

LIMITED SUBSURFACE SAMPLING & TESTING

Federal Way Car Care Center
32610 Pacific Highway South
Federal Way, Washington 98003

Symetra Life Insurance Company

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ENVIRONMENTAL ASSOCIATES, INC.

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Bellevue, Washington 98004
425-455-9025
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January 3, 2007

JN 26338-1

Mr. Bill High / SYMETRA Life Insurance Company
c/o Mr. Russ Cree
Glacier Real Estate Finance
2800 - 156th Ave. SE, Suite 210
Bellevue, Washington 98007

Subject: **LIMITED SUBSURFACE SAMPLING & TESTING**
 Federal Way Car Care Center
 32610 Pacific Highway South
 Federal Way, Washington 98003

Gentlemen:

Environmental Associates, Inc. (EAI) has conducted subsurface sampling and testing of soils at selected localities on the subject property in an effort to evaluate the potential for the presence petroleum hydrocarbons from historical use of the site for retail gasoline sales. This report, prepared in accordance with the terms of our revised proposal dated December 1, 2006, summarizes our approach to the project along with results and conclusions.

The contents of this report are confidential and are intended solely for your use and the use of your representatives. Four (4) copies of this report are being distributed to you. No other distribution or discussion of this report will take place without your prior approval in writing.

In the course of completing a Phase I Environmental Site Assessment in November of 2006, EAI identified potential risks to the subject property associated with historic on-site operation of a retail gasoline station as a "recognized environmental condition". That report recommended sampling and testing of soils as an initial step in an effort to evaluate subsurface environmental conditions at the site.



Associate Offices: Oregon / San Francisco Bay Area

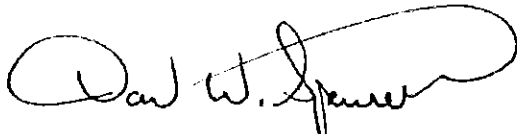
Following substantial logistic and scoping discussions with various involved parties, On December 8, 2006, four (4) exterior Strataprobe borings ("direct-push" hydraulic and percussion drive-point sampling system) were made on the subject site along with sampling of soils at each locality. The approximate exploration localities noted as B-1 through B-4 are graphically depicted on Plate 2, Site Plan, attached to this report. The exploration localities consisted of four (4) soil borings on the subject site proximal to the noted location of the former gasoline storage tank cluster and the interpreted location of a motor fuel dispenser island.

Relying upon results of soil sampling along with laboratory testing, EAI has discovered concentrations of petroleum hydrocarbons in the gasoline boiling range above the WDOE Method A cleanup level at one (1) of the four (4) boring locations. These results suggest that soils at the former tank excavation have been adversely impacted by gasoline.

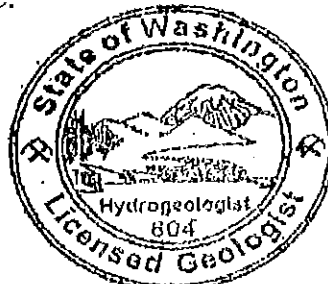
Additional discussions are provided in the Conclusions/Recommendations section of this report.

We appreciate the opportunity to be of service on this assignment. If you have any questions or if we may be of additional service, please do not hesitate to contact us.

Respectfully submitted,
ENVIRONMENTAL ASSOCIATES, INC.



Don W. Spencer, M.Sc., P.G., R.E.A.
Principal



Registered Site Assessor/Licensed UST Supervisor
State Certification # 0878545-U7

License: 604	(Washington)
License: 11464	(Oregon)
License: 876	(California)
License: 5195	(Illinois)
License: 0327	(Mississippi)

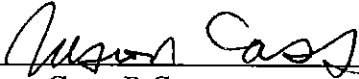
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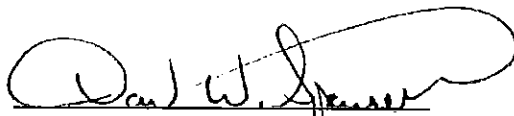
Prepared for:

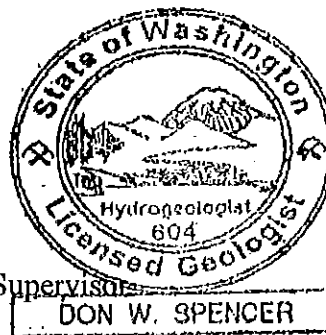
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c/o Glacier Real Estate Finance
2800 - 156th Ave. SE, Suite 210
Bellevue, Washington 98007

Questions regarding this investigation, the conclusions reached and the recommendations given should be addressed to one of the following undersigned.


Jason Cass, P.G.
Environmental Geologist




Don W. Spencer, M.Sc., P.G., R.E.A.
Principal



Registered Site Assessor/Licensed UST Supervisor
State Certification # 0878545-U7

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Reference Job Number: JN 26338-1

January 3, 2007

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INTRODUCTION/SCOPE OF WORK

SITE/PROJECT DESCRIPTION

The subject property consists of a nearly rectangular shaped parcel (tax parcel number 1621049025) covering approximately 189,050 square feet (4.34 acres) of land. Currently the property is occupied by Federal Way Car Care Center consisting of five (5) single-story concrete buildings which were erected in several phases between 1985 and 1988. The approximate location of the site is shown on the Vicinity Map, Plate 1, appended herewith.

Background

EAI completed a Phase I Environmental Site Assessment of the subject property on November 13, 2006 which identified a historical retail gasoline station on the property as a "recognized environmental condition". The property manager, Mr. Wendel Kuecker, described removing three (3) 4,000 gallon capacity underground storage tanks (USTs) associated with that historical gas station from the property in the early 1970's. Mr. Kuecker provided us (EAI) with a sketch depicting the general location where he recalled the tank were removed from.

Current Study

Your expressed interests, which included the desire to conduct a preliminary evaluation of subsurface conditions to assess the potential for the presence of gasoline, BTEX, and diesel- to oil-range petroleum hydrocarbons, from the former gasoline station presented in our revised proposal to you dated December 1, 2006, formed the basis for the following scope of work:

- Completing four (4) Strataprobe borings with a truck-mounted unit along with soil sampling proximal to the postulated UST locality on the subject property;
- Laboratory analysis of selected soil samples using gas chromatography by WDOE method NWTPH-Dx for the presence diesel to oil-range petroleum hydrocarbons and for the presence of gasoline and associated BTEX constituents by WDOE method NWTPH-G/BTEX;
- Preparation of this summary report documenting the methodology and results of the investigation.

FINDINGS

GEOLOGIC SETTING

Physiographically, the site is situated on a gently rolling elevated plain (the Vashon Drift Plain) which was formed during the last period of continental glaciation that ended approximately 13,500 years ago.

Published geologic maps for the site vicinity (Jones, 1998) suggest that much of the material underlying the subject site is glacial till, a dense heterogenous mixture of silt, sand, and gravel. Typically, the till exhibits relatively low vertical hydraulic conductivity which frequently results in formation of a "perched" water table along its upper contact. The "perched" water table (if present) is frequently seasonal and derives recharge primarily from infiltration of precipitation through more permeable overlying soils.

Topographically, the site is situated on a southwestern facing slope approximately 400 feet above sea level. Based upon inference from topography and local drainage patterns, it appears that shallow-seated groundwater (if present) in the vicinity of the subject property may locally flow in a southwesterly direction.

Although no site specific information has been developed by our firm with respect to depth to groundwater at this site, our experience in the area suggests that "perched" groundwater (if present) beneath the site may lie at a depth of approximately 20 feet or more beneath the ground surface. EAI did not encounter groundwater to the maximum exploration depth of 14.5 feet in this study.

With respect to surface water resources, a small stream is located approximately 1,050 feet east of the site. This surface water course flows in a southerly direction.

SUBSURFACE INVESTIGATION

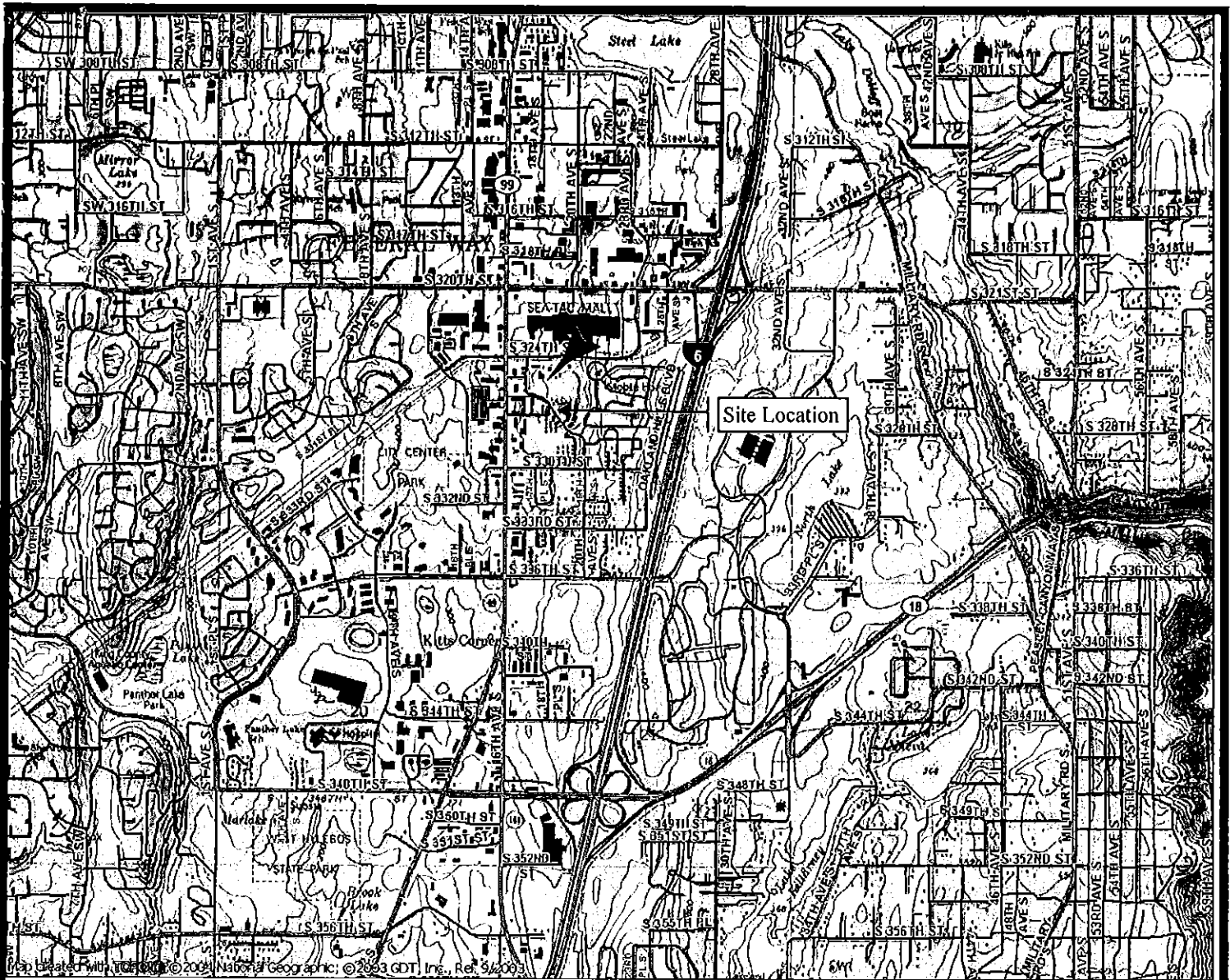
Strataprobe Boring and Soil Sampling

Four (4) Strataprobe borings were made on December 8, 2006 at the approximate locations noted as B-1 through B-4 on the Site Plan, Plate 2.

Boring B-1 was placed within the outline of the former UST excavation as described by Mr. Kuecker. Boring B-2 was located at the interpreted western side of the former UST excavation. Boring B-3 was positioned near the interpreted location of the southerly of the interpreted former motor fuel dispensers. Boring B-4 was situated a short distance to the southwest of the observed impacted soils at boring location B-1. Access limitations included a natural gas pipeline near the Speedy Auto Glass building, a phone line reportedly traversing the southern part of the exploration area, and a landscaping island with attendant irrigation system in the central part of the work area.

REFERENCES

- Environmental Associates, Inc., November 13, 2006, Phase I Environmental Site Assessment, Federal Way Car Care Center, 32610 Pacific Highway South, Federal Way, Washington, 21 pps., 4 plates, appendices.
- Luzier, J.E., 1969, Geology and Groundwater Resources of Southwestern King County, Washington. Water Supply Bulletin No. 28, 63 pps., 3 plates, 13 tables, 25 figures.
- Jones, M.A., 1998, Geologic Framework for the Puget Sound Aquifer System, Washington & British Columbia. U.S. Geological Survey Professional Paper 1424-C, 18 plates, 9 figures, 2 tables.
- U.S. Geological Survey, 1961, Poverty Bay, Washington, 1:24,000 Quadrangle. Photorevised 1981, 1 sheet.



Map created with TOPO © 2004 National Geographic; © 2003 GDT, Inc., Ref. 3/2003

0.0 0.5 1.0 miles
0.0 0.5 1.0 1.5 km

TN / MN
18°
12/28/06



Inferred Groundwater Flow



Site Location

Contour Interval 20 Feet

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Vicinity Map

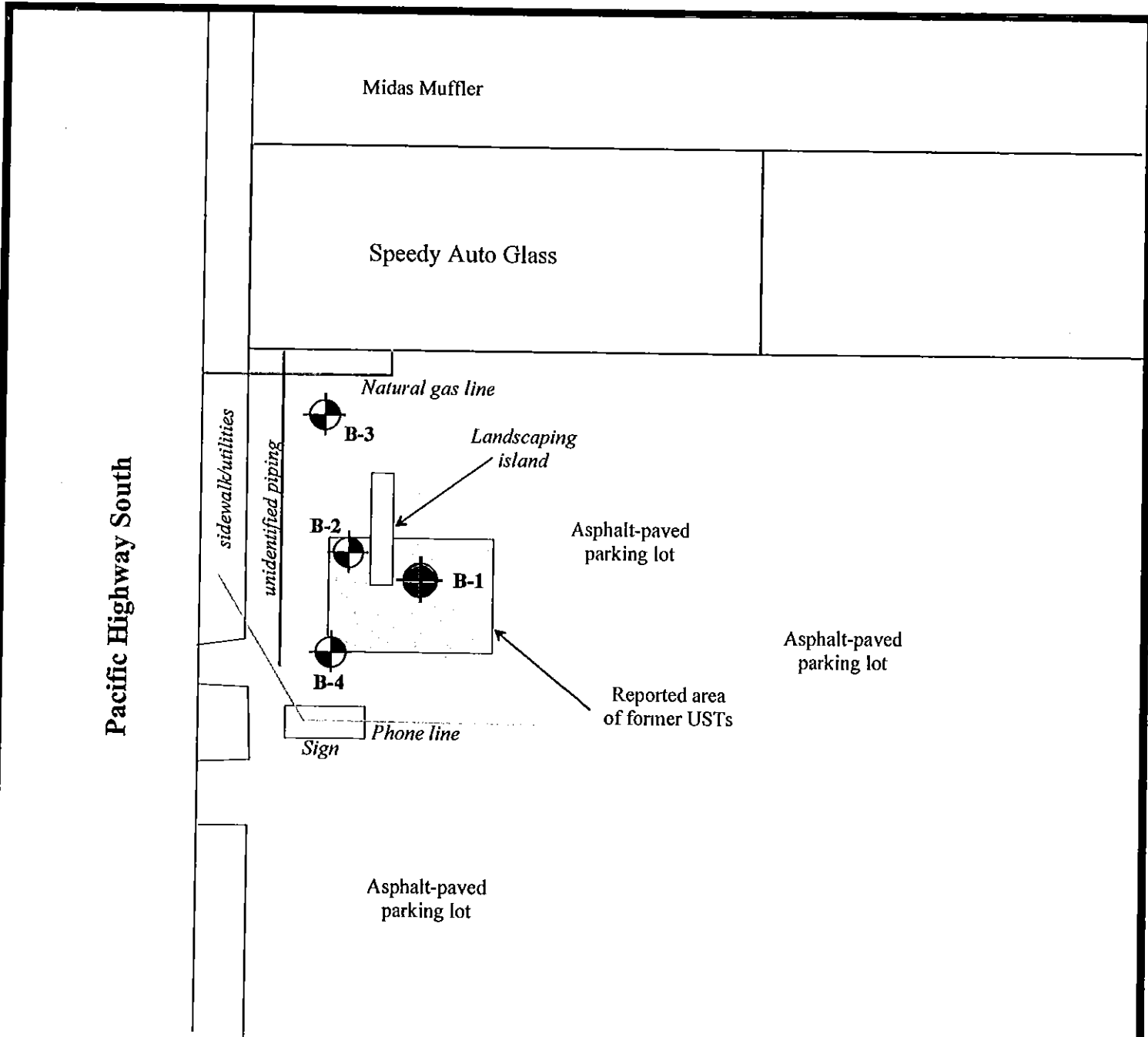
Federal Way Car Care Center
32610 Pacific Highway South
Federal Way, Washington

Job Number:
JN 26338-1

Date:
December 2006

Plate:
1





Pacific Highway South

sidewalk/utilities

unidentified piping

Natural gas line

Landscaping island

Asphalt-paved parking lot

Asphalt-paved parking lot

Reported area of former USTs

Asphalt-paved parking lot

Sign

Phone line



Probable direction of groundwater flow

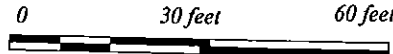


EAI soil boring, compliant with method A cleanup



EAI soil boring, exceeds method A cleanup for TPH gasoline

Scale



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SITE PLAN

Federal Way Car Care Center
32610 Pacific Highway South
Federal Way, Washington

Job Number: JN 26338-1	Date: December 2006	Plate: 2
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APPENDIX

Laboratory Reports

December 20, 2006

Jason Cass
Environmental Associates
1380 112th Avenue NE, Suite 300
Bellevue, WA 98004

Dear Mr. Cass:

Please find enclosed the analytical data report for the Federal Way Car Care Center Project in Federal Way, Washington. Probe services were conducted on December 8, 2006. Soil samples were analyzed for Diesel and Oil by NWTPH-Dx/Dx Extended, Gasoline by NWTPH-Gx, BTEX by Method 8021B, and Pb by Method 7420 on December 11 - 20, 2006.

The results of these analyses are summarized in the attached table. All soil values are reported on a dry weight basis. Applicable detection limits and QA/QC data are included. An invoice for this analytical work is also enclosed.

ESN Northwest appreciates the opportunity to have provided analytical services to Environmental Associates for this project. If you have any further questions about the data report, please give me a call. It was a pleasure working with you on this project, and we are looking forward to the next opportunity to work together.

Sincerely,



Michael A. Korosec
President

ESN NORTHWEST CHEMISTRY LABORATORY

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Tacoma, Washington
Environmental Associates, Inc.

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lab@esnmw.com

Analyses of Diesel & Oil (NWTPH-Dx/Dx Extended) in Soil

Sample Number	Date Analyzed	Surrogate Recovery (%)	Diesel (mg/kg)	Oil (mg/kg)	Mineral Oil (mg/kg)
Method Blank	12/12/2006	107	nd	nd	nd
B1-10	12/12/2006	106	nd	nd	nd
B2-4	12/12/2006	85	nd	nd	nd
B3-8	12/12/2006	67	nd	nd	nd
B3-8 Duplicate	12/11/2006	77	nd	nd	nd
B4-8	12/12/2006	67	nd	nd	nd
Method Detection Limits			20	40	40

"nd" Indicates not detected at the listed detection limits.

"int" Indicates that interference prevents determination.

ACCEPTABLE RECOVERY LIMITS FOR SURROGATE : 65% TO 135%

ANALYSES PERFORMED BY:

M Olson

ESN NORTHWEST CHEMISTRY LABORATORY

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 Federal Way, Washington
 Environmental Associates, Inc.
 Client Project #26338-1

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Analyses of Gasoline (NWT/PH-Gx) & BTEX (EPA Method 8021B) in Soil

Sample Number	Date Analyzed	Benzene (mg/kg)	Toluene (mg/kg)	Ethylbenzene (mg/kg)	Xylenes (mg/kg)	Gasoline (mg/kg)	Surrogate Recovery (%)
Method Blank	12/12/2006	nd	nd	nd	nd	nd	87
LCS	12/12/2006	94%	93%	106%	95%	---	92
B1-10	12/12/2006	0.15	nd	nd	7.6	230	90
B2-4	12/12/2006	nd	nd	0.16	0.3	60	76
B3-8	12/12/2006	nd	nd	nd	nd	nd	85
B3-8 Duplicate	12/12/2006	nd	nd	nd	nd	nd	80
B4-8	12/12/2006	nd	nd	nd	0.96	17	81
Method Detection Limits		0.02	0.05	0.05	0.05	10	

"--" Indicates not tested for component.

"nd" Indicates not detected at the listed detection limits.

"int" Indicates that interference prevents determination.

ACCEPTABLE RECOVERY LIMITS FOR SURROGATE (Chlorobenzene) & LCS : 65% TO 135%

ANALYSES PERFORMED BY: M. Olson

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Analyses of Gasoline (NWTPH-Gx) & BTEX (EPA Method 8021B) in Soil

Sample Number	Date Analyzed	Benzene (mg/kg)	Toluene (mg/kg)	Ethylbenzene (mg/kg)	Xylenes (mg/kg)	Gasoline (mg/kg)	Surrogate Recovery (%)
Method Blank	12/20/2006	nd	nd	nd	nd	nd	98
LCS	12/20/2006	118%	122%	131%	124%	---	90
B1-14	12/20/2006	nd	nd	nd	nd	nd	79
B1-14 Dup.	12/20/2006	nd	nd	nd	nd	nd	129
B2-11	12/20/2006	nd	nd	nd	nd	nd	87
B3-14	12/20/2006	nd	nd	nd	nd	nd	67
B4-14.5	12/20/2006	nd	nd	nd	nd	nd	65
Method Detection Limits		0.02	0.05	0.05	0.05	10	

"---" Indicates not tested for component.

"nd" Indicates not detected at the listed detection limits.

"int" Indicates that interference prevents determination.

ACCEPTABLE RECOVERY LIMITS FOR SURROGATE (Chlorobenzene) & LCS : 65% TO 135%

ANALYSES PERFORMED BY: M.OLSON

ESN NORTHWEST CHEMISTRY LABORATORY

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Environmental Associates, Inc.
Client Project #26338-1

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Heavy Metals in Soil by EPA-7000 Series

Sample Number	Date Analyzed	Lead (Pb) EPA 7420 (mg/kg)
Method Blank	12/20/2006	nd
B-1-10	12/20/2006	9.7
B-1-10 Dup.	12/20/2006	8.3
Method Detection Limits		5

"nd" indicates not detected at listed detection limits.

ANALYSES PERFORMED BY: M.Olson

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QA/QC Data - Total Metals EPA-7000 Series Analyses

Sample Number: B-1-10							
Matrix Spike			Matrix Spike Duplicate			RPD	
Spiked Conc. (mg/kg)	Measured Conc. (mg/kg)	Spike Recovery (%)	Spiked Conc. (mg/kg)	Measured Conc. (mg/kg)	Spike Recovery (%)	(%)	
Lead	250	224	90	250	271	108	18.99

Laboratory Control Sample			
Spiked Conc. (mg/kg)	Measured Conc. (mg/kg)	Spike Recovery (%)	
Lead	250	246	98

ACCEPTABLE RECOVERY LIMITS FOR MATRIX SPIKES: 65%-135%
 ACCEPTABLE RPD IS 35%

ANALYSES PERFORMED BY: M.Olson

