

LANDMARK CREDIT UNION

BORROWER'S ENVIRONMENTAL QUESTIONNAIRE

The purpose of the attached questionnaire is twofold:

- 1) To protect your financial investment whereby to identify that the property and buildings you are purchasing and/or refinancing which are not encumbered with environmental liens or contaminant issues.
- 2) To protect Landmark's interest in its loan to you by determining that the property is clear of any environmental liabilities that could have a detrimental affect on the profitability of your business and your ability to pay back the loan.

Member name (the "Company") acquired/ occupied	Location of real estate or facility owned or leased	Date
General business activity presently conducted on the property		
Prior uses of the property (See Question 26 for details)		

INSTRUCTIONS

This questionnaire asks numerous detailed questions, some of which you may have little or no knowledge, unless you have considerable familiarity with the property. Therefore, it may be necessary to request additional information from the realtor listing the property or the owner or operator directly.

Questionnaire is to be completed by the Company's senior officer or manager most familiar with environmental issues. All "Yes" answers require further information and/or comments. As necessary, supplemental comments should be provided on this questionnaire or in attachments, including where appropriate, information obtained from tenants. Carefully consider your answers.

Yes No

COMPLIANCE WITH ENVIRONMENTAL PROTECTION LAWS

- | | | |
|--------------------------|--------------------------|--|
| <input type="checkbox"/> | <input type="checkbox"/> | 1. Is the Company (or its tenants or landlord) required or has it ever been required to obtain any permits from a governmental agency responsible for maintaining the environment? If yes, list the permit issuer, permit time period and activity regulated |
| <input type="checkbox"/> | <input type="checkbox"/> | 2. Are there any past, pending, or threatened governmental or private environmental investigations, administrative proceedings, complaints, enforcement actions, citations, notices of violations, administrative orders, lawsuits, judgments, or liens against or involving the property or the Company and/or its officers, directors, major shareholders, tenants or landlord? If yes, explain. |
| <input type="checkbox"/> | <input type="checkbox"/> | 3. Regulatory communications or hazardous substances usage reports may indicate environment concerns. Indicate whether your Company has or should have filed any of the following reports and summarize the contents: DNR-RCRA Report, SARA Form R Report, CERCLA 104 Report. |
| <input type="checkbox"/> | <input type="checkbox"/> | 4. Has the Company (or its tenants or landlord) entered into any environmental settlement agreements, consent decrees or orders with the government or private parties? If yes, explain. |
| <input type="checkbox"/> | <input type="checkbox"/> | 5. Is the Company (or its tenants or landlord) aware of any past or present violations of environmental protection laws committed by the Company (or its tenants, landlord or prior occupants) that could have a material adverse impact on the Company's financial condition? If yes, comment. |
| <input type="checkbox"/> | <input type="checkbox"/> | 6. Is the Company presently required to repair or install pollution control or monitoring devices in order to achieve compliance with applicable current, or known future, legal or regulatory requirements? If yes, comment. |

CONDITION OF PROPERTY

- | | | |
|--------------------------|--------------------------|---|
| <input type="checkbox"/> | <input type="checkbox"/> | 7. Has the Facility owned or leased by the Company, or has adjoining property ever been 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? If yes, explain. |
| <input type="checkbox"/> | <input type="checkbox"/> | 8. Has fill been brought onto the property? If the property has been filled, has the fill originated from a contaminated site or that is of questionable origin? |
| <input type="checkbox"/> | <input type="checkbox"/> | 9. Are there currently or have there been any mounded areas, depressed land, pits, ponds, wet lands, or lagoons located on the property, or adjacent to the property? If yes, provide description and information relating to any use of such property for waste disposal, storage, or treatment. |

- 10. Are there or were there any underground or aboveground storage tanks (including tanks for standby heating or generating systems) or piping for petroleum products or hazardous substances located on the property? If yes, provide the type, size, use, installation date, removal date (if applicable), last testing date, and test results. Also, if these tanks are not in compliance with underground storage tank regulations, explain what provisions have been made to bring them into compliance.
- 11. If the Facility is served by a private well or non-public water system, has the well been tested for contamination? If yes, disclose the results of such test(s) specifically addressing whether contaminants have been identified in the well or water system that exceed guidelines applicable to the water system or whether the well has been designated as contaminated by any governmental or private environmental/health agency.
- 12. Are there now or have there ever been any hazardous substances (including chemicals), petroleum products, tires, automotive or industrial batteries or any waste materials stored or disposed of above grade (including in drums), buried, burned or otherwise located on the property? If yes, explain?
- 13. Is asbestos or asbestos containing materials present on the property (building insulation, pipe or boiler insulation, ceiling tile, floor tile)? If yes, comment on action taken to mitigate this hazard.
- 14. Are there any PCB containing items on site or in the building (transformers, light ballasts, or other electrical equipment)? If yes, comment on actions taken to mitigate the hazard.
- 15. Does the property, or adjacent properties, contain used or unused railroad tracks or drain tiles? If yes, explain.
- 16. Is the Facility within 1,000 feet of a known environmental hazard (i.e., gas station, landfill, dump, closed factory) or within 2 miles of an environmental hazard identified by a governmental agency, or within 5 miles of a site on the "Superfund" list? If yes, explain.

BUSINESS OPERATIONS

- 17. Are there now or have there ever been hazardous substances stored, used in, contained in or produced as a by-product of the Company's production process or that of the Company's tenant? If yes, explain.
- 18. Does the Company use hazardous substances as designated on "Material Safety Data Sheets?" If yes, comment on substance usage.
- 19. Does the property include any external areas which evidence lack of vegetation or oil stains/discoloration or internal/external concrete or asphalt stains? If yes, explain

- 20. Have any hazardous substances generated or used by the Company been spilled or released at the Facility owned or leased by the Company or, while under control of the Company, been spilled or released at an off site location? If yes, explain.
- 21. Does the Company have a Hazardous Waste Generator ID number(s)? If yes, provide number(s) and explain use and items disposed of thereunder.
- 22. 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? If yes, comment.
- 23. 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? If yes, provide a description of substances discharged.
- 24. Is or was there a septic system on the property?
- 25. Does the Company have environmental insurance or product liability insurance? If yes, comment on covered exposures and status of claims.

PRIOR USES

- 26. Do you have knowledge of any prior owners, occupants or operators of subject property? If yes, provide the name(s) of all known prior parties, including a description of activities conducted by such parties on the subject property.

ENVIRONMENTAL AUDITS

- 27. 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 provide copies thereof.

ADJACENT PROPERTIES

- 28. Are there any known or suspected environmental problems with adjacent properties? If yes, explain.

Describe the existing use of adjacent properties located to the:

North:

South:

East:

West:

of the subject property.

OTHER

29. Are there any environmental matters not covered elsewhere in this questionnaire, but believed important in assessing future costs and/or liability?
If yes, explain.

The foregoing information, including comments and attachments, is true and complete to the best of borrower's knowledge, information and belief. Any limitations with respect to completeness of the responses to this questionnaire (including attachments) have been disclosed. Borrower understands that Landmark Credit Union will rely on the above information in evaluating Borrower's loan request. Borrower also agrees to inform Landmark Credit Union promptly of any changes or additional information relevant to the subject matter of this questionnaire of which the borrower becomes aware.

Acknowledgement By:

Print Name

Title

Signature

Date

Questionnaire
Completed by:

Print Name

Title

Signature

Date