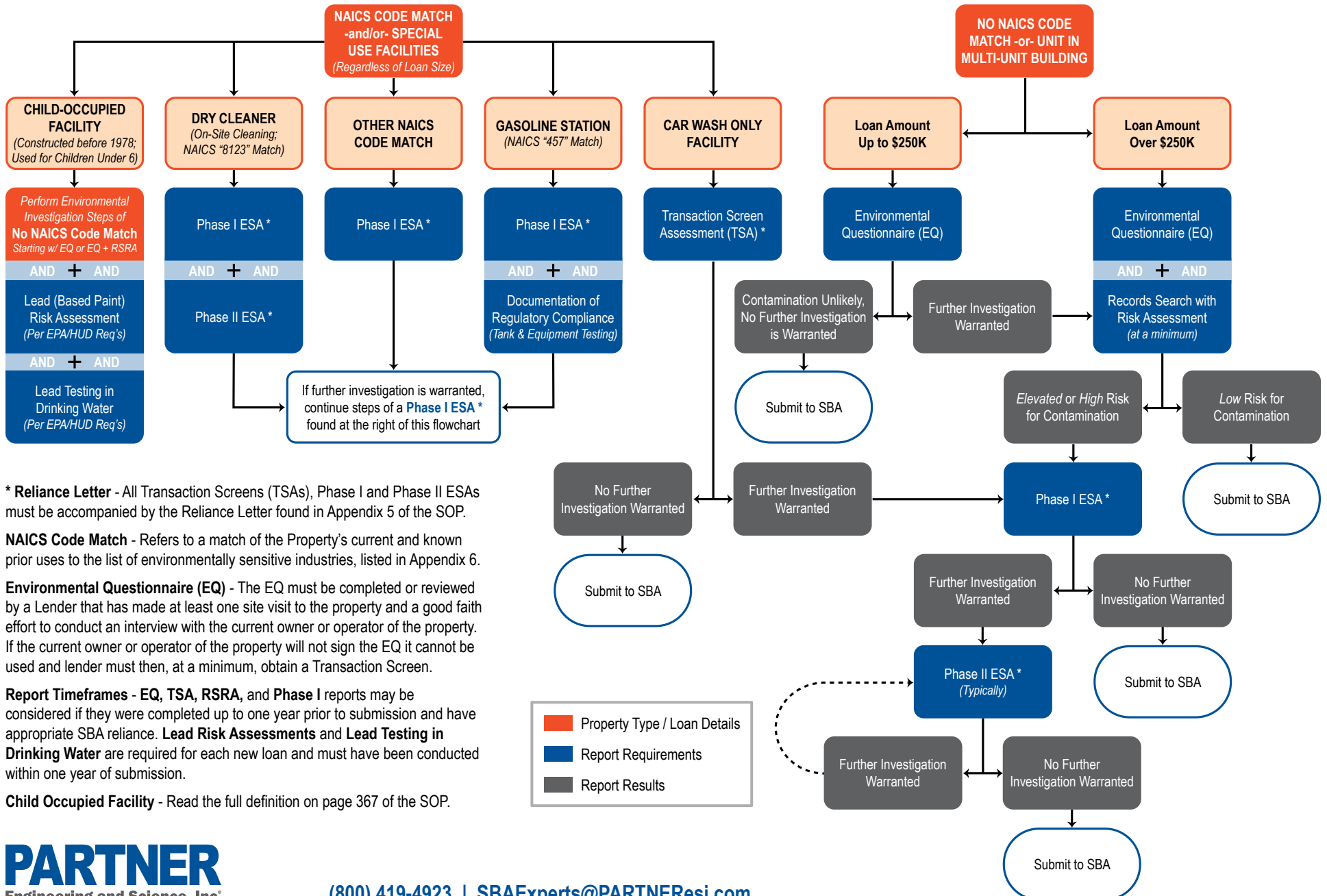


# SBA SOP 50 10 7.1 - STEPS OF ENVIRONMENTAL INVESTIGATION

Lender Determines NAICS Code for Properties' Current and Known Prior Uses



\* **Reliance Letter** - All Transaction Screens (TSAs), Phase I and Phase II ESAs must be accompanied by the Reliance Letter found in Appendix 5 of the SOP.

**NAICS Code Match** - Refers to a match of the Property's current and known prior uses to the list of environmentally sensitive industries, listed in Appendix 6.

**Environmental Questionnaire (EQ)** - The EQ 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. 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.

**Report Timeframes** - EQ, TSA, RSRA, and Phase I reports may be considered if they were completed up to one year prior to submission and have appropriate SBA reliance. **Lead Risk Assessments** and **Lead Testing in Drinking Water** are required for each new loan and must have been conducted within one year of submission.

**Child Occupied Facility** - Read the full definition on page 367 of the SOP.