

ENVIRONMENTAL ASSESSMENT CHECKLIST

Date: _____

Prepared By:

Name _____

Title _____

Borrower: _____

Address: _____

Real Estate: Owned [/] Yes _____ / No _____ Leased [/] Yes _____ / No _____

Municipal description of property: _____

Legal description, property and lot size: _____

A. PAST LAND USE

(For at least a 25 year period)

1) Length of time present industry has been operating on site:

2) Past land use - actual land use(s) and zoning prior to present use (*agricultural, residential, etc., if vacant consider possible land fill, etc.*):

3) Past industries and their process description:

4) Any suspected contamination sources prior to present industry on land?

5) Location and name of contamination:

B. PRESENT LAND USE AND ON SITE PROCESSES

1) Type of industry *(including actual zone and uses permitted)*:

2) General process description:

3) Chemicals used in process:

4) How are these chemicals stored?

5) Waste generated from process:

#1	Disposal?
#2	Disposal?

Disposal by [/]: Company _____ Licensed Transport _____ Other _____

Location disposed to: _____

List of approvals held: _____

6) **STORAGE OF WASTES:**

Waste Type	How Stored? <small>(e.g. drums or Underground Tanks)</small>	Quantities	Location <small>(e.g. Inside or Outside)</small>

Comments:

Comments on toxic spill control and containment program:

7) Construction of tanks and/ or drums *(including heating oil tank above or below ground)*:

Age of tanks and/ or drums:

No. of tanks/ drums on site, quantities, and approximate location as per sketch provided):

8) Any obvious physical signs of contamination:		
	Yes/ No	Comments
Stained soil or concrete		
Vegetation Damage		
Odours		
Surface drainage water - discoloration		
Other		
9) Liquid chemical or industrial pipeline locations: _____		
Evidence of spill: _____		
10) Location of loading areas: _____		
Evidence of spill: _____		
11) Asbestos (<i>evidence of usage, estimated volume and condition</i>):		
	Yes/ No	Comments
Sprayed-on fireproofing		
Pipe wrap		
Friable ceiling tiles		
Acoustical plaster		
Other		
Comments: _____ _____		
12) PCB's:		
	Yes/ No	Comments
Any in-service equipment (<i>capacitors, transformers</i>) containing PCB's now on site		
	Location	Description Quantities
Any PCB waste stored (<i>if yes, location and description of storage site</i>)		
	Yes/ No	Comments
Any PCB's previously on site and removed		
Any reason to suspect PCB contamination		

13) DUST SUPPRESSANTS: Any suppressants spread on the property, if yes, location, quantities, type of suppressant, etc.: _____			
	Yes/ No		Comments
14) PESTICIDES/ HERBICIDES: Any pesticides/ herbicides used in the business (<i>licenses obtained</i>) (<i>copy attached</i>)?			
15) RADIOACTIVE MATERIALS: Any reason to suspect contamination?			
16) UREA FORMALDEHYDE FOAM INSULATION:			
17) AIR EMISSIONS: Air emission sources (stacks, venting areas)			
Permits/ Certificates of Approval (<i>copy attached</i>)			
Control devices (type)(government permit numbers held) (<i>copy attached</i>)			
18) SEWER DISCHARGE: Permits/certificates of approval			
Compliance issues (<i>verify with municipality</i>)			
19) GROUND WATER: Any previous ground water testing (<i>copy of Results attached</i>)			
Compliance issues (verify with municipality)			
PREVIOUS ENVIRONMENTAL AUDITS OR ENVIRONMENTAL SITE ASSESSMENTS:			
C. ENVIRONMENTAL HAZARDS ON ADJACENT PROPERTIES			
1) Do <u>adjacent</u> properties appear to be free of any improper storage or dumping of hazardous materials, drums or containers that could impact the Property? Provide a map setting out the location and actual uses on adjacent property.			
_____ Yes	_____ No	_____ Unknown	_____ N/ A

2) Are any facilities which could cause environmental concern adjacent to the Property, such as gas stations, chemical plants, storage tanks, etc.?

Yes

No

Unknown

N/A

Comments:

D. REGULATORY MATTERS

PERMITS/ORDERS, ETC:

Environmental permits, certificates of approval, control orders or directions applicable to the Business (list and provide copies)

E. COMPLIANCE CERTIFICATE

LEGAL PROCEEDINGS/GOVERNMENTAL INVESTIGATIONS:

List of any actions, suits, proceedings, governmental investigations, violations, fines, orders, penalties, citations, rulings, liabilities, disabilities or proceedings, existing, pending, threatened, or known to be contemplated, as the result of any failure to comply with any requirement of federal, provincial, local, municipal or foreign law or regulation relating to air quality, water quality, solids waste management, hazardous substances, or the protection of the environment:

Overall Comments:

REPRESENTATION AND WARRANTY

I hereby represent and warrant to PenFinancial Credit Union Limited to the best of my knowledge, information, and belief after due enquiry and investigation that the foregoing Environmental Assessment Checklist is accurate and is a full and complete disclosure of the existing or potential environmental hazards and/or contamination pertaining to the Property and the operations undertaken by the undersigned on the Property, and that the operations of the Borrower comply with all applicable environmental laws.

The undersigned authorizes the Credit Union to request from any municipal, provincial or federal government authority or regulatory agency detailed information about any environmental risk or liability associated with the Borrower or the Property, including copies of any certificates, consents, permits, approvals or orders issued by any of them. The undersigned agrees to provide its written consent to any municipal, provincial or federal government authority or regulatory agency which may require it to provide such information to the Credit Union.

The undersigned undertakes to promptly notify the Credit Union in writing should any new or existing Hazardous Substances involving operations of the Borrower or the Property or improvements become known to the undersigned. The undersigned is obligated to immediately take steps to remedy any contamination. The undersigned covenants to permit the Credit Union and its agents to inspect the Property from time to time. Any substance, waste, liquid, gaseous or solid matter, fuel, micro-organism, radiation, energy, vector, plasma, organic or inorganic matter which is or is deemed to be, alone or in any combination, hazardous, hazardous waste, solid or liquid waste, toxic, a pollutant, a dangerous good, a deleterious substance, a contaminant or a source of pollution or contamination under any environmental law shall be considered a Hazardous Substance.

In consideration of the Credit Union and its agents dealing with the undersigned, the undersigned agrees to indemnify the Credit Union and its agents and hold them harmless from any and all liabilities, losses or damages, including legal and consultant's fees, incurred by the Credit Union as a result of claims, demands, lawsuits or judgments arising from environmental clean-up costs or other matters pertaining to environmental liabilities or potential environmental liabilities of the undersigned.

Per: _____
Name:
Title:

Per: _____
Name:
Title:

I/We have the authority to bind the Corporation

Signed, Sealed and Delivered in the Presence of:

Witness