

## ENVIRONMENTAL QUESTIONNAIRE

The potential impact of environmental issues is an essential part of the credit approval process because these issues are integral to our customer's continued financial health. Carefully consider your answers. If you do not own the property and financing is being sought for its purchase, consult with the current owner. In addition to this *Questionnaire*, you may be asked to provide additional information and/or to obtain an environmental assessment of the property.

The *Questionnaire* should be completed by the Company's senior officer or manager most familiar with the property's environmental history and issues. **All "Yes" answers require explanation or comment.**

Customer's Name: \_\_\_\_\_  
Property's Address: \_\_\_\_\_  
Date Acquired: \_\_\_\_\_ Business activity conducted on property: \_\_\_\_\_

**Yes    No    COMPLIANCE**

- Is the Company (or its tenants or landlord) required, or has it ever been required, to obtain any permits from a government agency responsible for maintaining the environment? If yes, list the permit issuer, permit time period, and activity regulated.
  
- Are there any past, pending, or threatened environmental investigations, administrative proceedings, enforcement actions, etc. involving the property or the Company and/or its officers, or its landlord/tenants?
  
- Has your Company filed, or should it have filed, any of following: CERCLA 104 report, SARA form R report, or DNR-RCRA report.
  
- Has the Company (or its landlord/tenants) entered into any environmental settlement agreements, consent decrees, or other orders with the government or private parties?
  
- Is the Company (or its landlord/tenants) aware of any past or present violations of environmental protection laws by the Company (or its landlord/tenants or previous owners) that could have a material, adverse impact on the Company's financial condition?
  
- Is the Company currently required to repair or install pollution control or monitoring devices in order to achieve compliance with regulatory or legal requirements?

**Yes    No    CONDITION OF PROPERTY**

- Is, or has, the property (or any adjoining properties) ever been used as a: gasoline station, motor repair facility, commercial printing facility, dry cleaners, photo developing laboratory, junkyard, landfill, or a storage disposal or recycling facility?
  
- Has fill of questionable origin or from a contaminated site ever been brought onto the property?

Yes No

- Are there (or have there been) any mounded areas, depressions, pits, ponds, wet lands, or lagoons located on the property (or adjacent to the property) in any way related to waste disposal, storage, or treatment?
- Are there (or have there been) any underground or above ground storage tanks for petroleum products or hazardous substances (including fertilizer, pesticides, insecticides, and other chemicals) located on the property? If yes, provide type, size, use, installation date, removal date (if applicable), last testing date, and test results.
- If the property is serviced by a private well or non-public water system, has the well been tested for contamination? If yes, disclose results in detail.
- Are there (or have there been) any hazardous substances (including chemicals, petroleum products, tires, batteries, or waste materials) stored, buried, burned, or otherwise located on the property?
- Is asbestos or asbestos-containing material present on the property (insulation, ceiling or floor tiles, etc.)? If yes, comment on action taken to mitigate this hazard.
- Are there any PCB(polychlorinated biphenyl)-containing items (transformers, capacitors, etc) on the site? If yes, comment on action taken to mitigate this hazard.
- Does the property (or any adjacent properties) contain used or unused railroad tracks or drain tiles?
- Is the property:
- Within 1,000 feet of a known environmental hazard (e.g., gas station, land fill, closed factory)?
  - Within 2 miles of an environmental hazard identified by a governmental agency?
  - Within 5 miles of a "Superfund" list site?

Yes No **BUSINESS OPERATIONS**

- Is equipment or vehicular maintenance conducted on the property?
- Are there (or have there been) hazardous substances stored, used in, contained in, or produced as a by-product of, the Company's production process (or its tenants)?
- Does the Company use hazardous substances as designated on "Material Safety Data Sheets"?
- Does the property include any areas which evidence soil stains/discoloration or concrete or asphalt stains?

**Yes**    **No**

    Have hazardous substances generated, or used by, the Company been spilled or released at the property or any other location?

    Does the Company have a Hazardous Waste Generator ID number? If yes, provide number(s) and explain use and items disposed thereunder.

    Has or does the Company dispose of hazardous waste other than through properly licensed contractors or other than in properly licensed recycling or disposal facilities?

    Does the Company discharge any treated waste products, pollutants, or hazardous substances (in liquid, airborne, or solid form) on or into surface or ground water, air, or land or into sanitary sewer?

    Does the Company have environmental insurance or product liability insurance?

**Yes**    **No**    **PRIOR USES**

    Does the Company have knowledge of any prior owners, occupants, or operators of the property? If yes, provide their names and a description of activities conducted on the property.

**Yes**    **No**    **ENVIRONMENTAL AUDITS**

    Has the Company ever conducted an internal review or study of environmental matters, or has it ever engaged an external party to perform an environmental assessment? If yes, explain and attach copies.

**Yes**    **No**    **ADJACENT PROPERTIES**

    Are there any known or suspected environmental problems with adjacent properties?

**Yes**    **No**    **OTHER**

    Are there any environmental matters not covered elsewhere in this *Questionnaire* but important in assessing future costs or liability?

The foregoing information, including comments and attachments (if any), is true and complete to the best of the undersigned's knowledge, information, and belief. Any limitations with respect to the completeness of the responses have been disclosed. The customer understands that the Bank will rely on the above information in evaluating the Company's loan request.

Signature of Customer's Representative: \_\_\_\_\_

Title: \_\_\_\_\_

Date: \_\_\_\_\_