

Environmental Questionnaire

Instructions: The following questions should be asked of (1) the current Owner of the Property, (2) any Major Occupant of the Property or, if the Property does not have any major Occupants, at least ten percent of the Occupants of the Property, and (3) in addition to the current Owner and the Occupants identified in (2), any Occupant likely to be using, treating, generating, storing or disposing of Hazardous Substances or Petroleum Products on or from the Property. A Major Occupant is any occupant using at least 40 percent of the leasable area of the Property or any anchor tenant when the Property is a shopping center. In a multifamily property containing both residential and commercial uses, the Preparer does not need to ask questions of the residential occupants. The Preparer should ask each person to answer all questions to the best of the respondent's actual knowledge and in good faith.

Description of Site:

Address	City	State	Zip
Major Occupant	Contact Person	Phone	
Present Use	Client	Phone	

Question <i>Circle Selected Answer</i>	Owner or Seller			Tenant or Buyer			Observed During Site Visit <i>(For Bank Use Only)</i>		
	Yes	No	Unk ¹	Yes	No	Unk ¹	Yes	No	Unk ¹
1. Is the Property or any adjoining Property used for and industrial use?									
2. To the best of your knowledge, has the Property or any of the Adjoining Property been used for an industrial use in the past?									
3. Is the Property or any adjoining Property currently 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?									
4. To the best of your knowledge, has the Property or any Adjoining Property been used in the past 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?									
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 near or used at the Property or at the facility?									
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?									

¹ Unk = Unknown or No Response

Question <i>Circle Selected Answer</i>	Owner or Seller			Tenant or Buyer			Observed During Site Visit <i>(For Bank Use Only)</i>		
	Yes	No	Unk ¹	Yes	No	Unk ¹	Yes	No	Unk ¹
7. Has Fill Dirt been brought onto the Property which originated from a contaminated site or which is of an unknown origin?	Yes	No	Unk ¹	Yes	No	Unk ¹	Yes	No	Unk ¹
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	Unk ¹	Yes	No	Unk ¹	Yes	No	Unk ¹
9. Is there currently, or to the best of your knowledge has there been previously, any stained soil on the Property?	Yes	No	Unk ¹	Yes	No	Unk ¹	Yes	No	Unk ¹
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	Unk ¹	Yes	No	Unk ¹	Yes	No	Unk ¹
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	Unk ¹	Yes	No	Unk ¹	Yes	No	Unk ¹
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 emitting foul odors?	Yes	No	Unk ¹	Yes	No	Unk ¹	Yes	No	Unk ¹
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	Unk ¹	Yes	No	Unk ¹	Yes	No	Unk ¹
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	Unk ¹	Yes	No	Unk ¹	Yes	No	Unk ¹
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	Unk ¹	Yes	No	Unk ¹	Yes	No	Unk ¹
16. Does the Owner or Occupant of the Property have any knowledge of any Environment 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	Unk ¹	Yes	No	Unk ¹	Yes	No	Unk ¹
17. Does the Owner or Occupant of the Property know of any past, threatened, or pending lawsuits or administrative proceedings concerning a release or threatened release of any Hazardous Substances or Petroleum Products involving the Property by any Owner or Occupant of the Property?	Yes	No	Unk ¹	Yes	No	Unk ¹	Yes	No	Unk ¹
18. Does the property discharge waste water on or adjacent to the Property other than storm water or into a sanitary sewer facility?	Yes	No	Unk ¹	Yes	No	Unk ¹	Yes	No	Unk ¹

Question <i>Circle Selected Answer</i>	Owner or Seller			Tenant or Buyer			Observed During Site Visit <i>(For Bank Use Only)</i>		
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	Unk ¹	Yes	No	Unk ¹	Yes	No	Unk ¹
20. Is there a transformer, capacitor or any hydraulic equipment for which there are any records indicating the presence of PCBs?	Yes	No	Unk ¹	Yes	No	Unk ¹	Yes	No	Unk ¹

THIS QUESTIONNAIRE WAS COMPLETED BY: *(Circle One)* **Owner / Seller or Tenant / Buyer**

Preparer represents that to the best of their knowledge the above statements and facts are true correct and that no material facts have been suppressed or misstated.

_____ Name	_____ Address
_____ Firm	_____ City State Zip
_____ Signature	_____ Date Phone

For Bank Use Only

I have reviewed the Environmental Questionnaire(s), the Vista Environmental Report and the Site and Review Analysis Form and conclude the following:

No further transaction analysis required. *(Requires Loan Officer Signature below.)*

OR:

Additional analysis required:

____ Facility or Business Risk Profile;

____ *(Circle One)* Phase (I), (II), (III); *(Requires Sr. Credit Officer or Presidential authorization)*

Senior Credit Officer; or Date

President Date

Comments: _____

Loan Officer

Date

Site & Review Analysis

If "Yes" is answered to any of the following questions, then further explain in the space provided below.

GOVERNMENT RECORDS / HISTORICAL SOURCES INQUIRY		
21. Do any of the following Federal government record systems list the Property or any property within the circumference National Priorities List – within 1.0 mile / 1.6 Km? CERCLIS List – within .5 mile / .8 Km? HWIS or RCRA TSD Facilities – within 1.0 mile / 1.6 Km?	Yes Yes Yes	No No No
22. Do any of the following state record systems list the Property or and property within the circumference of the area noted below: List maintenance by State environmental (CAL, SITE or AWP) agency of hazardous waste sites identified for investigation or remediation that is state agency equivalent to NPL – within approximately 1.0 mile / 1.6 Km? List maintained by State Environmental agency (CAL, ASPIS) of sites identified for investigation or remediation that is the state equivalent to CERCLIS – within .5 mile / .8 Km? Leaking Underground Storage Tank (LUST) List - within .5 mile / .8 Km? Solid Waste (SWIS)/Landfill Facilities – within .5 mile / .8 Km?	Yes Yes Yes Yes	No No No No
23. 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?	Yes	No
24. Have all access on or to the subject Property been inspected / driven / walked their entire length.	Yes	No
25. For the purposes of appropriate inquiry, is there a need for further inquiry into environmental conditions.	Yes	No

"Yes" Responses:

Question _____ # _____:

Question _____ # _____:

Question

____ :

Question

____ :

Question

____ :

Additional Comments (*attach sheet if necessary*): _____

Reviewer represents that to the best of their knowledge the above statements and facts are true and correct and to the best of the appraiser's actual knowledge, no material facts have been suppressed or misstated.

Signature Reviewer

Date

Company