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April 9, 2010

Nick Graziadei
Asset Manager
NRT REO EXPERTS, LLC
7100 West Commercial Boulevard, Suite 101
Ft. Lauderdale, FL 33319

RE: FDIC Checklist and Photographs for Peoples First Community Bank Property

Task Order Number:	TO-43 Peoples First Community Bank - 10165
Tetra Tech Project No.:	112IG02645
Asset Name:	SUMMERCREEK COVE- LOT 38
Asset City, State & Zip:	Thomasville, GA 31792
NPS Number:	101650250

Dear Mr. Graziadei:

Tetra Tech, Inc. (Tetra Tech) appreciates the opportunity to submit to CB Richard Ellis, Inc. (CBRE) and NRT REO Experts, LLC (Reology) on behalf of Federal Deposit Insurance Corporation (FDIC), as Receiver for Peoples First Community Bank No. 10165, one copy of the referenced documents for the referenced asset (the "Site"). Tetra Tech physically visited the Site, performed an inspection of the vacant property, and took photographs. Tetra Tech found no apparent Recognized Environmental Conditions (RECs) or other adverse environmental condition related to special resources or environmental hazards associated with the Site.

This letter and enclosures were prepared for the FDIC, as Receiver for Peoples First Community Bank No. 10165, under the Subcontractor Agreement between Tetra Tech and CBRE, dated February 26, 2009, and Subcontract Agreement Task Order TO-43, dated February 1, 2010. This letter and the enclosures are for the exclusive use of the FDIC, as Receiver for Peoples First Community Bank No. 10165, Reology, CBRE, and their affiliates and no other party shall have any right to rely on these documents without Tetra Tech's prior written consent. Transmittal of this letter and enclosures complete Tetra Tech's services for this Site. The undersigned certifies that he meets the FDIC's qualifications for an Environmental Professional.

Sincerely,

TETRA TECH, INC.

Frank Lesesne, PG
Technical Expert
Phone: (850) 385 - 9899

Enclosures: Checklist Selection Form (Completed)
Photographs (3 pages)

Instructions:

Complete this selection form for all ORE that is a single-family residential structure or land less than one acre. Complete this selection form for all real estate held as collateral for non-performing loans that are 90 days or more past due except for singe-family residential structures. Following completion, identify the appropriate checklists to be completed during an on-site review. The Account Office and the Environmental Specialist will review all checklists to determine any follow-up activity at the property.

Asset Name: Summercreek Cove - Lot 38

NPS/Record Number: 101650250

Question	Circle One	If YES or UNKNOWN, Checklist to be Completed
Is there any evidence of the presence of current or former service stations, or of commercial or industrial activities that suggest that underground storage tanks may be located on the property?	YES NO UNKNOWN	A
Is there any evidence that aboveground storage tanks may be located on the property?	YES NO	B
Is there any evidence that a landfill, dump, waste pile, wastewater lagoon, or other land disposal activity is currently present on the property?	YES NO UNKNOWN	C
Is there any evidence that hazardous substances such as paints, solvents, acids, bases, flammables, compressed gases, poisons, or other chemical materials are currently used on the property (other than for normal household use)?	YES NO	D
Is there any evidence that radiological materials or radiological equipment such as those found in research laboratories, medical equipment, or industrial operations may be used on the property?	YES NO	E
Is there any evidence that past operations located on the property used hazardous substances or radiological materials that may have been released into the environment, or that the property may have been used for dumping, landfilling, or disposing of hazardous or radiological materials in the past?	YES NO UNKNOWN	F
Is there any evidence that electrical equipment, such as transformers, capacitors, and light ballasts or hydraulic equipment (found in machinery and elevators) is present on the property?	YES NO	G
Is there any evidence of insulation or fire retardant materials such as pipe wrap and ceiling spray within the buildings on the property?	YES NO UNKNOWN	H
Is there any evidence that pesticides (including insecticides, fungicides, and rodenticides) have been manufactured or used on the property (other than for normal household use)?	YES NO	I

Asset Name: Summercreek Cove - Lot 38

NPS/Record Number: 101650250

Question	Circle One	If YES or UNKNOWN, Checklist to be Completed
Are there any residential structures on the property that were built before 1978, or is there any commercial facility on the property, such as a day care center or school, built prior to 1978 where children seven years of age or younger may be found?	YES NO UNKNOWN	J
Are there any coastal areas, rivers, streams, springs, lakes, ponds, swamps, marshes, or other bodies of water on or immediately adjacent to the property? Do not include storm water collection ponds, swimming pools, and other similar bodies of water.	YES NO	K
Does the property contain an undeveloped area or areas one acre or more in size that exhibit natural vegetation? Include woodlots, brush areas, fields and other overgrown areas, and areas that are subject to infrequent or irregular maintenance, such as pastures and golf course roughs.	YES NO	L
Is the property located within 1,000 feet of a coastal shoreline (include the Great Lakes shoreline)?	YES NO	M
Is the property undeveloped, greater than 50 acres in size, and adjacent to or contiguous with lands managed by a governmental agency primarily for wildlife, refuge, sanctuary, open space, recreational, historical, cultural, or natural resource conservation purposes?	YES NO	M
Does the property contain buildings or structures that are 50 years or more in age?	YES NO	N
If the property contains buildings or structures that are less than 50 years old, can they be considered exceptionally significant in American history, architecture, engineering or culture, OR can the property be considered an historic site or part of an historic district?	YES NO	N
Does the property contain natural features which could be used for outdoor recreational purposes?	YES NO	O
Does the property contain an area or areas one acre or more in size, and is the property located in an area that uses groundwater as the primary or sole source of drinking water?	YES NO	P

9-Apr-10

Signature of Preparer

Date

Photograph No. 1: Southeast property corner looking northwest at adjacent property.

Photograph No. 2: Northeast property corner looking Southwest at adjacent property.

Photograph No. 3: Northwest property corner looking Southeast at adjacent property.

Photograph No. 4: Southwest property corner looking Northeast at adjacent property.

Photograph No. 5: Southeast central property boundary looking northwest at the property.