

ENVIRONMENTAL RISK QUESTIONNAIRE

Applicant(s): _____

Property
Address(s): _____

Application Date: _____

For the purposes of this Environmental Risk Questionnaire (the "Questionnaire"):

- The word "property" means the parcel or parcels described in Exhibit A, which is attached to this Questionnaire and incorporated by reference herein. It includes the surface of the land, everything below the surface and the air above the surface. "Property" includes all buildings, structures and other improvements on the site; all equipment, fixtures and other property located on, or used in connection with, such related and subordinated facilities; and any thing stored, used or otherwise present on the land or in any building.
- The word "User" means the owner of the Property, any tenant on the Property and any other person regularly occupying or conducting business on the Property.
- The word "Applicant" means the undersigned applicant for a loan from _____ Credit Union (the "Lender") for which the property or properties shall be held as collateral

Applicant hereby acknowledges that, as a condition of its consideration of the loan application, the Lender requires this Questionnaire. In evaluating the application for the loan, the Lender will rely on the truth, accuracy, and completeness of the information provided. The Applicant represents and warrants that this Questionnaire has been completed accurately and in good faith, based on reasonable inquiry and reasonable due diligence and to the best of the Applicant's knowledge.

Applicant further acknowledges that, notwithstanding the contents of this Questionnaire, the Lender may decline or place limits or conditions on any loan because of the presence or potential presence on environmental risks. Lender reserves the right to obtain independent reports regarding environmental issues during its consideration of the loan application. Applicant further acknowledges that certain additional representations, warranties, and indemnities regarding environmental issues will be or may be required at the time any loan is closed by Lender.

When indicated by a "Y", "N", or "DK", please answer YES, NO or DO NOT KNOW. For underwriting purposes, DO NOT KNOW responses may be treated as YES responses. Please attach additional pages, if necessary, to explain any YES answer.

GENERAL

1. Applicant: a) does not own the property; b) has owned the property since _____.

2. Approximate date(s) of completion of original construction and any substantial renovations:

3. Describe previous uses of the Property: _____

4. Give the names of any previous commercial owners or tenants: _____

5. What are the uses of adjacent properties? _____

ASBESTOS

- | | Y | N | DK |
|--|--------------------------|--------------------------|--------------------------|
| 6. Are there asbestos containing materials in any building on the Property? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 7. Is so, has a survey been conducted to assess the type, amount, location and condition of asbestos containing material? (If yes, attach a copy.) | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 8. Have asbestos air samples been taken? (If yes, attach copies of results) | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 9. If the Property contains asbestos, has notice been given to tenants of the presence of asbestos? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

OTHER HAZARDS

- | | | | |
|--|--------------------------|--------------------------|--------------------------|
| 10. Are there any fluorescent light ballasts containing PCBs in any building on the Property? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 11. Are there any transformers or capacitors containing PCBs anywhere on the Property? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 12. Is there any evidence that the Property or any nearby structures have elevated indoor levels of radon or radon progeny? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 13. Have local water supplies been found to have elevated levels of radon or radium? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 14. Is the Property located on or near sites that currently are or formerly were used for uranium, thorium or radium extraction or for phosphates processing? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 15. Is there a storage tank or pipeline (underground or otherwise) for petroleum, chemicals or other substances (excluding ordinary waste and sewage pipes) on the Property? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 16. Is there any visible or documented evidence of soil or groundwater contamination on the Property? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 17. Are there any petroleum storage and/or delivery facilities (including gas stations) or chemical manufacturing plants located on adjacent properties? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

- | | Y | N | DK |
|---|--------------------------|--------------------------|--------------------------|
| 18. Have any underground storage tanks been removed from the Property? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 19. Are there results of physical testing (including on-site sampling of soil and groundwater meeting all regulatory standards and sound industry practice) indicating whether the Property is free of waste contamination and is being operated in an environmentally safe manner? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 20. Are there any obvious high risk neighbors in adjacent properties engaged in producing, storing or transporting hazardous waste, chemicals or substances? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 21. Was the site ever used for commercial, industrial or military purposes during the last thirty years? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 22. Has any of the site space ever been leased to commercial tenants who are likely to have used, transported or disposed toxic chemicals (e.g. dry cleaner, print shop, service stations, etc.)? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 23. Is water for any building on the Property provided either by a private company or directly from a well on the Property? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 24. Is there any documented or visible evidence of dangerous waste handling on the Property or neighboring sites (e.g. stressed vegetation, stained soil, open or leaking containers, foul fumes or smells, or oily ponds, etc.)? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 25. Is there any visible or documented evidence of peeling lead paint on the floors or below the height of five feet on the walls or common areas? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 26. Do tenant areas contain Urea Formaldehyde Foam Insulation that was installed less than a year ago? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 27. If the answer to question 17 is "YES", did the current HVAC system meet ASHRAE standards when it was installed? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 28. If the Property has been used for agricultural purposes, have pesticides, herbicides or other agricultural chemicals been applied to the Property? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 29. Have there been any federal or state enforcement actions against the Property or the User? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 30. Is any User subject to any outstanding administrative orders which require ongoing compliance efforts? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 31. Has any User been subject to any outstanding administrative orders in the past which require ongoing compliance efforts? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 32. Is each User in full compliance with all environmental permits? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 33. Has any User ever generated, transported or disposed of a "hazardous substances" as defined by law? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 34. Does the Property discharge pollutants into the waters of the state or onto land from which pollutants could enter such waters? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

35. Have any toxic or hazardous pollutants ever been spilled or otherwise released on the Property? Y N DK

I have executed this Environmental Risk Questionnaire as Applicant or Applicants, or on behalf of the Applicant or the Applicants if the Applicant or the Applicants are other than natural persons under penalty of perjury this _____ day of _____, 20____.

By: _____
Signature

By: _____
Signature

Print Name

Print Name

Title, if applicable

Title, if applicable