

NOTICE OF USE AND DISCLAIMER

PLEASE READ CAREFULLY

The attached Asbestos Survey Report ("Report") was provided to Regions Bank for the property located at the street address stated in the Report ("Property") on or about the date stated in the Report ("Date") by the company stated in the Report ("Provider").

The Report on the Property is not current and may not be relied on by a register bidder or any third party in deciding whether to submit a bid for the Property ("Bidder") or in determining the amount of any bid ("Bid Amount").

Regions Bank is providing the Report as part of the auction process only because the Report is in the possession of Regions Bank.

Regions Bank makes no representation or warranty of any nature that the Report for the Property is accurate, correct, current, or complete.

Regions Bank is selling the Property "as is, where is, and with all faults."

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

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

ANY BIDDER PROCEEDING TO READ OR REVIEW THE REPORT REPRESENTS TO REGIONS BANK THAT BIDDER IS NOT RELYING ON THE REPORT IN ANY MANNER (A) IN DECIDING WHETHER TO SUBMIT A BID FOR THE PROPERTY, (B) IN DETERMINING WHETHER THE CONDITION OF THE PROPERTY IS SUITABLE FOR A PARTICULAR USE OR OTHERWISE IN ACCEPTABLE CONDITION, (C) IN DETERMINING THE BID AMOUNT, AND/OR (D) AS A SUBSTITUTE FOR CONDUCTING OR AS A PART OF BIDDER'S INDEPENDENT INVESTIGATION AND EVALUATION OF THE PROPERTY.

IMPORTANT BUILDING NOTICE

Asbestos-Containing Material Survey Conducted Asbestos-Containing Material Present RFC025304 Crossroads Drive

It is the policy of Regions Financial Corporation (Regions) to provide a safe and healthy work environment for all employees, customers, and contract staff. As part of this policy, and in accordance with the Occupational Safety and Health Administration (OSHA) Asbestos Standard for General Industry (29 CFR 1910.1001) and Construction (29 CFR 1926.1101), a detailed summary of materials known or assumed to contain asbestos in this building, and their general locations, will be given.

Asbestos is a naturally occurring mineral that has distinct qualities and has been (and currently still is) used in wide variety of products. Like a myriad of substances which we use and are exposed to every day, some pose a health risk if used improperly or allowed to reach excessive concentrations; asbestos is no different. However, there are no known health risks associated with exposure to undisturbed asbestos fibers.

As long as Asbestos Containing Materials ("ACM") remain in the building, an ACM fiber release episode could occur. Fiber release episodes can occur during routine maintenance or during renovation projects. Workers at this site should report any ACM fiber release episodes to the Regions Facilities Services Help Desk at 877-459-2903, who will contact the Regions Asbestos Program Coordinator. Reportable events include the presence of ACM debris on the floor, water or physical damage to the ACM, or any other evidence of a possible asbestos fiber release. Once notified, the Regions Asbestos Program Coordinator or Regions' outside Asbestos Consultant will contact a licensed abatement contractor to clean-up the debris and make repairs as soon as possible.

Listed below are the materials known (or assumed) to contain asbestos in this facility and the general location of these materials. Labels may also appear directly on certain materials noted below. In addition, as part of this informational notice, we are required to state this passage regarding the following materials:

DANGER:

Contains Asbestos Fibers, Avoid Creating Dust; CANCER AND LUNG DISEASE HAZARD

Material Description	Location
Tan/black carpet mastic	Teller closet
12"x12" floor tiles (green, light tan and brown, dark green/black/brown) and associated black mastic	Closet in training room, 2 nd floor storage room, 2 nd floor hallway
Mirror mastic (assumed)	Restrooms
Adhesive under 7'x7' tiles (assumed)	Customer side of teller line

Regions will make every effort to ensure that ACM materials in your facility are maintained in a condition which will not pose a health risk to the occupants of the building and will address those materials/areas requiring attention and/or removal. Please direct any questions or concerns to the Regions Facilities Services Help Desk at 877-459-2903 and ask for the Regions Asbestos Program Coordinator.