

ENVIRONMENTAL

- ASSESSMENT-



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SPIRIT FINANCE CORPORATION

14631 North Scottsdale Road, Suite 200 Scottsdale, Arizona 85254



PHASE I ENVIRONMENTAL SITE ASSESSMENT

of **PAMIDA-3168**

1625 East Main Street Montpelier, Ohio 43543

PREPARED BY:

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EMG Project #: 76377.06R-147.111 **Date of Conversion:** April 27, 2006 70599.05R-152.050 **Original Project #: Date of Report:** June 11, 2005 On site Date: May 23, 2005



PROJECT SUMMARY

Pamida 1625 East Main Street Montpelier, Ohio 43543

Assessment Component	Acceptable	Routine Solution	Phase II	Estimated Cost	Reference Section	Page
Historical Review	✓				4.	6
Operational Activities	✓				5.	7
Hazardous Materials	✓				5.	7
Waste Generation	✓				5.	7
PCBs	✓				5.	7
Asbestos	✓				5.	7
Radon	✓				5.	7
Lead-Based Paint	✓				5.	7
Lead in Drinking Water	✓				5.	7
Tanks/Pipelines	✓				5.	7
Surface Areas	✓				5.	7
Mold	✓				5.	7
Adjacent Properties	✓				6.	10
Regulatory Database Review	√				7.	11

Conditions noted in the Project Summary Table are representative of the overall conditions of the property. There may be more detail on specific assessment components in the report text, therefore the Project Summary Table should not be used as a stand alone document.



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1. CERTIFICATION

EMG has completed a Phase I Environmental Site Assessment of the Pamida (the "Project"), located at 1625 East Main Street in Montpelier, Ohio 43543. The assessment was performed at the Client's request using the methods and procedures consistent with good commercial and customary practice designed to conform with acceptable industry standards.

This report is addressed to Citigroup Global Markets Realty Corp., Barclays Capital Real Estate Inc. Corporation ("BCRE") and its affiliates, and Spirit Finance Corporation. Citigroup Global Markets Realty Corp., BCRE and its affiliates, Spirit Finance Corporation, their respective successors and assigns (including, without limitation, investors who purchase the mortgage loan or a participation interest in the mortgage loan and the trustee in a securitization that includes the mortgage loan), each servicer of the mortgage loan, and all rating agencies involved in any sale, securitization or syndication involving the mortgage loan may use and rely upon this Report, including, without limitation, utilizing selected information from the Report in the offering materials (either in electronic or hard copy format) relating to any sale, securitization or syndication involving the mortgage loan. The Assessor agrees to cooperate in answering questions by any of the above parties in connection with the sale, securitization or syndication, as communicated by BCRE personnel. In addition, this Report or a reference to this Report may be included or quoted in any offering circular, registration statement, prospectus or sales brochure (either in electronic or hard copy format) in connection with a sale, securitization or syndication, or transaction involving such debt and or debt securities.

The purpose for which this report shall be used shall be limited to the use as stated in the contract between the client and EMG.

This report is not for the use or benefit of, nor may it be relied upon by any other person or entity except Citigroup Global Markets Realty Corp, BCRE and its affiliates, Spirit Finance Corporation, their respective successors and assigns, for any purpose without the advance written consent of EMG. In expressing the opinions stated in this report, EMG has exercised the degree of skill and care ordinarily exercised by a reasonable prudent environmental professional in the same community and in the same time frame given the same or similar facts and circumstances. Documentation and data provided by the Client, designated representatives of the Client or other interested third parties, or from the public domain, and referred to in the preparation of this assessment, have been used and referenced with the understanding that EMG assumes no responsibility or liability for their accuracy.

The independent conclusions represent our professional judgment based on information and data available to us during the course of this assignment. Factual information regarding operations, conditions, and test data provided by the Client or their representative have been assumed to be correct and complete. The conclusions presented are based on the data provided, observations, and conditions that existed on the date of the on-site visit.





If you have any questions regarding this report, please contact the Technical Relationship Manager listed below at 800.733.0660, Ext. 6534.

Researched by: Regina S. Collins, Project Manager
Surveyed by: Regina S. Collins, Project Manager

Written by: Regina S. Collins, Project Manager

Reviewed by:

Rebecca A. Bleakley for

LaNeicia A. Stone, Senior Technical Relationship Manager

lastone@emgcorp.com

2. EXECUTIVE SUMMARY

EMG performed a Phase I Environmental Site Assessment, that included on-site observations of the accessible areas of the Pamida (the "Project"), on May 23, 2005. The Project is located at 1625 East Main Street in Montpelier, Ohio 43543, and consists of approximately 4 acres.

The Project was originally constructed in 2000 and is currently a Pamida retail facility. Prior to construction of the current improvements, the Project was farmland. Properties in the general vicinity of the Project include farmland, and residential and commercial land uses.

The following summarizes the independent conclusions representing EMG's best professional judgment based on information and data available to us during the course of this assignment. Factual information regarding operations, conditions, and test data provided by the Client, owner, or their representative have been assumed to be correct and complete. Additionally, the conclusions presented are based on the conditions that existed at the time of the assessment.

The assessment was conducted utilizing generally accepted Phase I industry standards using the American Society for Testing and Materials (ASTM) Standard Practice E 1527-00 and the Bank of America Scope of Work.

We have performed a Phase I Environmental Site Assessment in conformance with the scope and limitations of ASTM Practice E 1527 of 1625 East Main Street in Montpelier, Ohio,, the Project. Any exceptions, to or deletions from, this practice are described in the Scope of Work Section. Based on the results of the assessment, no recognized environmental conditions (RECs) were identified in connection with the Project.

2.1. RECOMMENDATIONS

No further action or investigation is recommended at this time.





3. SCOPE OF WORK

EMG conducted a Phase I Environmental Site Assessment of the Project that consisted of a walk-through observation of the accessible areas and interviews with facility personnel and local agency representatives.

A Pre-Survey Questionnaire was completed as a part of this assessment which is included in the Appendices. The Questionnaire was completed with Mr. Landon Heeres. Information obtained from the Questionnaire has been used in the preparation of this report.

Visual observation above the drop ceiling tiles was not performed as a part of this assessment.

No evidence of pipe chases was identified during this assessment. Visual observation of pipe chases and behind walls was not performed as a part of this assessment.

EMG reviewed available federal, state, and local records in an effort to identify sites of known or suspected hazardous waste activity located at or near the Project which could have an adverse impact on the Project. In an attempt to determine whether historical uses of the Project and surrounding area have had an environmental impact on the Project, EMG interviewed individuals knowledgeable about the Project and reviewed available pertinent records and documents. This assessment is based on the evaluation of the information gathered, laboratory analysis of samples collected (when required), and accessibility at the time of the assessment.

The purpose of this report is to provide the Client an assessment concerning environmental conditions (limited to those issues identified in the report) as they existed at the Project. The assessment was conducted utilizing generally accepted Phase I industry standards using the American Society for Testing and Materials (ASTM) Standard Practice E 1527-00 and the Bank of America Scope of Work. The scope of work included an evaluation of:

- The Project history in an attempt to identify any possible ownership(s) and/or uses that would suggest an impact to the environmental integrity of the Project as identified through review of reasonably ascertainable standard historical sources.
- Physical characteristics of the Project as identified through review of reasonably ascertainable topographic, wetlands, flood plain, soils, geology, and groundwater data.
- Current Project conditions (as applicable), including compliance with appropriate regulations as they pertain to the presence or absence of:
 - Facility storage tanks, drums, containers (above or below ground), etc.
 - Transformers and other electrical equipment which utilize fluid which may potentially contain PCBs
 - The use of hazardous materials/chemicals and petroleum products, and/or the generation, treatment, storage, or disposal of hazardous, regulated, or medical wastes
- A screening approach for the potential existence of:
 - Asbestos, including the identification of all suspect materials in accessible areas (interior and exterior) and the
 collection and analysis of three bulk samples from homogeneous areas of friable and damaged non-friable suspect
 ACM. Any materials not sampled are considered suspect until tested and proven otherwise. Friable materials are
 those which can be easily crumbled or pulverized by hand pressure.

This screening approach is not a comprehensive (i.e., AHERA-Style) asbestos survey, nor is it intended to fulfill the NESHAP requirements for demolition/renovation purposes, but is intended to identify the potential for an asbestos hazard in accessible areas. This screening is not intended to be used for demolition, abatement, renovation, or repair work.

The basis for "suspect" determination is taken from the materials listed in Appendix G of the United States Environmental Protection Agency (USEPA) publication Managing Asbestos in Place (the "Green Book"). Only materials listed in the Green Book which were installed prior to 1985 are considered suspect.





- Lead in water, based on information provided by the municipal water provider.
- Radon gas propensity, through the review of the USEPA's Map of Radon Zones and radon gas concentrations
 through the exposure and analysis of canisters, using the charcoal liquid scintillation method for all residential
 properties.
- Lead-based paint for properties constructed prior to 1978. The basis for this determination is taken from the Lead Paint Poisoning Act passed by the Congress of the United States that banned the use of lead paint starting January 1, 1978. Therefore, all paint applied prior to 1978 is considered suspect.
- Mold, including the identification of visible mold growth, conditions conducive for mold growth, and evidence of moisture in accessible areas of the Project. In addition, EMG interviewed Project personnel regarding any known or suspected mold contamination, water intrusion, or mildew like odor problems. Sampling was not performed as a part of this assessment. EMG notes that this assessment does not constitute a comprehensive mold survey of the Project, and the conclusions made are based solely on observable conditions in readily accessible interior areas of the Project on the assessment date.
- An evaluation of information contained in programs such as the NPL, CERCLIS, SHWS, RCRIS, SWF, LUST, and other governmental information systems within specific search distances of the Project. This evaluation was performed to identify any sites that would have the potential to impact the environmental integrity of the Project.
 - The regulatory agency report provided is based on an evaluation of the data collected and compiled by a contracted data research company. The report is based on a radius search which focuses on both the Project and neighboring sites that may impact the Project. Neighboring sites listed in governmental environmental records are identified within a specific search distance. The search distance varies depending upon the particular government record being checked. The search is designed to meet the requirements of ASTM Standard E 1527-00. The information provided is assumed to be correct and complete.
- Visual observation of the adjacent properties to identify high-risk neighbors and the potential for known or suspected contamination to migrate onto the Project.





4. HISTORICAL REVIEW

Based upon historical review, the Project was farmland prior to the development of the current Project improvements in 2000. The following historical resources were researched as part of the historical review:

Resource:	Available from:	Results:
Тах Мар	Williams County Auditor's Office	The Project is listed as parcel 07306000008001.
Interviews	Mr. Landon Heeres, Operations Team Leader	No environmentally significant information was identified through discussions with Mr. Heeres.
Local agency records	Village of Montpelier Fire Department	No environmentally significant information was identified on file for the Project.
	Village of Montpelier Building Department	No information has been received from the Village of Montpelier Building Department. Once received, EMG will review and any environmentally significant information will be forwarded in the form of an addendum letter. Based on the results of the assessment to date, information received from the Village of Montpelier is not anticipated to alter the conclusions of this report.
Historical Maps (Sanborn, Baist, etc.)	EDR	No historical maps identified for the area of the Project.
Topographic Maps dated: 1961-1973, 1961, 1914	EDR	The Project is shown as unimproved. Adjacent properties shown as a mixture of undeveloped land, residential, and commercial property types. No environmental concerns with the Project or adjacent property uses.
City Directories dated: 1987, 1990	EDR	The Project address is not listed.
Aerial photographs dated: 1939 and 1950	National Archives	The Project is shown as farmland. Adjacent properties shown as a mixture of undeveloped land and farmland. No environmental concerns with the Project or adjacent property uses.
Aerial Photograph dated: January 1, 2000	USGS Terraserver	The Project is shown as unimproved. Adjacent properties shown as a mixture of undeveloped land, residential, and commercial property types. No environmental concerns with the Project or adjacent property uses.
Previous Investigations and Assessments	N/A	None provided.
Plans and Specifications	Client	Reviewed at the Project as provided by the Client. No environment concerns noted on the documents.





5. PROJECT RECONNAISSANCE

Property Summary							
Address:	1625 East Main Street in Montpelier, Williams County, Ohio 43543						
On-site Point of Contact (POC)	Mr. Landon Heeres.						
Areas accessed:	Included; all common areas; all exterior areas (except the roofs); and the Project boundaries.						
Inaccessible areas:	None.						
Weather conditions:	Clear, with temperatures in the mid 60 (°F) and light winds.						
Current Project use:	The Project is currently a Pamida retail facility.						
Land area:	Approximately 4 acres.						
Construction/renovation date(s):	2000						
Improvements:	Project improvements consist of one structure, landscaping, and surface-level asphalt paved parking/drive areas.						
Water/sewer service:	The Project is serviced by public water and sanitary sewer systems.						
Mechanical/HVAC systems:	An electrically powered water heater.						
	Heat and air-conditioning are supplied to the Project from combination electrically operated units.						
Topography	Source: Montpelier Topographic Quadrangle, published by the United States Geologica Survey (USGS) and dated 1961(photorevised in 1973):						
	- Slope of the Project is to the north northwest.						
	- Slope in the general area of the Project is to the north northwest.						
	- The nearest surface water feature is St. Josephs River, which is located approximately 1500 feet northwest of the Project.						
Wetlands	Review of the National Wetlands Inventory (NWI) Map, published by the United States Fish and Wildlife Service, indicated the following:						
	- No wetland areas are indicated at the Project or adjacent properties.						
Floodplain	A Flood Insurance Rate Map, published by the Federal Emergency Management Agency (FEMA) was not available for the area of the Project.						
Soils/Geology	Review of the Soil Conservation Service STATSGO data published by the United States Department of Agriculture (USDA) Soil Conservation Service (SCS), indicated the following:						
	- The Project is located in an area comprised of one soil type known as Pewamo.						
	- The Pewamo soil series is a silty clay loam textured soil with a depth of at least 13 inches. General characteristics of the Pewamo soil include slow to moderate permeability and a slightly acidic to neutral soil reaction.						
	Geologic Age and Rock Stratigraphic Unit Source published by P.G. Schruben, R.E. Arndt and W.J. Bawiec and dated 1994, indicated the following:						
	- The Project is located within the Central Lowlands physiographic province of Ohio, which consists of stratified sequence materials. The Project is further located over a Mississippian-aged formation with an estimated thickness of approximately less than five feet.						



Property Summary							
Groundwater Hydrology EDR and dated May 2005, indicated the following:							
	- The Project is located within the unconsolidated aquifer formation with estimated groundwater levels between 41 and 42 feet below ground surface (bgs).						
	Shallow groundwater flow is expected to follow the ground level slope of surface elevations towards the nearest open body of water or intermittent stream. The direction of this flow at the Project is anticipated to be toward the north northwest.						
	Estimated groundwater levels may vary due to seasonal fluctuations in precipitation, local usage demands, geology, underground structures, or dewatering operations.						

Assessment component	Result:						
Operational Activities/Noteworthy	No noteworthy tenants occupy the Project and no environmentally significant operations are conducted at the Project.						
Tenants	No environmental concerns noted with the operational activities at the Project.						
	Considering the operations assessed at the Project, no environmental permits, registrations, or notifications appear to be required.						
Hazardous Materials and Petroleum Products Storage/Handling	The Project is involved in the use of hazardous materials in the form of routine janitorial/maintenance supplies, paint and vinyl floor adhesive for Project upkeep. No environmental concerns noted.						
Waste Generation, Treatment, Storage, and Disposal	The Project generates waste in the form of non-hazardous solid and liquid wastes. No environmental concerns noted.						
Polychlorinated Biphenyls (PCBs)	The Project is supplied with secondary electrical service from utility owned pad mounted transformer. No environmental concerns noted.						
	A hydraulic lift is located at the Project. PCB-containing hydraulic fluid has not been manufactured since 1977. Therefore, based on the date of installation (2000), PCB-containing hydraulic fluid is not likely to be found in the lift operating system. No environmental concerns noted.						
	A hydraulic cardboard compactor is located at the Project. PCB-containing hydraulic fluid has not been manufactured since 1977. Therefore, based on the date of installation (2000), PCB-containing hydraulic fluid is not likely to be found in the operating system. No environmental concerns noted.						
Asbestos-Containing Materials (ACM)	Based on the date of construction and the Scope of Work, no suspect ACM were identified at the Project.						
Radon Gas	Review of the USEPA's Radon Map for Williams County, Ohio indicated that the Project is located in Zone 2, areas with a predicted average indoor radon screening level between 2 and 4 pCi/L (picoCuries per liter of air)						
	In addition, based on the type of construction, the presence of commercial HVAC systems, and the commercial use of the building, there is reduced potential for the build-up of radon gas in the building at the Project.						
	Consequently, based on the propensity of the Project, radon sampling was not performed as a part of this assessment.						
Lead-Based Paint (LBP)	The building at the Project was originally constructed in 2000. The painted surfaces were observed to be in good condition, with no chipping, peeling, or cracking paint observed.						
	Generally, due to the date of construction (post-1977), the potential use of LBP was minimized due to regulatory requirements and sound business practice.						





Assessment component	Result:
Lead-in-Drinking Water	According to a representative of the local water utility, the water supplied to the Project is within federal, state, and local drinking water quality standards. In addition, the building was constructed after the 1986 ban on lead drinking water piping and lead solder and flux on copper drinking water piping.
Facility Storage Tanks and Pipelines (above or belowground)	No evidence of underground storage tanks (USTs), aboveground storage tanks (ASTs), or pipelines (above or belowground) was identified. No environmental concerns noted.
Surface Areas	No evidence of spills or staining was observed in the areas of hazardous material/petroleum product or waste generation/pre-disposal storage. No environmental concerns noted with surface areas.
Mold	EMG did not note obvious visual indications of the presence of mold in readily accessible interior areas of the Project building.

6. ADJACENT PROPERTIES

The following properties were observed:

Direction	Use(s)
North	The Project is bordered to the north by Castle Court Mobile Home Community.
East	The Project is bordered to the east by farmland.
South	The Project is bordered to the south by East Main Street (State Route 107). Further south are Superior Farm Supply and Powers & Sons Supply
West	The Project is bordered to the west by farmland. Further west is Airport Road.

Based on observations and available regulatory information, the adjacent property uses are not anticipated to adversely impact the environmental integrity of the Project.



7. REGULATORY DATABASE REVIEW

EMG obtained a regulatory database report from Environmental Data Resources, Inc. (EDR) in an effort to determine if the Project is a listed regulatory site and whether there are any mappable regulatory database sites; the regulatory database search was run in accordance with the scope of work for this assessment. In addition, EMG reviewed the unmappable sites in the database report, cross-referencing addresses and site names. Unmappable sites are environmental risk sites that cannot be plotted with confidence, but can be located by zip code or city name. In general, a site cannot be geocoded because of inaccurate or missing location information in the record provided by the agency. A copy of the Regulatory Database Report is included in the Appendices, Section 8.

Based on review of the regulatory database report, and by cross-referencing name, address, and zip code, EMG concludes that the Project is not a listed site.

The area search of the Project for sites listed in these databases did not identify any sites.

8. APPENDICES

APPENDIX A: Photographic Documentation

APPENDIX B: Field Sketch

APPENDIX C: Maps and Aerial Photographs

APPENDIX D: Records of Communication

APPENDIX E: Regulatory Database Report

APPENDIX F: Supporting Documentation

APPENDIX G: Resumes



APPENDIX A: PHOTOGRAPHIC DOCUMENTATION





Photo Water heater in maintenance room



Photo Dry secondary step-down transformer in #2: maintenance room



Photo Cleaners in maintenance room #3:



Photo Water damage to ceiling in main retail #4: area



Photo Water damage to ceiling in lay-a-way room



Photo Cardboard compactor #6:





Photo Hydraulics reservoir for loading dock lift





Photo Electronic conveyor belt to mezzanine level in storage room



Photo Paint storage under stairway in storage #10: room



Photo Dumpster #11:



Photo Transformer #12:





Photo Signage #13:



Photo Project building #14:



Photo Castle Court Mobile Home Community #15: adjacent to the north



Photo Farmland adjacent to the west #16:



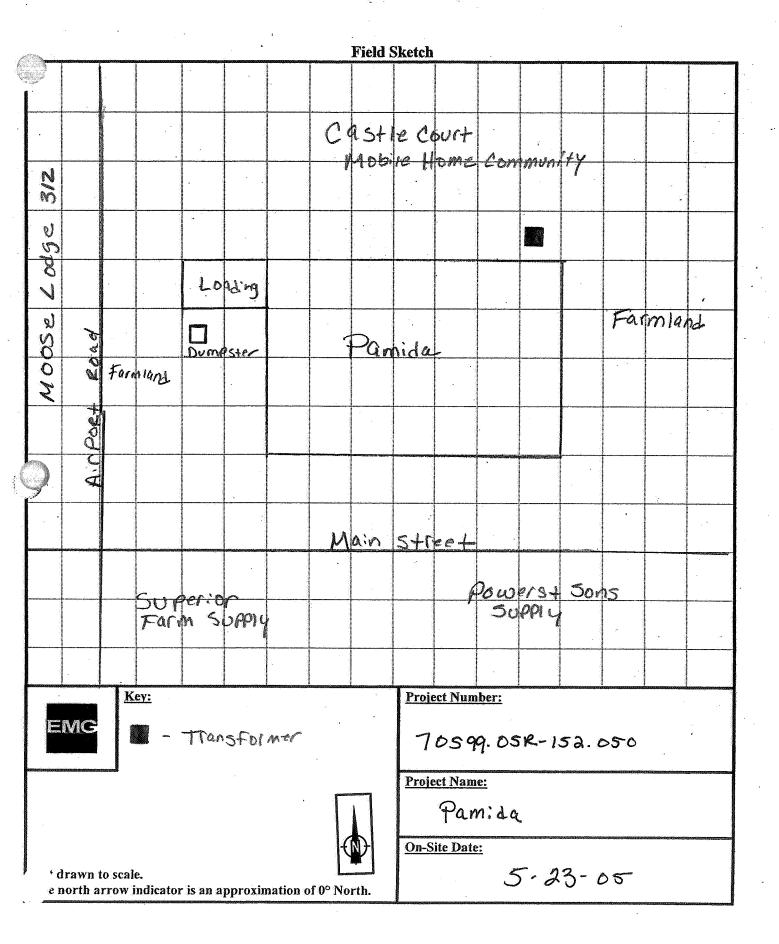
Photo Farmland adjacent to the east #17:



Photo Commercial property adjacent to the #18: south

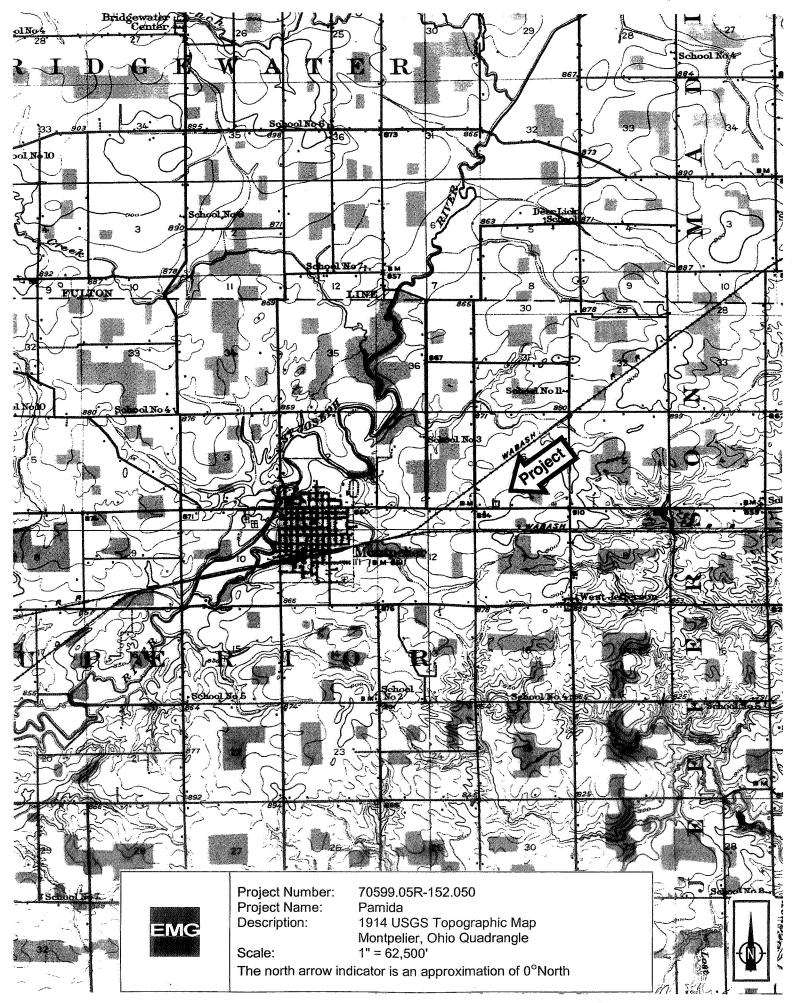


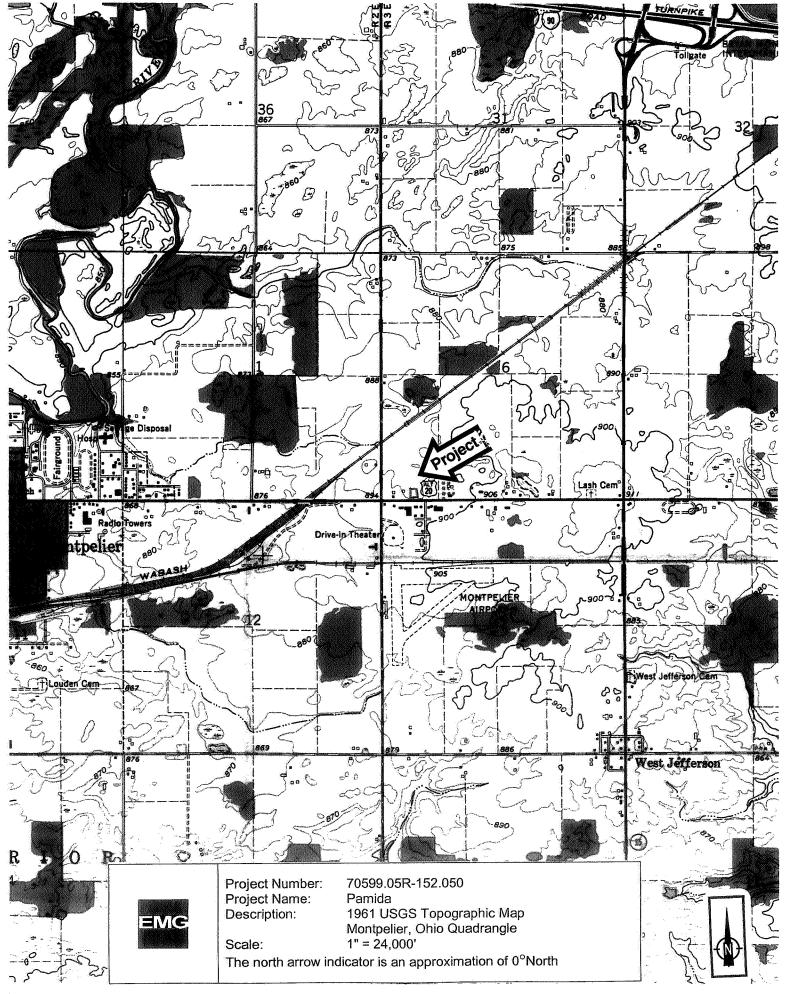
APPENDIX B: FIELD SKETCH

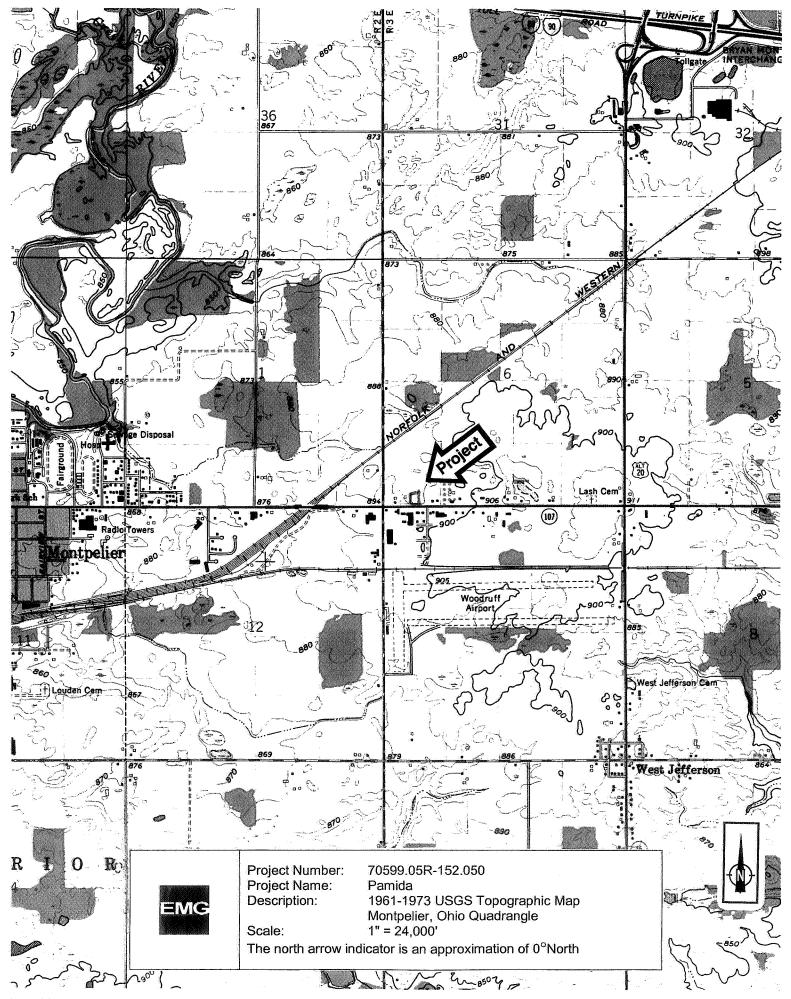


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APPENDIX C: MAPS AND AERIAL PHOTOGRAPHS







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APPENDIX D: RECORDS OF COMMUNICATION



RECORD OF COMMUNICATION

Date:

5-23-05

Time:

9:30 am

Project Number:

76377.06R-147.111

Recorded by:

Regina S. Collins

Project Name:

Pamida

Communication with: Landon Heeres, Operations Team Leader

Of: Pamida - Montpelier

Phone: 419-485-9087

Communication via:

Telephone Conversation

X

Discussions During Site Assessment

Office Visitation/Meeting at:

Other:

Re:

Current and historic use of Project

Summary of Communication:

The Project was developed in April 2000 in to a Pamida retail store. Prior to 2000 the Project was farmland. Mr. Heeres has been associated with the Project since August 2000.

RECORD OF COMMUNICATION

Date:

5/26/05

Time:

12:50 pm

Project Number:

76377.06R-147.111

Recorded by:

Regina S. Collins

Project Name:

Pamida

Communication with: Dail Fritsch

of:

Village of Montpelier Fire Department

Phone: 419-485-3940

Communication via:

X **Telephone Conversation**

Discussions During Site Assessment

Office Visitation/Meeting at:

Other:

Files or records of environmental concern for the Project

Summary of Communication:

There are no violations or records of environmental concern for the Project. Records for the Project are maintained back to 2000, since the time of development.

RECORD OF COMMUNICATION

Date:

5/27/05

Time:

8:47 am

Project Number:

76377.06R-147.111

Recorded by:

Regina S. Collins

Project Name:

Pamida

Communication with: Connie (Last name withheld)

of:

Village of Montpelier Utilities Phone: 419-485-8316

Communication via:

 \mathbf{X}

Telephone Conversation

Discussions During Site Assessment

Office Visitation/Meeting at:

Other:

Water and sewer service to the Project

Summary of Communication:

The Village of Montpelier provides water and sewer service to the Project. The water is provided within federal state and local drinking water standards.

Project Name:

Pamida

76377.06R-147.111

Project Number:

P	RE-SURVEY QUE	STIONNAIRE	
Person completing form:	Landon Heeres	Date:	5-23-05
Association with Project:	Operations Team Leader	Phone Number:	419-485-9807

Directions: Please answer all questions to the best of your knowledge and in good faith. Mark the column corresponding to the appropriate response. Note: *U-NR* indicated "*Unknown*" or "No Response".

	QUESTION	OWN	ER/Oc	CUPANT	COMMENTS
		Yes	No	U-NR	
1A.	Is the Project used for an industrial use?		X		
1B.	Are any Adjoining Properties used for an industrial use?		X	:	
2A.	To the best of your knowledge, has the Project been used for an industrial use in the past?		X		
2B.	To the best of your knowledge, has any Adjoining Properties been used for an industrial use in the past?		X		
3A.	Is the Project used as a gasoline station, motor repair facility, commercial printing facility, dry cleaners, photo developing laboratory, junkyard or landfill, or as a waste treatment, storage, disposal, processing, or recycling facility?		X		
3B.	Is any Adjoining Property used as a gasoline station, motor repair facility, commercial printing facility, dry cleaners, photo developing laboratory, junkyard or landfill, or as a waste treatment, storage, disposal, processing, or recycling facility?		X		
4A.	To the best of your knowledge, has the Project been used as a gasoline station, motor repair facility, commercial printing facility, dry cleaners, photo developing laboratory, junkyard or landfill, or as a waste treatment, storage, disposal, processing, or recycling facility?		X		
4B.	To the best of your knowledge, has any Adjoining Property been used as a gasoline station, motor repair facility, commercial printing facility, dry cleaners, photo developing laboratory, junkyard or landfill, or as a waste treatment, storage, disposal, processing, or recycling facility?		X		
5A.	Are there currently any automotive or industrial batteries, pesticides, paints, or other chemicals in individual containers of greater than five gallons in volume or fifty gallons in the aggregate, stored on or used at the Project?		X		4



	Owerrow	OWN	ER/OG	CUPANT	COMMENTS			
	QUESTION	Yes	No.	U-NR	COMMENTS			
5B.	To the best of your knowledge, have there been previously any automotive or industrial batteries, pesticides, paints, or other chemicals in individual containers of greater than five gallons in volume or fifty gallons in the aggregate, stored on or used at the Project?	1,00	X					
6A.	Are there currently any industrial Drums (typically 55 gallon) or sacks of chemicals located on the Project?		X					
6B.	To the best of your knowledge, have there been previously any industrial Drums (typically 55 gallon) or sacks of chemicals located on the Project?		X					
7A.	Are there currently any groundwater monitoring wells or other groundwater wells (i.e., potable drinking water wells) located on the Project?		X					
7B.	To the best of your knowledge, have there been previously any groundwater monitoring wells or other groundwater wells (i.e., potable drinking water wells) located on the Project?		Х					
8A.	Has Fill Dirt been brought onto the Project which originated from a contaminated site?		X					
8B.	Has Fill Dirt been brought onto the Project which is of an unknown origin?			X				
9A.	Are there currently any Pits, Ponds or Lagoons located on the Project in connection with waste treatment or waste disposal?		X					
9B.	To the best of your knowledge, have there been previously any Pits, Ponds or Lagoons located on the Project in connection with waste treatment or waste disposal?		X					
10A.	Is there currently, any stained soil on the Project?		X					
10B.	To the best of your knowledge, has there been previously any stained soil on the Project?		X					
11A.	Are there currently any registered or unregistered storage tanks (above or underground) located on the Project?		X					
11B.	To the best of your knowledge, have there been previously any registered or unregistered storage tanks (above or underground) located on the Project?		X	-				
12A.	Are there currently any vent pipes, fill pipes or access ways indicating a fill pipe protruding from the ground on the Project or adjacent to any structure located on the Project?		X					



	QUESTION	OWN	ER/Oc	CUPANT	COMMENTS
		Yes	No	U-NR	
12B.	To the best of your knowledge, have there been previously any vent pipes, fill pipes or access ways indicating a fill pipe protruding from the ground on the Project or adjacent to any structure located on the Project?		X		
13A.	Are there currently any flooring, drains, or walls located at the Project that are stained by substances other than water or are emitting foul odors?		X		
13B.	To the best of your knowledge, have there been previously any flooring, drains, or walls located at the Project that are stained by substances other than water or are emitting foul odors?		X		
14A.	If the Project is served by a private well or non-public water system, have contaminants been identified in the well or system that exceed guidelines applicable to the water system?		X	,	N/A
14B.	If the Project is served by a private well or non-public water system, has the well been designated as contaminated by any government environmental/health agency?		X		N/A
15.	Are there any Environmental Liens or governmental notification relating to past or current violations of environmental laws with respect to the Project or any facility located on the Project?		X		
16A.	Has the owner or occupant of the Project been informed of the past existence of Hazardous Substances or Petroleum Products with respect to the Project or any facility located on the Project?		X		
16B.	Has the owner or occupant of the Project been informed of the current existence of Hazardous Substances or Petroleum Products with respect to the Project or any facility located on the Project?		X	-	
16C.	Has the owner or occupant of the Project been informed of the past existence of environmental violations with respect to the Project or any facility located on the Project?		X		
17.	Have there been any Environmental Site Assessments of the Project that indicated the presence of Hazardous Substances or Petroleum Products on, or contamination of, the Project or recommended further assessment of the Project?		X	; ; ;	
18.	Are there any past, threatened, or pending lawsuits or administrative proceedings concerning a release or threatened release of any Hazardous Substance or Petroleum Products involving the Project?		X	3	;

	QUESTION	Own	ER/OC	CUPANT	Comments
		Yes	No	U-NR	
19A.	Does the Project discharge waste water on or adjacent to the project, other than storm water, into a storm water sewer system?		X		
19B.	Does the Project discharge waste water on or adjacent to the project, other than storm water, or into a sanitary system?		Х		-
20.	Have any Hazardous Substances or Petroleum Products, unidentified waste materials, tires, automotive or industrial batteries or any other waste materials been dumped above grade, buried and/or burned on the Project?		X		
21.	Is there a transformer, capacitor or any hydraulic equipment for which there are any records indicating the presence of PCBs?		X		
22.	Is there now or has there ever been any asbestos- containing materials (ACM), in any application, on the Project?		X		
23.	Has there ever been any ACM testing conducted on the Project?		X		
24.	Is there an Asbestos Operations and Maintenance (O&M) Program in place at the Project?		Х		
25.	Is there now or has there ever been any lead-based paint (LBP) applications on the Project?		X		Ť
26.	Has there ever been LBP testing conducted on the Project?	-	X		
27.	Is there a Lead Paint Operations and Maintenance (O&M) Program in place at the Project?	:	Х		
28.	Has the water at the Project ever been tested for lead?		X	·	
29.	Has Radon testing ever been conducted at the Project?		X	_	
30.	Are there any other Operations and Maintenance (O&M) Programs in place that we should be made aware of?		X		
31.	Is the Project or any portion of the Project located or involved in any environmentally sensitive areas (i.e., wetlands, coastal barrier resource areas, coastal barrier improvement act areas, flood plains, endangered species, etc.)?		Х		
32.	Do you know or suspect that mold was or is present in the building(s) or HVAC system? - If "Yes", proceed to question #33.		X		
	- If "No", skip question #33 and proceed to question #34.				



	QUESTION	OWN	ER/OC	CUPANT	COMMENTS
		Yes	No	U-NR	
33.	Are there reliable procedures that specify the actions (i.e. operations and maintenance) to be taken to prevent and/or respond to mold or mold producing problems?		X		
34.	Is there a Mold Operations and Maintenance (O&M) Program in place at the Project?			X	
35.	Is the HVAC system inspected at least annually?	X			
36.	Have identified HVAC problems been corrected in a timely manner?	X			
37.	Is there now, or has there ever been evidence of mold or mildew present at the building(s)?		X		
38.	If so, when? Is there now, or has there ever been any water damage in the building(s), whether from flooding, plumbing, roof leaks, or other sources? If so, when?	X			Roof leak in August 2004. The leak was repaired.
39.	Has there ever been any sort of Indoor Air Quality or Mold Testing conducted in the building(s)?		X		
40.	Summarize historical Project use (when was the Project developed with the current improvements, what modifications have taken place, what was the Project used for prior to it's current use)				Agricultural prior to construction in 2000.

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APPENDIX E: REGULATORY DATABASE REPORT





The EDR Radius Map

Prepared for EMG

Project #: 147.111

Pamida 1625 East Main St Montpelier, OH 43543

Inquiry Number: 1595414.1s

January 18, 2006

The Standard in Environmental Risk Management Information

440 Wheelers Farms Road Milford, Connecticut 06461

Nationwide Customer Service

Telephone: 1-800-352-0050 Fax: 1-800-231-6802

Internet: www.edrnet.com

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Map Findings	. 6
Orphan Summary	. 7
Government Records Searched/Data Currency Tracking	_ GR-1
GEOCHECK ADDENDUM	
GeoCheck - Not Requested	
Orphan Details	OD-1

Thank you for your business.
Please contact EDR at 1-800-352-0050
with any questions or comments.

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EXECUTIVE SUMMARY

A search of available environmental records was conducted by Environmental Data Resources, Inc (EDR). The report was designed to assist parties seeking to meet the search requirements of EPA's Standards and Practices for All Appropriate Inquiries (40 CFR Part 312), the ASTM Standard Practice for Environmental Site Assessments (E 1527-05) or custom requirements developed for the evaluation of environmental risk associated with a parcel of real estate.

TARGET PROPERTY INFORMATION

ADDRESS

1625 EAST MAIN ST MONTPELIER, OH 43543

COORDINATES

Latitude (North):

41.586800 - 41° 35' 12.5"

Longitude (West):

84.573400 - 84° 34' 24.2"

Universal Tranverse Mercator: Zone 16 UTM X (Meters):

702272.9

UTM Y (Meters):

4606532.0

USGS TOPOGRAPHIC MAP ASSOCIATED WITH TARGET PROPERTY

Target Property:

41084-E5 MONTPELIER, OH

Source:

USGS 7.5 min quad index

TARGET PROPERTY SEARCH RESULTS

The target property was not listed in any of the databases searched by EDR.

DATABASES WITH NO MAPPED SITES

No mapped sites were found in EDR's search of available ("reasonably ascertainable ") government records either on the target property or within the search radius around the target property for the following databases:

FEDERAL RECORDS

..... National Priority List

Delisted NPL National Priority List Deletions NPL Liens Federal Superfund Liens

CERCLIS...... Comprehensive Environmental Response, Compensation, and Liability Information

System

CERC-NFRAP...... CERCLIS No Further Remedial Action Planned

CORRACTS Corrective Action Report

RCRA-LQG...... Resource Conservation and Recovery Act Information RCRA-SQG...... Resource Conservation and Recovery Act Information

EXECUTIVE SUMMARY

ERNS Emergency Response Notification System

HMIRS..... Hazardous Materials Information Reporting System

US ENG CONTROLS..... Engineering Controls Sites List US INST CONTROL...... Sites with Institutional Controls DOD...... Department of Defense Sites

FUDS Formerly Used Defense Sites US BROWNFIELDS...... A Listing of Brownfields Sites

CONSENT...... Superfund (CERCLA) Consent Decrees

ROD. Records Of Decision
UMTRA. Uranium Mill Tailings Sites ODI_____Open Dump Inventory

TRIS...... Toxic Chemical Release Inventory System

TSCA...... Toxic Substances Control Act

SSTS..... Section 7 Tracking Systems PADS.......PCB Activity Database System MLTS...... Material Licensing Tracking System

MINES..... Mines Master Index File

FINDS Facility Index System/Facility Registry System

STATE AND LOCAL RECORDS

SHWS...... This state does not maintain a SHWS list. See the Federal CERCLIS list and

Federal NPL list.

Division of Emergency & Remedial Response's Database

TOWNGAS..... DERR Towngas Database

MSL Master Sites List

SWF/LF.....Licensed Solid Waste Facilities

HIST LF..... Old Solid Waste Landfill

LUST..... Leaking Underground Storage Tank File

UNREG LTANKS..... Ohio Leaking UST File

UST...... Underground Storage Tank Tank File OH Spills Emergency Response Database ENG CONTROLS Sites with Engineering Controls

INST CONTROL...... Sites with Institutional Engineering Controls

_____ Voluntary Action Program Sites BROWNFIELDS Ohio Brownfield Inventory CDL Clandestine Drug Lab Locations USD...... Urban Setting Designation Sites

TRIBAL RECORDS

INDIAN RESERV..... Indian Reservations

EDR PROPRIETARY RECORDS

Manufactured Gas Plants __ EDR Proprietary Manufactured Gas Plants

SURROUNDING SITES: SEARCH RESULTS

Surrounding sites were not identified.

Unmappable (orphan) sites are not considered in the foregoing analysis.

EXECUTIVE SUMMARY

Due to poor or inadequate address information, the following sites were not mapped:

~			
Site	- NI	~~	•
OHE	IV	alli	•

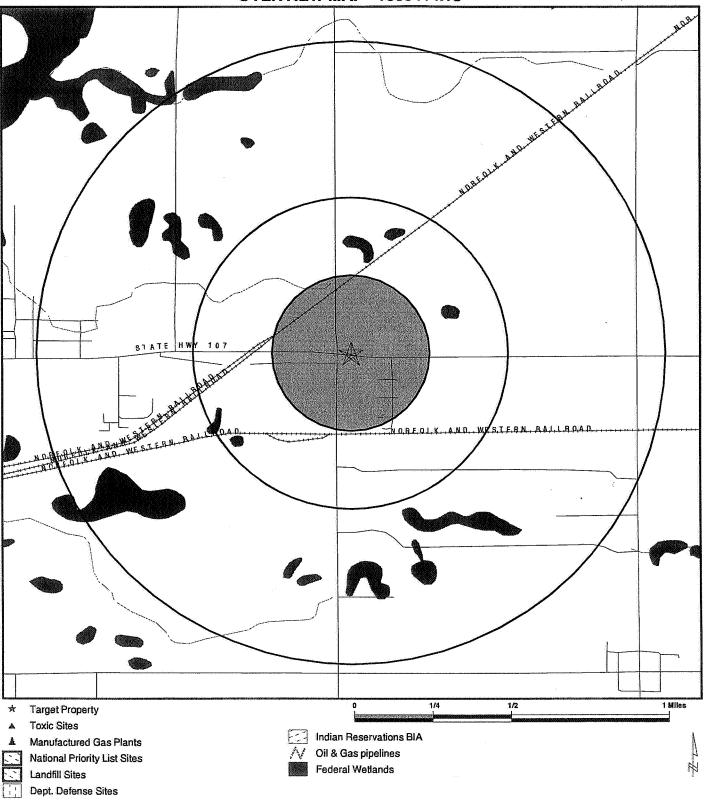
MONTPELIER, VILLAGE OF
WILLIAMS CO GARAGE (ODOT)
WEST JEFFERSON REPAIR
TRANSPORT AMERICA
ACE AUTOMOTIVE
OVERLAND EXPRESS INC
STONECO INC MONTPELIER ASPHALT PLT
HUTCH'S KERRIE OUT INC

Database(s)

SWF/LF

LUST LUST LUST, UST RCRA-SQG, FINDS RCRA-SQG, FINDS RCRA-SQG, FINDS

OVERVIEW MAP - 1595414.1s



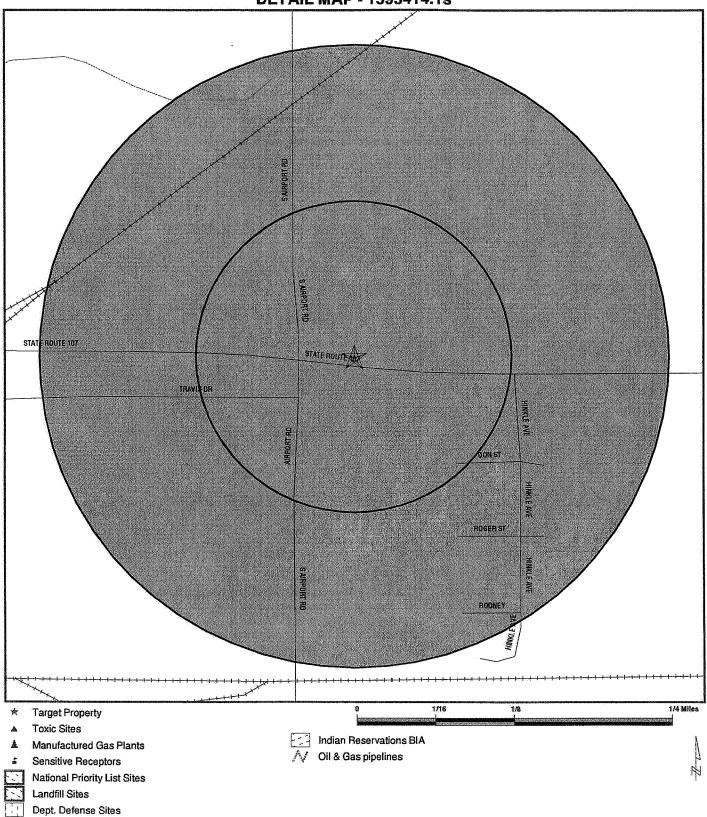
 SITE NAME: Pamida
 CLIENT: EMG

 ADDRESS: 1625 East Main St
 CONTACT: Robyn Kennedy

 Montpelier OH 43543
 INQUIRY #: 1595414.1s

 LAT/LONG: 41.5868 / 84.5734
 DATE: January 18, 2006

DETAIL MAP - 1595414.1s



SITE NAME: Pamida ADDRESS: 1625 Ea

1625 East Main St Montpelier OH 43543 41.5868 / 84.5734 LAT/LONG:

CLIENT: EMG CONTACT: Robyn Kennedy INQUIRY#: 1595414.1s DATE: January 18, 2006

MAP FINDINGS SUMMARY

Database	Target Property	Search Distance (Miles)	< 1/8	1/8 - 1/4	1/4 - 1/2	1/2 - 1	> 1	Total Plotted
FEDERAL RECORDS								,
NPL Proposed NPL Delisted NPL NPL Liens CERCLIS CERC-NFRAP CORRACTS RCRA TSD RCRA Lg. Quan. Gen. RCRA Sm. Quan. Gen. ERNS HMIRS US ENG CONTROLS US INST CONTROL DOD FUDS US BROWNFIELDS CONSENT ROD UMTRA ODI TRIS TSCA FTTS SSTS PADS MLTS MINES FINDS RAATS		1.000 1.000 1.000 1.000 1.000 1.000 1.000 0.500 0.125 0.125 TP TP 0.500 0.500 TP 1.000 TP 1.000 1.000 0.500 TP	000R000000RR00R0R00000RRRRRRRRRRRRRRRR	000K0000KKKKC0K0K0K0KKKKKKKKKKKKKKKKKK	000200088888008080808888888888888888888	000 R 000 R R R R R R R R O R O O R R R R	**************************************	000000000000000000000000000000000000000
		IP	NK	NK	NR	NK	NK	,U
STATE AND LOCAL RECO	RDS							
State Haz. Waste DERR TOWNGAS MSL State Landfill HIST LF LUST UNREG LTANKS UST OH Spills ENG CONTROLS INST CONTROL VCP		N/A TP TP 0.500 0.500 0.500 TP 0.125 TP 0.500 TP 1.000	N/A NR NR O O O O O O O O O O O O O O O O O	N/A NR NR NR O O O R NR NR O R NR O R O R	N/A NR NR NR O O O R NR NR O R O R NR O R O R	N/A NR NR NR NR NR NR NR NR NR NR NR NR NR	NA NR	N/A 0 0 0 0 0 0 0
BROWNFIELDS CDL		TP TP	NR NR	NR NR	NR NR	NR NR	NR NR	0

MAP FINDINGS SUMMARY

Database	Target Property	Search Distance (Miles)	< 1/8	1/8 - 1/4	1/4 - 1/2	1/2 - 1	>1	Total Plotted
USD		0.500	,0	0	0	NR	NR	0
TRIBAL RECORDS								
INDIAN RESERV	-	1.000	0	0	0	0	NR	0
EDR PROPRIETARY RECOR	RDS							
Manufactured Gas Plants		1.000	0	0	0	0	NR	0

NOTES:

TP = Target Property

NR = Not Requested at this Search Distance

Sites may be listed in more than one database

N/A = This State does not maintain a SHWS list. See the Federal CERCLIS list.

E	N	V	Ι	R	0	N	M	E	N	T	A	L
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APPENDIX F: SUPPORTING DOCUMENTATION

There were no on-site ASTs or USTs identified. In addition, there were no ASTs or USTs identified on the abutting/adjacent off-site properties. Also, there were no ASTs or USTs identified within the remaining 0.25-mile radius of the Project.

EMG



"Linking Technology with Tradition"®

Sanborn® Map Report

Ship To: Robyn Kennedy

Order Date: 5/4/2005

Completion Date: 5/5/2005

EMG

Inquiry #:

1413827.3s

11011 McCormick Road

P.O. #:

70599.152.050

Hunt Valley, MD 21031

Site Name: Pamida -152

Address:

1625 EAST MAIN STREET

Customer Project:

70599.152.050

City/State: Montpelier, OH 43543

1011857SIL

410-785-6200

Cross Streets:

This document reports that the largest and most complete collection of Sanborn fire insurance maps has been reviewed based on client supplied information, and fire insurance maps depicting the target property at the specified address were not identified.

NO COVERAGE

This Report contains certain information obtained from a variety of public and other sources reasonably available to Environmental Data Resources, Inc. It cannot be concluded from this Report that coverage information for the target and surrounding properties does not exist from other sources. NO WARRANTY EXPRESSED OR IMPLIED, IS MADE WHATSOEVER IN CONNECTION WITH THIS REPORT. ENVIRONMENTAL DATA RESOURCES, INC. SPECIFICALLY DISCLAIMS THE MAKING OF ANY SUCH WARRANTIES, INCLUDING WITHOUT LIMITATION, MERCHANTABILITY OR FITNESS FOR A PARTICULAR USE OR PURPOSE. ALL RISK IS ASSUMED BY THE USER. IN NO EVENT SHALL ENVIRONMENTAL DATA RESOURCES, INC. BE LIABLE TO ANYONE, WHETHER ARISING OUT OF ERRORS OR OMISSIONS, NEGLIGENCE, ACCIDENT OR ANY OTHER CAUSE, FOR ANY LOSS OF DAMAGE, INCLUDING, WITHOUT LIMITATION, SPECIAL, INCIDENTAL, CONSEQUENTIAL, OR EXEMPLARY DAMAGES. ANY LIABILITY ON THE PART OF ENVIRONMENTAL DATA RESOURCES, INC. IS STRICTLY LIMITED TO A REFUND OF THE AMOUNT PAID FOR THIS REPORT. Purchaser accepts this Report AS IS. Any analyses, estimates, ratings, environmental risk levels or risk codes provided in this Report are provided for illustrative purposes only, and are not intended to provide, nor should they be interpreted as providing any facts regarding, or prediction or forecast of, any environmental risk for any property. Additionally, the information provided in this Report is not to be construed as legal advice.

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APPENDIX G: RESUMES



LANEICIA A. STONE

Senior Technical Relationship Manager

Education

 Bachelor of Science, Civil Engineering, University of Texas at Arlington, 1993

Project Experience

- * Landfill, Carrollton, TX Ms. Stone served as Project Scientist and was responsible for monthly field collection and client reporting of monitoring well and piezometer readings, as well as the surveying of water levels of streams and lakes near the existing two phases of the landfill. Ms. Stone also helped in the permitting of Phase III of this landfill, which included the installation of a High Density Poly-Urethane liner.
- * Rapid Transit Authority, Dallas, TX Ms. Stone served as a Project Scientist for the remediation efforts, which were encountered during the excavation of contaminated soils for the underground DART system. This project included the field collection of samples and reporting directly to the DART authorities on remediation efforts of contaminated soils. These soils were removed and taken to an off-site location to be remediated and then were incinerated.
- Airports, Houston, TX Ms. Stone served as Project Manager over air monitoring and indoor air quality. Her responsibilities included the air monitoring and PCM sample analysis as well as project management and oversight of asbestos removal at the three city of Houston airports. This job included unlimited security clearance and access to all three airports (Ellington, Intercontinental and Hobby).
- ** Walgreen Facilities (Nationwide) Ms. Stone served as the environmental technical lead for a portfolio of 96 Walgreen facilities. Over half of these facilities had historical gas stations located on the asset lands which required further investigations (i.e. Phase II Subsurface Investigations and review of State files).

Industry Tenure

- Environmental: 1990
- EMG: September, 1995

Industry Experience

- Office
- Industrial
- Retail

Active Licenses/Registration

- Certified EPA/AHERA Building Inspector/205349, 1992
- EPA Model Curriculum for Residential Lead-Based Paint Hazard Reduction Act of 1992 (Title X), 1992
- OSHA/40 Hour Health and Safety Training/29 CFR 1910.120, 1991
- State of Texas Licensed Asbestos Management Planner (1995)
- Texas Certified Lead-based Paint Inspector/Risk Assessor/Management Planner, 1999
- CEI Certified
 Environmental Risk Assessor,
 Environmental Assessment
 Association, 1991
- NIOSH 7400, Microscopic Identification of Asbestos, 1993

Professional Affiliations

 Society of Women Engineers (Young Woman of the Year, 1991)

Regional Location

Houston, TX



REBECCA BLEAKLEY

Project Manager

Education

 Bachelor of Civil Engineering from Georgia Institute of Technology, 1991

Project Experience

- Roncalli Health Center, Danielson, CT Ms. Bleakley served as Project Manager for the Phase I Environmental Assessment for this 200 unit skilled nursing facility. Her duties included the review of numerous prior reports and documentation, a review of historical information, and on-site activities. Her expertise and recommendations were highly valued by the client.
- Brookside Villa, Coventry, RI Ms. Bleakley conducted a Government Phase I Environmental Survey at this 350 unit site, which included the review of numerous prior reports and documentation, a review of historical information, and on-site activities. This investigation identified the existence of any on-site environmental issues, former site usages, remaining materials from former site usage, such as under ground storage tanks and identified regulated wastes and asbestos.
- Highbrook Apartments, High Point, NC Ms. Bleakley served as Project Manager for the Property Condition Assessment and Phase I Environmental Survey for this 280,000 square foot apartment building. Her duties included the review of numerous prior reports and documentation, a review of historical information, and on-site activities. Her expertise and recommendations were highly valued by the client.
- Courtyard by Marriott, New York, NY Ms. Bleakley served as Project Manager for the Property Condition Assessment and Phase I Environmental Survey for this 310 unit hotel. Her duties included the review of numerous prior reports and documentation, a review of historical information, and on-site activities. Her expertise and recommendations were highly valued by the client.
- The Square One Mall, Saugus, MA Ms. Bleakley served as the field technician on the Property Condition Assessment and Phase I Environmental Survey of this 875,000 square foot retail mall. The client found her observations critical to their final business decision.

Industry Tenure

- Environmental: 1993
- EMG: June, 2001

Related Experience

Multifamily Housing Portfolios

Industry Experience

- Healthcare/Sr. Housing
- Multifamily
- Office
- Industrial
- Hospitality

Active Licenses/Registration

 Asbestos Inspector and Management Planner, Mystic Air Quality Consultants, Inc. since 2000

Regional Location

Charlotte, NC



REGINA S. COLLINS

Project Manager

Education

- Master of Environmental Science, Environmental Science, Urban and Regional Planning focus, Miami University, Oxford, OH
- B.S., Resource Development, Environmental Studies and Applications, Michigan State University

Project Experience

- ICI-Glidden Research Center, Strongsville, OH Ms. Collins served as the Environmental Field Technician on the Phase I site assessment of this office and research facility. Her certification from OSHA qualified her to provide exemplary environmental services. The client found herobservations critical to their final business decision.
- Principal Real Estate Investors, LLC/Toledo Commons Shops, Toledo, OH - Ms. Collins served as a Project Manager and performed a Phase I Environmental Assessment. Her expertise and field experience lead to the designation of several areas of concern, and, as a result, she was able to recommend the client seek additional services to remedy these issues.
- ** Lehman Brothers/Holiday Inn and Fairfield Inn, Emporia, KS Ms. Collins served as Project Manager for the Environmental and Seismic assessment for these large hotel properties. Her duties included the review of numerous prior reports and documentation, a review of historical information, and on-site activities. Her expertise and recommendations were highly valued by the client.
- Gables Apartments, Aurora, IL Ms. Collins, an Environmental Inspector, served as a Project Manager and performed a Phase I Environmental Site Assessment. Her expertise and field experience lead to the designation of several areas of concern. As a result, she was able to recommend the client seek additional services.
- ** Allstate/Fullerton & Racine Lofts, Chicago, IL Ms. Collins conducted a Phase I Environmental Assessment at this 47,000square foot loft building, which included the review of numerous prior reports and documentation, a review of historical information, and on-site activities. Her findings allowed the client to proceed with remediation and occupation as scheduled.

Industry Tenure

- Environmental: 1989
- EMG: October, 2004

Related Experience

- National Hotel Chain Portfolios
- Multifamily Housing Portfolios

Industry Experience

- Commercial
- Industrial
- Educational

Active Licenses/Registration

á

Special Skills & Training

- OSHA (29 CFR 1910.120)
- AutoCAD
- Developing Chemical Emergency Response Plans
- OSHA HazWoper
- Asbestos

Memberships

3

Regional Location

■ Toledo, OH