



## Environmental Questionnaire and Disclosure Statement

Dear Applicant:

Toxics and hazardous waste are issues of great public concern. Newspapers carry headlines daily about the costs of remedying environmental problems. The cost of cleaning up a contaminated site can often exceed the value of the property itself.

You are proposing to secure a loan with commercial real estate. It is in both of our interests to be sure that your investment is free of known contamination and your future is free from the financial impact of huge cleanup costs.

The following is an Environmental Questionnaire and Disclosure Statement. Please fill it out as completely as possible. A questionnaire such as this, which is a requirement by most lenders, is a very important part of your application. If a Phase I/Phase II survey is being provided, skip Section 1. If this is a purchase, you may ask your seller to fill out Section 1. If you complete this section yourself, please request the information you don't know. An answer of "Unknown" is only acceptable if, after reasonable inquiry, that is truly the appropriate response to the question, and it may trigger an environmental assessment.

Under CERCLA, the federal "Superfund" law, past and present owners of contaminated property may be liable for cleanup costs **even if they did not cause the contamination**. Most states and even some counties have similar laws. Pacific NW Federal Credit Union (PNWFCU) encourages you to exercise due diligence in determining whether hazardous substances are present on the property, prior to purchase. PNWFCU is **not an expert** in identifying potential environmental issues. **Do not rely** on any actions by PNWFCU as any indication that PNWFCU has determined that your property is clear of toxic materials and other contaminants.

We hope this letter has explained the importance of this questionnaire. Please do not hesitate to call if you have any questions or if we may be of any assistance.

# Environmental Questionnaire and Disclosure Statement

**Applicant** \_\_\_\_\_

**Address or location or property** \_\_\_\_\_  
\_\_\_\_\_

The purpose of this questionnaire is to provide information about the past and present ownership of the real property upon which the lender will rely for security in deciding whether to extend credit. Please respond fully to all questions, including attaching documentary evidence where appropriate. If unable to answer after diligent inquiry, respond "Unknown" and explain why the information is unavailable. If space is inadequate to answer, please attach additional pages as needed. If applicant conducts business at multiple locations, a separate disclosure statement should be supplied for each location.

## I. History of Property

- 1. List the present and previous owner(s)/occupant(s) (if different than owner), and the time period of each owner or occupant of the property. Start with the present and include a twenty year history if possible.**

<i>Owner</i>	<i>Period</i>	<i>Occupant (if different)</i>	<i>Use of Property</i>
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- A.
- B.
- C.
- D.
- E.
- F.

**2. Date of last transfer of ownership:**

- A. Was a pre-acquisition site assessment or environmental survey performed?      \_\_\_ Yes \_\_\_ No  
If yes, include a copy of the report.

**3. Describe present and past use(s) of the adjacent (bordering) properties.**

- |    | <i>Present</i> | <i>Prior</i> | <i>Location (e.g. Property to East or Northeast)</i> |
|----|----------------|--------------|--|
| A. |                |              |  |
| B. |                |              |  |
| C. |                |              |  |
| D. |                |              |  |

**4. Were any of the uses of adjacent property a disposal facility, a dumpsite, storage for, or involving use of, chemicals, hazardous waste, or toxic materials?**  Yes  No

If yes, please identify and explain.

**5. State the year in which buildings or improvements on the premises were constructed.** \_\_\_\_\_  
*Year*

A. Do any building materials contain asbestos?  Yes  No

B. Have any asbestos tests or surveys been performed on the site?  Yes  No

If yes, attach test/survey results. If unavailable, describe results.

**6. Are there electrical transformers, switches, capacitors, or other comparable devices on or adjacent to the premises?**  Yes  No

A. If yes, have they been inspected for the presence of PCBs or other hazardous toxic substances?  Yes  No

If yes, attach inspection reports. If unavailable, describe results.

B. Have there been any leaks, spills, or fires on the site involving PCB electrical equipment?  Yes  No

If yes, please describe.

**7. Are there now or have there ever been underground storage tanks located on the property or the properties adjacent to the site?**  Yes  No

A. If yes, indicate the number of tanks, the contents and age or date of removal of each tank.

B. Have any of the following been provided for the underground tanks and their associated piping?

Integrity testing       Inventory reconciliation       Leak detection system  
 Cathodic protection       Secondary containment       Overfill spill protection  
 Other (describe)

Please attach any supporting documentation.

C. Has a leak or potential leak ever been detected in these tanks?  Yes  No

If yes, please describe remediation efforts and attach all supporting documentation.

**8. Are there any above or below ground pipelines on site now which are used to transfer chemicals?**  Yes  No

A. If yes, please describe.

B. Have the pipelines been inspected or tested for leaks?  Yes  No

If yes, please indicate the results and attach all supporting documentation.

**9. Are there chemicals, hazardous waste or toxic materials currently stored on site, or have they been stored on site in the past?**  Yes  No

A. If yes, please check all applicable categories of storage methods.

- |                                      |                                |   |
|--------------------------------------|--------------------------------|---|
| <input type="checkbox"/> Drums       | <input type="checkbox"/> Pits  | <input type="checkbox"/> Containers                         |
| <input type="checkbox"/> Waste piles | <input type="checkbox"/> Sumps | <input type="checkbox"/> Above-ground tanks                 |
|                                      |                                | <input type="checkbox"/> Surface impoundments/ponds/lagoons |

**10. Has there been, or is there now, any physical evidence of spills, leaks, or other releases of chemicals hazardous wastes or toxic materials on the property or adjacent property?**  Yes  No

A. If yes, please describe.

**11. Are there any past, current or pending regulatory actions, lawsuits or administrative proceedings involving the present business or the subject property alleging non-compliance with environmental regulations or environmental damages?**  Yes  No

A. If yes, please describe and attach all relevant documents.

**12. Has the subject property or any nearby property ever been listed, proposed, or investigated as a federal or state Superfund site?**  Yes  No

A. If yes, please describe and attach all relevant documents.

I/We are familiar with the real property described in this questionnaire. By signing below, I/we represent and warrant to Pacific NW Federal Credit Union that the answers to the above questions are complete and accurate to the best of my/our knowledge and that reasonable inquiry has been made to complete these answers. I/We also understand that Pacific NW Federal Credit Union will rely on the completeness and accuracy of the answers in assessing any environmental risks associated with the property.

**The above information provided by:** \_\_\_\_\_

*Please explain source*

**Business Information:**

By: \_\_\_\_\_

\_\_\_\_\_  
*Title*

By: \_\_\_\_\_

\_\_\_\_\_  
*Title*

Date \_\_\_\_\_

**Individuals:**

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Date \_\_\_\_\_