



Prepared for:
Ms. Doreen Gardner
East Boston Savings Bank
67 Prospect Street
Peabody, MA

DataReport With Risk Rating

26 Fitchburg Street & 26-28 Chestnut Street Somerville, MA

February 24, 2016
IES Project No. 2016-02-0135



Low Risk

High Risk



Your Risk
Rating:
High Risk



50 Salem Street, Building A, Suite 108
Lynnfield, MA 01940
617-623-8880 • Fax: 781-224-9713
www.iesinc.com

Direct Dial Numbers
David Borans: (617) 776-8549
Daniel Jaffe: (617) 776-2715

617-623-8880
Kerry Asetta: x-206
John Beck: x-205
Christopher Buchanan: x-203
Ligia Rivera: x-207
Steven Iorio: x-208
Kevin Taylor: x-210

Site Information:

Site name: N/A

Site Address: 26 Fitchburg Street & 26-28 Chestnut Street, Somerville, MA

Site Use: “Low” risk operation (according to the “Borrower Environmental Questionnaire”)
28 Fitchburg Street & 28 Chestnut Street – Warehouses; 26 Chestnut Street – Parking Lot
(according to Somerville Assessor’s records)

Heating Source: Gas (according to Somerville Assessor’s records)

Septic or Sewer: Sewer

Construction Year: 28 Fitchburg Street – 1930; 28 Chestnut Street – 1965
(according to Somerville Assessor’s records)

Additional property data is available electronically

Risk Rating:

High Risk:

High Cleanup Risk due to the site’s listing as the location of RCRA generator (American Electroplating/MAD001041649), two DEP Disposal Sites (RTN’s 3-13197 and 3-2312), and a DEP listed spill (N89-0531); and the presence of an “auto repair” facility and two gasoline UST’s at the site, as depicted on Sanborn Atlases dated 1933 and 1950. However, it is noted that “RAO” Statements have been received by the DEP for the on-site Disposal Sites; and the “Borrower Environmental Questionnaire” identified a 2008 report completed for the site (which was not available). Therefore, the Risk Rating is subject to change based on the adequacy of the RAO Statements and the findings of the 2008 investigation.

Sanborn Fire Insurance Atlases

A review of Sanborn Fire Insurance Atlases of Somerville, MA dated 1900, 1933, and 1950 was performed as part of this investigation. According to the 1900 Sanborn Atlas, the area currently comprising the subject site was occupied by several small residential lots, London Street (no longer present), and the “E.H. Tower Wood Yard”. The surrounding area consisted of railroad tracks (Boston & Lowell Railroad) to the northeast; dwellings, tenements, and flats to the northwest; dwellings and sheds to the southwest, across Chestnut Street; and dwellings and tenements to the southeast, across Fitchburg Street.

Subsequently, according to the 1933 and 1950 Sanborn Atlases, the southeastern portion of the site was occupied by a “coffee & flour warehouse”, with a gasoline UST depicted; and further northwest, the site was occupied by the “Somerville Fuel Company” containing a coal shed, a wood storage area, an “auto repair” garage, and an office, with a gasoline UST depicted adjacent to the office. Finally, a “barrel storage” area was located on the extreme northwestern portion of the site, or immediately to the northwest of the site, although the precise location could not be determined due to different property lines at that time. The 1933 and 1950 Sanborn Atlases indicated that railroad tracks (Boston & Maine Railroad) remained to the northeast of the site; a coal yard (1933) followed by the “Somerville Smelting Company” (1950) were present to the northwest of the site; dwellings (1933) and vacant lots (1950) were depicted to the southwest of the site, across Chestnut Street; and a grocery warehouse (Great Atlantic & Pacific Tea Company) was present to the southeast of the site, across Fitchburg Street.

Finally, a previous “Environmental Inspection” report by IES dated May 11, 1992 (Project No. 792-232) indicated that the portion of the site at 26 Chestnut Street was occupied by “American Electroplating” at that time.

Borrower Questionnaire

1. Are you aware of any past or present environmentally sensitive (High Risk) uses of the site or any adjoining properties? **No**
2. Do you have any knowledge of any past or present identification of any hazardous substances at the site or any adjoining properties? **No**
3. Are you aware of any past or present storage, generation, treatment, emission, or disposal of any hazardous substances at the site or any adjoining properties? **Don't Know**
4. Are you aware of any permits to use, store, generate, treat, emit, or dispose of hazardous substances by businesses operating at the site or any adjoining properties? **No**
5. Are you aware of any evidence of contamination at the site or any adjoining properties? **Don't Know**
6. Are you aware of any potential sources of contamination at the site or any adjoining properties? **No**
7. Do you have knowledge of any past evidence of contamination or sources of contamination at the site or any adjoining properties? **Don't Know**
8. Do you have knowledge of any past, threatened, or pending lawsuits or administrative proceedings concerning a release or threatened release at the site of any adjoining properties? **No**
9. Are you aware of any regulatory actions by any government entity for environmental conditions at the site or any adjoining properties? **Don't Know**

10. Do you know if any previous environmental assessments, such as a Phase I have been completed for the site? **Yes (2008 for Danvers Bank)**
11. Are you aware of the presence of any lead paint, asbestos, or Polychlorinated Biphenyls (PCBs) at the site? **Don't Know**
12. Are you aware of any current or former Underground Storage Tanks (UST's) at the site or any adjoining properties? **Current – No; Previous – Don't know**

Database Search:

Number of mapped sites that match the target address: **0**

Number of mapped sites within $\frac{1}{8}$ mile radius: **43**

Number of mapped sites between $\frac{1}{8}$ mile and $\frac{1}{4}$ mile radius: **104**

Number of unmapped sites on streets within a $\frac{1}{2}$ mile radius: **0**

Environmental Professional's Comments:

With regard to the mapped sites located within a 0.25 mile radius of the subject site, which are included on the "FirstSearch" report, the listings of primary concern were identified within 200 feet of the subject site, and included the portion of the site at 26 Chestnut Street and the nearby properties at 14 Chestnut Street, 200 Innerbelt Road, and at 15 and 71 Linwood Street. The portion of the subject site at 26 Chestnut Street is listed as the location of a RCRA generator (MAD001041649), two DEP Disposal Sites (RTN's 3-13197 and 3-2312), and a DEP listed spill (N89-0531). The property at 14 Chestnut Street abuts the site to the northwest, and is the location of a DEP Disposal Site (RTN 3-13471) and a LUST Site (RTN 3-16583). In addition, the property at 200 Innerbelt Road is located approximately 130 feet to the northeast of the site, and is the location of a RCRA generator (MAC300092996). Finally, the property at 15 Linwood Street adjoins the site to the west-southwest of the site, across Chestnut Street, and is the location of a RCRA generator (MAV000006075); and the property at 71 Linwood Street is located 140 feet to the west-northwest of the site, and is also the location of a RCRA generator (MV6176660453).

With regard to Sanborn Insurance Atlases, it is noted that the 1933 and 1950 atlases depicted the presence of an "auto repair" facility and two gasoline UST's at the site.

Please note that if any contamination detected at the site originates from an off-site source, the site owner has the option to file a "Downgradient Property Status Submittal" pursuant to 310 CMR 40.0180. According to the 310 CMR 40.0184 (1), "any person who establishes and maintains Downgradient Property Status....Shall not be subject to the deadlines for Tier Classification and Comprehensive Response Actions" and applicable fees.

A Database Summary is included in **Attachment "B"** of this report; an Environmental Data Resources (EDR) "FirstSearch" report is submitted separately; and an "Environmental Questionnaire" is included in **Attachment "C"** of this report.

Please note that the information contained in this letter was obtained from a database search, a review of Sanborn Atlases, and a "Borrower Environmental Questionnaire". Therefore, no statements can be made regarding the environmental status of the subject site at this time.

IES, Inc. is pleased to have been of service to you, and should you have any questions regarding this report, please do not hesitate to contact our office.

Respectfully submitted,
IES, Inc.

A handwritten signature in black ink, appearing to read "Dan G. Jaffe", written over a light-colored rectangular background.

Daniel G. Jaffe
Environmental Professional

Attachment “A”

Risk Ratings

High Risk:

Documented or customer-identified evidence of a release or threat of a release at the subject site or in the immediate vicinity that are known to or are considered likely to pose an environmental threat to the site. High Risk items potentially identified during the database search may include State or Federal spills/releases at the site or within 0.10 miles, with no closure documentation (i.e. RAO, NFA, NFRAP, or comparable status); and UST facilities, selected RCRA generators (i.e. indicative of a high risk business), or known high risk businesses at or within 0.05 miles of the site. Other High Risk items include on-site UST’s and a property’s use as a high risk business such as a gasoline station, dry cleaner, automotive repair facility, or industrial concern. Any other site specific items identified by the Environmental Professional that are considered likely to pose an environmental threat to the site. Site specific exceptions to any of the above may apply at the discretion of the Environmental Professional.

Low Risk:

No documented or customer provided information to indicate that a release or threat of release would impact the site, generally requiring that no previously listed “High Risk” criteria are identified. Site-specific exceptions may apply at the discretion of the Environmental Professional.

*Please note that the Risk Ratings are based on limited information, and are based on the presumed accuracy of the borrower supplied questionnaire and the database search. Any incorrect or omitted information may result in a change in the risk ratings. Finally, the presence or absence of a release cannot be conclusively determined without the benefit of a subsurface investigation, and therefore, “Low Risk” should not be construed as a conclusive determination of a site, which **does not** exhibit a release; and “High Risk” should not be construed as a conclusive determination of a site, which **does** exhibit a release.*

Attachment “B”

Environmental Database Summary

EDR FirstSearch Report

A. USEPA Database Review

The CERCLIS database updated to October 25, 2013 by the USEPA, the RCRA Hazardous Waste Generator’s List; and the EPA’s National Priority List (NPL) for the State of Massachusetts (updated to October 30, 2015) were reviewed for nearby EPA investigations.

These sources revealed that the site is not listed on the CERCLIS or NPL databases, and there were no NPL listed properties identified within 1.0 miles of the subject site. However, there were three (3) CERCLIS listed properties identified within 0.50 miles of the subject site, which are summarized in the following Table 1:

Table 1
Summary of Nearby CERCLIS Sites

Name/Address	Facility ID/Status	Distance/Direction
Nick Herman Company, Inc. 135 Linwood Street	MAN000106095 Not on the NPL	0.14 miles/ Northwest
Hans Kissle Food Company 21 South Street	MAD985296235 NFRAP	0.27 miles/ West-southwest
MacGray Company, Inc. 21 Water Street, Cambridge	MA0000034157 NFRAP	0.34 miles/ Southeast
Note: NFRAP = No Further Remedial Actions Planned by the USEPA		

Due to the distance (≥ 0.14 miles) and/or the “NFRAP” status, the CERCLIS sites listed in Table 1 are not considered to pose a significant environmental threat to the subject site at this time.

The RCRA hazardous waste generator list published by the EPA (updated to June 9, 2015) revealed that the subject site is listed (MAD001041649). There were a total of fifty-five (55) RCRA generators identified within 0.25 miles of the subject site. The RCRA generators identified within 0.10 miles of the site are summarized in the following Table 2:

Table 2
Summary of Nearby RCRA Generators

Name/Address	Facility ID/Status	Distance/Direction
American Electroplating Company 26 Chestnut Street	MAD001041649 NLR	Subject Site
James A. Kiley Company 15 Linwood Street	MAV000006075 VQG	Adjoining/ Southwest*
Harvard University 200 Innerbelt Road	MAC300092996 VQG/CESQG	130 feet/ Northeast*
Chambers Motor Cars 71 Linwood Street	MV6176660453 SQG	140 feet/ West-northwest*
Triumvirate Environmental, Inc. 191 Innerbelt Road	MAC300016631 SQG	0.07 miles/ North-northeast
	MAC300016672 NLR	
I.S. Robotics 22 McGrath Highway	MV6176290055 VSQG	0.08 miles/ South
Somerville Service Center 101 Linwood Street	MAV000008130 SQG	0.08 miles/ Northwest
N/A 86 Joy Street	MV6176617411 VSQG	0.09 miles/ Northwest
Shaws 7580 14 McGrath Highway	MV6176254070 VSQG	0.10 miles/ South
Twin City Plaza/Rite Aid Pharmacy 14 McGrath Highway	MAR000504605 VSQG/LQG	
Notes: VSQG/VQG = Very Small Quantity Generator (<100 kg/month) SQG = Small Quantity Generator (100-1,000 kg/month) CESQG = Conditionally Exempt Small Quantity Generator LQG = Large Quantity Generator (>1,000 kg/month) NLR = No Longer Regulated * = Location based on Boston Assessor's map		

Due to the proximity, the RCRA licensed hazardous waste generators at the subject site (MAD001041649), 200 Innerbelt Road (MAC300092996), and at 15 and 71 Linwood Street (MAV000006075 and MV6176660453, respectively) may pose a potential environmental threat to the subject site at this time. Wastes generated at "American Electroplating" at the site included spent halogenated solvents, wastewater treatment sludges, spent cyanide plating solutions and plating bath residues, and spent stripping and cleaning bath solutions. Six violations were identified on June 21, 1991, which achieved compliance on September 19, 1991; and two violations were determined on July 13, which achieved compliance on September 28, 1990.

Due to the distance (≥ 0.07 miles), the remainder RCRA licensed hazardous waste generators listed in Table 2 are not considered to pose a significant environmental threat to the subject site at this time. The remainder of the nearby RCRA generators are located ≥ 0.12 miles from the site, and due to the distance, they are also not considered to pose a significant environmental threat to the subject site at this time.

B. DEP Database

A database review was performed for the Department of Environmental Protection's Site Assessment and Emergency Response files regarding oil and hazardous material spills or incidents; the DEP's 1993 "Transition List of Confirmed Disposal Sites and Locations To Be Investigated" and the DEP's Standard Release Report of the recent releases since October 1, 1993 (updated to October 27, 2015).

The database review revealed that the subject site is listed as the location of two DEP Disposal Sites (RTN's 3-13197 and 3-2312). There were a total of one-hundred and twenty-three (123) DEP Disposal Sites identified within 0.50 miles of the subject site. The DEP Disposal Sites identified within 0.10 miles from the subject site are summarized in the following Table 3:

**Table 3
Summary of Nearby DEP State Sites**

RTN	Name/Address	Status	Location
3-13197 ¹	American Electroplating Company 26 Chestnut Street	RAO	Subject Site
N89-0531/ 3-2312²			
3-13471	Somerville Smelting Company 14 Chestnut Street	RAO	Abutter/ Northwest*
3-32669	Triumvirate Environmental, Inc. 191 Innerbelt Road	PSNC	0.07 miles/ North-northeast
3-31025	N/A 26-28 Prospect Street	Tier 1D	0.08 miles/ South
3-4222	B & M Railroad Yard 8 Innerbelt Road	RAO	0.08 miles/ Northeast
3-2914	Somerville Service Center 101 Linwood Street	DEPNFA	0.08 miles/ Northwest
N90-0348/ 3-3364		RAO	
3-18392			
3-21946			
3-24366	N/A 86 Joy Street	RAO	0.09 miles/ Northwest
3-21316 ²			
3-14038	Twin City Plaza 14-22 McGrath Highway	RAO	0.10 miles/ South
3-24492			
3-25171			

Notes: RAO = Response Action Outcome Statement received by DEP
 PSNC = Permanent Solution with No Conditions
 DEPNFA = No Further Actions required, as determined by DEP
 1 = Also listed as a Leaking Aboveground Storage Tank (LAST) Site
 2 = Also listed as the location of an Institutional Control (Activity & Use Limitation)
 * = Location based on Somerville Assessor's map

RTN's 3-2312 & 3-13197: 26 Chestnut Street, Somerville, MA (American Electroplating)

The subject site was initially listed as a Disposal Site on January 15, 1990 (RTN 3-2312) due to a release of an unknown quantity of Trichloroethylene (TCE), which was reported on February 3, 1988 (N89-0521). A "Release Abatement Measure" (RAM) was conducted and a "Class A-3" Response Action Outcome (RAO) Statement was submitted to the DEP, which relies on the

implementation of an Activity & Use Limitation (AUL) to maintain a condition of “No Significant Risk.

The site was subsequently reported to the DEP as a “2-Hour” notification condition on December 12, 1995 (RTN 3-13197) due to a release of Chromium, Cyanide, and Tetrachloroethylene (PCE), which originated from drums and an aboveground storage tank (AST). An “Immediate Response Action” (IRA) was conducted and a “Class A-1” RAO was submitted to the DEP indicating that contamination levels have been reduced to background.

Due to the “RAO” statements, the on-site DEP Disposal Sites are not considered to pose a significant environmental threat to the subject site at this time. However, it is noted that since a file review at the DEP was not performed as part of this investigation, the adequacy of the “RAO” Statements could not be confirmed

Due to the distance (0.08 miles), the DEP Disposal Site at 26-28 Prospect Street (RTN 3-31025) is not considered to pose a significant environmental threat to the subject site at this time. In addition, due to the “RAO”, “NFA”, or “PSNC” status, the remainder of the DEP Disposal Sites listed in Table 3 are also not considered to pose a significant environmental threat to the subject site at this time. However, it is noted that since a file review at the DEP was not performed as part of this investigation, the adequacy of the “RAO” Statements could not be confirmed.

The remainder of the nearby DEP Disposal Sites are located ≥ 0.12 miles from the site, and due to the distance and/or status, they are not considered to pose a significant environmental threat to the subject site at this time.

DEP records indicate that the subject site is not listed as the location of DEP listed Spills originating from Leaking Underground Storage Tanks (LUST) and is listed as the location of a Leaking Aboveground Storage Tank (3-13197, as previously discussed). There were a total of thirty-four (34) LUST sites and seven (7) LAST Sites identified within 0.50 miles of the subject site. The only LAST site identified within 0.25 miles of the subject site was previously listed in Table 3 (RTN 3-13197); and the LUST sites identified within 0.20 miles of the subject site are summarized in the following Table 4:

**Table 4
Summary of Nearby LUST Sites**

RTN	Name/Address	Status	Location
3-16583	Somerville Smelting Company 14 Chestnut Street	RAONR	Abutter/ Northwest*
3-14185	General Auto Service 181 McGrath Highway	RAO	0.09 miles/ West
3-13535	U-Haul Company of Boston 151 Linwood Street	RAO	0.16 miles/ Northwest
3-13584			
3-2732	Pat’s Auto Body, Inc. 161 Linwood Street	LSPNFA	0.18 miles/ Northwest
<p>Notes: RAO = Response Action Outcome Statement received by DEP RAONR = RAO Not Required – linked to RTN 3-13471 LSPNFA = No Further Actions required, as determined by a Licensed Site Professional * = Location based on Somerville Assessor’s map</p>			

Due to the “RAO” or “NFA status, the LUST sites listed in Table 4 are not considered to pose a significant environmental threat to the subject site at this time. However, it is noted that since a

file review at the DEP was not performed as part of this investigation, the adequacy of the “RAO” Statements could not be confirmed.

The remainder of the nearby LUST and LAST sites are located ≥ 0.22 miles from the site, and due to the distance and/or status, they are also not considered to pose a significant environmental threat to the subject site at this time.

The subject site is listed as the location of a DEP listed spill reported prior to the promulgation of the current Massachusetts Contingency Plan (310 CMR 40.0000) in October of 1993 (N89-2312). There were five (5) pre-MCP listed spills identified within 0.10 miles of the subject site, which are summarized in the following Table 5:

**Table 5
Summary of Nearby DEP Spills**

Name/ Address	Material/ Quantity	Date/ Spill #	Source	Distance/ Direction
N/A 26 Chestnut Street	Trichloroethylene Unknown	2/3/88 N89-0521	Not Specified	Subject Site
N/A 86 Joy Street	Lubricating Oil Unknown	5/5/86 N86-0334	Not Specified	210 feet/ Northwest*
Transformer Leak Linwood Street	Dielectric Fluid 1-10 gallons	5/29/93 N93-0727	Transformer Leak	0.08 miles/ West-northwest
Boston Edison 101 Linwood Street	Hydraulic Fluid 11-50 gallons	2/21/90 N90-0248	Pipe/hose/line Leak	0.09 miles/ Northwest
	Hydraulic Fluid 51-100 gallons	5/31/90 N90-0861	Vehicle Line Rupture	
Note: * = Location based on Somerville Assessor’s map				

The on-site spill (N89-0521) is associated with RTN 3-2312 for which a “Response Action Outcome” (RAO) Statement has been received by the DEP (see Table 3). Therefore, due to the “RAO” status, this DEP listed spill is not considered to pose a significant environmental threat to the subject site at this time. However, as previously noted, since a file review at the DEP was not performed as part of this investigation, the adequacy of the “RAO” Statement could not be confirmed.

Due to the distance (≥ 210 feet) and the time that has elapsed (over 22 years), the remainder of the DEP listed spills in Table 5 are not considered to pose a significant environmental threat to the subject site at this time. The remainder of the nearby DEP listed spills are located ≥ 0.13 miles from the site, and due to the distance and/or status, they are also not considered to pose a significant environmental threat to the subject site at this time.

However, please note that as a file review at the DEP was not within the approved scope of work for this project, the actual threat posed by these nearby spills could not be conclusively determined at this time.

C. Massachusetts State Registered Underground Storage Tank List

A review of the Massachusetts State Registered Underground Storage Tank List (updated to October 4, 2015) revealed that the subject site is not listed. However, there were a total of

eleven (11) State Registered UST facility identified within 0.25 miles of the subject site. The UST facilities identified within 0.15 miles of the subject site are summarized in the following Table 6:

**Table 6
Summary of Nearby UST Facilities**

Name/ Address	Capacity (gallons)	Contents	Status	Distance/ Direction
Somerville Service Center 101 Linwood Street	3 – 10,000	Gasoline	Removed	0.09 miles/ Northwest
	2 – 300	Waste Oil		
	1 – 10,000	Diesel		
General Auto Service 181 McGrath Highway	2 – 4,000	Gasoline	Removed	0.09 miles/ West
	1 – 4,000	Diesel		
	1 – 500	Waste Oil		
Arch Realty 120-150 McGrath Highway	1 – 5,000	Gasoline	Removed	0.10 miles/ West-southwest
	1 – 5,000	Diesel		

Due to distance (≥ 0.09 miles), the State Registered UST facilities listed in Table 6 are not considered to pose a significant environmental threat to the subject site at this time. The remainder of the nearby State Registered UST facilities are located ≥ 0.16 miles from the site, and due to the distance, they are also not considered to pose a significant environmental threat to the subject site at this time.

However, please note that this is not a complete list of all underground storage tanks in the area. Therefore, a review of the Somerville Fire Department records is recommended for a more conclusive determination regarding underground tanks.

D. “Emergency Response Notification System” (ERNS)

The subject site is included on the ERNS database (updated to June 22, 2015). However, there was one (3) ERNS incident identified within 0.20 miles of the subject site. The nearby ERNS incident was identified at 101 Linwood Street (ID #00426561), which is located approximately 0.09 miles to the northwest of the subject site. This incident was reported on September 30, 1994 due to a release of PCB’s as a result of a “burning transformer station” and a “possible cable failure”. Remediation was performed by Clean Harbors, and due to the distance and the time that has elapsed (over 21 years), this ERNS incident is not considered to pose a significant environmental threat to the subject site at this time.

Attachment “C”
Environmental Questionnaire

EAST BOSTON SAVINGS BANK
BORROWER ENVIRONMENTAL QUESTIONNAIRE

The following questions pertain to real property held as loan collateral (the "Subject Property") as well as the borrower's businesses interests (companies, subsidiaries, parent companies, parent company subsidiaries). All questions must be answered.

Borrower Name/Address: Lawrence Realty Trust

Subject Property Name/Address: 26 Fitzburg Somerville
26 Chestnut
26 Chestnut

1. Describe site operations below and classify the Subject Property according to the appropriate Risk Category using Attachment 1:
High _____ Moderate _____ Low X

2. Is the Subject Property on any of the following lists published by the U. S. Government?
-National Priorities List (NPL): Yes ___ No ___ Don't Know X
-Comprehensive Environmental Response, Compensation and Liability Act Information System (CERCLIS): Yes ___ No ___ Don't Know X
-Environmental Liens List: Yes ___ No ___ Don't Know X
-RCRA Violators List: Yes ___ No ___ Don't Know X
-Leaking Underground Storage Tank (LUST) List: Yes ___ No ___ Don't Know X
-Solid Waste/Landfill List: Yes ___ No ___ Don't Know X

3. Is the borrower's company, its subsidiaries, its parent company, or any of the parent company's subsidiaries on any of these lists?
Yes ___ No X Don't Know ~~X~~ If yes, which entities are on which lists:

4. Are hazardous wastes or waste oil generated by site operations?
Yes ___ No ___ Don't Know X If yes, briefly describe:

5. Does the Subject Property rely on an onsite water supply well?
Yes ___ No X Don't Know ___
Does the subject Property rely on an onsite septic system for wastewater disposal?
Yes ___ No X Don't Know ___

6. Is there any known or suspected groundwater contamination beneath the Subject Property or beneath abutting properties?
Yes ___ No ___ Don't Know X
If yes, briefly describe what is known about the contamination:

Are any underground storage tanks located on the Subject Property? Yes ___ No X Don't Know ___
Is there any evidence that underground storage tanks previously existed on the Subject Property? Yes ___ No ___ Don't Know X
If yes, describe briefly:

8. Are waste materials or construction debris disposed, dumped or buried on the Subject Property? Yes ___ No ___ Don't Know X Is there any evidence of past disposal, dumping, or burial of waste materials or construction debris on the Subject Property? Yes ___ No ~~X~~ Don't Know X If yes, describe briefly:

9. Are wastes stored or discharged in retention basins, lagoons or holding ponds on the Subject Property? Yes ___ No ___ Don't Know ___
Is there any evidence that wastewater was stored or discharged in retention basins, lagoons or holding ponds on the Subject Property in the past? Yes ___ No ___ Don't Know ___ If yes, describe briefly:

10. Has a retention basin, lagoon or holding pond undergone "closure" on the Subject Property? Yes ___ No ___ Don't Know ___ If yes, please attach the following documentation:

- a. A US EPA or State certification of a "clean closure".
- b. Data which confirms that removal of contaminated materials during "closure" of the retention basin, lagoon or holding pond resulted in "background" soil and groundwater contaminant concentrations.

11. Are any electrical transformers located on the Subject Property? Yes ___ No ___ Don't Know ___ Is there any evidence that electrical transformers were formerly located on the Subject Property? Yes ___ No ___ Don't Know ___ If yes, do/did the transformer(s) contain oil containing PCBs? Yes ___ No ___ Don't Know ___ Please attach the following documentation:

- a. Documentation which shows that the transformer(s) did not contain PCBs.
- b. Documentation which shows that the transformer(s) were removed from service and disposed of properly.
- c. Documentation which shows that the oil was properly replaced with a non-PCB containing oil, and the PCB-containing oil was disposed of properly.

12. Are radioactive substances present on the Subject Property? Yes ___ No ___ Don't Know ___ If yes, briefly describe the type and amount of all radioactive substances present on the Subject Property:

13. Do any buildings on the Subject Property contain asbestos-containing materials? Yes ___ No ___ Don't Know ___ If yes, briefly describe. If an asbestos survey or asbestos abatement has been performed, please attach documentation of such:

14. Do any buildings on the Subject Property contain urea-formaldehyde foam insulation (UFFI)? Yes ___ No ___ Don't Know ___ If yes, briefly describe. If a UFFI survey of UFFI abatement has been performed, please attach documentation of such.

15. Do any buildings on the Subject Property contain lead paint? Yes ___ No ___ Don't Know ___ If yes, briefly describe. If a lead paint inspection or lead paint abatement has been performed, please attach documentation of such.

16. Do any buildings on the Subject Property contain Radon? Yes ___ No ___ Don't Know ___ If yes, briefly describe. If a radon survey has been performed, please attach documentation of such.

17. Has an environmental assessment of the Subject Property been performed in the past? Yes ___ No ___ Don't Know ___ If yes, please attach a copy of the report.

Don't have. Denver Bank 2003 ref