

## RELIANCE LETTER

Date:

To: Northwest Business Development Association (“Lender”)  
9019 East Appleway Blvd., Suite 200  
Spokane Valley, WA 99212

and

U.S. Small Business Administration (“SBA”)

Re: Borrower Name:  
Project Address (“Property”):  
Environmental Investigation Report Number(s):

Dear Lender and SBA:

\_\_\_\_\_ (“Environmental Professional”) meets the definition of an Environmental Professional as defined by 40 C.F.R. § 312.10(b) and has performed the following “Environmental Investigation(s)” (check all that apply):

\_\_\_\_ A Transaction Screen of the Property dated \_\_\_\_\_, 20\_\_\_\_, conducted in accordance with ASTM International’s most recent standard (currently ASTM E1528-14);

\_\_\_\_ An Phase I (or an Updated Phase I) Environmental Site Assessment of the Property dated \_\_\_\_\_, 20\_\_\_\_, conducted in accordance with ASTM International’s most recent standard (currently ASTM E1527-13). In addition, the Environmental Professional has addressed the performance of the “additional inquiries” set forth at 40 C.F.R. § 312.22;

\_\_\_\_ A Phase II Environmental Site Assessment of the Property dated \_\_\_\_\_, 20\_\_\_\_, conducted in accordance with generally-accepted industry standards of practice and consisting of a scope of work that would be considered reasonable and sufficient to identify the presence, nature and extent of a Release as it impacts the Property.

Reliance by SBA and Lender. Environmental Professional (and Environmental Professional’s firm, where applicable) understand(s) that the Property may serve as collateral for an SBA guaranteed loan, a condition for which is an Environmental Investigation of the Property by an Environmental Professional. Environmental Professional (and Environmental Professional’s

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firm, where applicable) authorize(s) Lender and SBA to use and rely upon the Environmental Investigation. Further, Environmental Professional (and Environmental Professional's firm, where applicable) authorize(s) Lender and SBA to release a copy of the Environmental Investigation to the borrower for information purposes only. This letter is not an update or modification to the Environmental Investigation. Environmental Professional (and Environmental Professional's firm, where applicable) makes no representation or warranty, express or implied, that the condition of the Property on the date of this letter is the same or similar to the condition of the Property described in the Environmental Investigation.

Insurance Coverage. Environmental Professional (and/or Environmental Professional's firm, where applicable) certifies that he or she or the firm is covered by errors and omissions liability insurance with a minimum coverage of \$1,000,000 per claim (or occurrence) and that evidence of this insurance is attached. As to the Lender and SBA, Environmental Professional (and Environmental Professional's firm, where applicable) specifically waive(s) any dollar amount limitations on liability up to \$1,000,000.

Waiver of Right to Indemnification. Environmental Professional and Environmental Professional's firm waive any right to indemnification from the Lender and SBA.

Impartiality. Environmental Professional certifies that (1) to the best of his or her knowledge, Environmental Professional is independent of and not a representative, nor an employee or affiliate of seller, borrower, operating company, or any person in which seller has an ownership interest; and (2) the Environmental Professional has not been unduly influenced by any person with regard to the preparation of the Environmental Investigation or the contents thereof.

Acknowledgment. The undersigned acknowledge(s) and agree(s) that intentionally falsifying or concealing any material fact with regard to the subject matter of this letter or the Environmental Investigations may, in addition to other penalties, result in prosecution under applicable laws including 18 U.S.C. § 1001.

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Environmental Professional  
Printed Name:

**(Note: The Environmental Professional must always sign this letter above. If the Environmental Professional is employed or retained by an Environmental Firm, then an authorized representative of the firm must also sign below).**

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Signature of representative of firm who is authorized to sign this letter  
Printed Name & Title:  
Name of Environmental Firm:

Enclosure: Evidence of Insurance

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