



NEVADA STATE BANK



ZIONS BANK®

divisions of Zions Bancorporation, N.A.

OWNER/OCCUPANT ENVIRONMENTAL QUESTIONNAIRE

Dear Owner/Occupant:

Please complete the following questionnaire and return it to your Bank’s Relationship Manager. We ask that you answer each question to the best of your actual knowledge. “Yes” answers should be accompanied by a brief explanation wherever possible. If you have additional comments or statements that you feel may be relevant to this assessment, a comments section is available on the next-to-last page of the questionnaire. If you have any documentation, reports, or third party information that you can provide, please attach any such items to the questionnaire upon return. If you have any questions or need additional guidance in completing this questionnaire, please contact your Bank’s Relationship Manager. Thank you for your assistance and timely response to this matter.

Sincerely,

Zions Bancorporation, N.A.

GENERAL SUBJECT PROPERTY INFORMATION

Name of Subject Property: _____

Subject Property Address: _____

Subject Property Owner: _____

Size of Subject Property (Acres): _____

Subject Parcel Number(s): _____

What is the current zoning of the Subject Property? _____

Describe the current use of Subject Property (gas station, office building, contractor storage yard, car dealership, farm land, etc.):

If the prior (historical) use is different from the current use, please describe the prior use(s):

ADJOINING PROPERTIES KNOWN PAST AND PRESENT USES

List name of the business and the current business conducted. If historical use is different, please list both uses.

North Property: _____

Chemicals/Petroleum Products Evident? Yes No If yes, please explain: _____

South Property: _____

Chemicals/Petroleum Products Evident? Yes No If yes, please explain: _____

East Property: _____

Chemicals/Petroleum Products Evident? Yes No If yes, please explain: _____

West Property: _____

Chemicals/Petroleum Products Evident? Yes No If yes, please explain: _____

OWNER/OCCUPANT QUESTIONNAIRE

Question	Owner/Occupant
1. Is the <u>subject property</u> currently, or to the best of your knowledge, has it been used in the past for an industrial use or purpose?	Yes <input type="checkbox"/> No <input type="checkbox"/>
If Yes, please explain:	
2. To the best of your knowledge, has any <u>adjoining properties</u> , been used for an industrial purpose?	Yes <input type="checkbox"/> No <input type="checkbox"/>
If Yes, please explain:	
3. To the best of your knowledge, has the <u>subject property</u> , been used as a gasoline station, motor/equipment service or repair facility, commercial printing facility, dry cleaners, photo developing, laboratory, junkyard, landfill, or as a waste treatment, storage, disposal, processing, recycling facility or other environmentally sensitive use?	Yes <input type="checkbox"/> No <input type="checkbox"/>
If Yes, please explain:	
4. To the best of your knowledge, has any <u>adjoining property</u> , ever been used as a gasoline station, motor/equipment service or repair facility, commercial printing facility, dry cleaners, photo developing, laboratory, junkyard, landfill, or as a waste treatment, storage, disposal, processing, recycling facility or other environmentally sensitive use?	Yes <input type="checkbox"/> No <input type="checkbox"/>
If Yes, please explain:	

OWNER/OCCUPANT ENVIRONMENTAL QUESTIONNAIRE

Question	Owner/Occupant
5. Are there currently, or to the best of your knowledge have there been previously, any damaged or discarded automotive or industrial batteries, or pesticides, paints, or other chemicals in individual containers of greater than 5 gal (19 L) in volume or 50 gal (190 L) in the aggregate, stored on or used at the subject property of facility?	Yes <input type="checkbox"/> No <input type="checkbox"/>
If Yes, please explain:	
6. Are there currently, or to the best of your knowledge have there been previously, any drums (typically 55 gal (208 L)), totes (typically 200 gal or larger) or sacks containing hazardous or regulated fluids or materials, located at the subject property or facility?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Please list any and all drums, totes, barrels, or other containers (5 gallons and larger) and the contents of each:	
7. To the best of your knowledge is the subject property connected to municipal sewer?	Yes <input type="checkbox"/> No <input type="checkbox"/>
If known, approximately when was it connected to sewer (eg. Since originally developed)? If known, how long has the current septic system been in place?	
8. Does the property have floor drains, sumps, or oil/water separators?	Yes <input type="checkbox"/> No <input type="checkbox"/>
If Yes, please explain:	
9. To the best of your knowledge has fill dirt been brought onto the subject property?	Yes <input type="checkbox"/> No <input type="checkbox"/>
If Yes, is the origin of the fill dirt known? (please explain):	
10. Are there currently, or to the best of your knowledge has there been previously, any stained soil on the subject property?	Yes <input type="checkbox"/> No <input type="checkbox"/>
If Yes, please explain:	
11. Are there currently, or to the best of your knowledge have there been previously, any pits, ponds, or lagoons located on the subject property in connection with waste treatment or disposal?	Yes <input type="checkbox"/> No <input type="checkbox"/>
If Yes, please explain:	
12. Are there currently, or to the best of your knowledge have there been previously, any storage tanks (above or underground) located on the subject property, registered or un-registered (e.g. fuel, petroleum products, or other regulated materials)?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Please list the approximate size of all storage tanks and the contents of each:	

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Question	Owner/Occupant
13. Are there currently, or to the best of your knowledge have there been previously, any vent pipes, fill ports, or access ways indicating a fill port protruding from the ground on the subject property or adjacent to any structure located on the subject property?	Yes <input type="checkbox"/> No <input type="checkbox"/>
If Yes, please explain:	
14. Are there currently, or to the best of your knowledge have there been previously, any flooring drains, or walls located within the facility that are stained by substances other than water or are emitting foul odors?	Yes <input type="checkbox"/> No <input type="checkbox"/>
If Yes, please explain:	
15. If the subject property is served by a private water well or non-public water system, have contaminants been identified in the water well, or system that exceed guidelines applicable to the water system, or has the well been designated as contaminated by any government environmental/health agency?	Yes <input type="checkbox"/> No <input type="checkbox"/>
If Yes, please explain:	
16. Does the owner or occupant of the subject property have any knowledge of environmental liens or governmental notification relating to past or recurring violations of environmental regulations with respect to the subject property or any facility located on the subject property?	Yes <input type="checkbox"/> No <input type="checkbox"/>
If Yes, please explain:	
17. Has the owner or occupant of the subject property been informed of the past or current existence of hazardous substances or petroleum products or any environmental violations with respect to the subject property or any facility located on the subject property?	Yes <input type="checkbox"/> No <input type="checkbox"/>
If Yes, please explain:	
18. Does the owner or occupant of the subject property have any knowledge of any environmental site assessment of the subject property or facility that indicated the presence of hazardous substances or petroleum products on, or contamination ¹ of, the subject property or recommended further assessment of the subject property?	Yes <input type="checkbox"/> No <input type="checkbox"/>
If Yes, please explain:	
19. Does the owner or occupant of the subject property know of any past, threatened, or pending lawsuits or administrative proceedings concerning a release or threatened release of any hazardous substances or petroleum products involving the subject property by any owner or occupant of the subject property?	Yes <input type="checkbox"/> No <input type="checkbox"/>
If Yes, please explain:	

OWNER/OCCUPANT ENVIRONMENTAL QUESTIONNAIRE

Question	Owner/Occupant
20. Is there any wastewater discharges associated with the subject property other than storm water or sanitary sewer?	Yes <input type="checkbox"/> No <input type="checkbox"/>
If Yes, please explain:	
21. To the best of your knowledge, have any hazardous substances or petroleum products, unidentified waste materials, tires, automotive or industrial batteries, or any other waste materials ever been "dumped above grade, buried and/or burned on the subject property"?	Yes <input type="checkbox"/> No <input type="checkbox"/>
If Yes, please explain:	
22. Is there a transformer, capacitor, or any hydraulic equipment for which there are any records indicating the presence of PCBs?	Yes <input type="checkbox"/> No <input type="checkbox"/>
If Yes, please explain:	
23. To the best of your knowledge, has the subject property ever been utilized for the exploration and/or development of energy resources or the mining of natural resources?	Yes <input type="checkbox"/> No <input type="checkbox"/>
If Yes, please explain:	
24. Is there any reason to suspect that mold (including, but not limited to "toxic mold") might exist in or around the buildings on the subject property?	Yes <input type="checkbox"/> No <input type="checkbox"/>
If Yes, please explain:	
25. Have any of the buildings or structures on the property sustained any appreciable water damage (e.g., water stains on the foundation; stained ceiling tiles; indications of leaks or overflows in and around plumbing, fixtures, appliances, or windows; bubbling/flaking paint or wallpaper; water-stained carpets or floors, etc.)?	Yes <input type="checkbox"/> No <input type="checkbox"/>
If Yes, please explain:	
26. Does any building or structure on the property have any known moisture problems (e.g., flooding; leaking roofs, plumbing, appliances, foundations or windows; condensation from air conditioners; improperly sealed exterior venting etc.)?	Yes <input type="checkbox"/> No <input type="checkbox"/>
If Yes, please explain:	
27. Are you aware of musty or moldy odors that have been reported in the building?	Yes <input type="checkbox"/> No <input type="checkbox"/>
If Yes, please explain:	

OWNER/OCCUPANT ENVIRONMENTAL QUESTIONNAIRE

Question	Owner/Occupant
28. Are you aware of any building occupants that have reported any health issues (headaches, fatigue, allergic reactions, etc.) that could in any way be related to indoor conditions within the building?	Yes <input type="checkbox"/> No <input type="checkbox"/>
If Yes, please explain:	
29. To the best of your knowledge, are there any previous environmental related reports that have been prepared for the subject property, including, but not limited to: Asbestos, Lead Based Paint or PCBs? Or has there been a phase I environmental site assessment or any other type of assessment done?	Yes <input type="checkbox"/> No <input type="checkbox"/>
If Yes, please indicate what type of report or assessment has been done and then provide to the Relationship Manager:	
30. To the best of your knowledge, is the subject property regularly inspected by a federal, state or local regulatory agency?	Yes <input type="checkbox"/> No <input type="checkbox"/>
If Yes, please explain:	

¹Source of Contamination may include, but are not limited to, the following: (1) damaged or discarded automotive or industrial batteries; (2) pesticides, paints or other chemicals stored in individual containers greater than five gallons in volume or 50 gallons in the aggregate; (3) chemicals in industrial drums or sacks; (4) pits, ponds or lagoons for waste disposal or storage; (5) fill dirt from a contaminated or Unknown source; (6) underground or aboveground storage tanks; (7) vent pipes, fill pipes or access ways indicated a fill pipe protruding from the ground; (8) flooring drains or walls within a facility that are stained by substances other than water and/or are emitting noxious odors; (9) clarifiers, pits or sumps; (10) dry wells.

DEFINITIONS

As defined in SOP 50 10 6, Effective Date: October 1, 2020 pages 537-542 (Appendix 4)

For purposes of this SOP, the following definitions apply. Terms that are not defined below but are defined in CERCLA, 13 CFR or 40 CFR shall have the meaning provided in CERCLA, 13 CFR or 40 CFR.

"Adjoining Properties" means any real property or properties the border of which is (are) shared in part or in whole with that of the Property, or that would be shared in part or in whole with that of the Property but for a street, road, or other public thoroughfare separating the properties (See 40 CFR § 312.20).

"Contamination" means the presence of any Hazardous Substance at or affecting the Property, including any Hazardous Substances that have migrated to or from the Property, in such quantities or under such conditions as to render the Property or the operations conducted thereon subject to, or potentially subject to, a directive or order from a Governmental Entity.

"Environmental Questionnaire" means the questionnaire used by a Lender to determine the likelihood that Contamination may be present at Property offered to secure an SBA guaranteed loan. Environmental Questionnaires must be completed or reviewed by a Lender that has made at least one site visit to the Property and a good faith effort to conduct an interview with the current owner or operator of the Property. An Environmental Professional may, but is not required to, assist with the responses to the questionnaire. An Environmental Questionnaire may be considered if it was completed up to one year prior to submission. The current owner or operator of the Property must sign the Environmental Questionnaire. If the current owner or operator of the Property will not sign the Environmental Questionnaire it cannot be used and lender must then, at a minimum, obtain a Transaction Screen.

"Hazardous Substance" means and includes any substance, material or waste regulated by CERCLA or any other Environmental Law, and specifically includes petroleum products.

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"Release" means the presence of or any spilling, leaking, pumping, pouring, emitting, emptying, discharging, injecting, escaping, leaching, seeping, migrating, dumping or disposing of any Hazardous Substance into the environment including the abandonment or discarding of barrels, drums, tanks, and similar receptacles and containers, containing Hazardous Substances.

Additional Comments/Explanations:

OWNER/OCCUPANT ENVIRONMENTAL QUESTIONNAIRE

This Owner/Occupant Questionnaire was completed by:

Name: _____

Title: _____

Firm: _____

Length of Time Associated with the Property: _____

Address: _____

Telephone: _____ Facsimile: _____ E-mail: _____

Date: _____

If the preparer is different than the Owner/Occupant, please complete the following:

Name of Preparer: _____

Preparer's Address: _____

Preparer's Telephone Number: _____

Preparer's Relationship to the Subject Property: _____

Preparer's Relationship to the User: _____

Copies of the completed Owner/Occupant Questionnaire have been filed at:

Copies of the completed Owner/Occupant Questionnaire have been mailed or delivered to:

By signing below, I represent and warrant to Zions Bancorporation, N.A. (the "Bank") that the answers to the above Environmental Questionnaire are complete and accurate to the best of my knowledge, and I acknowledge that the "Bank" will rely on the completeness and accuracy of my answers in assessing any environmental liability risk associated with the property.

For all SBA Loans, the current owner or operator of the property must sign this questionnaire. (Check all that apply). The undersigned owner(s) and/or operator(s) acknowledge(s) and agree(s) that intentionally falsifying or concealing any material fact with regard to the subject matter of this Environmental Questionnaire may, in addition to other penalties, result in prosecution under applicable law including 18 U.S.C. section 1001.

- Current Owner
- Current Operator
- Borrower

Name

Signature

Date