PHASE II ENVIRONMENTAL SITE ASSESSMENT

34 State Street
Ossining, Westchester County, New York

May 31, 2005

DT CONSULTING SERVICES
1291 Old Post Road
Ulster Park, New York 12487
(845) 658-3484 phone
(845) 658-3320 fax

May 31, 2005

Union State Bank
ATTN: Mr. William MacIntosh
USB Financial Center
100 Dutch Hill Road
Orangeburg, New York 10962

RE: PHASE II ENVIRONMENTAL SITE ASSESSMENT
34 State Street
Ossining, Westchester County, New York

Dear Mr. MacIntosh:

Pursuant to your request for a Phase II Environmental Site Assessment (ESA) to be performed at the above referenced facility, DT Consulting Services (DTCS) is pleased to submit the following report for your review.

If you should have any questions regarding the enclosed, please feel free to contact me at (845) 658-3484. DTCS thanks you for the opportunity to work with you on this project.

Sincerely,
DT CONSULTING SERVICES

Deborah J. Thompson
Senior Geologist / Project Manager

Cc: M. Wodka/Team Environmental Consultants, Inc.

PHASE II ENVIRONMENTAL SITE ASSESSMENT

Pertaining to:

34 State Street
Ossining, Westchester County, New York

Prepared for:

Mr. William MacIntosh
Union State Bank
USB Financial Center
100 Dutch Hill Road
Orangeburg, New York 10962

Prepared by:

Ms. Deborah J. Thompson
Senior Geologist/Project Manager
DT CONSULTING SERVICES
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1.0 INTRODUCTION/ SITE INFORMATION

DT Consulting Services (DTCS) has been contracted by Union State Bank to perform a Phase II Environmental Site Assessment (ESA) or Subsurface Investigation on the property located at 34 State Street, Ossining, Westchester County, New York. A site location map and a site (base) plan (**Figures 1 and 2**, respectively) are included for your reference. At present, said property is being utilized as a specialty woodworking shop/warehouse and houses associated office facilities. At the time of this report, businesses including Creative Designs, Inc. and Original World Products share the site to perform business activities.

The ±3 acre property is improved with a ±60,000 square foot structure historically constructed in three separate phases. The original building was erected in 1840 as a residential unit. In 1929 two additions were built (approximately 7,000 and 22,000 square feet respectively) onto the structure, then utilized as a community center. Afterward, from the mid 1940's until 1981 the property was employed by Printex Corporation of America as a cloth printing and textile design facility. A final addition, which encompasses the site structure as seen today, was constructed in 1968.

At present, potable water and wastewater disposal are provided by the City of Ossining Water and Sewer Districts, respectively. A majority of adjacent land-use includes various residential complexes (both single and multi-family) in each cardinal direction.

The purpose of this Phase II Environmental Site Assessment is to determine if historical – present day operations have impacted subsurface materials on the property located at 34 State Street, Ossining, New York. Phase I ESA (due diligence) activities as performed by Team Environmental Consultants, Inc. (TEAM) and others (Dames & Moore, 1994) have identified historic industrial site use including petroleum bulk storage (PBS) operations on the subject property. In addition, the site had been placed on the Comprehensive Environmental Response, Compensation, and Liability Information System (CERCLIS) list for potential inclusion on the National Priority List in April of 1980. Upon completion of investigative activities, the site was de-listed in 1983 after potential environmental hazardous were not identified. Thus, based upon knowledge of site activities and the potential future development of the subject property for residential use, a Phase II ESA was deemed appropriate for the site to characterize and quantify any contaminants present within subsurface materials.

2.0 SUBSURFACE INVESTIGATION

Based upon operations throughout the active history of the subject property, DTCS concentrated its investigative efforts surrounding:

1. The known PBS locations located in the northern quadrant of the property.

2. The waste treatment lagoon historically documented in the southeast corner of the property, as utilized by Printex Corporation of America.

3. The general equipment maintenance and storage area along the western portion of the site.

The Phase II ESA was concentrated in these areas due to their potential for environmental liability issues. To provide background conditions of the subsurface, a select up gradient location was also chosen as a sample collection point. Thus, DTCS focused field activities to provide the following data:

- Collect and classify subsurface materials encountered surrounding the aforementioned area(s) in question.

- Provide quantitative data on targeted volatile/semi-volatile organic compounds (VOC/SVOC) and priority pollutant metals (if detected) within subsurface materials on-site.

- Offer recommendations as necessary, to address subsurface contamination if encountered during the course of this investigation.

The location of each borehole (SB-1 – SB-7) may be reviewed in **Figure 2**, attached.

2.1 *Soil Sampling Procedures*

DTCS mobilized to the site on May 10, 2005 to perform the subsurface investigation. Employing a Geoprobe track mounted 4x4 drill rig, soil samples were collected at each borehole location continuously from grade to an approximate depth of eight (8) - twelve (12) feet below grade surface (bgs) or until resistance was encountered. The samples were obtained by advancing a twenty-four (24) inch long, two (2) inch outer diameter, split spoon sampler into undisturbed soils. To prevent cross-contamination, all sampling equipment was

decontaminated between each soil boring location. A total of seven (7) soil borings were performed during this investigation.

An on-site DTCS Geologist performed screening and classification immediately following collection of subsurface materials. The screening was conducted using a HNu Photoionization Detector or PID. As most petroleum products contain volatile organic compounds, PID screening can indicate the presence of volatile organics in a soil sample.

2.2 *Soil Characterization*

As detected during this investigation, the lithology of overburden materials encountered at the facility can be characterized as light brown sandy loam (fill) with traces of gravel - approximately 0-4 feet bgs, underlain by fine-medium sand with clay and schist fragments. Based upon localized outcrops as observed on-site, resistance on account of detection of the bedrock surface was encountered between eight (8) and nine (9) feet below grade within soil borings SB-1 – SB-3 and SB-5 & SB-6. Overburden materials as encountered adjacent to the site structure were found to thin, when bedrock was detected between three (3) and four (4) feet below grade surface. Groundwater was not encountered during the Phase II ESA performed on site.

Upon removal from the subsurface, headspace screening was subsequently performed on each soil sample interval (i.e. 0-4'/4-8'). This screening was performed by placing the selected soil sample in a Ziploc® style freezer bag, sealing the bag, and after a short pause, yielding stabilized readings with a PID calibrated to 100 parts-per-million (ppm) isobutylene standard. While performing this investigation, headspace screening yielded the non-detect total petroleum hydrocarbons in parts-per-million within each soil profile analyzed. In addition, no visual or olfactory signs of subsurface contamination were encountered while field testing soils from each borehole location.

2.3 *Laboratory Analysis*

During investigative procedures, soil samples were collected from the bottom two (2) feet of each borehole, pending detection of the bedrock surface. Samples submitted for laboratory analysis were composited as follows:

Sample No. 001 = SB-1 – SB-3
Sample No. 002 = SB-4 & SB-5
Sample No. 003 = SB-6 & SB-7

Soils collected during the investigation were analyzed for volatile and semi-volatile organic compounds and priority pollutant metals via EPA Test Methods 8260w/MTBE, 8270 B/N and 7471 respectively. The complete laboratory package may be found in **Attachment A** for your review.

3.0 FINDINGS/CONCLUSIONS

The property located at 34 State Street, Ossining, Westchester County, New York has historically been utilized to operate commercial/industrial businesses. Upon review of documented environmental issues previously identified in available due diligence reports, a Phase II ESA was deemed necessary for the site prior to its alternate development as residential property.

Based upon field observations and testing, DTCS can conclude that noticeable signs of subsurface contamination were not detected while collecting samples from each borehole location. Although laboratory analysis revealed the presence of some targeted VOC's/SVOC's and priority metals, all were within New York State Department of Environmental Conservation (NYSDEC) Soil Quality Guidance Values (TAGMS #4046, January 1994) as follows:

VOLATILES/SEMI-VOLATILES (8260/8270 B/N)

Parameter	*Guidance Value (ug/kg)*	*Soil Boring #1 - #3*	*Soil Boring #4 & #5*	*Soil Boring #6 & #7*
Naphthalene	13,000	15	U	U
n-Butyl benzene	10,000	6	U	U
Benzo[a]anthracene	224 or MDL	61	U	U
Fluoranthene	50,000	90	U	U
Pyrene	50,000	78	U	U

PRIORITY POLLUTANT METALS (7471)

Parameter	Guidance Value (mg/kg)	Eastern USA Soil Background (mg/kg)	Soil Boring #1 - #3	Soil Boring #4 & #5	Soil Boring #6 & #7
Antimony	*SB*	N/A	5.85	8.55	5.54
Arsenic	*7.5 or SB*	3 – 12	5.84	4.79	8.44
Beryllium	*0.16 or SB*	0 – 1.75	U	U	U
Cadmium	*1 or SB*	0.1 – 1	0.53	0.60	0.51
Chromium	*10 or SB*	1.5 – 40	15.5	20.8	21.7
Copper	*25 or SB*	1 – 50	22.3	27.1	18.7
Lead	*SB*	*	18.6	17.2	32.3
Nickel	*13 or SB*	0.5 – 25	11.6	16.7	14.5
Selenium	*2.0 or SB*	0.1 – 3.9	1.83	2.81	2.39
Silver	*SB*	N/A	U	U	U
Thallium	*SB*	N/A	U	U	U
Zinc	*20 or SB*	9 – 50	44.5	52.2	45.1
Mercury	*0.1*	0.001 – 0.2	U	U	U

NOTES:

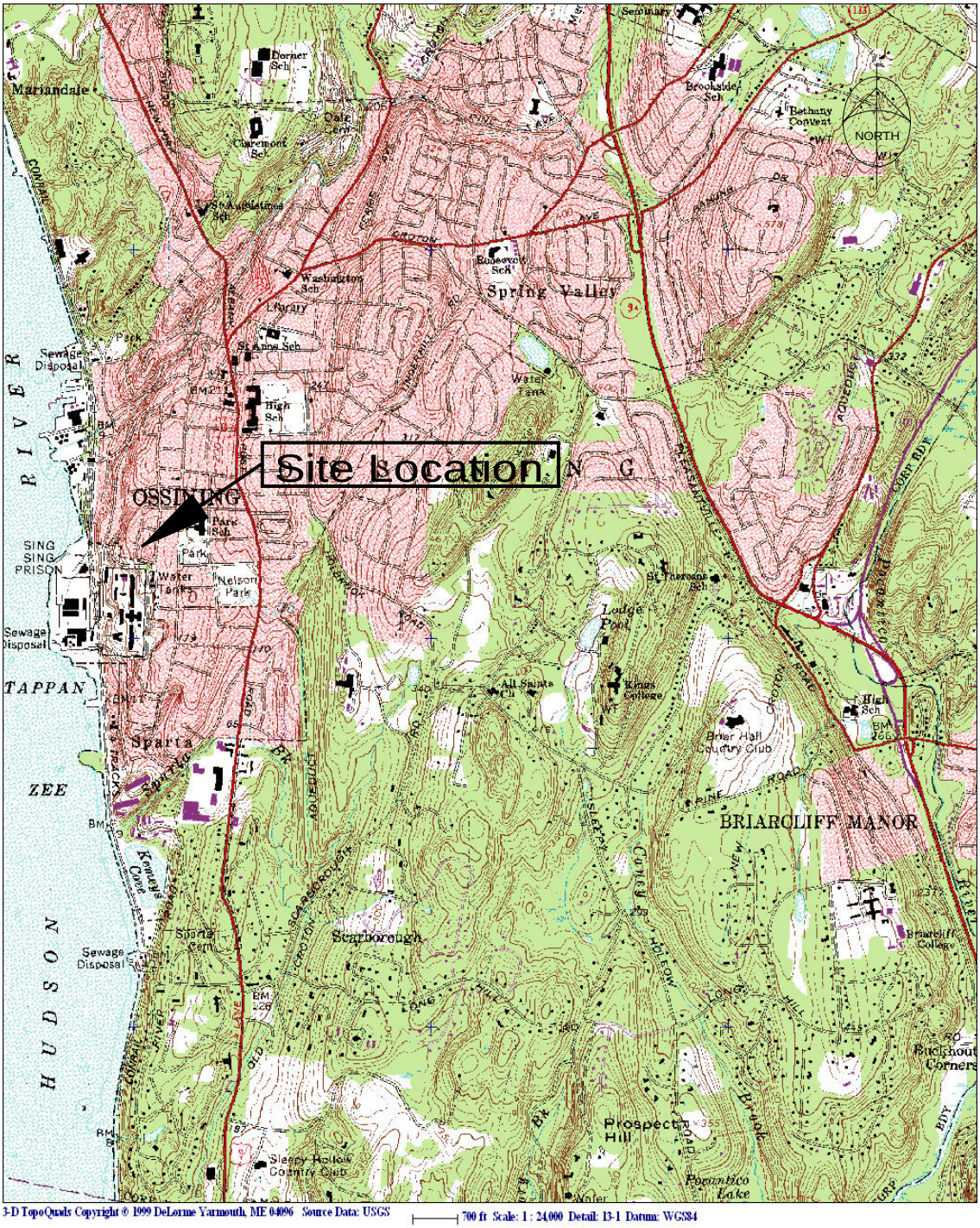
- The presented guidance values were adopted by NYSDEC in Appendix A of TAGM #4046, Soil Cleanup Objectives.
- Guidance and sample concentrations are reported in ug/kg or parts-per-billion for VOC/SVOC parameters and mg/kg or parts-per-million on the Priority Metals.
- U = Not detected.
- SB indicates average Eastern USA background soil levels.
- *Background levels for lead vary widely. Average levels in undeveloped, rural areas may range from 4-61 ppm. Average background levels in metropolitan or suburban areas or near highways are much higher and typically range from 200-500 ppm.

Currently, the need to perform additional investigative and/or remedial measures does not appear warranted based upon the findings of this Phase II ESA. Therefore, it is DTCS's opinion that no further action is required at this time within the area of study.

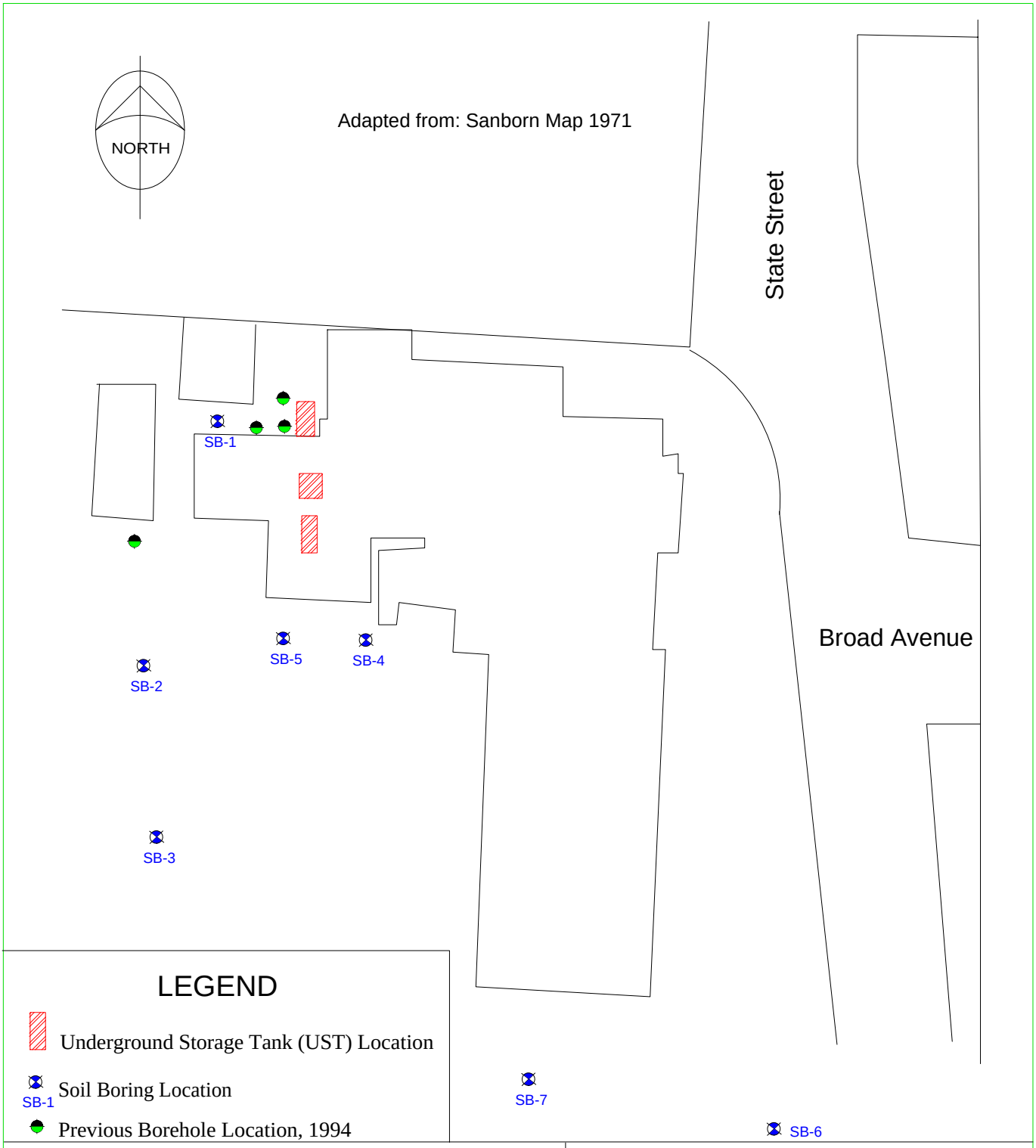
4.0 LIMITATIONS

DTCS has prepared this site assessment using reasonable efforts in each phase of its work to determine the extent of subsurface petroleum contamination (if any) within the locations of potential environmental concern. This report is not definitive, and should not be assumed to be a complete or specific definition of all conditions above or below grade. The conclusions/recommendations set forth herein are applicable only to the facts and conditions described at the time of this report.

FIGURES



Client: Union State Bank			**Site Location Plan**
Site: 34 State Street, Ossining, New York			
Spill #: N/A	**Drawn by:** DJT	**Scale:** 1 : 24,000	**Figure No:** 1



Client: Union State Bank

Site: 34 State Street, Ossining, New York

Spill #: N/A

Drawn by: DJT

Scale: None

Site (base) Map

Figure No: 2

ATTACHMENTS

DT CONSULTING SERVICES, INC.

ATTACHMENT A