

ASBESTOS ABATEMENT REPORT

**REGIONS SALEM
COST CENTER NO. RFC023524
111 EAST MAIN STREET
SALEM, KENTUCKY**

**Terracon Project No. 57107000
January 28, 2010**

Prepared for:

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

Prepared by:

**Terracon
Louisville, Kentucky**



January 28, 2010

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

Re: Asbestos Abatement Report
Regions Salem
Cost Center No. RFC023524
111 East Main Street
Salem, Kentucky
Terracon Project No. 57107000

Dear Ms. Long:

Terracon Consultants, Inc. (Terracon) is pleased to provide you with this report regarding asbestos consulting services conducted at the above-referenced project site. A description of abatement work activities, air monitoring logs, and other project-related documents are contained in the attached report and appendices.

We appreciate the opportunity to be of service to you on this project. If there are any questions concerning the report, or if we may be of further assistance, please contact us at (502) 456-1256 (Louisville Office) or (770) 623-0755 (Atlanta Office).

Sincerely,
Terracon Consultants, Inc.

Nate A Beckman, CHMM
Project Scientist

Jeffrey Mutchler, MPH
Project Industrial Hygienist

Matt C. Rudolph, CHMM
Environmental Department Manager

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ASBESTOS ABATEMENT REPORT

**Regions Salem
Cost Center No. RFC023524
111 East Main Street
Salem, Kentucky**

Terracon Project No. 57107000

1.0 GENERAL

This report presents the results of Terracon Consultants, Inc. (Terracon) asbestos abatement consulting services performed at the Regions Salem (Salem) branch located at 111 East Main Street in Salem, Kentucky. Terracon provided the asbestos abatement consulting services in general accordance with our Task Order Authorization dated January 9, 2010 and in accordance with the Master Service Agreement dated April 11, 2003.

1.1 Asbestos Abatement Objective

The objective of Terracon's asbestos consulting services was to document the removal of the previously identified asbestos-containing materials (ACM). The ACM was identified per Terracon's report of Project No. 18097077 dated December 4, 2009.

Terracon's abatement monitoring services for this project included:

- Confirming and documenting that the asbestos abatement work was completed in accordance with applicable federal, state and local regulations.
- Confirming that the ACM scheduled to be removed from the work area has been removed, and that post-abatement work surfaces were visually free of asbestos-containing debris.
- Conducting visual and air clearance sampling (via Phase Contrast Microscopy (PCM)) in the abated areas.

1.2 Site Location

The Salem branch is located at 111 East Main Street in Salem, Kentucky. Asbestos abatement was performed in the following areas:

- Approximately 3,496 square feet of carpet mastic,
- Approximately 656 square feet of wall carpet mastic,
- Approximately 200 square feet of ceramic tile with mastic,
- Approximately 60 square feet of vinyl floor tile and mastic,

- Approximately 50 square feet of vinyl floor tile and mastic,
- Approximately 200 square feet of ceramic tile and mastic,
- Approximately 426 feet of mastic on wood floor,
- Approximately 80 square feet of sheet vinyl and mastic.

2.0 ABATEMENT PROCEDURES

2.1 Work Area Preparation

Terracon observed the abatement activities during initial prep work, asbestos abatement, and final cleaning activities. Summit Environmental Services, Inc. (Summit) of Paducah Kentucky was subcontracted to performed air monitoring and analysis.

2.2 General ACM Removal Practices

Abatement work was performed by Winter Environmental in accordance with federal, state and local regulations. Asbestos abatement was performed on January 8 and 9, 2010 during 12 hour shifts.

2.3 Air Sampling

Summit performed air monitoring throughout the duration of the asbestos abatement activities. Final clearance air monitoring was performed and analyzed utilizing National Institute of Occupational Safety and Health (NIOSH) method 7400 Asbestos and other fiber by PCM. Final air clearance sampling was performed once final visual inspection had passed (refer to section 2.4 for final visual clearance). The samples were analyzed by Summit.

2.4 Final Visual Clearance Inspection

Following removal of the ACM, Summit performed a visual assessment of the abatement work area. The abatement work area was checked for visual evidence of residual ACM or ACM debris. Based on the results of their observations, the abatement contractor was instructed to either perform additional removal/cleaning or the area was visually cleared.

3.0 RESULTS AND CONCLUSIONS

3.1 Material Removal and Disposal

The ACM scheduled for abatement were removed from the Salem branch. The materials were abated utilizing wet methods, were then double-bagged, labeled and properly disposed by Winter Environmental.

Winter Environmental will submit their project close-out documentation directly to Regions Financial Corporation c/o CB Richard Ellis. Winter Environmental project closeout documents should include worker training, daily logs, waste manifests, etc.

Additional ACM remains in the building in locations that were not located in proposed renovation areas. Specifically, window caulk, textured ceiling, and gypsum wallboard, tape and compound.

3.2 Clearance Results

Per the results of the visual clearance and air clearance sampling program this project has been completed successfully. The identified ACM that was scheduled for abatement in the areas to be renovated has been removed. A total of 22 air samples were collected and analyzed by PCM. Results of the clearance air samples were below Environmental Protection Agency (EPA) standard of 0.01 fibers per cubic centimeter of air. A summary of the air sample results is presented in Appendix A.

4.0 GENERAL COMMENTS

The conclusions in this report are based upon visual observations during the asbestos abatement activities. The professional services provided and judgments rendered on this project are consistent with the level of care and skill ordinarily exercised by members of the profession currently practicing under similar conditions in the same locale. Terracon does not warrant the work of regulatory agencies, laboratories or other third parties supplying information that may have been used in the preparation of this report. No warranty, express or implied, is made.

APPENDIX A

AIR MONITORING RESULTS



SUMMIT ENVIRONMENTAL SERVICES, INC.

P.O. Box 387
7630 Highway 60 West
West Paducah, Kentucky 42086
Phone (270) 744-6172
Fax (270) 744-6190

Website: www.summitenviro.com

CHEMICAL ANALYSTS & CONSULTANTS

PDL NUMBER: 920156

CLIENT: TERRACON

DATE COLLECTED: 01-08-10

FACILITY: REGIONS BANK

DATE OF ANALYSIS: 01-08-10

CONTRACTOR: WINTER ENVIRONMENTAL

SAMPLE NUMBER	SAMPLE TYPE	FLOW RATE	START TIME	STOP TIME	VOLUME (LITERS)	FIELDS COUNTED	FIBERS COUNTED	FIBER COUNT
31696	P	2.0	1730	0200	1020	100	11 ACTUAL	<0.1 0.005
31697	P	2.0	1730	0200	1020	100	9 ACTUAL	<0.1 0.004
31698	A	15.0	2115	0015	2700	100	3.5 ACTUAL	<0.01 0.000
31699	A	15.0	2130	0030	2700	100	4 ACTUAL	<0.01 0.001
31700	C	15.0	0200	0340	1500	100	10.5 ACTUAL	<0.01 0.003
31701	C	15.0	0200	0340	1500	100	8.5 ACTUAL	<0.01 0.002

25mm	BLANK	100	1
25mm	BLANK	100	1
25mm	BLANK AVERAGE	100	1

LAB

LAB NUMBER	SAMPLE IDENTIFICATION
31696	PERSONAL; PAULINO FELIPE REMOVED CARPET GLUE
31697	PERSONAL; ANTONIO CORVANTES REMOVED CARPET GLUE
31698	FOUR (4) FEET DOWNWIND OF NEGATIVE AIR EXHAUST
31699	TWO (2) FEET OUTSIDE OF SOUTH BACK DOOR
31700	MIDDLE OF HALLWAY
31701	EAST END OF CONFERENCE ROOM 1

SAMPLED BY: TOM SHERRON

ANALYST: TOM SHERRON

RFA: .007854 mm²

REVIEWED BY: *Mandy O'Brien*

METHOD OF ANALYSIS: NIOSH 7400 METHOD REVISION #3

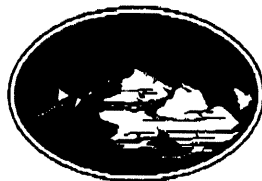
SAMPLE TYPE CODE: B-BACKGROUND, A-AREA, P-PERSONAL, C-CLEARANCE, E-EXCURSION

FLOW RATE EXPRESSED IN LITERS PER MINUTE

ALL RESULTS EXPRESSED AS FIBERS/CC > 5 um IN LENGTH

LOD: 7 FIBERS/mm² FILTER AREA

RATED PROFICIENT BY THE AIHA SPONSORED NIOSH PAT PROGRAM



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DATE COLLECTED: 01-08-10

FACILITY: REGIONS BANK

DATE OF ANALYSIS: 01-08-10

CONTRACTOR: WINTER ENVIRONMENTAL

SAMPLE NUMBER	SAMPLE TYPE	FLOW RATE	START TIME	STOP TIME	VOLUME (LITERS)	FIELDS COUNTED	FIBERS COUNTED	FIBER COUNT
31702	C	15.0	0200	0340	1500	100	9.5	<0.01
							ACTUAL	0.001
31703	C	15.0	0200	0340	1500	100	8	<0.01
							ACTUAL	0.003
31704	C	15.0	0200	0340	1500	100	9	<0.01
							ACTUAL	0.002

25mm	BLANK	100	1
25mm	BLANK	100	1
25mm	BLANK AVERAGE	100	1

LAB NUMBER	SAMPLE IDENTIFICATION
31702	WEST END OF CONFERENCE ROOM 1
31703	MIDDLE OF CONFERENCE ROOM 2
31704	MIDDLE OF BREAK ROOM

SAMPLED BY: TOM SHERRON

ANALYST: TOM SHERRON

RFA: .007854 mm²

REVIEWED BY: *Mandy O'Brien*

METHOD OF ANALYSIS: NIOSH 7400 METHOD REVISION #3

SAMPLE TYPE CODE: B-BACKGROUND, A-AREA, P-PERSONAL, C-CLEARANCE, E-EXCURSION

FLOW RATE EXPRESSED IN LITERS PER MINUTE

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LOD: 7 FIBERS/mm² FILTER AREA

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CHEMICAL ANALYSTS & CONSULTANTS

PDL NUMBER: 920156

CLIENT: TERRACON

DATE COLLECTED: 01-09-10

FACILITY: REGIONS BANK

DATE OF ANALYSIS: 01-09-10

CONTRACTOR: WINTER ENVIRONMENTAL

SAMPLE NUMBER	SAMPLE TYPE	FLOW RATE	START TIME	STOP TIME	VOLUME (LITERS)	FIELDS COUNTED	FIBERS COUNTED	FIBER COUNT
31705	P	2.0	0830	1730	1080	100	6 ACTUAL	<0.1 0.002
31706	P	2.0	0830	1730	1080	100	8 ACTUAL	<0.1 0.003
31707	A	15.0	0845	0945	900	100	3 ACTUAL	<0.01 0.001
31708	A	15.0	0845	0945	900	100	2.5 ACTUAL	<0.01 0.001
31709	C	15.0	0945	1125	1500	100	5.5 ACTUAL	<0.01 0.001
31710	C	15.0	0945	1125	1500	100	6 ACTUAL	<0.01 0.002
	25mm	BLANK				100	1	
	25mm	BLANK				100	1	
	25mm	BLANK AVERAGE				100	1	

LAB

LAB NUMBER	SAMPLE IDENTIFICATION
31705	PERSONAL; RUDY CASTILLE REMOVED FLOOR TILE AND MASTIC
31706	PERSONAL; PAULINO FELIPE REMOVED FLOOR TILE AND MASTIC
31707	TWO (2) FEET OUTSIDE OF VAULT ENTRANCE
31708	IN LOBBY FIFTEEN (15) FEET FROM VAULT
31709	NORTH END OF VAULT
31710	SOUTH END OF VAULT

SAMPLED BY: TOM SHERRON

ANALYST: TOM SHERRON

RFA: .007854 mm²

REVIEWED BY: *Mandy O'Brien*

METHOD OF ANALYSIS: NIOSH 7400 METHOD REVISION #3

SAMPLE TYPE CODE: B-BACKGROUND, A-AREA, P-PERSONAL, C-CLEARANCE, E-EXCURSION

FLOW RATE EXPRESSED IN LITERS PER MINUTE

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CLIENT: TERRACON

DATE COLLECTED: 01-09-10

FACILITY: REGIONS BANK

DATE OF ANALYSIS: 01-09-10

CONTRACTOR: WINTER ENVIRONMENTAL

SAMPLE NUMBER	SAMPLE TYPE	FLOW RATE	START TIME	STOP TIME	VOLUME (LITERS)	FIELDS COUNTED	FIBERS COUNTED	FIBER COUNT
31711	A	15.0	1315	1615	2700	100	5 ACTUAL	<0.01 0.001
31712	A	15.0	1315	1615	2700	100	3 ACTUAL	<0.01 0.000
31713	C	15.0	1730	1910	1500	100	4.5 ACTUAL	<0.01 0.001
31714	C	15.0	1730	1910	1500	100	5 ACTUAL	<0.01 0.001
31715	C	15.0	1730	1910	1500	100	5.5 ACTUAL	<0.01 0.001
31716	C	15.0	1730	1910	1500	100	4 ACTUAL	<0.01 0.001
31774	C	15.0	1730	1910	1500	100	6.5 ACTUAL	<0.01 0.002
	25mm	BLANK				100	1	
	25mm	BLANK				100	1	
	25mm	BLANK AVERAGE				100	1	

LAB

NUMBER	SAMPLE IDENTIFICATION
31711	FOUR (4) FEET DOWNWIND OF NEGATIVE AIR EXHAUST FROM LOBBY
31712	TWO (2) FEET OUTSIDE CRITICAL BARRIER BETWEEN LOBBY AND SOUTH END OF BANK
31713	NORTHWEST CORNER OF LOBBY
31714	NORTHEAST CORNER OF LOBBY
31715	SOUTHWEST CORNER OF LOBBY
31716	SOUTHEAST CORNER OF LOBBY
31774	MIDDLE OF LOBBY

SAMPLED BY: TOM SHERRON

ANALYST: TOM SHERRON

RFA: .007854 mm²

REVIEWED BY: *[Signature]*

METHOD OF ANALYSIS: NIOSH 7400 METHOD REVISION #3

SAMPLE TYPE CODE: B-BACKGROUND, A-AREA, P-PERSONAL, C-CLEARANCE, E-EXCURSION

FLOW RATE EXPRESSED IN LITERS PER MINUTE

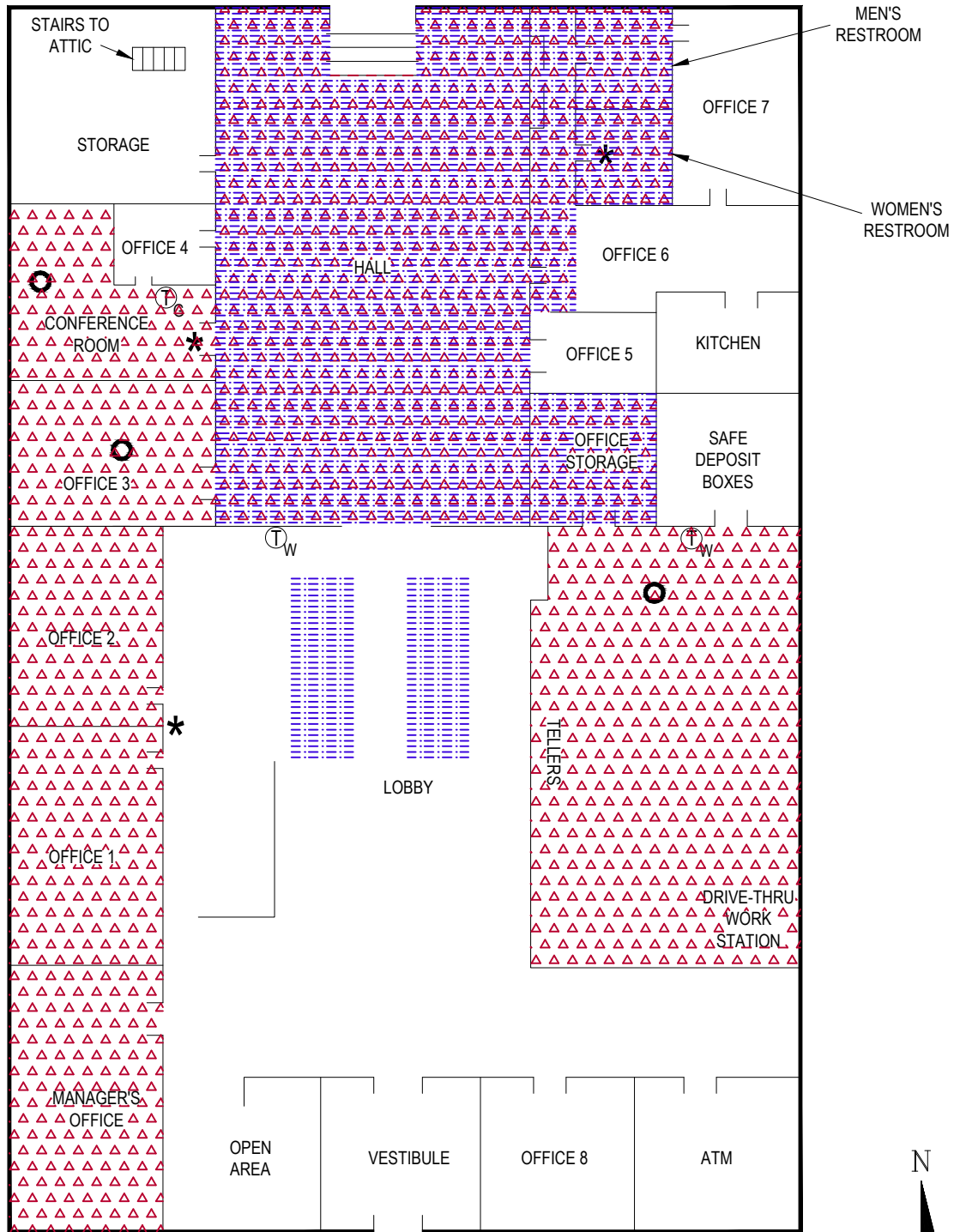
ALL RESULTS EXPRESSED AS FIBERS/CC > 5 um IN LENGTH

LOD: 7 FIBERS/mm² FILTER AREA

RATED PROFICIENT BY THE AIHA SPONSORED NIOSH PAT PROGRAM

APPENDIX B

FIGURES SHOWING REMAINING ACM MATERIALS



LEGEND

- * TERRACON OBSERVED BENEATH CARPET
- TERRACON OBSERVED ABOVE CEILING TILES
- T_G THERMOSTAT ON GYPSUM BOARD WALL
- T_W THERMOSTAT ON PAINTED WOOD PANELING
- [Blue grid pattern] GYPSUM CEILING BOARD, TAPE, AND COMPOUND
- [Red triangle pattern] GYPSUM WALL BOARD, TAPE, AND COMPOUND

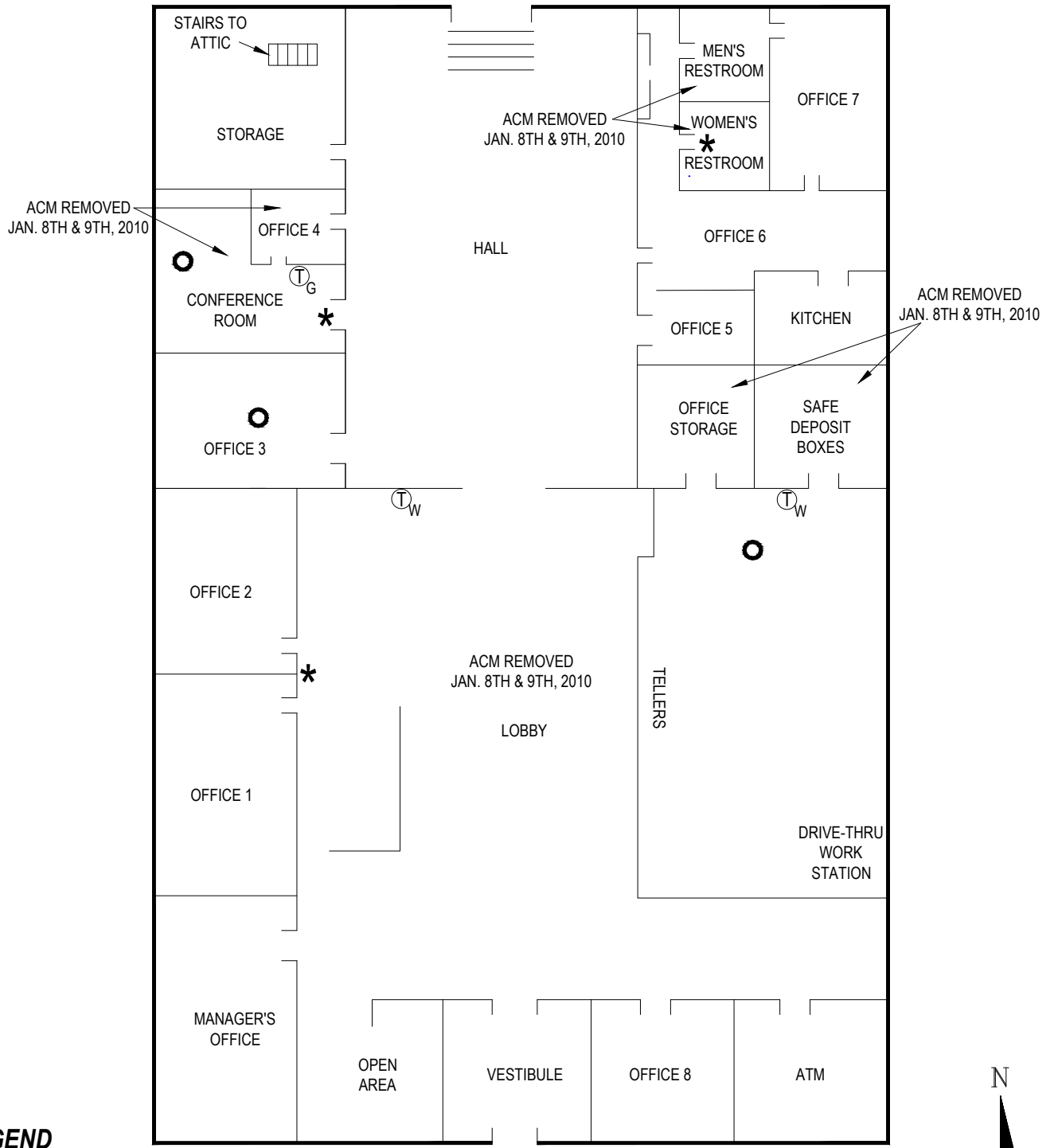
THIS DIAGRAM IS FOR GENERAL LOCATION ONLY, AND IS NOT INTENDED FOR CONSTRUCTION PURPOSES

MAIN STREET



NOT TO SCALE

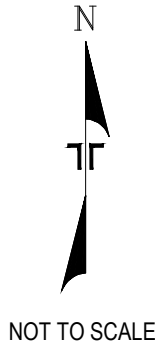
Project Mngr: NAB	Project No. 57107000		SITE DIAGRAM - FIRST FLOOR	FIG. No.
Drawn By: DWD	Scale: AS SHOWN		ASBESTOS ABATEMENT	REGIONS BANK - SALEM, KY 111 E. MAIN ST. SALEM, KY
Checked By: NAB/MRF	File No. AS57107000-1			
Approved By: NAB	Date: JAN. 2010			
5217 Linbar Drive, Suite 309 Nashville, TN 37211 (615) 333-6444 (615) 333-6443				



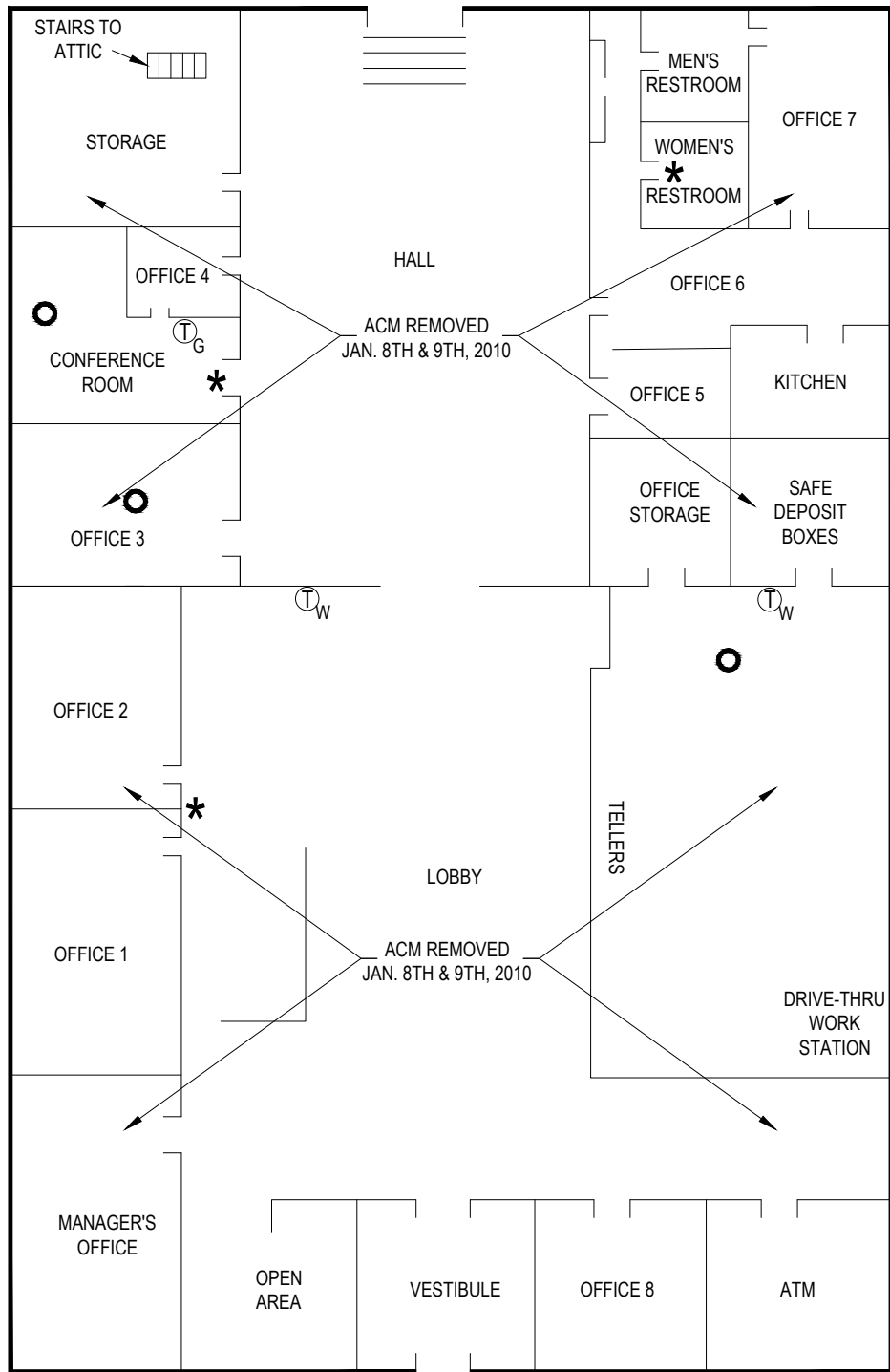
LEGEND

- WINDOW CAULK - GRAY
- * TERRACON OBSERVED BENEATH CARPET
- TERRACON OBSERVED ABOVE CEILING TILES
- Ⓣ_G THERMOSTAT ON GYPSUM BOARD WALL
- Ⓣ_W THERMOSTAT ON PAINTED WOOD PANELING

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

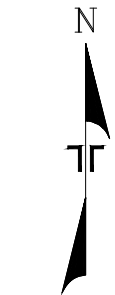


Project Mngr: NAB	Project No. 57107000	 5217 Linbar Drive, Suite 309 Nashville, TN 37211 (615) 333-6444 (615) 333-6443	SITE DIAGRAM - FIRST FLOOR ASBESTOS ABATEMENT REGIONS BANK - SALEM, KY 111 E. MAIN ST. SALEM, KY	FIG. No.
Drawn By: DWD	Scale: AS SHOWN			
Checked By: NAB/MRF	File No. AS57107000-2			
Approved By: NAB	Date: JAN. 2010			
				2



LEGEND

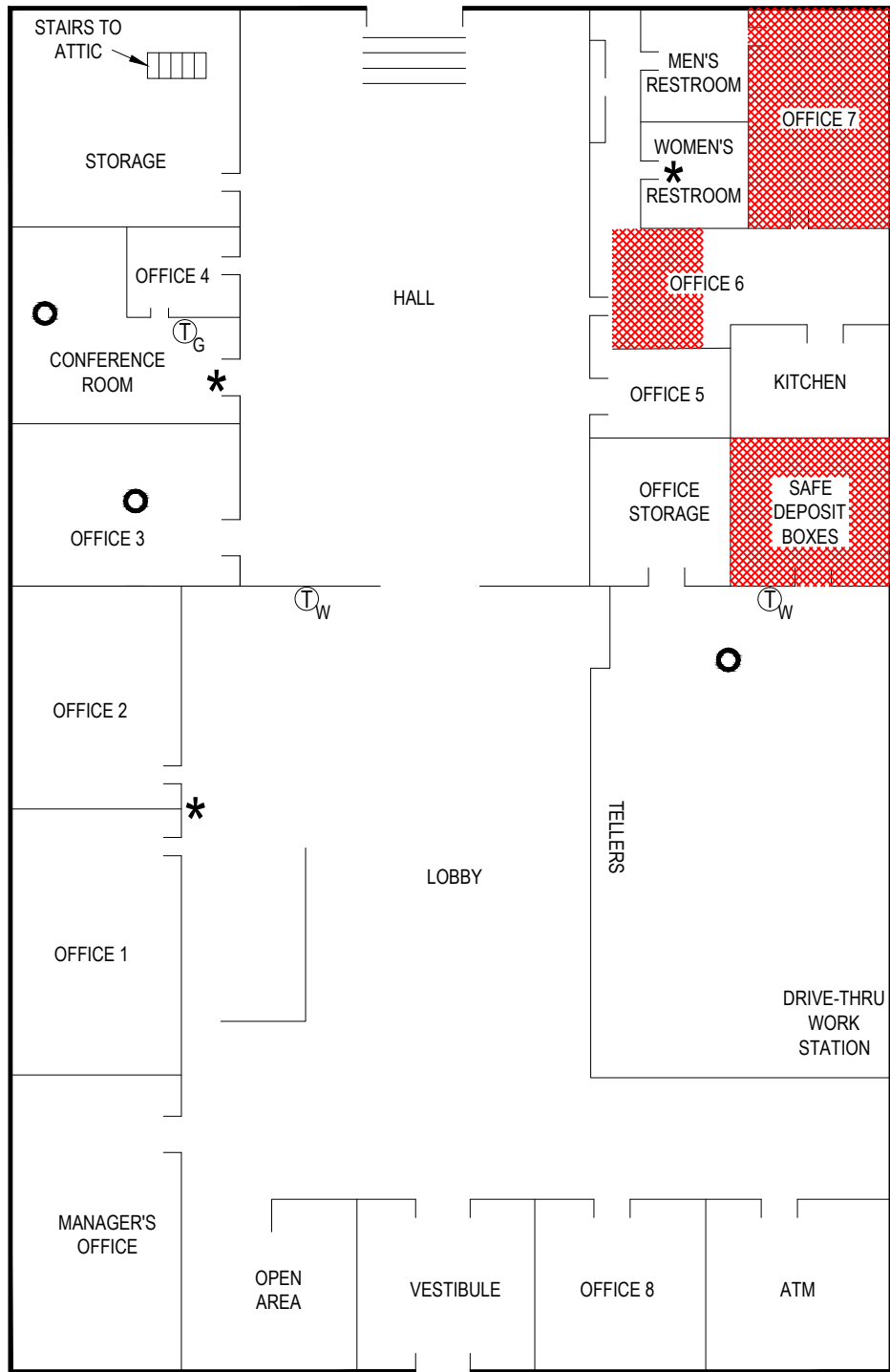
- * TERRACON OBSERVED BENEATH CARPET
- TERRACON OBSERVED ABOVE CEILING TILES
- Ⓣ_G THERMOSTAT ON GYPSUM BOARD WALL
- Ⓣ_W THERMOSTAT ON PAINTED WOOD PANELING



NOT TO SCALE

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

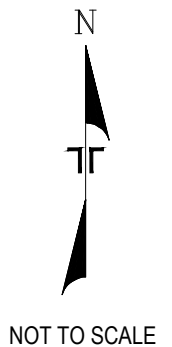
Project Mngr: NAB	Project No. 57107000	 5217 Linbar Drive, Suite 309 Nashville, TN 37211 (615) 333-6444 (615) 333-6443	SITE DIAGRAM - FIRST FLOOR ASBESTOS ABATEMENT REGIONS BANK - SALEM, KY 111 E. MAIN ST. SALEM, KY	FIG. No.
Drawn By: DWD	Scale: AS SHOWN		3	
Checked By: NAB/MRF	File No. AS57107000-3			
Approved By: NAB	Date: JAN. 2010			



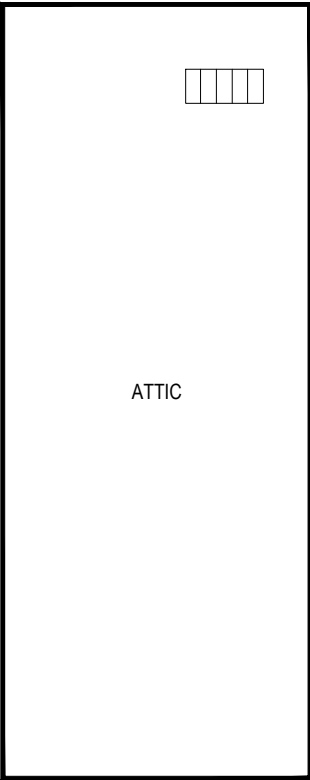
LEGEND

- * TERRACON OBSERVED BENEATH CARPET
- TERRACON OBSERVED ABOVE CEILING TILES
- T_G THERMOSTAT ON GYPSUM BOARD WALL
- T_W THERMOSTAT ON PAINTED WOOD PANELING
- ▨ TEXTURED CEILING - WHITE

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



Project Mngr: NAB	Project No. 57107000	 5217 Linbar Drive, Suite 309 Nashville, TN 37211 (615) 333-6444 (615) 333-6443	SITE DIAGRAM - FIRST FLOOR ASBESTOS ABATEMENT REGIONS BANK - SALEM, KY 111 E. MAIN ST. SALEM, KY	FIG. No.
Drawn By: DWD	Scale: AS SHOWN		4	
Checked By: NAB/MRF	File No. AS57107000-4			
Approved By: NAB	Date: JAN. 2010			



LEGEND



STAIRS



NOT TO SCALE

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Project Mngr:	NAB
Drawn By:	DWD
Checked By:	NAB/MRF
Approved By:	NAB

Project No.	57107000
Scale:	AS SHOWN
File No.	AS57107000-5
Date:	JAN. 2010


Terracon
 Consulting Engineers and Scientists

5217 Linbar Drive, Suite 309 Nashville, TN 37211
 (615) 333-6444 (615) 333-6443

SITE DIAGRAM - ATTIC ASBESTOS ABATEMENT REGIONS BANK - SALEM, KY 111 E. MAIN ST. SALEM, KY
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FIG. No.	5
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