

NORMANDY CORPORATION  
46 Prince Street  
Rochester, New York 14607

ENVIRONMENTAL RISK ASSESSMENT QUESTIONNAIRE

NOTE: To be completed for each business location of borrower and for each parcel of commercial real estate pledged by each guarantor.

1. Name: \_\_\_\_\_
2. Street Address & Town: (Subject Property) \_\_\_\_\_
3. Nature of Business: \_\_\_\_\_
4. Other location where you conduct business: \_\_\_\_\_  
\_\_\_\_\_
5. Are there underground fuel or chemical tanks on the premises?  
Yes \_\_\_\_\_ No \_\_\_\_\_
6. If the answer is yes, on a separate page, please state the number, size, and age of each tank, provide a sketch showing their approximate location in relation to buildings and property lines, describe what each contains and, for underground fuel storage tanks, provide evidence that the tanks have been registered with the appropriate regulatory agency (please provide registration numbers).
7. If tanks are present, is there, or has there been, any evidence of leaking? Yes \_\_\_\_\_ No \_\_\_\_\_ Have required inspections of tanks been made and reports filed with the appropriate regulatory agency?  
Yes \_\_\_\_\_ No \_\_\_\_\_
8. If petroleum products or by-products are stored at your business location, has a Spill Prevention and Control Plan been prepared?  
Yes \_\_\_\_\_ No \_\_\_\_\_
9. Is the facility served by:  
a. Public water supply? Yes \_\_\_\_\_ No \_\_\_\_\_  
b. Public sewer? Yes \_\_\_\_\_ No \_\_\_\_\_

If no is answered to either a or b, please describe the water source and/or means of sewage disposal, as appropriate. \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

10. If an on-site sewage disposal system exists, what is its age, and capacity in terms of gallons per day? \_\_\_\_\_  
\_\_\_\_\_

If an on-site treatment facility exists explain the process, capacity, age and discharge location. Does a regulatory permit exist for the discharge? \_\_\_\_\_  
\_\_\_\_\_

11. Are there any streams, bogs, lakes, ponds, or wetlands located on the site? or near the site? If yes, please describe in detail: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

12. Please indicate for the past 50 years if any activities, past or present, whether conducted by you as owner or lessee of the real estate or by any other owner or lessee, ever included any of the following (check all that apply and provide details below):

- |   |                                      |   |
|---|--------------------------------------|---|
| _____ gas stations                                      | _____ car washes                     | _____ auto, truck, bus                        |
| _____ auto dealers                                      | _____ auto body shops                | _____ boat maintenance or                     |
| _____ chemical manu-<br>facturing                       | _____ paint shop/repair<br>shop      | _____ repairs                                 |
| _____ dry cleaning                                      | _____ metal plating                  | _____ electronic compon-<br>ent manufacturing |
| _____ railroad yards                                    | _____ machine shops                  | _____ coal, gas or tar                        |
| _____ pig farms   | _____ tanning                        | _____ plant                                   |
| _____ junkyards   | _____ electrical sub-<br>contractors | _____ sand or gravel pits                     |
| _____ landfills (includ-<br>ing waste disposal<br>site) |                                      |   |

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

13. Are there, or have there been, any scrap piles, abandoned cars, incinerators, or electrical transformers on the site? Yes \_\_\_\_\_ No \_\_\_\_\_ (Please circle those that apply.)

14. Are there any storage lagoons on the site? Yes \_\_\_\_\_ No \_\_\_\_\_. If yes, describe age, capacity, and nature of lagoons, and whether or not still actively in use. \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

15. Do your business operations now involve, or have they ever involved, the generation, treatment, storage or disposal of any hazardous wastes, substances, matter or material as defined in the Resource Conservation and Recovery Act, 42 U.S.C. -- 6901 et seq. ("RCRA"), the Comprehensive Environmental Response, Compensation and Liability Act, 42 U.S.C. -- 9601 et seq. ("CERCLA"), or the Toxic Substances Control Act, 15 U.S.C. - - 2606 et seq. ("ISCA"), or under any regulations implementing those Acts? Yes \_\_\_\_\_ No \_\_\_\_\_

If yes, identify by chemical and trade name the type(s) of waste(s) and provide an estimate of quantity (use separate sheet if necessary): \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

If yes, describe the process which uses or results in the substances or wastes, the methods of storage of any such substances or wastes, and the methods and locations of disposal of any such wastes (use separate sheet if necessary): \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

16. Is your business subject to Title III of the Superfund Amendments and Reauthorization Act of 1986 ("Emergency Planning and Community Right-to-Know Act") based on any extremely hazardous substances, hazardous chemicals or toxic chemicals you use, generate or store? Yes \_\_\_\_\_ No \_\_\_\_\_ If yes, what steps have your taken toward compliance under the law? \_\_\_\_\_  
\_\_\_\_\_

If yes, please attach MSDS forms.

17. To your knowledge, have there been any spills or discharges of oil, hazardous materials, hazardous wastes, toxic materials or toxic pollutants on the site? Yes \_\_\_\_\_ No \_\_\_\_\_. If yes, please describe fully, including relevant dates, nature of material discharged, cleanup efforts and reporting to government authorities. (Use separate sheet if necessary.) \_\_\_\_\_  
\_\_\_\_\_

18. Is there any evidence of friable asbestos on the premises? Yes \_\_\_\_\_ No \_\_\_\_\_

Has the property ever been treated for radon gas? Yes \_\_\_\_\_ No \_\_\_\_\_

19. Identify all environmental or land use licenses, permits, approvals, authorizations, certifications, notices or filings which are required by any governmental agency for the operation of your business or the construction of any facilities or alteration of any property. Indicate those now held, date of issuance or filing and date of expiration or date of application (for those not yet held). If issued or filed, attach copies. (Use separate sheet if necessary) \_\_\_\_\_  
\_\_\_\_\_

20. Has an environmental site audit, history, review or assessment ever been performed at this location? Yes \_\_\_\_\_ No \_\_\_\_\_. If yes, state when, by whom, what result(s), and attach a copy if available. \_\_\_\_\_  
\_\_\_\_\_

21. Has the facility, or property of any abutting landowner, been listed on the National Priority List as a Superfund site or on the NYS list of Inactive Hazardous Waste sites? Yes \_\_\_\_\_ No \_\_\_\_\_. If yes, please describe when that occurred and which property is so designated. \_\_\_\_\_  
\_\_\_\_\_

If yes, provide the EPA site identification number or NYS site code.

22. Is this facility, or any other facility or property owned by you or any guarantor, now subject, or has it ever been subject, to any governmental enforcement proceeding or order related to any licenses, permits, approvals, authorizations, certifications, environmental land use laws or regulations, or is one anticipated within the next 18 months? Yes \_\_\_\_\_ No \_\_\_\_\_. If yes, please explain. \_\_\_\_\_  
\_\_\_\_\_

23. Are you aware of any environmental problems or potential environmental problems at this location or at any other locations ever owned or used in any manner by you or any guarantor, whether or not such problems have been identified by any federal, state or local authorities?  
 Yes \_\_\_\_\_ No \_\_\_\_\_
24. List all real estate ever owned or used by you or any guarantor of the loan which is or may be the subject of environmental problems.
25. Has any application by you or any guarantor for any environmental license, permit, approval, authorization or certification ever been denied or not renewed? Yes \_\_\_\_\_ No \_\_\_\_\_ If yes, explain: \_\_\_\_\_
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The undersigned certify that they have exercised due diligence and made all appropriate inquiries in completing this questionnaire and that the foregoing information is true and correct to the best of their knowledge. In the event that additional environmental information is needed through any local, state or governmental agency, the undersigned authorizes Normandy Corporation or its agents to obtain that information and discuss it with those agencies. If any additional environmental analysis is required by Normandy Corporation, the undersigned authorizes the Bank to discuss those results with those supplying the analysis.

The undersigned acknowledges that this questionnaire is for Normandy Corporation lending risk assessment only. Should Normandy Corporation lend to the Borrower after review of this questionnaire and any other evaluation it may require, such a decision should not be construed as Normandy Corporation's determination of explicit or implicit representation that the Borrower's real property or mode of operation is free of actual or potential environmental problems.

\_\_\_\_\_  
 Signature of Applicant

\_\_\_\_\_  
 Signature of Owner if different than applicant

\_\_\_\_\_  
 Printed Name

\_\_\_\_\_  
 Printed Name

\_\_\_\_\_  
 Title

\_\_\_\_\_  
 Date

\_\_\_\_\_  
 Title

\_\_\_\_\_  
 Date

Reviewed by: \_\_\_\_\_