

Applicant _____

Property Address: _____

Loan Amount \$ _____ Loan Number _____

Certification

The undersigned Applicant, in order to induce Lender to make the loan to Applicant, hereby certifies to Lender that as the present owner of the above-described property ("Property"), the Applicant and its principals are familiar with the operations presently conducted on the Property, have made a reasonably diligent inquiry into the former uses of the Property and hereby declare that, to the best knowledge of Applicant and its principals, the information disclosed below is true and correct. Applicant understands and acknowledges that the lender will rely on the information provided in deciding whether to extend credit.

Date: _____

Applicant:

Signature

Signature

Title

Title

NOTE: If unable to answer, please respond "unknown" or "not applicable". Where space is inadequate to answer, please attach additional pages as needed.

I. General (all Applicants fill out Part I)

A. Current/Former Uses of the Property

1. Name of current owner(s) _____

2. Description of current use of Property:

[Empty text box for description of current use of Property]

3. If occupied, please provide name(s) of current occupant(s) and time(s) of occupancy:

[Empty text box for current occupant(s) and time(s) of occupancy]

4. Date of Completion of original construction and any substantial renovations:

[Empty text box for date of completion of original construction and any substantial renovations]

5. Names of previous occupants:

[Empty text box for names of previous occupants]

6. Description of previous uses of the property:

[Empty text box for description of previous uses of the property]

7. Description of current adjacent property uses:

8. Description of previous adjacent uses of the property:

9. Any unusual or noxious odors or any discolorations of the soil or groundwater? If so, please describe:

10. Any unusual depressions or mounds on the Property? If so, please describe:

11. Any areas of sparse, sick or dead vegetation on the Property? If so, please describe:

12. Has the Property or any adjacent property ever been used for military, industrial, manufacturing, mining, refining, processing or waste disposal purposes? If so, please describe:

13. Are there now or have there previously been any landfills, disposal facilities, dump sites, or manufacturing or industrial facilities involving harmful materials or chemicals, or federal or state "Superfund" sites within a five mile radius from any border of the Property? If so, please describe:

B. Asbestos

1. Is there asbestos currently in, on or about the Property or are asbestos containing materials to be used in constructing any improvements?

Yes No Unknown

If your answer to this question is "no" or "unknown," please go on to Section C.

If your answer is "yes," describe the emissions from each source of air pollutants on the Property, and the source, including fuel burning equipment, and the type of fuel burned:

- 2. If so, has a survey been conducted to assess the type, amount, location and conditions of asbestos, and/or the cost or desirability of removing or encapsulating the asbestos?

Yes No Unknown

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

- 3. Have asbestos air samples been taken?

Yes No Unknown

If your answer is "yes", please describe:

C. Polychlorinated Biphenyls

- 1. Are polychlorinated biphenyls ("PCBs") being used in electrical transformers, capacitors or other equipment at the Property?

Yes No Unknown

If your answer to this question is "no" or "unknown," please go on to Section D.

- 2. If so, please describe the use and quantity of PCBs on the Property.

- 3. Has there ever been a PCB leak, spill or other contamination affecting the Property? If so, please describe:

Yes No Unknown

D. Storage Tanks, Drums and Pipelines

- 1. Are there any above ground or below ground gasoline, diesel, fuel, oil or other chemical storage tanks on the Property?

Yes No Unknown

If your answer to this question is "no" or "unknown," please go to Question 4.

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

2. Have the tanks been inspected or tested for leakage?

Yes No Unknown

If 'yes' when was the most recent test performed? Please attach results or any test or inspection:

3. Are any of the tanks known or suspected to leak now or to have leaked in the past?

Yes No Unknown

If yes, please describe:

4. Are any chemicals stored on the Property in drums or other containers?

Yes No Unknown

If your answer to the previous question is "no" or "unknown," please go to question number 7.

If yes, please describe the substances, quantities stored, and types of containers and their condition.

5. Have the drums of other containers been inspected or tested for leakage?

Yes No Unknown

If yes, when was the most recent test? Please attach results or any test or inspection

6. Are any of the drums or other containers known or suspected to leak now or to have leaked in the past?

Yes No Unknown

If so, please describe:

7. Are any above or below ground pipelines (other than normal sewer and water pipelines) located on the Property?

Yes No Unknown

If your answer to the previous question is "no" or "unknown," please go to question number 10.

If "yes", please describe:

8. Have any of the pipelines been inspected or tested for leakage?

Yes No Unknown

If "yes" when was the most recent test performed? Please attach results of any test or inspection.

9. Are any of the pipelines known or suspected to leak now or to have leaked in the past?

Yes No Unknown

If "yes", please describe:

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

Yes No Unknown

If so, please describe the chemicals and quantities released, any cleanup measures taken, and the results of any soil or groundwater samples performed to detect the presence of the chemicals spilled, leaked or released on the Property.

E. Air Emissions

1. Are there any emissions of air pollutants from any source on the property?

Yes No Unknown

If your answer to this question is "no" or "unknown," please go to Section F.

If yes, describe the emissions from each source of air pollutants on the Property, and the source, including fuel burning equipment, and the type of fuel burned:

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

3. Are air emissions monitored?

Yes No Unknown

If so, indicate frequency of monitoring and attach results for the past twelve months.

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

F. Water Discharges

If not applicable, please go to Section G

1. Do you know of any contaminated groundwater or surface water anywhere within a five mile radius forms any border of the Property?

Yes No Unknown

If yes, please describe.

2. List all sources of wastewater discharges to surface water, septic systems, holding ponds, waste storage tanks, or waste injection wells.

3. List all sources of waste water discharges to public sewer systems:

4. For each discharge, list the average daily flow:

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

G. Waste Disposal

1. Describe the types of liquid wastes (other than wastewater described in part F above) and solid wastes generated at the Property.

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

3. Identify all haulers and transporters of liquid or solid wastes servicing the Property and the destinations of the wastes.

4. Please attach copies of any receipts and manifest given to you by such haulers and transporters.

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

II. INDUSTRIAL PROPERTY

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

A. Has the Property ever been used for disposal of any liquid or solid waste?

Yes No Unknown

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

B. Have pesticides, herbicides or other agricultural chemicals been mixed, formulated, rinsed, or disposed of on the Property?

Yes No Unknown

If yes, please describe the locations where such pesticides, herbicides or other chemicals were mixed, formulated, rinsed or disposed of at each location, and the results of any soil or groundwater analyses performed to detect pesticides, herbicides or other chemicals mixed, formulated, rinsed or disposed at the site.

III. AGRICULTURAL PROPERTY

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

A. Have pesticides, herbicides, or other agricultural chemicals ever been applied to the Property?

Yes No Unknown

If so, please describe the locations where such pesticides, herbicides or other chemicals were applied, the type of pesticides, herbicides or other chemicals applied in each area, and the results of any soil groundwater analyses performed to detect pesticides, herbicides or other chemicals used at the site.

B. Have pesticides, herbicides or other agricultural chemicals been mixed, formulated, rinsed, or disposed of on the Property?

Yes No Unknown

If so, please described the locations where such pesticides, herbicides or other chemicals were mixed, formulated, rinsed or disposed of, the type of pesticides, herbicides or other chemicals mixed, formulated, rinsed or disposed of at each location, and the results of any soil or groundwater analyses performed to detect pesticides, herbicides or other chemicals mixed, formulated, rinsed or disposed at the site.

IV. INVESTIGATION, ENFORCEMENT AND REMEDIATION. (All applicants Fill Out This Part)

- A. Please attach a complete dated copy of each test, study, report, or assessment which has been performed or prepared with respect to the Property’s soil, air or water conditions or quality or with respect to any other environmental condition or contamination affecting the Property.

- B. Has any public agency ever investigated or cited the Property for violation or possible violation of any environmental law or commenced an enforcement or clean-up action under any environmental law with respect to the Property?

Yes No Unknown

If so, please describe:

- C. Has any public agency ever listed the Property as a site requiring or qualifying for clean-up under any environmental law?

Yes No Unknown

If so, please describe:

- D. Do you know of or suspect any other process, activity, action or event occurring in, on, or about, adjacent or near to the Property that is presently, or with the passage of time may be, an environmental or health hazard?

Yes No Unknown

If so, please describe in detail, including, but not limited to, nature, activity, action or event, when and where occurred or occurring, source or cause or actor, and nature of environmental or health hazard.