

**PHASE I
ENVIRONMENTAL SITE ASSESSMENT**

Property Location:

Emery & Webb, Inc./The Stearns Agency
327-329 Main Street
Poughkeepsie, NY 12601

Prepared for:

Nancy Walker

Prepared by:

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December 1, 2005


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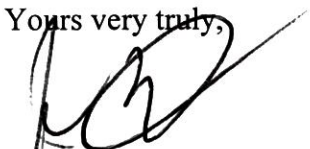
Re: Phase I Environmental Site Assessment Report

I am pleased to submit my report describing the findings of the Phase I Environmental Site Assessment of Emery & Webb/The Stearns Agency. This assessment was prepared in general accordance with the American Society of Testing and Materials (ASTM) Standard Practices for Environmental Site Assessments: Phase I ESA Process (ASTM Designation: E1527-2000).

The purpose of the Phase I ESA was to gather sufficient information to render an independent professional opinion about the environmental condition of the property. This assessment included a site reconnaissance as well as research and interviews with representatives of the public, and regulatory agencies.

If you have any questions or require further clarification of the report findings, please contact the undersigned at your convenience. Thank you for the opportunity to be of service to you.

Yours very truly,



John R. Bien, P.E.,
License Number 067824

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EXECUTIVE SUMMARY

Nancy Walker has asked the writer, John R. Bien, P.E. to conduct a Phase I Environmental Site Assessment (ESA) of the property Emery & Web/The Stearns Agency located at 327-329 Main Street, Poughkeepsie, N.Y. 12601, subsequently referred to in this report as "the subject property". This assessment was prepared in general accordance with the American Society of Testing and Materials (ASTM) Standard Practices for Environmental Site Assessments: Phase I ESA Process (ASTM Designation: E1528-2000).

The purpose of the Phase I ESA was to identify any potential sources of environmental risk or liability on the subject property. This assessment included a site reconnaissance as well as research and interviews with representatives of the public and regulatory agencies.

The subject property consists of commercial office space. Zoning of the subject property is C2 (commercial). The subject property is currently used for:

- Office Space (Insurance Agency)

The following buildings and structures are located on the subject property:

Age	No. of Stories	Usage	Construction
Unknown	4	Office Space	Brick Building

Based on the information gathered and on observations made during this investigation, the Phase I Environmental Site Assessment has revealed no on-site environmental conditions associated with the subject property.

Based on the information gathered and on observations made during this investigation, the Phase I Environmental Site Assessment has revealed no evidence of any off-site environmental conditions associated with the subject property.

A Phase I Environmental Site Assessment in conformance with the scope of work and ASTM Practice E 1528-2000 was performed on the subject property. This assessment revealed no evidence of any recognized environmental conditions associated with the subject property.

Based on the results of the Phase I Environmental Site Assessment of the subject property, no further investigation is recommended at this time.

1.0 INTRODUCTION

Nancy Walker has asked the writer John R. Bien, P.E. to conduct a Phase I Environmental Site Assessment (ESA) of the property Emery &Web/The Stearns Agency located at 327-329 Main Street, Poughkeepsie, NY 12601 subsequently referred to in this report as "the subject property". This assessment was prepared in general accordance with the American Society of Testing and Materials (ASTM) Standard Practices for Environmental Site Assessments: Phase I ESA Process (ASTM Designation: E1528-2000).

1.1 Purpose

The purpose of the Phase I ESA was to identify any potential sources of environmental risk or liability on the subject property. This assessment included a site reconnaissance as well as research and interviews with representatives of the public and regulatory agencies.

1.2 Scope of Services

The scope of work for this assessment was in general accordance with the American Society of Testing and Materials (ASTM) Standard Practices for Environmental Site Assessments: Phase I ESA Process (ASTM Designation: E1528-2000). These methodologies are described as representing good commercial and customary practice for conducting an ESA of a property for the purpose of identifying recognized environmental conditions.

1.3 Significant Assumptions

While this report provides an overview of potential environmental concerns, both past and present, the environmental assessment is limited by the availability of information at the time of the assessment. It is possible that unreported disposal of waste or illegal activities impairing the environmental status of the property may have occurred which could not be identified. The conclusions and recommendations regarding environmental conditions that are presented in this report are based on a scope of work authorized by the Client. Note, however, that virtually no scope of work, no matter how exhaustive, can identify all contaminants or all conditions above and below ground.

1.4 Limitations and Exceptions

The report has been prepared in accordance with generally accepted environmental methodologies referred to in ASTM 1528-2000, and contains all of the limitations inherent in these methodologies. No other warranties, expressed or implied, are made as

to the professional services provided under the terms of our contract and included in this report.

The conclusions of this report are based in part, on the information provided by others. The possibility remains that unexpected environmental conditions may be encountered at the site in locations not specifically investigated. Should such an event occur, I must be notified in order that I may determine if modifications to my conclusions are necessary.

The services performed and outlined in this report were based, in part, upon visual observations of the site and attendant structures. My opinion cannot be extended to portions of the site that were unavailable for direct observation, reasonably beyond the control of the writer.

The objective of this report was to assess environmental conditions at the site, within the context of our contract and existing environmental regulations within the applicable jurisdiction. Evaluating compliance of past or future owners with applicable local, state and federal government laws and regulations was not included in my contract for services.

My observations relating to the condition of environmental media at the site are described in this report. It should be noted that compounds or materials other than those described could be present in the site environment.

1.5 User Reliance

This report may be distributed and relied upon by Nancy Walker, her successors and assignees. Reliance on the information and conclusions in this report by any other person or entity is not authorized without the written consent of the writer.

2.0 SITE DESCRIPTION

2.1 Location and Legal Description

The subject property is located at 327-329 Main Street, Poughkeepsie, N.Y. 12601 and consists of office space in a 4-story brick building.

The property is approximately 0.1 acres in size and rectangular in shape.

The tax map numbers of the subject properties are 6162-77-113078 and 6162-77-111078.

The area is zoned as C2 (commercial). The general area of the property is used for mixed commercial and residential.

2.2 Current Property Use

The subject property is currently used for:

- Office Space (Insurance Agency)

2.3 Structures and Improvements

The following buildings and structures are located on the subject property:

Age	No. of Stories	Usage	Construction
Unknown	4	Office Space	Brick Building

2.4 Adjoining Property Use

The current adjoining property uses are:

North: Parking Lot

South: Office Space (LA International, TAP Communications)

East: Office Space (Chocovision, Indotronix, Community Center)

West: Office Space (Jerard Hankin)

The following recognized environmental concerns (RECs) were noted from a visual inspection of the adjoining properties:

North: None

South: None

East: None

West: None

3.0 USER PROVIDED INFORMATION

3.1 Title Records

A review of the chain-of-title information was not part of the scope of work for this assessment.

3.2 Environmental Liens or Activity and Use Limitations

No environmental liens were reported by the owners.

3.3 Specialized Knowledge

No specialized knowledge of Recognized Environmental Conditions (RECs), or Historical Recognized Environmental Conditions (HRECs) or other potential environmental concerns were reported by the owners.

No property valuation reduction relating to environmental concerns was reported by the owners.

3.4 Owner, Property Manager and Occupant

The subject property is currently owned by Emery Webb/The Stearns Agency and is currently occupied by them. Robert J. Stearns, III was identified as the Key Site Manager of the property.

3.5 Reason for Performing Phase 1 ESA

The Phase 1 ESA was prepared by the writer at the request of Client. This Phase 1 ESA was requested for the following reasons:

- Assisting in the obtaining a mortgage on the subject property.

3.6 Prior Environmental Reports

The following prior environmental reports were identified for the subject property:

- Site Assessment Report, dated 1986.

3.7 Other

No other environmental information was provided by the owners.

4.0 RECORDS REVIEW

4.1 Historical Use Information

Historical use formation describing the subject property was obtained from a variety of sources as discussed below. This information is summarized below:

Date	Land Use Source of Information
1986	Zimmer Brothers (Jewelry Store)
1987	Emery & Web, Inc./The Stearns Agency (Insurance Company)

4.1.1 City Directories

City directories have been produced for most urban and some rural areas since the late 1800s. These directories are often archived in research and municipal libraries. The directories are generally not comprehensive and may contain gaps in time periods. Historical city directories at the Dutchess County Historical Society were reviewed at the Clinton House for indications of previous use of the subject property. Where available city directories were reviewed in a minimum five year increment to determine historical property use of the subject and adjoining properties. The findings of this review are presented below.

Year	Location/Use
1986	Zimmer Brothers (Jewelry Store)
2000	Emery & Web Inc./The Stearns Agency (Insurance Agency)

4.1.2 Aerial Photographs

Historical aerial photographs dating back to the 1930s are often available from local and federal government sources. Aerial photographs of the subject and adjoining properties were reviewed for indications of previous uses. The results of this review are summarized below.

Year	Scale	Description
1986	1:400	Retail Space
2000	1:400	Office Space

4.1.3 Fire Insurance Maps

Fire insurance maps are used to determine fire hazards and were produced for most urban areas since the late 1800s. A review of the Sanborn Fire Insurance Map database (reel 75, #6192) indicated that there was no fire hazards for the subject property.

4.1.4 Additional Historical Use Sources

No additional historical use sources were identified.

4.1.5 Historical Use of Adjoining Properties

The historical uses of adjoining properties to the subject property are summarized below. These uses were determined using the standard historical sources noted above.

North Historical Land Use

Date	Land Use
1986	Vacant lot
2000	Vacant lot

South Historical Land Use

Date	Land Use
1986	Office Space
2000	Office Space

East Historical Land Use

Date	Land Use
1986	Office Space
2000	Office Space

West Historical Land Use

Date	Land Use
1986	Office Space
2000	Office Space

4.2 Standard Environmental Records

A search of available federal and state environmental records was obtained from FirstSearch Technology Corporation (FirstSearch) of Indianapolis, Indiana. The provided search reports meets or exceeds the regulatory records search requirements of ASTM E1528-2000.

Due to discrepancies in the location of some facilities in the databases arising from incorrect or incomplete addresses some facilities may be listed as un-mappable. No un-

mappable facilities were observed to be within the ASTM minimum search distance of the subject property.

A review of the regulatory information from this database search for possible recognized environmental conditions (RECs) within the ASTM minimum search distance is provided in the Federal and State sections below.

4.2.1 Federal Environmental Records

National Priorities List

The federal Environmental Protection Agency (EPA) maintains the National Priorities List of uncontrolled or abandoned hazardous waste sites identified for priority remedial actions under the Superfund Program.

A review of the NPL List indicates that there are no NPL facilities on the subject property.

A review of the NPL List indicates that there are no NPL facilities on the adjoining properties within the minimum search distance.

CERCLIS List

The Comprehensive Environmental Response, Compensation and Liability Information System (CERCLIS) list is maintained by the EPA and contains sites that have been investigated or are currently being investigated for possible inclusion on the NPL.

A review of the CERCLIS List indicates that there are no CERCLIS facilities on the subject property.

A review of the CERCLIS List indicates that there are no CERCLIS facilities on the adjoining properties within the minimum search distance.

RCRA CORRACTS TSD Facilities List

The EPA maintains a database of the Treatment, Storage and Disposal (TSD) of hazardous waste from reporting facilities under the Resource Conservation and Recovery Act (RCRA). The CORRACTS database is the EPA's list of TSD facilities subject to corrective action.

A review of the RCRA CORRACTS TSD List indicates that there are no RCRA CORRACTS TSD facilities on the subject property.

A review of the RCRA CORRACTS TSD List indicates that there are no RCRA CORRACTS TSD facilities on the adjoining properties within the minimum search distance.

RCRA Non-CORRACTS TSD Facilities List

The Non-CORRACTS database is the EPA's list of TSD facilities that are not currently subject to corrective action.

A review of the RCRA TSD List indicates that there are no RCRA TSD facilities on the subject property.

A review of the RCRA TSD List indicates that there are no RCRA TSD facilities on the adjoining properties within the minimum search distance.

RCRA Generator List

The EPA maintains a list of all regulated generators of hazardous waste as defined by RCRA.

A review of the RCRA Generator List indicates that there are no RCRA Generator facilities on the subject property.

A review of the RCRA Generator List indicates that there are no RCRA Generator facilities on the adjoining properties within the minimum search distance.

ERNS List

The Emergency Response Notification System (ERNS) is a national database used to collect information on reported release of oil or hazardous substances.

A review of the ERNS List indicates that there are no ERNS sites on the subject property.

A review of the ERNS List indicates that there are no ERNS sites on the adjoining properties within the minimum search distance.

4.2.2 State Environmental Records

State Priorities List

The State Priority List (SPL) contains sites that have been ranked to receive funding for remedial actions and/or investigation under the Hazardous Substance Remedial Action Trust Fund.

A review of the SPL List indicates that there are no SPL facilities on the subject property.

A review of the SPL List indicates that there are no SPL facilities on the adjoining properties within the minimum search distance.

CERCLIS List

The state maintains a list of facilities that are considered state-equivalent CERCLIS sites. A review of the state CERCLIS List indicates that there are no state CERCLIS facilities on the subject property.

A review of the state CERCLIS List indicates that there are no state CERCLIS facilities on the adjoining properties within the minimum search distance.

SWLF List

Each state maintains a list of facilities permitted as solid waste landfills, incinerators or transfer stations.

A review of the SWLF List indicates that there are no SWLFs on the subject property.

A review of the SWLF List indicates that there are no SWLFs on the adjoining properties within the minimum search distance.

LUST List

A list of reported leaking underground storage tanks (LUST) is maintained by each state.

A review of the state LUST List indicates that there are no LUSTs on the subject property.

A review of the state LUST List indicates that there are no LUSTs on the adjoining properties within the minimum search distance.

UST List

The state maintains a list of registered underground storage tanks.

A review of the state UST List indicates that there are no USTs on the subject property.

A review of the state UST List indicates that there are no USTs on the adjoining properties within the minimum search distance.

4.2.3 Local Environmental Records

County Recorder

The county recorder/assessor's office was contacted regarding the presence of recorded environmental liens or easements for the subject property.

No environmental liens or easements were recorded for the subject property.

Fire Department

Fire department records were reviewed to determine the presence of USTs or hazardous materials.

Records from the Fire Department did not indicate the presence of USTs and/or hazardous materials on the subject property.

Building Department

Building department records were reviewed to determine the history of development and presence of USTs on the subject property.

No records of the developmental history or presence of any USTs on the subject property were found at the Building Department.

Other Agencies

No records were reviewed from other agencies.

4.3 Physical Setting

4.3.1 Topography

The United States Geological Survey (USGS) Poughkeepsie 7.5 minute series topographic map was reviewed. According to this map the average elevation of the subject property is approximately 200 feet above sea level with no slope.

The Hudson River is approximately 1 mile to the West. Academy Street is approximately 100 feet to the East, Route 44/55 West borders the North side, and Main Street borders the South side.

4.3.2 Regional Geography

The subject property is located in the City of Poughkeepsie, County of Dutchess, New York State. Regional geography in this area is described as urban.

4.3.3 Soil Survey

The United States Department of Agriculture (USDA) Soil Survey map indicates the property soils consist of Urban Land Complex. This can be described as urban fill underlain by silty clay till or a Dutchess-Cardigan soil type both of which are over bedrock.

4.3.4 Hydrogeology

Based upon a review of local topography and physiographic information, groundwater is estimated to be 200 feet.

The nearest surface water to the subject property is the Hudson River, which is approximately 1 mile west from the subject property.

4.3.5 Flood Zone Information

The Federal Emergency Management Agency (FEMA) Flood Insurance Map 3602220000 dated January 5, 1984 was reviewed. According to this map the subject property is not located within a hundred year flood zone.

4.3.6 Wetland Information

The New York State Department of Environmental Conservation Wetland Maps were reviewed to determine if the subject property contained any identified wetland areas. According to these maps the subject property does not contain any identified wetland areas.

4.3.7 Other

No other physical setting data was reviewed.

5.0 SITE RECONNAISSANCE

The subject property was inspected by John Bien, P.E. on November 19, 2005. John Bien was accompanied by Robert Stearns, III, Vice President of Emery & Web, Inc. during the inspection. The weather during the inspection was sunny with a light wind from the east.

All areas of the subject property were accessible at the time of the inspection.

There were no visual or physical obstructions of the subject property.

During the inspection an exterior and interior walk-through of the buildings, was performed.

The exterior of adjoining properties was visually evaluated for any recognized environmental concerns (RECs).

5.1 General Property Conditions

5.1.1 Building Heating and Cooling

The buildings on the subject property are heated by natural gas.

Both buildings are air-conditioned on the subject property.

5.1.2 Solid Waste Disposal

Non-hazardous solid waste is collect in a dumpster located behind the north side of the buildings. The solid waste is collected and disposed of by a independent trash hauler.

5.1.3 Process Wastewater Disposal

Process wastewater is not generated at the subject property.

5.1.4 Sewage Discharge

Sanitary sewage is discharged into Sanitary water from the subject property is discharged into the municipal sanitary sewer system.

5.1.5 Surface Water Drainage

Storm water appears to run off the property on to Main Street.

5.1.6 Wells and Cisterns

No wells were observed on the subject property.

There are no cisterns located on the subject property.

5.1.7 Additional Property Conditions

No additional property conditions were observed.

5.2 Environmental Conditions

5.2.1 Hazardous Material Storage, Use and Handling

No hazardous materials were observed to be stored or used on the subject property.

No petroleum products were observed to be stored or used on the subject property.

No drums of regulated substances were observed on the subject property.

No containers of regulated substances were observed on the subject property.

No hazardous waste was observed to be generated, stored or disposed at the subject property.

No bio-hazardous waste was observed on the subject property.

5.2.2 Spill and Stain Areas

No areas of stained soil greater were observed on the subject property.

No areas of stressed vegetation were observed on the subject property.

5.2.3 Polychlorinated Biphenyls (PCBs)

The past use of PCBs in electrical equipment such as transformers, fluorescent lamp ballasts, and capacitors was common. PCBs in electrical equipment are controlled by United States EPA regulation 40 CFR, Part 761. According to this regulation there are three categories for classifying electrical equipment; less than 50 ppm of PCBs is considered “Non-PCB”; between 50 and 500 ppm is considered “PCB-Contaminated”; and greater than 500 ppm is considered “PCB”.

Based on the age of the buildings on the property it is possible that PCB containing equipment is present.

Below is a list of the equipment that may contain PCBs.

- Light fixtures located inside the building were a mixture of incandescent and fluorescent.

No indications of leakage such as staining or discoloration was observed near any transformers in the vicinity of the building.

5.2.4 Asbestos Containing Materials (ACMs)

The common use of potential friable asbestos-containing materials (ACMs) (pipe/boiler insulation and fireproofing) in construction generally ceased voluntarily in the mid-1970s.

The buildings pipe/boiler insulation and fireproofing on the subject property was re-constructed in 1986. A cursory review did not find any ACM's present. An asbestos evaluation was not required as per the scope of work.

5.2.5 Aboveground Storage Tanks (ASTs)

Determining the presence of ASTs is considered essential in assessing potential contamination sources. Visual inspection and the review of tank registration records are used to determine the possible existence of past and present ASTs in the area of the subject property. It must be noted however, that the absence of certain site conditions or lack of records may restrict or prevent the determination of the number and contents of ASTs on the subject property.

Aboveground storage tanks that may contain hazardous chemicals or fuel were not observed on the subject property.

5.2.6 Underground Storage Tanks (USTs)

Determining the presence of USTs is considered essential in assessing potential contamination sources. Visual inspection and the review of tank registration records are used to determine the possible existence of past and present USTs in the area of the subject property. It must be noted however, that the absence of certain site conditions or lack of records may restrict or prevent the determination of the number and contents of USTs on the subject property.

Underground storage tanks that may contain hazardous chemicals or fuel were not observed on the subject property.

5.2.7 Landfills

No evidence of a landfill was observed or reported on the subject property.

There is no evidence of dumping activity on the subject property.

5.2.8 Pits, Sumps, Catch Basins and Lagoons

No pits, ponds, or lagoons were observed on the subject property.

No sumps or catch basins, other than those used for storm water, were observed on the subject property.

5.2.9 Radon

Radon is an odorless, invisible gas that occurs naturally in soils. Natural radon levels vary and are closely related to geologic formations. It cannot be detected without specialized equipment. Radon may enter buildings through basement sumps or other openings.

The EPA has established the recommended safe radon level at 4 pCi/L. The EPA has prepared a map dividing the country into three Radon Zones; Zone 1 for those areas with the average predicted indoor radon concentration in residential dwellings exceeding the EPA Action limit of 4 pCi/L; Zone 2 for those areas where the average predicted radon level is between 2 and 4 pCi/L; and Zone 3 for those areas where the average predicted radon level is below 2 pCi/L.

According to the EPA Map of Radon Zones the subject property is in Zone 2 where the predicted radon levels are between 2.0 and 4.0 pCi/L.

5.2.10 Lead

Based on the age of construction of the structures it is likely that lead based paint was used and has been top coated with non-lead based paints.

5.2.11 Other Environmental Conditions

No high-tension transmission lines or electrical substations which could generate significant electromagnetic frequencies were identified near the subject property.

There were no major sources of noise and vibration identified on or near the subject property.

No other information was provided by the owner.

6.0 INTERVIEWS

Interviews were conducted with individuals knowledgeable of the subject property. Information obtained from the interviews appears in the appropriate sections of this report.

The following people were interviewed:

Date	Name	Title	Organization
November 19, 2005	Robert Stearns III	Vice President	Emery & Webb, Inc.

7.0 FINDINGS AND CONCLUSIONS

7.1 On-Site Environmental Concerns

Based on the information gathered and on observations made during this investigation, the Phase I Environmental Site Assessment has revealed no evidence of any on-site environmental conditions associated with the subject property.

7.2 Off-Site Environmental Concerns

Based on the information gathered and on observations made during this investigation, the Phase I Environmental Site Assessment has revealed no evidence of any off-site environmental conditions associated with the subject property.

7.3 Conclusions

A Phase I Environmental Site Assessment in conformance with the scope of work and ASTM Practice E 1528-2000 was performed on the subject property. This assessment revealed no evidence of any recognized environmental conditions associated with the subject property.

8.0 RECOMMENDATIONS

Based on the results of the Phase I Environmental Site Assessment of the subject property, a Phase II Environmental Site Assessment is not recommended at this time.

Based on the results of the Phase I Environmental Site Assessment of the subject property, an Asbestos Containing Materials survey is not recommended at this time.

9.0 CLOSURE

This report has been prepared for the sole benefit of Nancy Walker. The report may not be relied upon by any other person or entity without the express written consent of John Bien, P.E.

This Phase I ESA complies with the scope of work and ASTM Standard 1528-2000.

Respectfully submitted,



John R. Bien, P.E.
Civil and Environmental Engineer
License Number 067824

10.0 REFERENCES

The following documents, maps, or other publications may have been used in the preparation of this report.

American Society for Testing and Materials (ASTM) 2000. Standard Practice for Environmental Site Assessments: Phase I Environmental Site Assessment Process (ASTM E 1528-00). Philadelphia, PA, USA.

Environmental Data Resources, Inc., Radius Map and Site Assessment Reports.

Federal Emergency Management Agency, National Flood Insurance Program, Flood Insurance Maps.

United States Department of Agriculture, Soil Conservation Service, Soil Surveys.

United States Geological Survey, Topographic Maps.

United States Department of the Interior, Fish and Wildlife Service, National Wetlands Inventory Map