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Any Bidder is directed to the Auction Purchase and Sale Agreement form for the terms and conditions of the sale of the Property.

Any Bidder must conduct Bidder's own independent and investigation and evaluation of the Property in all respects in making any decisions of any nature relating to any and all Bid Amounts.

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ASBESTOS SURVEY REPORT

NETTLETON
COST CENTER NO. RFC004904
4902 EAST NETTLETON AVENUE
JONESBORO, ARKANSAS 72401

Terracon Project No. 94107574.004
PO No. CA398907AR

October 14, 2010



Prepared for:

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

Prepared by:

Terracon
8901 Carpenter Freeway, Suite 100
Dallas, Texas 75247

October 14, 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: Nettleton
Cost Center No. RFC004904
4902 East Nettleton Avenue
Jonesboro, Arkansas 72401
Terracon Project No. 94107574.004

Dear Ms. Long:

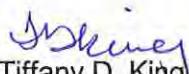
The purpose of this report is to present the results of an asbestos survey performed on September 23, 2010, at the above referenced building in Jonesboro, Arkansas. This survey was conducted in general accordance with our Task Order dated September 10, 2010, in accordance with the Master Service Agreement dated April 11, 2003. We understand that this survey was requested due to the planned renovation of the facility.

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 770.623.0755.

Sincerely,

Terracon


Tiffany D. King
Asbestos Inspector

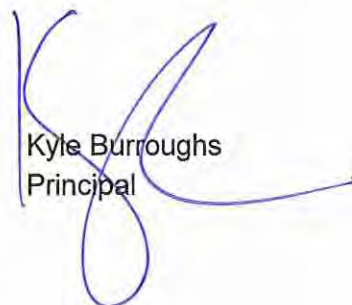

Kyle Burroughs
Principal

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EXECUTIVE SUMMARY – NETTLETON, JONESBORO, ARKANSAS (RFC004904)

Terracon Consultants, Inc. (Terracon) conducted an asbestos survey of the Regions Branch building located at 4902 East Nettleton Avenue, Arkansas. 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 and exterior building components.

The survey was conducted on September 23, 2010, by a State of Arkansas accredited asbestos inspector in general accordance with the sampling protocols established in Environmental Protection Agency (EPA) 40 Code of Federal Regulations (CFR) 763. Eighty (80) bulk samples were collected from twenty-four (24) homogeneous areas of suspect ACM. Asbestos in concentrations of more than one percent (1%) was identified in the following materials:

- Wall texture/drywall/joint compound (tan, semi-smooth)
- Mastic (black) associated with 12" x 12" Floor tile (black/white checker pattern)
- 12" x 12" Floor tile (tan) with mastic (black)
- Interior window caulk (black)
- Drywall/joint compound associated with wall covering (multi-color)
- Mastic (black) associated with grout (dark gray/black) associated with ceramic floor tile
- Exterior window caulk (black)

The identified non-friable ACM must be removed and disposed of by an ADEQ-licensed asbestos abatement contractor prior to renovation if the asbestos containing materials will be affected by the planned renovation activity.

ASBESTOS SURVEY REPORT

**NETTLETON
COST CENTER NO. RFC004904
4902 EAST NETTLETON AVENUE
JONESBORO, ARKANSAS**

Terracon Project No. 94107574.004

1.0 INTRODUCTION

Terracon Consultants, Inc. (Terracon) conducted an asbestos survey of the Regions Branch located at 4902 East Nettleton Avenue, Jonesboro, Arkansas. The survey was conducted on September 23, 2010, by a State of Arkansas accredited asbestos inspector in general accordance with Terracon Task Order dated September 10, 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 (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 is a single-story building which consists of approximately 4,891 square feet and is constructed on a concrete slab foundation. The exterior of the building consists of brick and textured concrete with metal frame windows and doors. The exterior drive thru area consists of textured concrete with concrete columns. The interior of the building consists of the bank suite and an unoccupied suite which is used by the bank for storage. For the purpose of this report, the bank suite will be referred to as Suite 1 and the unoccupied suite will be referred to as Suite 2. The interior walls of the building consist of textured drywall, wall covering over drywall, textured concrete, and ceramic tile on a drywall substrate. The floors consist of vinyl floor tile,

carpet, and ceramic tile on a concrete substrate. The ceilings consist of a 2' x 2' lay-in ceiling tile system suspended from a metal deck. An additional 2' x 4' ceiling tile system was noted above the lay-in ceiling tile in the lobby. Spray on fireproofing was not observed above the ceiling tile system on the day of the survey. The heating, ventilation and air conditioning (HVAC) system is located on the roof.

3.0 FIELD ACTIVITIES

The survey was conducted by Ms. Tiffany D. King, a State of Arkansas accredited asbestos inspector. A copy of Ms. King's asbestos inspector certificate is attached in Appendix D. The survey was conducted in general accordance with the sample collection protocols established in EPA regulation 40 CFR 763, the Asbestos Hazard Emergency Response Act (AHERA). A summary of survey activities is provided below.

3.1 Visual Assessment

Our survey activities began with visual observation of the interior and exterior of the building to identify homogeneous areas of suspect ACM. A homogeneous area consists of building materials that appear similar throughout in terms of color, texture and date of application. Interior 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 carpet 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 carpeted areas there may be isolated areas of additional suspect material present beneath carpet. In addition, suspect materials located behind mirrors or beneath ceramic tile were not sampled in order to prevent excessive damage to the material. Suspect materials, such as mastic or thin set, should be sampled prior to renovation activities if the activities will disturb the materials.

Terracon observed one (1) thermostat in the lobby of Suite 1. The thermostat was attached to textured drywall.

The lighting system throughout the building is located in the suspended ceiling tile system. Exterior lights are set in the textured soffit.

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.

Eighty (80) bulk samples were collected from twenty-four (24) 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 Cates Laboratories, Inc. of Forney, Texas 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. Cates Laboratories is accredited under the National Voluntary Laboratory Accreditation Program (NVLAP Accreditation No. 2005690).

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 activities. 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 Arkansas asbestos activities are regulated by the Arkansas Department of Environmental Quality (ADEQ) under Regulation 21: Arkansas Asbestos Abatement Regulation, The Arkansas Abatement Regulation applies to owners and operator conducting a demolition or renovation activity; persons conducting inspections, air monitoring, developing management plans, and designing and/or conducting asbestos response actions; and training providers.

RACM must be removed prior to renovation or demolition activities which will disturb the materials. The owner or operator must provide the ADEQ with written notification of planned demolition, or renovation depending on the quantity of material abated at least 10 working days prior to the commencement of asbestos abatement activities.

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. States which administer their own federally-approved state OSHA programs may require additional precautions.

5.0 FINDINGS AND RECOMMENDATIONS

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

- Wall texture/drywall/joint compound (tan, semi-smooth)
- Mastic (black) associated with 12" x 12" Floor tile (black/white checker pattern)
- 12" x 12" Floor tile (tan) with mastic (black)
- Interior window caulk (black)
- Drywall/joint compound associated with wall covering (multi-color)
- Mastic (black) associated with grout (dark gray/black) associated with ceramic floor tile
- Exterior window caulk (black)

The wall texture/drywall/joint compound (tan, semi-smooth) is located throughout Suite 1 and is assessed as a non-friable ACM in good condition.

The mastic (black) associated with 12" x 12" Floor tile (black/white checker pattern) is located in Suite 1 in the break room, restrooms, and hallway and is assessed as a non-friable ACM in good condition.

The 12" x 12" Floor tile (tan) with mastic (black) is located in Suite 1 in the storage room and is assessed as a non-friable ACM in good condition.

The mastic (black) associated with grout (dark gray/black) associated with ceramic floor tile is located in Suite 1 in the janitors closet and is assessed as a non-friable ACM in good condition.

The drywall/joint compound associated with wall covering (multi-color) is located throughout Suite 2 and is assessed as a non-friable ACM in good condition.

The interior and exterior window caulk (black) is located on the windows throughout the building and is assessed as a non-friable ACM in good condition.

The identified non-friable ACM must be removed and disposed of by an ADEQ-licensed asbestos abatement contractor prior to renovation if the asbestos containing materials will be affected by the planned renovation activity.

It should be noted that suspect materials, other than those identified during the September 24, 2010, survey 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.

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, express or implied is made.

APPENDIX A
ASBESTOS SURVEY SAMPLE SUMMARY

**APPENDIX A
ASBESTOS SURVEY SAMPLE SUMMARY
NETTLETON
COST CENTER NO. RFC004904
4902 EAST NETTLETON AVENUE
JONESBORO, ARKANSAS
Terracon Project No. 94107574.004**

Sample No.	Description	Sample Location
1	Texture on concrete (tan, semi-smooth)	Suite 1, lobby
2	Texture on concrete (tan, semi-smooth)	Foyer
3	Texture on concrete (tan, semi-smooth)	Suite 1, restroom 2
4	Texture on concrete (tan, semi-smooth)	Suite 1, storage room
5	Texture on concrete (tan, semi-smooth)	Suite 1, storage room
6	Wall texture/drywall/joint compound (tan, semi-smooth)	Suite 1, storage 2
7	Wall texture/drywall/joint compound (tan, semi-smooth)	Suite 1, break room hallway
8	Wall texture/drywall/joint compound (tan, semi-smooth)	Suite 1, break room
9	Wall texture/drywall/joint compound (tan, semi-smooth)	Suite 1, bedroom 2
10	Wall texture/drywall/joint compound (tan, semi-smooth)	Suite 1, water heater closet
11	Cove base mastic (tan)	Suite 1, lobby
12	Cove base mastic (tan)	Hallway between suites
13	Cove base mastic (tan)	Suite 1, break room
14	Grout (gray) associated with ceramic floor tile	Foyer
15	Grout (gray) associated with ceramic floor tile	Foyer
16	Grout (gray) associated with ceramic floor tile	Foyer
17	12" x 12" Floor tile (black, white checker) with mastic (black)	Suite 1, break room
18	12" x 12" Floor tile (black, white checker) with mastic (black)	Suite 1, break room
19	12" x 12" Floor tile (black, white checker) with mastic (black)	Suite 1, break room
20	2' x 2' Ceiling tile (white, pinholes and indents)	Suite 1, outside restrooms
21	2' x 2' Ceiling tile (white, pinholes and indents)	Suite 1, lobby
22	2' x 2' Ceiling tile (white, pinholes and indents)	Hallway between suite 1 and 2
23	2' x 4' Ceiling tile (white, pinholes and indents)	Suite 1, storage room 1
24	2' x 4' Ceiling tile (white, pinholes and indents)	Suite 1, storage room 1
25	2' x 4' Ceiling tile (white, pinholes and indents)	Suite 2, West
26	12" x 12" Floor tile (tan) with mastic (black)	Suite 1, storage room 1
27	12" x 12" Floor tile (tan) with mastic (black)	Suite 1, storage room 1
28	12" x 12" Floor tile (tan) with mastic (black)	Suite 1, storage room 1
29	Interior building caulk (white)	Suite 1, restroom 1
30	Interior building caulk (white)	Suite 1, restroom 1
31	Interior building caulk (white)	Suite 1, restroom 2

**APPENDIX A
ASBESTOS SURVEY SAMPLE SUMMARY
NETTLETON
COST CENTER NO. RFC004904
4902 EAST NETTLETON AVENUE
JONESBORO, ARKANSAS
Terracon Project No. 94107574.004**

Sample No.	Description	Sample Location
32	Sink undercoat (white)	Suite 1, break room
33	Sink undercoat (white)	Suite 1, break room
34	Sink undercoat (white)	Suite 1, break room
35	Resilient sheet flooring (brown)	Suite 1, behind teller line
36	Resilient sheet flooring (brown)	Suite 1, behind teller line
37	Resilient sheet flooring (brown)	Suite 1, behind teller line
38	Interior window caulk (black)	Window by teller
39	Interior window caulk (black)	Window, break room hall
40	Interior window caulk (black)	Break room window
41	Drywall/joint compound associated with wall covering (multi-color)	Suite 2, North
42	Drywall/joint compound associated with wall covering (multi-color)	Suite 2, West
43	Drywall/joint compound associated with wall covering (multi-color)	Suite 2, East
44	Drywall/joint compound associated with wall covering (multi-color)	Suite 2, Southeast
45	Drywall/joint compound associated with wall covering (multi-color)	Suite 2, center
46	2' x 4' Ceiling tile (white, pinholes and indents, small squares)	Suite 2, North
47	2' x 4' Ceiling tile (white, pinholes and indents, small squares)	Suite 2, East
48	2' x 4' Ceiling tile (white, pinholes and indents, small squares)	Suite 2, South
49	Wall texture/drywall/joint compound (beige, semi-smooth)	Suite 2, restroom 1
50	Wall texture/drywall/joint compound (beige, semi-smooth)	Suite 2, restroom 2
51	Wall texture/drywall/joint compound (beige, semi-smooth)	Suite 2, storage
52	Grout (gray) associated with ceramic floor tile	Suite 2, restroom 1
53	Grout (gray) associated with ceramic floor tile	Suite 2, restroom 1
54	Grout (gray) associated with ceramic floor tile	Suite 2, restroom 2
55	2' x 4' Ceiling tile (white, pinholes, fissures)	Suite 2, West
56	2' x 4' Ceiling tile (white, pinholes, fissures)	Suite 2, South
57	2' x 4' Ceiling tile (white, pinholes, fissures)	Suite 2, Southeast

APPENDIX A
ASBESTOS SURVEY SAMPLE SUMMARY
NETTLETON
COST CENTER NO. RFC004904
4902 EAST NETTLETON AVENUE
JONESBORO, ARKANSAS
Terracon Project No. 94107574.004

Sample No.	Description	Sample Location
58	Carpet mastic (tan)	Storage 2
59	Carpet mastic (tan)	Lobby
60	Carpet mastic (tan)	Lobby by foyer
61	Exterior carpet mastic (yellow)	Outside foyer
62	Exterior carpet mastic (yellow)	Outside foyer
63	Exterior carpet mastic (yellow)	Outside foyer
64	Grout (dark gray/black) associated with ceramic floor tile	Water heater closet
65	Grout (dark gray/black) associated with ceramic floor tile	Water heater closet
66	Grout (dark gray/black) associated with ceramic floor tile	Water heater closet
67	Exterior texture (tan, rough)	North side
68	Exterior texture (tan, rough)	West side
69	Exterior texture (tan, rough)	South side
70	Exterior building caulk (gray)	North side
71	Exterior building caulk (gray)	East side
72	Exterior building caulk (gray)	West side
73	Exterior window caulk (black)	North side
74	Exterior window caulk (black)	West side
75	Exterior window caulk (black)	East side
76	Texture associated with concrete (off-white, semi-smooth)	Vault 2
77	Texture associated with concrete (off-white, semi-smooth)	Vault 2
78	Texture associated with concrete (off-white, semi-smooth)	Vault 2
79	Exterior texture (tan, rough)	East side
80	Exterior texture (tan, rough)	North side

APPENDIX B
CONFIRMED ASBESTOS-CONTAINING MATERIALS

APPENDIX B
CONFIRMED ASBESTOS-CONTAINING MATERIALS
NETTLETON
COST CENTER NO. RFC004904
4902 EAST NETTLETON AVENUE
JONESBORO, ARKANSAS
Terracon Project No. 94107574.004

Description	Material Location	Percent/Type Asbestos	NESHAP Classification	Condition	Estimated Quantity
Wall texture/drywall/joint compound (tan, semi-smooth)	Throughout Suite 1	3- 5% Chrysotile	Category II non-friable	Good	4,105 sq. ft.
Mastic (black) associated with 12" x 12" Floor tile (black, white checker)	Suite 1 break room, restrooms, and hallway	5% Chrysotile	Category I non-friable	Good	360 sq. ft.
12" x 12" Floor tile (tan) with mastic (black)	Suite 1 storage room	5% Chrysotile – tile 5% Chrysotile – mastic	Category I non-friable	Good	240 sq. ft.
Interior window caulk (black)	Throughout on windows	5% Chrysotile	Category II non-friable	Good	675 ln. ft.
Drywall/joint compound associated with wall covering (multi-color)	Suite 2, throughout	3% Chrysotile	Category II non-friable	Good	5,355 sq. ft.
Mastic (black) associated with grout (dark gray/black) associated with ceramic floor tile	Suite 1, janitors closet	5% Chrysotile – mastic	Category I non-friable	Good	20 sq. ft.
Exterior window caulk (black)	Throughout on exterior windows	3% Chrysotile	Category II non-friable	Good	675 ln. ft.

* Quantities are estimates only.
Sq. ft. = square feet

APPENDIX C

ASBESTOS LABORATORY ANALYTICAL REPORTS

PLM REPORT SUMMARY



Cates Laboratories
 613 S. Bois D'Arc
 Forney, Texas 75126 (972) 564-4723

NVLAP Lab No. 200569-0
 TDH License No. 30-0287

Client: Terracon	Lab Job No.: PLM-03775
Project: Regions Bank - Jonesboro, AR	Report Date: 10/10/2010
Project No: 94107574.004	Sample Date: 9/23/2010
Identification: Asbestos, Bulk Sample Analysis	
Test Method: Polarized Light Microscopy/Dispersion Staining (PLM/DS) EPA Method 600/R-93/116	Page 1 of 7

On 9/28/2010, eighty (80) bulk samples were submitted by Ms. Tiffany King of Terracon for asbestos analysis by PLM/DS. Copies of the lab data sheets are attached; additional information may be found therein. The results are summarized below:

Lab Sample No.	Client Field I.D.	Sample Description/Location	Asbestos Content
CL171340	1	Texture on concrete (tan, semi-smooth) - Suite 1, Lobby	None Detected
CL171341	2	Texture on concrete (tan, semi-smooth) - Foyer	None Detected
CL171342	3	Texture on concrete (tan, semi-smooth) - Suite 1, Restroom 2	None Detected
CL171343	4	Texture on Concrete (tan, semi-smooth) - Suite 1, Storage Room	None Detected
CL171344	5	Texture on Concrete (tan, semi-smooth) - Suite 1, Storage Room	None Detected
CL171345	6	Wall Texture/Drywall/Joint Compound (tan, semi-smooth) - Suite 1, Storage 2	None Detected - Paint Texture None Detected - Joint Tape None Detected - Joint Compound None Detected - Paper None Detected - Wallboard Material
CL171346	7	Wall Texture/Drywall/Joint Compound (tan, semi-smooth) - Suite 1, Break Room Hallway	5% Chrysotile - Paint Texture None Detected - Joint Tape 5% Chrysotile - Joint Compound None Detected - Paper None Detected - Wallboard Material
CL171347	8	Wall Texture/Drywall/Joint Compound (tan, semi-smooth) - Suite 1, Break Room	3% Chrysotile - Paint Texture None Detected - Joint Tape 3% Chrysotile - Joint Compound None Detected - Paper None Detected - Wallboard Material
CL171348	9	Wall Texture/Drywall/Joint Compound (tan, semi-smooth) - Suite 1, Restroom 2	3% Chrysotile - Paint Texture None Detected - Joint Tape 3% Chrysotile - Joint Compound None Detected - Paper None Detected - Wallboard Material
CL171349	10	Wall Texture/Drywall/Joint Compound (tan, semi-smooth) - Suite 1, Water Heater Closet	None Detected - Paint Texture None Detected - Paper None Detected - Wallboard Material
CL171350	11	Cove Base Mastic (tan) - Suite 1, Lobby	None Detected
CL171351	12	Cove Base Mastic (tan) - Hallway between Suites	None Detected

These samples were analyzed by layers. The overall percent asbestos for the sample is reported when relevant. The EPA considers a material to be asbestos containing only if it contains greater than one percent asbestos by Calibrated Visual Area Estimation (CVAE). EPA regulations also indicate that Regulated Asbestos Containing Materials (RACM) – materials that are friable or may become friable – be further analyzed by point counting when the results indicate less than ten percent asbestos by CVAE. CatesLab utilizes CVAE on a routine basis and does not include point counting unless specifically requested by the client. The results may not be reproduced except in full.

PLM REPORT SUMMARY



Cates Laboratories
 613 S. Bois D'Arc
 Forney, Texas 75126 (972) 564-4723

NVLAP Lab No. 200569-0
 TDH License No. 30-0287

Client:	Terracon	Lab Job No.: PLM-03775
Project:	Regions Bank - Jonesboro, AR	Report Date: 10/10/2010
Project No:	94107574.004	Sample Date: 9/23/2010
Identification:	Asbestos, Bulk Sample Analysis	
Test Method:	Polarized Light Microscopy/Dispersion Staining (PLM/DS) EPA Method 600/R-93/116	

Page 2 of 7

On 9/28/2010, eighty (80) bulk samples were submitted by Ms. Tiffany King of Terracon for asbestos analysis by PLM/DS. Copies of the lab data sheets are attached; additional information may be found therein. The results are summarized below:

Lab Sample No.	Client Field I.D.	Sample Description/Location	Asbestos Content
CL171352	13	Cove Base Mastic (tan) - Suite 1, Break Room	None Detected
CL171353	14	Grout (gray) associated w/Ceramic Floor Tile - Foyer	None Detected
CL171354	15	Grout (gray) associated w/Ceramic Floor Tile - Foyer	None Detected
CL171355	16	Grout (gray) associated w/Ceramic Floor Tile - Foyer	None Detected
CL171356	17	12" X 12" Floor Tile (black/white checker) w/Mastic - Suite 1, Break Room	None Detected - Floor Tile None Detected - Yellow Mastic 5% Chrysotile - Black Mastic
CL171357	18	12" X 12" Floor Tile (black/white checker) w/Mastic - Suite 1, Break Room	None Detected - Floor Tile None Detected - Yellow Mastic 5% Chrysotile - Black Mastic
CL171358	19	12" X 12" Floor Tile (black/white checker) w/Mastic - Suite 1, Break Room	None Detected - Floor Tile None Detected - Yellow Mastic 5% Chrysotile - Black Mastic
CL171359	20	2' X 2' Ceiling Tile (white, pinholes and indents) - Suite 1, outside Restrooms	None Detected
CL171360	21	2' X 2' Ceiling Tile (white, pinholes and indents) - Suite 1, Lobby	None Detected
CL171361	22	2' X 2' Ceiling Tile (white, pinholes and indents) - Hallway between Suite 1 and 2	None Detected
CL171362	23	2' X 4' Ceiling Tile (white, pinholes and indents) - Suite 1, Storage Room 1	None Detected
CL171363	24	2' X 4' Ceiling Tile (white, pinholes and indents) - Suite 1, Storage Room 1	None Detected
CL171364	25	2' X 4' Ceiling Tile (white, pinholes and indents) - Suite 2, West	None Detected
CL171365	26	12" X 12" Floor Tile (tan) w/Mastic (black) - Suite 1, Storage Room 1	5% Chrysotile - Floor Tile 5% Chrysotile - Black Mastic
CL171366	27	12" X 12" Floor Tile (tan) w/Mastic (black) - Suite 1, Storage Room 1	5% Chrysotile - Floor Tile 5% Chrysotile - Black Mastic

These samples were analyzed by layers. The overall percent asbestos for the sample is reported when relevant. The EPA considers a material to be asbestos containing only if it contains greater than one percent asbestos by Calibrated Visual Area Estimation (CVAE). EPA regulations also indicate that Regulated Asbestos Containing Materials (RACM) – materials that are friable or may become friable – be further analyzed by point counting when the results indicate less than ten percent asbestos by CVAE. CatesLab utilizes CVAE on a routine basis and does not include point counting unless specifically requested by the client. The results may not be reproduced except in full.

PLM REPORT SUMMARY



Cates Laboratories
 613 S. Bois D'Arc
 Forney, Texas 75126 (972) 564-4723

NVLAP Lab No. 200569-0
 TDH License No. 30-0287

Client:	Terracon	Lab Job No.:	PLM-03775
Project:	Regions Bank - Jonesboro, AR	Report Date:	10/10/2010
Project No:	94107574.004	Sample Date:	9/23/2010
Identification:	Asbestos, Bulk Sample Analysis		
Test Method:	Polarized Light Microscopy/Dispersion Staining (PLM/DS) EPA Method 600/R-93/116		

Page 3 of 7

On 9/28/2010, eighty (80) bulk samples were submitted by Ms. Tiffany King of Terracon for asbestos analysis by PLM/DS. Copies of the lab data sheets are attached; additional information may be found therein. The results are summarized below:

Lab Sample No.	Client Field I.D.	Sample Description/Location	Asbestos Content
CL171367	28	12" X 12" Floor Tile (tan) w/Mastic (black) - Suite 1, Storage Room 1	5% Chrysotile - Floor Tile 5% Chrysotile - Black Mastic
CL171368	29	Interior Building Caulk (white) - Suite 1, Restroom 1	None Detected
CL171369	30	Interior Building Caulk (white) - Suite 1, Restroom 1	None Detected
CL171370	31	Interior Building Caulk (white) - Suite 1, Restroom 2	None Detected
CL171371	32	Sink Undercoat (white) - Suite 1, Break Room	None Detected
CL171372	33	Sink Undercoat (white) - Suite 1, Break Room	None Detected
CL171373	34	Sink Undercoat (white) - Suite 1, Break Room	None Detected
CL171374	35	Resilient Sheet Flooring (brown) - Suite 1, behind Teller Line	None Detected - Sheet Flooring None Detected - Yellow Mastic None Detected - Leveling Compound
CL171375	36	Resilient Sheet Flooring (brown) - Suite 1, behind Teller Line	None Detected - Sheet Flooring None Detected - Yellow Mastic None Detected - Leveling Compound
CL171376	37	Resilient Sheet Flooring (brown) - Suite 1, behind Teller Line	None Detected - Sheet Flooring None Detected - Yellow Mastic None Detected - Leveling Compound
CL171377	38	Interior Window Caulk (black) - Window by Teller	5% Chrysotile
CL171378	39	Interior Window Caulk (black) - Window, Break Room Hall	5% Chrysotile
CL171379	40	Interior Window Caulk (black) - Break Room Window	5% Chrysotile
CL171380	41	Drywall/Joint Compound associated w/Wall Covering (multi-color) - Suite 2, North	None Detected - Paint Layer None Detected - Paper None Detected - Wallboard Material
CL171381	42	Drywall/Joint Compound associated w/Wall Covering (multi-color) - Suite 2, West	None Detected - Joint Tape None Detected - Joint Compound 1 3% Chrysotile - Joint Compound 2 None Detected - Paper None Detected - Wallboard Material

These samples were analyzed by layers. The overall percent asbestos for the sample is reported when relevant. The EPA considers a material to be asbestos containing only if it contains greater than one percent asbestos by Calibrated Visual Area Estimation (CVAE). EPA regulations also indicate that Regulated Asbestos Containing Materials (RACM) – materials that are friable or may become friable – be further analyzed by point counting when the results indicate less than ten percent asbestos by CVAE. CatesLab utilizes CVAE on a routine basis and does not include point counting unless specifically requested by the client. The results may not be reproduced except in full.

PLM REPORT SUMMARY



Cates Laboratories
 613 S. Bois D'Arc
 Forney, Texas 75126 (972) 564-4723

NVLAP Lab No. 200569-0
 TDH License No. 30-0287

Client:	Terracon	Lab Job No.:	PLM-03775
Project:	Regions Bank - Jonesboro, AR	Report Date:	10/10/2010
Project No:	94107574.004	Sample Date:	9/23/2010
Identification:	Asbestos, Bulk Sample Analysis		
Test Method:	Polarized Light Microscopy/Dispersion Staining (PLM/DS) EPA Method 600/R-93/116		

Page 4 of 7

On 9/28/2010, eighty (80) bulk samples were submitted by Ms. Tiffany King of Terracon for asbestos analysis by PLM/DS. Copies of the lab data sheets are attached; additional information may be found therein. The results are summarized below:

Lab Sample No.	Client Field I.D.	Sample Description/Location	Asbestos Content
CL171382	43	Drywall/Joint Compound associated w/Wall Covering (multi-color) - Suite 2, East	None Detected - Joint Tape None Detected - Joint Compound None Detected - Paper None Detected - Wallboard Material
CL171383	44	Drywall/Joint Compound associated w/Wall Covering (multi-color) - Suite 2, Southeast	None Detected - Joint Tape None Detected - Joint Compound None Detected - Paper None Detected - Wallboard Material
CL171384	45	Drywall/Joint Compound associated w/Wall Covering (multi-color) - Suite 2, Center	None Detected - Joint Tape None Detected - Joint Compound None Detected - Paper None Detected - Wallboard Material
CL171385	46	2' X 4' Ceiling Tile (white, pinholes and indents, small squares) - Suite 2, North	None Detected
CL171386	47	2' X 4' Ceiling Tile (white, pinholes and indents, small squares) - Suite 2, East	None Detected
CL171387	48	2' X 4' Ceiling Tile (white, pinholes and indents, small squares) - Suite 2, South	None Detected
CL171388	49	Wall Texture/Drywall/Joint Compound (beige, semi-smooth) - Suite 2, Restroom 1	None Detected - Paint Texture None Detected - Joint Tape None Detected - Joint Compound None Detected - Paper None Detected - Wallboard Material
CL171389	50	Wall Texture/Drywall/Joint Compound (beige, semi-smooth) - Suite 2, Restroom 2	None Detected - Paint Texture None Detected - Joint Tape None Detected - Joint Compound None Detected - Paper None Detected - Wallboard Material

These samples were analyzed by layers. The overall percent asbestos for the sample is reported when relevant. The EPA considers a material to be asbestos containing only if it contains greater than one percent asbestos by Calibrated Visual Area Estimation (CVAE). EPA regulations also indicate that Regulated Asbestos Containing Materials (RACM) – materials that are friable or may become friable – be further analyzed by point counting when the results indicate less than ten percent asbestos by CVAE. CatesLab utilizes CVAE on a routine basis and does not include point counting unless specifically requested by the client. The results may not be reproduced except in full.

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NVLAP Lab No. 200569-0
 TDH License No. 30-0287

Client: Terracon
 Project: Regions Bank - Jonesboro, AR
 Project No: 94107574.004
 Identification: Asbestos, Bulk Sample Analysis
 Test Method: Polarized Light Microscopy/Dispersion Staining (PLM/DS)
 EPA Method 600/R-93/116

Lab Job No.: PLM-03775
 Report Date: 10/10/2010
 Sample Date: 9/23/2010

Page 5 of 7

On 9/28/2010, eighty (80) bulk samples were submitted by Ms. Tiffany King of Terracon for asbestos analysis by PLM/DS. Copies of the lab data sheets are attached; additional information may be found therein. The results are summarized below:

Lab Sample No.	Client Field I.D.	Sample Description/Location	Asbestos Content
CL171390	51	Wall Texture/Drywall/Joint Compound (beige, semi-smooth) - Suite 2, Storage	None Detected - Paint Texture None Detected - Joint Tape None Detected - Joint Compound None Detected - Paper None Detected - Wallboard Material
CL171391	52	Grout (gray) associated w/Ceramic Floor Tile - Suite 2, Restroom 1	None Detected - Ceramic Tile None Detected - Grout None Detected - White/Yellow Mastic
CL171392	53	Grout (gray) associated w/Ceramic Floor Tile - Suite 2, Restroom 1	None Detected - Ceramic Tile None Detected - Grout None Detected - White/Yellow Mastic
CL171393	54	Grout (gray) associated w/Ceramic Floor Tile - Suite 2, Restroom 2	None Detected - Ceramic Tile None Detected - Grout None Detected - White/Yellow Mastic
CL171394	55	2' X 4' Ceiling Tile (white, pinholes, fissures) - Suite 2, West	None Detected
CL171395	56	2' X 4' Ceiling Tile (white, pinholes, fissures) - Suite 2, South	None Detected
CL171396	57	2' X 4' Ceiling Tile (white, pinholes, fissures) - Suite 2, Southeast	None Detected
CL171397	58	Carpet Mastic (tan) - Storage 2	None Detected
CL171398	59	Carpet Mastic (tan) - Lobby	None Detected
CL171399	60	Carpet Mastic (tan) - Lobby by Foyer	None Detected
CL171400	61	Exterior Carpet Mastic (yellow) - Outside Foyer	None Detected
CL171401	62	Exterior Carpet Mastic (yellow) - Outside Foyer	None Detected
CL171402	63	Exterior Carpet Mastic (yellow) - Outside Foyer	None Detected
CL171403	64	Grout (dark gray/black) associated w/Ceramic Floor Tile - Water Heater Closet	None Detected - Grout None Detected - Yellow Mastic 5% Chrysotile - Black Mastic

These samples were analyzed by layers. The overall percent asbestos for the sample is reported when relevant. The EPA considers a material to be asbestos containing only if it contains greater than one percent asbestos by Calibrated Visual Area Estimation (CVAE). EPA regulations also indicate that Regulated Asbestos Containing Materials (RACM) – materials that are friable or may become friable – be further analyzed by point counting when the results indicate less than ten percent asbestos by CVAE. CatesLab utilizes CVAE on a routine basis and does not include point counting unless specifically requested by the client. The results may not be reproduced except in full.

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 Forney, Texas 75126 (972) 564-4723

NVLAP Lab No. 200569-0
 TDH License No. 30-0287

Client:	Terracon	Lab Job No.: PLM-03775
Project:	Regions Bank - Jonesboro, AR	Report Date: 10/10/2010
Project No:	94107574.004	Sample Date: 9/23/2010
Identification:	Asbestos, Bulk Sample Analysis	
Test Method:	Polarized Light Microscopy/Dispersion Staining (PLM/DS) EPA Method 600/R-93/116	

Page 6 of 7

On 9/28/2010, eighty (80) bulk samples were submitted by Ms. Tiffany King of Terracon for asbestos analysis by PLM/DS. Copies of the lab data sheets are attached; additional information may be found therein. The results are summarized below:

Lab Sample No.	Client Field I.D.	Sample Description/Location	Asbestos Content
CL171404	65	Grout (dark gray/black) associated w/Ceramic Floor Tile - Water Heater Closet	None Detected - Grout None Detected - Yellow Mastic 5% Chrysotile - Black Mastic
CL171405	66	Grout (dark gray/black) associated w/Ceramic Floor Tile - Water Heater Closet	None Detected - Grout None Detected - Yellow Mastic
CL171406	67	Exterior Texture (tan, rough) - North Side	None Detected
CL171407	68	Exterior Texture (tan, rough) - West Side	None Detected
CL171408	69	Exterior Texture (tan, rough) - South Side	None Detected
CL171409	70	Exterior Building Caulk (gray) - North Side	None Detected
CL171410	71	Exterior Building Caulk (gray) - East Side	None Detected
CL171411	72	Exterior Building Caulk (gray) - West Side	None Detected
CL171412	73	Exterior Window Caulk (black) - North Side	None Detected
CL171413	74	Exterior Window Caulk (black) - West Side	None Detected - Caulking 1 3% Chrysotile - Caulking 2
CL171414	75	Exterior Window Caulk (black) - East Side	None Detected - Caulking 1 3% Chrysotile - Caulking 2
CL171415	76	Texture associated w/Concrete (off-white, semi-smooth) - Vault 2	None Detected
CL171416	77	Texture associated w/Concrete (off-white, semi-smooth) - Vault 2	None Detected
CL171417	78	Texture associated w/Concrete (off-white, semi-smooth) - Vault 2	None Detected
CL171418	79	Exterior Texture (tan, rough) - East Side	None Detected
CL171419	80	Exterior Texture (tan, rough) - North Side	None Detected

These samples were analyzed by layers. The overall percent asbestos for the sample is reported when relevant. The EPA considers a material to be asbestos containing only if it contains greater than one percent asbestos by Calibrated Visual Area Estimation (CVAE). EPA regulations also indicate that Regulated Asbestos Containing Materials (RACM) – materials that are friable or may become friable – be further analyzed by point counting when the results indicate less than ten percent asbestos by CVAE. CatesLab utilizes CVAE on a routine basis and does not include point counting unless specifically requested by the client. The results may not be reproduced except in full.

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Cates Laboratories

613 S. Bois D'Arc
Forney, Texas 75126 (972) 564-4723

NVLAP Lab No. 200569-0

TDH License No. 30-0287

Client: Terracon
Project: Regions Bank - Jonesboro, AR
Project No: 94107574.004
Identification: Asbestos, Bulk Sample Analysis
Test Method: Polarized Light Microscopy/Dispersion Staining (PLM/DS)
EPA Method 600/R-93/116

Lab Job No.: PLM-03775

Report Date: 10/10/2010

Sample Date: 9/23/2010

Page 7 of 7

On 9/28/2010, eighty (80) bulk samples were submitted by Ms. Tiffany King of Terracon for asbestos analysis by PLM/DS. Copies of the lab data sheets are attached; additional information may be found therein.

STATEMENT OF LABORATORY ACCREDITATION

The samples were analyzed in general accordance with the procedures outlined in the Method for the Determination of Asbestos in Bulk Building Materials, EPA/600/R-93/116 or the U.S. Environmental Protection Agency method, under AHERA, for the analysis of asbestos in building materials by polarized light microscopy. The results of each bulk sample relate only to the material tested and the results shall not be used to claim product endorsement by NVLAP or any agency of the U.S. Government.

Specific questions concerning bulk sample results shall be directed to the Laboratory Director.

Analyst: Kathy Schosek, John R. Cates

Laboratory Director: John R. Cates, P.G.

Approved Signatory:

NVLAP LAB CODE 200569-0

APPENDIX D
CERTIFICATIONS

State of Arkansas
Department of
Environmental Quality



TERRACON CONSULTANTS, INC.,

is a licensed

Asbestos Abatement Consultant

having qualified as required by law in accordance with the regulations adopted by the Arkansas Pollution Control and Ecology Commission's Regulation 21 pursuant to Arkansas Code Annotated §20-27-1001 et seq., relative to abatement of asbestos-containing material within the state of Arkansas.

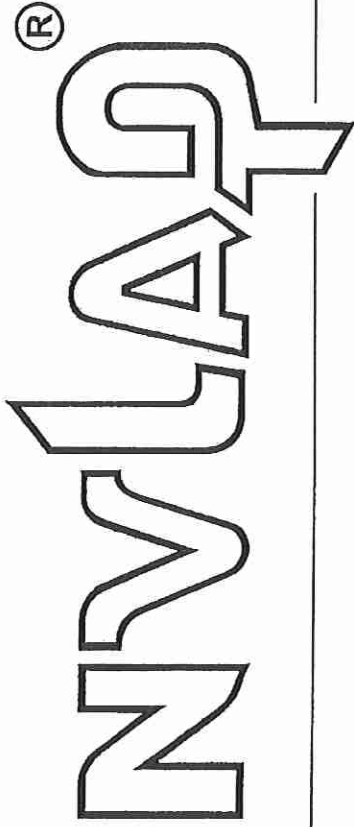
License Number: 000311

Issue Date: 2009 December 14

Expire Date: 2010 December 31

Jessie Marble
ADEC Director

United States Department of Commerce
National Institute of Standards and Technology



Certificate of Accreditation to ISO/IEC 17025:2005

NVLAP LAB CODE: 200569-0

Cates Laboratories, Inc.
Forney, TX

is accredited by the National Voluntary Laboratory Accreditation Program for specific services,
listed on the Scope of Accreditation, for:

BULK ASBESTOS FIBER ANALYSIS

*This laboratory is accredited in accordance with the recognized International Standard ISO/IEC 17025:2005.
This accreditation demonstrates technical competence for a defined scope and the operation of a laboratory quality
management system (refer to joint ISO-ILAC-IAF Communiqué dated January 2009).*

2010-04-01 through 2011-03-31

Effective dates



Dolly S. Bruce
For the National Institute of Standards and Technology

State of Arkansas

Department of Environmental Quality



TIFFANY D. KING

has satisfied the requirements necessary to meet the provisions of AHERA/ASHARA under TSCA Title III and the Arkansas Asbestos Abatement Regulation and is hereby certified in the state of Arkansas.

Asbestos

Discipline INSPECTOR

Cert. # 013649

Exp. 05.31.2011

Teresa Marks

Teresa Marks, Director

APPENDIX E
PHOTOGRAPHS



Photo #1 Front of bank.



Photo #2 Lobby and teller line, light fixtures set in 2' x 2' Ceiling tile (white, pinholes, indents) system



Photo #3 Thermostat on wall texture/drywall/joint compound (tan, semi-smooth)



Photo #4 Duct work located above the lay-in ceiling tile system.



Photo #5 Grout (gray) associated with ceramic floor tile and carpet mastic (tan).



Photo #6 Resilient sheet flooring (brown) and cove base mastic (tan).



Photo #7 Interior window caulk (black).



Photo #8 Texture associated with concrete (tan).



Photo #9 Sink undercoat (white) and 12" x 12" floor tile (black/white checker) with mastic (black).



Photo #10 12" x 12" floor tile (tan) with mastic (black).



Photo #11 Grout (dark gray/black) associated with ceramic floor tile.



Photo #12 Drywall/joint compound associated with wall covering (multi-color)..



Photo #13 2' x 4' Ceiling tile (white, pinholes, and fissures) and 2' x 2' Ceiling tile (white, pinholes indents, small squares).



Photo #14 Grout (gray) associated with ceramic floor tile and wall texture/drywall/joint compound (beige, semi-smooth).



Photo #15 Texture associated with concrete (off-white, semi-smooth).



Photo #16 Exterior carpet mastic (yellow).



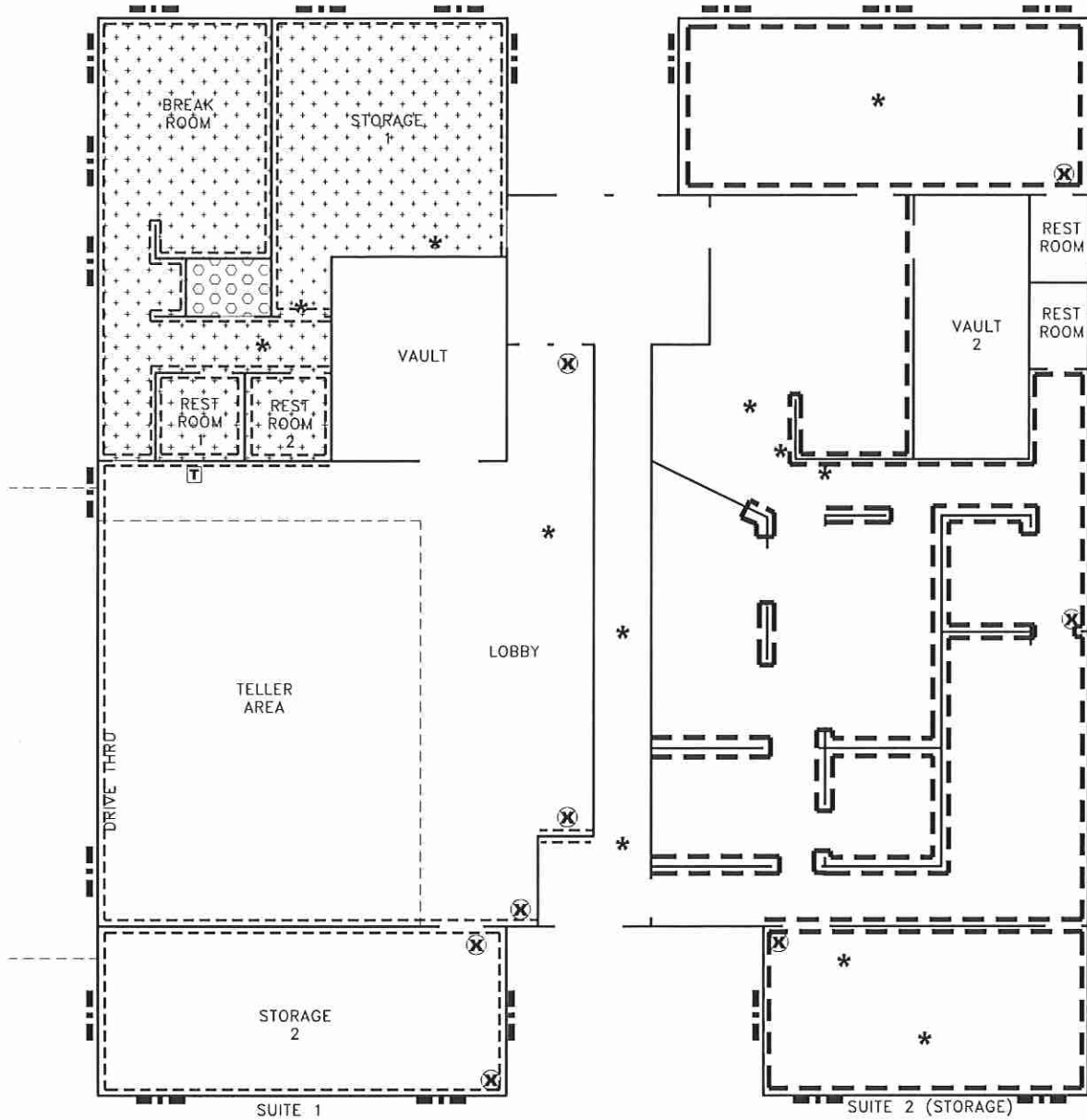
Photo #17 Exterior window caulk (black) and exterior building caulk (gray).



Photo #18 Exterior texture (tan).

APPENDIX F
SITE DIAGRAM

Date: 10/14/10 N:\Projects\2010\94107574\004 Jonesboro\94107574-004.dwg Layout: SITE Current Layer: ACM



THIS DRAWING SHOULD NOT BE USED SEPARATELY FROM ORIGINAL REPORT.

LEGEND:

- TERRACON OBSERVED BENEATH CARPET
- TERRACON OBSERVED ABOVE CEILING
- THERMOSTAT ON TEXTURED DRYWALL
- INTERIOR/EXTERIOR WINDOW CAULK (BLACK)
- DRYWALL/JOINT COMPOUND ASSOCIATED WITH WALL COVERING (MULTI-COLOR)
- 12"X12" FLOOR TILE (BLACK/WHITE CHECKER) WITH MASTIC (BLACK) & 12"X12" FLOOR TILE (TAN) WITH MASTIC (BLACK)
- MASTIC (BLACK) ASSOCIATED WITH GROUT (GRAY) ASSOCIATED WITH CERAMIC FLOOR TILE
- WALL TEXTURED DRYWALL/JOINT COMPOUND (TAN, SEMI-SMOOTH)

Project Mng:	TK
Drawn By:	JJD
Checked By:	TK
Approved By:	TK

Project No.	94107574.004
Scale:	NOT TO SCALE
Date:	10/07/10

Terracon
 Consulting Engineers and Scientists
 (Registration No.: F-3272)
 8901 CARPENTER FREEWAY DALLAS, TEXAS 75247
 PH. (214) 630-1010 FAX. (214) 630-7070

ASBESTOS SURVEY SITE DIAGRAM

REGIONS BANK - JONESBORO
 4902 EAST NETTLETON AVENUE
 JONESBORO, ARKANSAS

FIGURE
 1