

ENVIRONMENTAL DISCLOSURE STATEMENT

«f80» requests that you complete the following questionnaire regarding the property to be used as security for the proposed loan. In the event of multiple parcels, one questionnaire should be completed for each parcel. Note: If your answer is "none" so state. If the question does not apply to your Property, state "N/A".

THE REPRESENTATIONS MADE BY YOU IN THIS DISCLOSURE STATEMENT WILL BE CONSIDERED PART OF YOUR LOAN APPLICATION.

COMMERCIAL PROPERTY:

CURRENT/FORMER USE OF THE PROPERTY: _____

Name of Owner: _____

See EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF FOR COMPLETE LEGAL DESCRIPTION

Description of current use of the Property (If other than office use exclusively, please provide name(s) of current occupant(s) and time(s) of occupancy

Date of completion or original construction and any substantial renovations _____

Names of previous occupants _____

Description of previous uses of the property _____

Description of previous uses of adjacent Properties _____

ASBESTOS

Is there asbestos currently in any of the construction materials contained in the building?

If yes, has a survey been conducted to assess the type, amount, location and condition of asbestos?

If yes, please attach a copy of any survey report.

Have any asbestos air samples been taken? _____

If yes, what were the results? _____

POLYCHLORINATED BIPHENYLS (PCB's)

Have PCB's been used in electrical transformers, capacitors or other equipment at the property? _____

If yes, please describe the use and quality of PCB's used on the Property. _____

FUEL/CHEMICAL STORAGE TANKS, DRUMS AND PIPELINES

Are there any above ground or underground gasoline, diesel, fuel oil or other chemical storage tanks on the Property? _____

If yes, please describe substance(s) stored and capacity of tank(s). _____

Have the tanks been inspected or tested for leaks? _____

When was the most recent test? _____

What were the results? _____

Are there any chemicals stored on the Property in drums or other containers? _____

If yes, please describe the substances(s), quantity(es) Stored and type of containers _____

Have there been any spills, leaks, or other releases of chemicals on the Property? _____

If yes, describe the chemical(s) and quantity(ies) released, any cleanup measures taken, and the results of any soil or ground water samples performed to detect the presence of the chemical(s) spilled, leaked or released on the Property. _____

Please attach copies of any permits or licenses pertaining to the use, storage, handling or disposal of chemicals on the Property.

AIR EMISSIONS

Describe air emissions from each source of air pollutants, including fuel burning equipment.

Describe type of fuel burned.

Describe air pollution control equipment used to reduce emissions for each source of air emissions.

Are air emissions monitored? _____

If yes, indicate frequency of monitoring. _____

Please attach copies of any air permits or licenses pertaining to operations on the Property.

WATER DISCHARGES

List all sources of wastewater, discharges to surface waters, septic systems or holding ponds.

List all sources of wastewater discharges to public sewer systems. _____

For each discharge, list the average daily flow. _____

Please attach copies of any water discharge permits or licenses pertaining to the operations on the Property.

WASTE DISPOSAL

Describe the types of liquid wastes (other than waste water described in Part "F" above) and solid wastes generated at the property.

Describe how the liquid and solid wastes generated at the Property are disposed. _____

Please attach copies of any waste disposal permits or licenses pertaining to operations on the Property.

INDUSTRIAL PROPERTY

If the Property has been or is used for industrial purposes, the following additional information should be provided.

Has the Property been used for disposal of any liquid or solid waste? _____

If yes, describe the location of all disposal sites, the type of wastes disposed at each site, the results of any soil or groundwater samples taken in the vicinity of each site, and the manner in which each site not presently in use was closed. _____

Have evaporation or storage ponds been located on the Property? _____

If yes, describe the location of all ponds, the type of wastes placed in each pond, the results of any soil or groundwater samples taken in the vicinity of each pond. and the manner in which each pond not presently in use was closed. _____

Have wastes water treatment facilities, such as acid neutralization vaults, been located on the Property?

If yes, please describe the location of all facilities, the results of any soil or groundwater samples taken in the vicinity of each facility and the manner in which each facility not presently in use was closed.

Are there raw chemicals or waste chemical storage areas on the Property? _____

If yes, please describe the location of all such areas, the type of products or wastes stored in each area, the amount of products or wastes stored in each area, the results of any soil or underground samples taken in the vicinity of each area, the manner in which each area not presently in use was closed.

LEGAL DESCRIPTION: SEE ATTACHED EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF FOR COMPLETE LEGAL DESCRIPTION

III CERTIFICATION

As the present owner of the Property, the undersigned is familiar with the operations presently conducted on the Property, has made a reasonably diligent inquiry into the former uses of the Property, and hereby declares that to the best of my/our knowledge, the information disclosed above in true and correct.

Subject Property: _____
(address, city, state, zip)

Property Owner: _____

Business Name: _____

YES/ NO 1. Is the Property or any Adjoining Property used for an industrial use?

YES / NO 2. To the best of your knowledge, has the Property or any Adjoining Property been used for an industrial use in the past?

YES / NO 3. Is the Property or 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?

YES / NO 4. To the best of your knowledge, has the Property or 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?

YES / NO 5. Are there currently, or to the best of your knowledge have there been previously, any damaged or discarded automotive or industrial batteries, or 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 Property or at the facility?

YES / NO 6. Are there currently, or to the best of your knowledge have there been previously, any industrial Drums (typically 55 gallon) or sacks of chemicals located on the Property or at the facility?

YES / NO 7. Has Fill Dirt been brought onto the Property which originated from a contaminated site or which is of an unknown origin?

YES / NO 8. Are there currently, or to the best of your knowledge have there been previously, any Pits, Ponds or Lagoons located on the Property in connection with waste treatment or waste disposal?

YES / NO 9. Is there currently, or to the best of your knowledge has there been previously, any stained soil on the Property?

YES / NO 10. Are there currently, or to the best of your knowledge have there been previously, any registered or unregistered storage tanks (above or underground) located on the Property?

YES / NO 11. Are there currently, or 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 Property or adjacent to any structure located on the Property?

YES / NO 12. Are there currently, or to the best of your knowledge have there been previously, any flooring drains, or walls located within the facility that are stained by substances other than water or are emitting foul odors?

YES / NO 13. If the Property 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 or has the well been designated as contaminated by any government environmental/health agency?

YES / NO 14. Does the Owner or Occupant of the Property have any knowledge of Environmental Liens or governmental notification relating to past or current violations of environmental laws with respect to the Property or any facility located on the Property?

YES / NO 15. Has the Owner or Occupant of the Property been informed of the past or current existence of Hazardous Substances or Petroleum Products or environmental violations with respect to the Property or any facility located on the Property?

YES / NO 16. Does the Owner or Occupant of the Property have any knowledge of any Environmental Site Assessment of the Property or facility that indicated the presence of Hazardous Substances or Petroleum Products on, or contamination of, the Property or recommended further assessment of the Property?

YES / NO 17. Does the Owner or Occupant of the Property know of any past, threatened, or pending lawsuits or administrative proceedings concerning a release of any Hazardous Substance or Petroleum Products involving the Property by any Owner or Occupant of the Property?

YES / NO 18. Does the Property discharge waste water on or adjacent to the Property other than storm water or into a sanitary sewer system?

YES / NO 19. To the best of your knowledge, 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 Property?

YES / NO 20. Is there a transformer, capacitor or any hydraulic equipment for which there are any records indicating the presence of PCBs?

GOVERNMENT RECORDS/HISTORICAL SOURCES INQUIRY

Do any of the following Federal government record systems list the Property within the circumference of the area noted below:

YES / NO - National Priorities List within 1.0 mile / 1.6 Km?

YES / NO - CERCLIS List - within .5 mile / .8 Km?

YES / NO - RCRA TSD Facilities - within 1.0 mile / 1.6 Km?

Do any of the following state record systems list the Property or any property within the circumference of the area noted below?

YES / NO - List maintained by State environmental agency of hazardous waste sites identified for investigation or remediation that is the state agency equivalent to NPL - within approximately 1.0 mile / 1.6 Km?

YES / NO - List maintained by State environmental agency of sites identified for investigation or remediation that is the state equivalent to CERCLIS - within .5 mile / .8 Km?

YES / NO - Leaking Underground Storage Tank(LUST) - within .5 mile / .8 Km?

YES / NO - Solid Waste/Landfill Facilities - within .5 mile / .8 Km?

YES / NO - Based upon a review of Fire Insurance Maps or consultation with the local fire department serving the Property, all as specified in the Guide, are any buildings or other improvements on the Property or on an Adjoining Property identified as having been used for an industrial use or uses likely to lead to contamination of the Property?

The Preparer of the Transaction Screen Questionnaire must complete and sign the following statement.

THIS QUESTIONNAIRE WAS COMPLETED BY:

NAME _____

TITLE _____

FIRM _____

ADDRESS _____

PHONE NO _____

DATE _____

IF THE PREPARER IS DIFFERENT THAN THE USER OF THE INFORMATION, COMPLETE THE FOLLOWING:

NAME OF USER _____

USERS ADDRESS _____

USER'S PHONE NUMBER _____

PREPARER'S RELATIONSHIP TO SITE _____

PREPARER'S RELATIONSHIP TO USER (eg. principal, employee, agent, consultant)