanical room | 2%* |
| 14 | 14-01 | 12x12 Gray floor tile | Rear stairwell and mechanical room | ND |
| 14 | 14-02 | 12x12 Gray floor tile | Rear stairwell and mechanical room | ND |
| 14 | 14-03 | 12x12 Gray floor tile | Rear stairwell and mechanical room | ND |
| 15 | 15-01 | 12x12 Gray floor tile mastic - black | Rear stairwell and mechanical room | 2% |
| 15 | 15-02 | 12x12 Gray floor tile mastic - black | Rear stairwell and mechanical room | 2%* |
| 15 | 15-03 | 12x12 Gray floor tile mastic - black | Rear stairwell and mechanical room | 2%* |
| 16 | 16-01 | Yellow fiberglass pipe insulation backing - white | Mechanical room and above ceiling | 2% |
| 16 | 16-02 | Yellow fiberglass pipe insulation backing - white | Mechanical room and above ceiling | 2%* |
| 16 | 16-03 | Yellow fiberglass pipe insulation backing - white | Mechanical room and above ceiling | 2%* |
| 17 | 17-01 | 2'x2' tan ceiling tile | Teller area closets | ND |
| 17 | 17-02 | 2'x2' tan ceiling tile | Teller area closets | ND |
| 17 | 17-03 | 2'x2' tan ceiling tile | Teller area closets | ND |
| 18 | 18-01 | 9"x9" Tan/brown floor tile | Front stairwell | 2% |
| 18 | 18-02 | 9"x9" Tan/brown floor tile | Front stairwell | 2%* |
| 18 | 18-03 | 9"x9" Tan/brown floor tile | Front stairwell | 2%* |
| 19 | 19-01 | 9"x9" Tan/brown floor tile mastic - black | Front stairwell | ND |
| 19 | 19-02 | 9"x9" Tan/brown floor tile mastic - black | Front stairwell | ND |
| 19 | 19-03 | 9"x9" Tan/brown floor tile mastic - black | Front stairwell | ND |
| 20 | 20-01 | 2x4 White ceiling tile | Breakroom | ND |
| 20 | 20-02 | 2x4 White ceiling tile | Breakroom | ND |

| | | | | |
|----|-------|---------------------------------|--|-----|
| 20 | 20-03 | 2x4 White ceiling tile | Breakroom | ND |
| 21 | 21-01 | Black/tan carpet mastic | Breakroom | ND |
| 21 | 21-02 | Black/tan carpet mastic | Breakroom | ND |
| 21 | 21-03 | Black/tan carpet mastic | Breakroom | ND |
| 22 | 22-01 | Textured wall surfacing | Exterior walls | ND |
| 22 | 22-02 | Textured wall surfacing | Exterior walls | ND |
| 22 | 22-03 | Textured wall surfacing | Exterior walls | ND |
| 22 | 22-04 | Textured wall surfacing | Exterior walls | ND |
| 22 | 22-05 | Textured wall surfacing | Exterior walls | ND |
| 22 | 22-06 | Textured wall surfacing | Exterior walls | ND |
| 22 | 22-07 | Textured wall surfacing | Exterior walls | ND |
| 23 | 23-01 | 2x2 White ceiling tile | Safe deposit vault | ND |
| 23 | 23-02 | 2x2 White ceiling tile | Safe deposit vault | ND |
| 23 | 23-03 | 2x2 White ceiling tile | Safe deposit vault | ND |
| 24 | 24-01 | Floor leveling compound - white | Office | ND |
| 24 | 24-02 | Floor leveling compound - white | Office | ND |
| 24 | 24-03 | Floor leveling compound - white | Office | ND |
| 25 | 25-01 | 12x12 Tan floor tile | Mechanical room bottom layer | ND |
| 25 | 25-02 | 12x12 Tan floor tile | Mechanical room bottom layer | ND |
| 25 | 25-03 | 12x12 Tan floor tile | Mechanical room bottom layer | ND |
| 26 | 26-01 | 12x12 Tan floor tile - black | Mechanical room bottom layer | ND |
| 26 | 26-02 | 12x12 Tan floor tile - black | Mechanical room bottom layer | ND |
| 26 | 26-03 | 12x12 Tan floor tile - black | Mechanical room bottom layer | ND |
| 27 | 27-01 | Black/brown carpet mastic | Teller vault | 2% |
| 27 | 27-02 | Black/brown carpet mastic | Teller vault | 2%* |
| 27 | 27-03 | Black/brown carpet mastic | Teller vault | 2%* |
| 28 | 28-01 | Brown baseboard mastic - tan | Teller vault | ND |
| 28 | 28-02 | Brown baseboard mastic - tan | Teller vault | ND |
| 28 | 28-03 | Brown baseboard mastic - tan | Teller vault | ND |
| 29 | 29-01 | Black mastic | Beneath flooring in offices and lobby areas | ND |
| 29 | 29-02 | Black mastic | Beneath flooring in offices and lobby areas | ND |
| 29 | 29-03 | Black mastic | Beneath flooring in offices and lobby areas | ND |

HA = Homogenous Area

* Assumed positive.

APPENDIX B

**CONFIRMED ASBESTOS-CONTAINING MATERIALS
MAYFIELD DOWNTOWN
COST CENTER NO. RFC023517
117 NORTH 7TH STREET
MAYFIELD, KENTUCKY**

| Sample No. | Description | Material Location | Percent/Type Asbestos | NESHAP Classification | Condition | Estimated Quantity |
|-------------------|---|------------------------------------|------------------------------|------------------------------|------------------|---------------------------|
| 13-01 | White pipe compound/ compound | Mechanical room and above ceiling | 2% Chrysotile | Friable | Good Condition | 25ft ² |
| 15-01 | 12x12 Gray floor tile mastic - black | Mechanical room and rear stairwell | 2% Chrysotile | Category I Non-Friable | Good Condition | 800 ft ² |
| 16-01 | Yellow fiberglass pipe insulation backing | Mechanical room and above ceiling | 2% Chrysotile | Category II Non-Friable | Good Condition | 500 ft |
| 18-01 | 9"x9" Tan/brown floor tile | Front stairwell | 2% Chrysotile | Category I Non-Friable | Good Condition | 90 ft ² |
| 27-01 | Black/brown carpet mastic | Teller vault | 2% Chrysotile | Category I Non-Friable | Good Condition | 120 ft ² |

ft² = square feet

Category I: Includes asbestos-containing packings, gaskets, asphaltic roofing products, resilient flooring, pliable sealants and pliable mastics

Category II: Other non-friable material

APPENDIX C

ASBESTOS ANALYTICAL LABORATORY DATA

SUMMARY OF PLM BULK ANALYSIS RESULTS

Page 1

Project Name: Mayfield Downtown Project TER#57087023
 McCall & Spero Environmental Project No. MSE-P948TER.1

| MSE # P948TER.1- | SAMPLE # DESCRIPTION | ASBESTOS TYPE & % | OTHER FIBROUS MATERIAL & % | % NON-FIBROUS MATERIAL | COLOR |
|---------------------|---------------------------|----------------------|--------------------------------|---------------------------|-------|
| 001 | 01-01 12x12 Tile | ND** | ND | 100% | Brown |
| 002 | 01-02 12x12 Tile | ND** | ND | 100% | Brown |
| 003 | 01-03 12x12 Tile | ND** | ND | 100% | Brown |
| 004 | 02-01 Mastic | ND** | ND | 100% | Tan |
| 005 | 02-02 Mastic | ND** | ND | 100% | Tan |
| 006 | 02-03 Mastic | ND** | ND | 100% | Tan |
| 007 | 03-01 Mastic | ND** | ND | 100% | Tan |
| 008 | 03-02 Mastic | ND** | ND | 100% | Tan |
| 009 | 03-03 Mastic | ND** | ND | 100% | Tan |
| 010 | 04-01 2x2 Ceiling Tile | ND | Cellulose / 55% Glass / 25% | 20% | White |
| 011 | 04-02 2x2 Ceiling Tile | ND | Cellulose / 55% Glass / 25% | 20% | White |
| 012 | 04-03 2x2 Ceiling Tile | ND | Cellulose / 55% Glass / 25% | 20% | White |
| 013 | 05-01 Drywall | ND | Cellulose / 25% | 75% | White |
| 014 | 05-02 Drywall | ND | Cellulose / 5% | 95% | White |
| 015 | 05-03 Drywall | ND | Cellulose / 20% | 80% | White |

McCall & Spero Environmental, Inc.

SUMMARY OF PLM BULK ANALYSIS RESULTS

Page 2

| MSE # P948TER.1- | SAMPLE # DESCRIPTION | ASBESTOS TYPE & % | OTHER FIBROUS MATERIAL & % | % NON-FIBROUS MATERIAL | COLOR |
|---------------------|-------------------------|----------------------|-------------------------------|---------------------------|-------|
| 016 | 06-01 Joint Compound | ND | ND | 100% | White |
| 017 | 06-02 Joint Compound | ND | ND | 100% | White |
| 018 | 06-03 Joint Compound | ND | ND | 100% | White |
| 019 | 07-01 Carpet Mastic | ND** | ND | 100% | Tan |
| 020 | 07-02 Carpet Mastic | ND** | ND | 100% | Tan |
| 021 | 07-03 Carpet Mastic | ND** | ND | 100% | Tan |
| 022 | 08-01 12x12 Tile | ND** | ND | 100% | Gray |
| 023 | 08-02 12x12 Tile | ND** | ND | 100% | Gray |
| 024 | 08-03 12x12 Tile | ND** | ND | 100% | Gray |
| 025 | 08-01a Mastic | ND** | ND | 100% | Gray |
| 026 | 08-02a Mastic | ND** | ND | 100% | Gray |
| 027 | 08-03a Mastic | ND** | ND | 100% | Gray |
| 028 | 09-01 Mastic | ND** | ND | 100% | Tan |
| 029 | 09-02 Mastic | ND** | ND | 100% | Tan |
| 030 | 09-03 Mastic | ND** | ND | 100% | Tan |

McCall & Spero Environmental, Inc.

SUMMARY OF PLM BULK ANALYSIS RESULTS

Page 3

| MSE # P948TER.1- | SAMPLE # DESCRIPTION | ASBESTOS TYPE & % | OTHER FIBROUS MATERIAL & % | % NON-FIBROUS MATERIAL | COLOR |
|---------------------|---------------------------|-------------------------------------|-----------------------------------|---------------------------|-------|
| 031 | 10-01 2x2 Ceiling Tile | ND | Cellulose / 60% Glass / 20% | 20% | White |
| 032 | 10-02 2x2 Ceiling Tile | ND | Cellulose / 60% Glass / 20% | 20% | White |
| 033 | 10-03 2x2 Ceiling Tile | ND | Cellulose / 60% Glass / 20% | 20% | White |
| 034 | 11-01 2x2 Ceiling Tile | ND | Cellulose / 60% Glass / 20% | 20% | White |
| 035 | 12-01 Skim Coat | ND | ND | 100% | Beige |
| 036 | 12-02 Skim Coat | ND | ND | 100% | Beige |
| 037 | 12-03 Skim Coat | ND | ND | 100% | Beige |
| 038 | 12-04 Skim Coat | ND | ND | 100% | White |
| 039 | 12-05 Skim Coat | ND | ND | 100% | White |
| 040 | 12-06 Skim Coat | ND | ND | 100% | White |
| 041 | 12-07 Skim Coat | ND | ND | 100% | White |
| 042 | 13-01 Pipe Coating | CH / 2% | Cellulose / 2% Synthetics / 1% | 95% | Gray |
| 043 | 13-02 Pipe Coating | Assumed Positive See MSE Number 042 | | | |
| 044 | 013-03 Pipe Coating | Assumed Positive See MSE Number 042 | | | |
| 045 | 14-01 12x12 Tile | ND** | ND | 100% | Gray |

SUMMARY OF PLM BULK ANALYSIS RESULTS

Page 4

| MSE # P948TER.1- | SAMPLE # DESCRIPTION | ASBESTOS TYPE & % | OTHER FIBROUS MATERIAL & % | % NON-FIBROUS MATERIAL | COLOR |
|---------------------|---------------------------|-------------------------------------|-----------------------------------|---------------------------|-------|
| 046 | 14-02 12x12 Tile | ND** | ND | 100% | Gray |
| 047 | 14-03 12x12 Tile | ND** | ND | 100% | Gray |
| 048 | 15-01 Mastic | CH / 2% | Cellulose / 3% | 95% | Black |
| 049 | 15-02 Mastic | Assumed Positive See MSE Number 048 | | | |
| 050 | 15-03 Mastic | Assumed Positive See MSE Number 048 | | | |
| 051 | 16-01 Pipe Insulation | CH / 2% | Cellulose / 28% | 70% | White |
| 052 | 16-02 Pipe Insulation | Assumed Positive See MSE Number 051 | | | |
| 053 | 16-03 Pipe Insulation | Assumed Positive See MSE Number 051 | | | |
| 054 | 17-01 2x2 Ceiling Tile | ND | Cellulose / 60% Glass / 20% | 20% | White |
| 055 | 17-02 2x2 Ceiling Tile | ND | Cellulose / 60% Glass / 20% | 20% | White |
| 056 | 17-03 2x2 Ceiling Tile | ND | Cellulose / 60% Glass / 20% | 20% | White |
| 057 | 18-01 9x9 Tile | CH / 2% | Cellulose / 2% Synthetics / 1% | 95% | Tan |
| 058 | 18-02 9x9 Tile | Assumed Positive See MSE Number 057 | | | |
| 059 | 18-03 9x9 Tile | Assumed Positive See MSE Number 057 | | | |
| 060 | 19-01 9x9 Tile Mastic | ND** | Cellulose / 2% Synthetics / 1% | 97% | Black |

McCall & Spero Environmental, Inc.

SUMMARY OF PLM BULK ANALYSIS RESULTS

Page 5

| MSE # P948TER.1- | SAMPLE # DESCRIPTION | ASBESTOS TYPE & % | OTHER FIBROUS MATERIAL & % | % NON-FIBROUS MATERIAL | COLOR |
|---------------------|---------------------------|----------------------|-----------------------------------|---------------------------|------------|
| 061 | 19-02 9x9 Tile | ND** | Cellulose / 2% Synthetics / 1% | 97% | Black |
| 062 | 19-03 9x9 Tile | ND** | Cellulose / 2% Synthetics / 1% | 97% | Black |
| 063 | 20-01 2x4 Ceiling Tile | ND | Cellulose / 50% Glass / 30% | 20% | White |
| 064 | 20-02 2x4 Ceiling Tile | ND | Cellulose / 50% Glass / 30% | 20% | White |
| 065 | 20-03 2x4 Ceiling Tile | ND | Cellulose / 50% Glass / 30% | 20% | White |
| 066 | 21-01 Carpet Mastic | ND** | Synthetics / 2% | 98% | Gray / Tan |
| 067 | 21-02 Carpet Mastic | ND** | Synthetics / 2% | 98% | Gray / Tan |
| 068 | 21-03 Carpet Mastic | ND** | Synthetics / 2% | 98% | Gray / Tan |
| 069 | 22-01 Gray Coating | ND** | ND | 100% | Gray |
| 070 | 22-02 Gray Coating | ND** | ND | 100% | Gray |
| 071 | 22-03 Gray Coating | ND** | ND | 100% | Gray |
| 072 | 22-04 Gray Coating | ND** | ND | 100% | Gray |
| 073 | 22-05 Gray Coating | ND** | ND | 100% | Gray |
| 074 | 22-06 Gray Coating | ND** | ND | 100% | Gray |
| 075 | 22-07 Gray Coating | ND** | ND | 100% | Gray |

McCall & Spero Environmental, Inc.

SUMMARY OF PLM BULK ANALYSIS RESULTS

Page 6

| MSE # P948TER.1- | SAMPLE # DESCRIPTION | ASBESTOS TYPE & % | OTHER FIBROUS MATERIAL & % | % NON-FIBROUS MATERIAL | COLOR |
|---------------------|----------------------------|---------------------------------|-----------------------------------|---------------------------|-------------------|
| 076 | 23-01 2x2 Ceiling Tile | ND | Glass / 95% | 5% | Yellow |
| 077 | 23-02 2x2 Ceiling Tile | ND** | Glass / 95% | 5% | Yellow |
| 078 | 23-03 2x2 Ceiling Tile | ND | Glass / 95% | 5% | Yellow |
| 079 | 24-01 Leveling Compound | ND** | Cellulose / 5% | 95% | White |
| 080 | 24-02 Leveling Compound | ND** | Cellulose / 5% | 95% | White |
| 081 | 24-03 Leveling Compound | ND** | Cellulose / 5% | 95% | White |
| 082 | 25-01 12x12 Tile | ND** | ND | 100% | Tan |
| 083 | 25-02 12x12 Tile | ND** | ND | 100% | Tan |
| 084 | 25-03 12x12 Tile | ND** | ND | 100% | Tan |
| 085 | 26-01 Floor Tile Mastic | ND** | Cellulose / 2% | 98% | Black |
| 086 | 26-02 Floor Tile Mastic | ND** | Cellulose / 2% | 98% | Black |
| 087 | 26-03 Floor Tile Mastic | ND** | Cellulose / 2% | 98% | Black |
| 088 | 27-01 Carpet Mastic | CH / 2% | Cellulose / 2% Synthetics / 1% | 95% | Black / Yellow |
| 089 | 27-02 Carpet Mastic | Assumed Positive MSE Number 088 | | | |
| 090 | 27-03 Carpet Mastic | Assumed Positive MSE Number 088 | | | |

McCall & Spero Environmental, Inc.

SUMMARY OF PLM BULK ANALYSIS RESULTS

Page 7

| MSE # P948TER.1- | SAMPLE # DESCRIPTION | ASBESTOS TYPE & % | OTHER FIBROUS MATERIAL & % | % NON-FIBROUS MATERIAL | COLOR |
|---------------------|-------------------------|----------------------|-----------------------------------|---------------------------|-------|
| 091 | 28-01 Mastic | ND** | ND | 100% | Brown |
| 092 | 28-02 Mastic | ND** | ND | 100% | Brown |
| 093 | 28-03 Mastic | ND** | ND | 100% | Brown |
| 094 | 29-01 Black Mastic | ND** | Cellulose / 2% Synthetics / 1% | 97% | Black |
| 095 | 29-02 Black Mastic | ND** | Cellulose / 2% Synthetics / 1% | 97% | Black |
| 096 | 29-03 Black Mastic | ND** | Cellulose / 2% Synthetics / 1% | 97% | Black |

NOTES:

ND = None Detected
CR = Crocidolite

CH = Chrysotile
AN = Anthophyllite

A = Amosite

AC = Actinolite

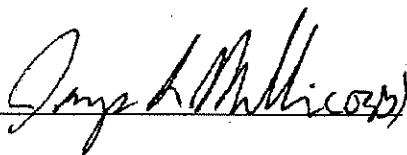
TR = Tremolite

For samples consisting of separate components, each component is analyzed and reported separately.

Results apply only to items tested. Quantification is accurate to within $\pm 10\%$. Results from this report must not be reproduced, except in full, with the approval of McCall & Spero Environmental, Inc. This report must not be used to claim product endorsement by NVLAP or any agency of the U.S. Government.

** EPA recommends that bulk materials found negative for asbestos or less than one percent asbestos by polarized light microscopy that fall into one of five dominantly nonfriable categories be reanalyzed by an additional method, such as transmission electron microscopy. (EPA Notice of Advisory, FR Vol. 59, No. 146 & Test Method EPA 600/ R-93/ 116).

Analyst: Dwayne Mullins



McCall & Spero Environmental, Inc.



**McCall and Spero
Environmental, Inc.**
Specialists in Microanalysis

1831 Williamson Court • Suite 100 • Louisville, KY 40223
Phone (502) 244-7135 • (800) 841-0180 • FAX (502) 244-7136

E-mail: customerservice@mse-labs.com • Website: www.mse-labs.com

BULK SAMPLE CHAIN OF CUSTODY FORM

Company: Terracon Telephone # (602) 456-1256 Fax #: (502) 456-1278
 Contact: John Case Client Project Number: 57087023
 Relinquished by: John Case Date: 9/4/08 Time: 1500
 Written Report To: John Case
 Project Name: Mayfield Downtown
 Turn-Around (Circle One): Same Day 24 Hour 2-3 Day 4-5 Day Weekend Rush After Hour Rush
 Analysis Requested (Circle One): PLM Bulk Analysis TEM Qualitative Analysis TEM Quantitative Analysis (4-5 Day)

For Laboratory Use Only

MSE Project # PAKSTER.1 Method: EPA/600/R-93/116
 Samples Received by: Alison Brown Date: 9/4/08 Time: 10:00 AM

| Client Sample Number | Location | Sample Description | Sampled By |
|----------------------|---------------------------|--|------------|
| 01-01 | Lobby | 12x12 Floor tile - tan/brown | JAC |
| 01-02 | " | " | |
| 01-03 | " | " | |
| 02-01 | " | | |
| 02-02 | " | | |
| 02-03 | " | | |
| 03-01 | Teller Area/Private rooms | white baseboard mastic - tan | |
| 03-02 | " | " | |
| 03-03 | " | " | |
| 04-01 | offices / teller area | 2'x2' white ceiling tile - pinhole / fissure | |
| 04-02 | " | " | |
| 04-03 | " | " | |
| 05-01 | offices / lobby | drywall | |
| 05-02 | " | " | |
| 05-03 | " | " | |
| 06-01 | " | white joint compound | |
| 06-02 | " | " | |
| 06-03 | " | " | |
| 07-01 | office / teller areas | carpet mastic - tan | |
| 07-02 | " | " | |

* Positive Stop on Non-friable samples

32



**McCall and Spero
Environmental, Inc.**

Specialists in Microanalysis

1831 Williamson Court • Suite 100 • Louisville, KY 40223
Phone (502) 244-7135 • (800) 841-0180 • FAX (502) 244-7136

E-mail: customerservice@mselabs.com • Website: www.mselabs.com

| Client Sample Number | Location | Sample Description | Sampled By |
|----------------------|---|--|------------|
| 07-03 | office / teller area | carpet mastic - tan | JAC |
| 08-01 | Restrooms hallway | 12" x 12" gray floor tile | |
| 08-02 | " | " | |
| 08-03 | " | " | |
| 08-01a | " | 12x12 gray floor tile mastic - gray | |
| 08-02a | " | " | |
| 08-03a | " | " | |
| 09-01 | " | Brown baseboard mastic - tan | |
| 09-02 | " | " | |
| 09-03 | " | " | |
| 10-01 | Restrooms | 2'x2' white ceiling tile - pinhole fissure | |
| 10-02 | " | " | |
| 10-03 | " | " | |
| 11-01 | " | 2'x2' white ceiling tile - pinhole | |
| 12-01 | Inside exterior ^{and} vault area walls | White skim coat | |
| 12-02 | " | " | |
| 12-03 | " | " | |
| 12-04 | " | " | |
| 12-05 | " | " | |
| 12-06 | " | " | |
| 12-07 | " | " | |
| 13-01 | Mechanical room | white pipe coating | |
| 13-02 | " | " | |
| 13-03 | " | " | |
| 14-01 | Rear stair well / mechanical room | 12" x 12" gray floor tile | |
| 14-02 | " | " | |
| 14-03 | " | " | |
| 15-01 | " | 12" x 12" gray floor tile mastic - black | |
| 15-02 | " | " | |
| 15-03 | " | " | |
| 16-01 | mechanical room ^{and} above ceiling | pipe insulation backing | |
| 16-02 | " | " | |

Results Transmitted/Date: _____ Fax/Phone By: _____

* Positive Stop on Non-friable samples

32



**McCall and Spero
Environmental, Inc.**

Specialists in Microanalysis

1831 Williamson Court • Suite 100 • Louisville, KY 40223
Phone (502) 244-7135 • (800) 841-0180 • FAX (502) 244-7136

E-mail: customerservice@mselabs.com • Website: www.mselabs.com

| Client Sample Number | Location | Sample Description | Sampled By |
|----------------------|------------------------------------|--|------------|
| 16-03 | Mechanical Room | pipe insulation backing | JAC |
| 17-01 | drive thru closet / teller closet | 2'x2' tan ceiling tile - pinhole / fissure | |
| 17-02 | " | " | |
| 17-03 | " | " | |
| 18-01 | front stairwell - next to elevator | 9"x9" floor tile - tan | |
| 18-02 | " | " | |
| 18-03 | " | " | |
| 19-01 | " | 9"x9" floor tile mastic - black | |
| 19-02 | " | " | |
| 19-03 | " | " | |
| 20-01 | Breakroom - 2nd floor | 2'x4' white ceiling tile - pinhole / fissure | |
| 20-02 | " | " | |
| 20-03 | " | " | |
| 21-01 | " | Carpet mastic - tan / gray | |
| 21-02 | " | " | |
| 21-03 | " | " | |
| 22-01 | Exterior wall surfacing | Gray coating | |
| 22-02 | " | " | |
| 22-03 | " | " | |
| 22-04 | " | " | |
| 22-05 | " | " | |
| 22-06 | " | " | |
| 22-07 | " | " | |
| 23-01 | safe deposit vault | 2'x2' white ceiling tile | |
| 23-02 | " | " | |
| 23-03 | " | " | |
| 24-01 | ceiling Floor | white leveling compound | |
| 24-02 | " | " | |
| 24-03 | " | " | |
| 25-01 | Mechanical room - bottom layer | 12"x12" floor tile - tan | |
| 25-02 | " | 12"x12" floor tile - tan | |
| 25-03 | " | " | |

Results Transmitted/Date: _____ Fax/Phone By: _____

* Positive Stop on Non-friable samples



McCall and Spero Environmental, Inc.

Specialists in Microanalysis

1831 Williamson Court • Suite 100 • Louisville, KY 40223
Phone (502) 244-7135 • (800) 841-0180 • FAX (502) 244-7136

E-mail: customerservice@mse-labs.com • Website: www.mse-labs.com

| Client Sample Number | Location | Sample Description | Sampled By |
|----------------------|--|------------------------------|------------|
| 26-01 | Mechanical room - bottom layer | floor tile mastic - black | JAC |
| 26-02 | " | " | |
| 26-03 | " | " | |
| 27-01 | Teller safe | carpet mastic - black/brown | |
| 27-02 | " | " | |
| 27-03 | " | " | |
| 28-01 | Teller safe / entry way | brown baseboard mastic - tan | |
| 28-02 | " | " | |
| 28-03 | " | " | |
| 29-01 | Lobby/office floor beneath carpet/tile | Black mastic | |
| 29-02 | " | " | |
| 29-03 | " | " | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |

Results Transmitted/Date: _____ Fax/Phone By: _____

* Positive Stop on Non-friable samples

APPENDIX D
LICENSES AND CERTIFICATIONS

COMMONWEALTH OF KENTUCKY
DEPARTMENT FOR ENVIRONMENTAL PROTECTION
DIVISION FOR AIR QUALITY

CONFIRMS THAT

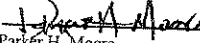
JOHN A. CASE


Has fulfilled the training requirements of 401 KAR 58:005 and is
ACCREDITED as an

ASBESTOS INSPECTOR

Date Issued 03-04-08

Expires 02-08-09


Parker H. Moore
Branch Manager


John S. Lyons
Director

No. 108-03-0386

APPENDIX E
PHOTOGRAPHS

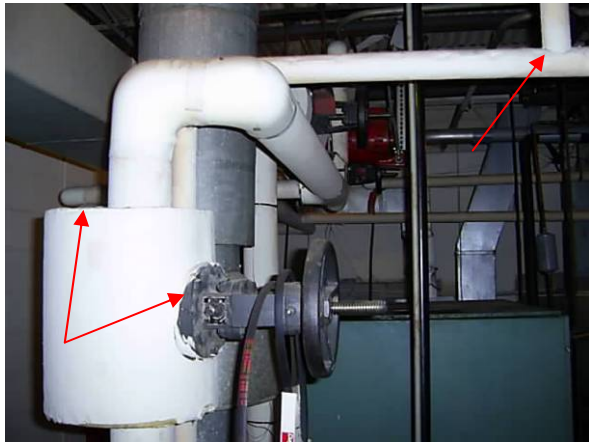


Photo #1 White pipe compound/coating in mechanical room.



Photo #2 12x12 gray floor tile mastic – black located in the mechanical room and rear stairwell.



Photo #3 12x12 gray floor tile mastic – black located in the mechanical room and rear stairwell.



Photo #4 Yellow fiberglass pipe insulation white backing in mechanical room.



Photo #5 9" x 9" floor tile, tan/brown located in the front stairwell.



Photo #6 Carpet mastic (black/brown) located in the teller vault.