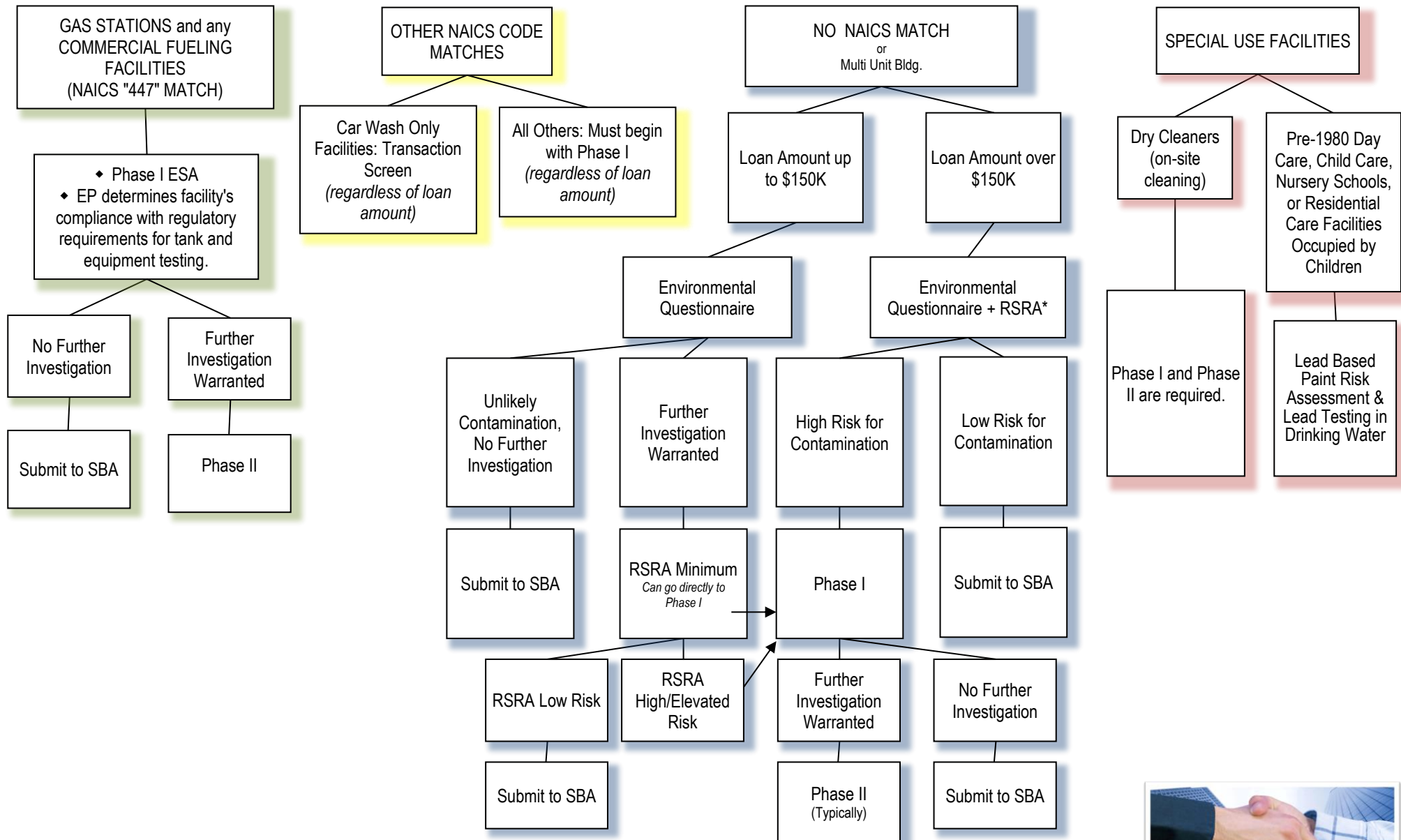


STEPS OF ENVIRONMENTAL INVESTIGATION

According to SOP 50 10 5(J) Effective Date: January 1, 2018

Lender Determines NAICS Code For Properties' Current And Known Prior Uses



*RSRA "Records Search with Risk Assessment" : The full RSRA definition is included on the NAICS page on the opposite side.

An RSRA may be considered if it was completed up to one year prior to submission.

Environmental Questionnaire: If the current owner or operator of the Property will not sign the EQ it cannot be used and lender must then at a minimum, obtain a Transaction Screen.



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All Transaction Screens, Phase I and Phase II ESAs must be accompanied by the Reliance Letter in Appendix 3.