



Environmental Property Assessment Questionnaire

New Loan
 Renewal/Mod NO New Money
 Renewal/Mod with New Money
 Ground Lease
 Date: 07/11/2023

This box to be completed in its entirety by the Banker (Phase I required* ONLY complete information within this box)

Borrower Name: WNC - CBD LLC.

If New Loan is it a Purchase or Refinance? \$1,235,000 **Is this existing collateral?** Yes No
(Refinance - new loan to take out existing debt at another bank)

Property Address: _____ **Prior Environmental Report(s) Obtained:** Yes No
Prior Report Date and old RIMS number: _____

Current Tenant's NAICS Code and Suspect NAICS Code (Y/N):**
 453998 Yes No _____ Yes No _____ Yes No _____ Yes No

*For Example: gas station / c-store with UST(s), onsite dry cleaning, foundry, etc. **If more space is needed, please attach an additional page.

The banker should personally meet with the property owner or designee who is familiar with current and, if applicable, historic uses of the subject property and assist in completing the questionnaire. The banker should not fill out the questionnaire for that individual. For questions requiring a Yes or No response, place an X in the appropriate column in response to the question.

Current/Historic Uses

1a) What is the current use of the subject property?
OFFICE

1b) How long have you owned the property?
20 YEARS

1c) How was the property being used when you purchased it?
WE BUILT IT IN 2003

1d) What are the past uses of the subject property? (include dates)
office - since built

1e) What are the past and present uses of adjoining properties?
 North: RR tracks + Hwy 70
 South: vacant to I-40
 East: Nursery/Landscaping
 West: mulch yard + office

Questions	YES	NO
2) Is the subject and/or adjacent properties used for industrial purposes now or is there evidence of historic industrial uses? If yes, please provide details: Nursery / Garden Center & chip yard/mulch	<input checked="" type="checkbox"/>	<input type="checkbox"/>
3) Is the subject and/or adjacent properties used as a gasoline station, automotive repair, dry cleaner, or other use that would involve chemical handling and storage? If yes, please provide details:	<input type="checkbox"/>	<input checked="" type="checkbox"/>
4) Is there currently or has there historically been storage, generation, treatment, emission or disposal of Hazardous Substances including chemicals with properties that make them dangerous or potentially harmful to human health or the environment (expressly including petroleum or petroleum products) at the subject property and/or adjacent properties? If yes, please provide details:	<input type="checkbox"/>	<input checked="" type="checkbox"/>
5) Are there or have there been any permits issued allowing the use, storage, generation, disposal, treatment, and/or emissions permits for hazardous substances by any businesses operating at the subject property and/or adjacent properties? If yes, please provide details:	<input type="checkbox"/>	<input checked="" type="checkbox"/>

Environmental Property Assessment Questionnaire

Questions	YES	NO
6) Are there any potential sources of contamination ¹ on the subject property and/or adjoining sites?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
If yes, please provide details:		
7) Are you aware of past evidence of contamination or sources of contamination on the subject property and/or adjacent sites?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
If yes, please provide details:		
8) Is there any on-site staining or other evidence of spills or leaks to the ground surface, floors, etc.?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
If yes, please provide details:		
9) Are there or have there been any pits, ponds, wells (including private supply or other water wells and/or groundwater monitoring wells), or lagoons on-site?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
If yes, please provide details: <p style="text-align: center; font-family: cursive;">we have a well</p>		
Tanks		
10) Are there currently or have there historically been any registered or unregistered Aboveground Storage Tanks on-site?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
No. of tanks:		
Size:		
Contents:		
Age:		
Location:		
Status:		
11) Are there currently or have there historically been any registered or unregistered Underground Storage Tanks on-site?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
No. of tanks:		
Size:		
Contents:		
Age:		
Location:		
Status:		
12) Is there an on-site transformer, capacitor, or any hydraulic equipment for which there are any records indicating the presence of PCBs?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
If yes, please provide details:		

¹ Sources 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 5 gallons in volume or 50 gallons in the aggregate; (3) chemicals in industrial drums or sacks; (4) pits, ponds or lagoons used 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 indicating 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; and (10) dry wells.

Environmental Property Assessment Questionnaire

Questions	YES	NO
13) Are you aware of the presence of lead paint and/or asbestos at the subject property?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
If yes, please provide details:		
14) Is X-ray performed on-site?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
a) Are x-ray operations digital in nature?	<input type="checkbox"/>	<input type="checkbox"/>
b) If not, is a silver recovery unit associated with the photo development?	<input type="checkbox"/>	<input type="checkbox"/>
15) Are you aware of any environmental liens, violations (reported or otherwise) or past or threatened lawsuit regarding environmental conditions at the subject property and/or adjoining properties?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
If yes, please provide details:		
16) Do you have any knowledge of the existence of regulatory actions by any governmental entity for environmental conditions at the subject property and adjoining properties?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
If yes, please provide details:		
17) Are you aware of any previous environmental studies on-site?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
a) If yes, were any environmental concerns identified on the subject property or adjacent sites?	<input type="checkbox"/>	<input type="checkbox"/>
b) If a copy is available, please upload it to RIMs with this completed questionnaire.		
If yes, please provide details:		
18) Have you ever been notified or are you aware of the presence of petroleum, hazardous substances, waste materials or tires dumped or otherwise present in the environment at the site?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
If yes, please provide details:		

➔ **Attach any prior reports completed regarding the environmental condition of the subject property.**

This questionnaire was completed by MEGAN CARROLL representing Ashville HBA (individual or firm). The preparer represents that to the best of the preparer's knowledge the above statements and facts are true and correct and to the best of the preparer's actual knowledge no material facts have been suppressed and/or misstated.

Note: If this is a U.S. Small Business Administration (SBA) loan, the SBA has determined that prudent lending practices dictate that an Environmental Questionnaire must, at a minimum, inquire into the areas referenced in the SBA Guidance Document entitled SOP 50-10(6) Lender and Development Company Loan Program. This questionnaire is designed to conform to that guidance document. The undersigned owner(s) and/or operator(s)/preparer 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."

Megan Carroll
(Signature)

7/17/2023
(Date)

MEGAN CARROLL
Printed Name

828-299-7001
Phone #

megan@ashvillehba.com
Email address

