

Downriver Community Federal Credit Union
Environmental Questionnaire
COMMERCIAL PROPERTY

Downriver Community Federal Credit Union has developed environmental procedures for all commercial loans. This questionnaire has been prepared to solicit information to assist in evaluating the impact, if any, of environmental matters or concern(s). It is designed for the sole benefit of Downriver Community Federal Credit Union. This environmental questionnaire and the environmental procedures established by Downriver Community Federal Credit Union shall not relieve you from taking any necessary action to comply with applicable environmental laws or your own due diligence.

Please answer or have the person responsible for your environmental matters answer the following questions completely. If additional space is needed to answer any of the following questions, please attach an addendum to this questionnaire with the additional information.

1. Loan Applicant: _____
2. Property owner: _____ Dated Purchased: _____
3. Property address: _____
(Hereafter referenced as the "property")
4. Site manager and/or contact: _____
5. Provide a brief description of the property use and nature of current operation(s) and list lessees/operators, if any.

6. To the best of your knowledge, provide a brief history of the use(s) of the property as far back as known.

7. Describe the improvements on the property, including but not limited to the following information:

- Building(s) Identification: _____
- Age or Year built: _____
- Square Footage: _____
- Number of Floors: _____
- Elevator: _____
- Basement: _____
- Other improvements: _____
- _____
- _____
- _____

Property Issues

8. Do any of the following apply to the property:

- A. Well(s) for any purpose, either active or abandon?
- B. Water supply from other than public system?
- C. Septic and/or waste water treatment system on-site?
- D. Drywell(s) located on-site?
- E. Storm water discharge to other than public sewer?
- F. Oil water separator?
- G. Wetlands, surface water, pits, ponds, or lagoons?
- H. Pipelines, oil and gas wells, electrical transmission lines?
- I. Fill dirt and/or soil? (If yes, indicate source below)
- J. Debris and/or dumping?
- K. Paint booths, smoke stacks, or other large vents?
- L. Suspect or known Asbestos Containing Materials (ACMs) present?
- M. Suspect or known lead-based paint?
- N. Fluorescence light bulbs?
- O. Below grade space? (if answered yes, describe its use below)
- P. State below the name of firm(s) used for waste collection and disposal.

Yes	No

Comments: _____

Hazardous materials, chemicals, and/or petroleum products

9. Do any of the following currently and/or previously apply to the property:

- A. Underground Storage Tanks? (if answered yes, attached state UST registration)
- B. Aboveground Storage Tanks? (if answered yes, describe type of secondary containment)
- C. Hazardous materials, chemicals, petroleum product(s), paints, and/or unidentified substances?
- D. Storage drums 55-gallons or larger? (if yes, describe type of secondary containment)
- E. Pesticides, paints, and/or chemicals in containers totaling over 50 gallons?
- F. Discarded batteries?
- G. Leaks/spills/stains from drums/containers?
- H. Drains and/or sumps? (If yes, state below where the drains discharge to)
- I. Unusual/noxious odors?
- J. Suspect PCBs containing electric equipment and/or hydraulic fluids?
- K. Radioactive material(s)?
- L. Commercial printing, photo developing laboratory?
- M. Dry cleaner with on- site cleaning?
- N. Gasoline station and/or vehicle repair?

Yes	No

Comments: _____

Neighboring Properties

10. State current use of adjoining properties: _____

11. Past uses in the surrounding area: _____

12. Do any of the following apply to the any adjacent property?	Yes	No
A. Private wells and/or septic systems?		
B. Wetlands?		
C. Gasoline station and/or vehicle repair?		
D. Commercial printing, dry cleaners, photo developing laboratory?		
E. Junkyard and/or landfill?		
F. Chemical and/or fuel storage and/or Under or above ground storage tanks?		
G. Evidence of hazardous materials, chemicals, or petroleum products?		
H. Current or previous environmental investigation (if answered yes, describe below)		
Comments: _____		

Regulatory and Compliance Information

13. Environmentally related action(s) taken on the property:	Yes	No
A. Chemical safety contingency plan and/or Risk Management Plan?		
B. Emergency & Hazardous Chemical Inventory and/or filed a toxic Chemical Release Form pursuant to Federal Emergency Planning and Community Right to Know Act of 1986.		
C. Maintain Material Safety Date Sheets (MSDS)?		
D. Prepared a Spill Prevention Control and Countermeasure plan?		
E. Environmental Operation and Management (O&M) plan(s) including but not limited to, asbestos containing materials and/or lead-based paint?		
F. Compliance with the Lead-Based Paint Hazardous Reduction Act of 1992? (Residential only)		
G. Any past/present Environmental Survey's, reports, or investigation(s) (If yes, attaché copies)		

14. Current/previous business operation(s) of **ANY PROPERTY** owned, operated or occupied by the borrower

Yes No

- A. Violations, liens, pending/threatened governmental lawsuits, notification and/or administrative proceedings for environmental conditions?

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- B. Federal, state or local investigation regarding any environmental law, rule or regulations?

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- C. Complaints received from a(n) individual, group and/or regulatory authority relating to odor, smoke, water, and/or environmental concern(s)?

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- D. Operations including use, transport, storage, disposal and/or generation of hazardous waste and/or petroleum products? (if answered yes, attach a copy of the most recently signed and dated disposal manifest for hazardous, petroleum and/or other regulated wastes)

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- E. Any property owned, operated and/or occupied known or suspected to be contaminated? (If answered yes, attach copies of any 7a Compliance (aka "Due Care") actions required)

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- F. Environmental assessment(s) describing concern(s)?

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- G. Major annual expenditure of \$25,000 or more forecasted related to environmental issues?

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- H. Are any environmental licenses and/or permits required, including, but not limited to the following: an Air quality and/or discharge permit, a Hazardous waste generator license, and/or a waste water discharge permit?(If yes, attach copies including generator number)

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Provide details to any part answered yes in question(s) 13 and/or 14:

Signatures

Owner(s)/Borrower(s): _____

(Cross out not applicable)

Print Name: _____

Title: _____

Date: _____