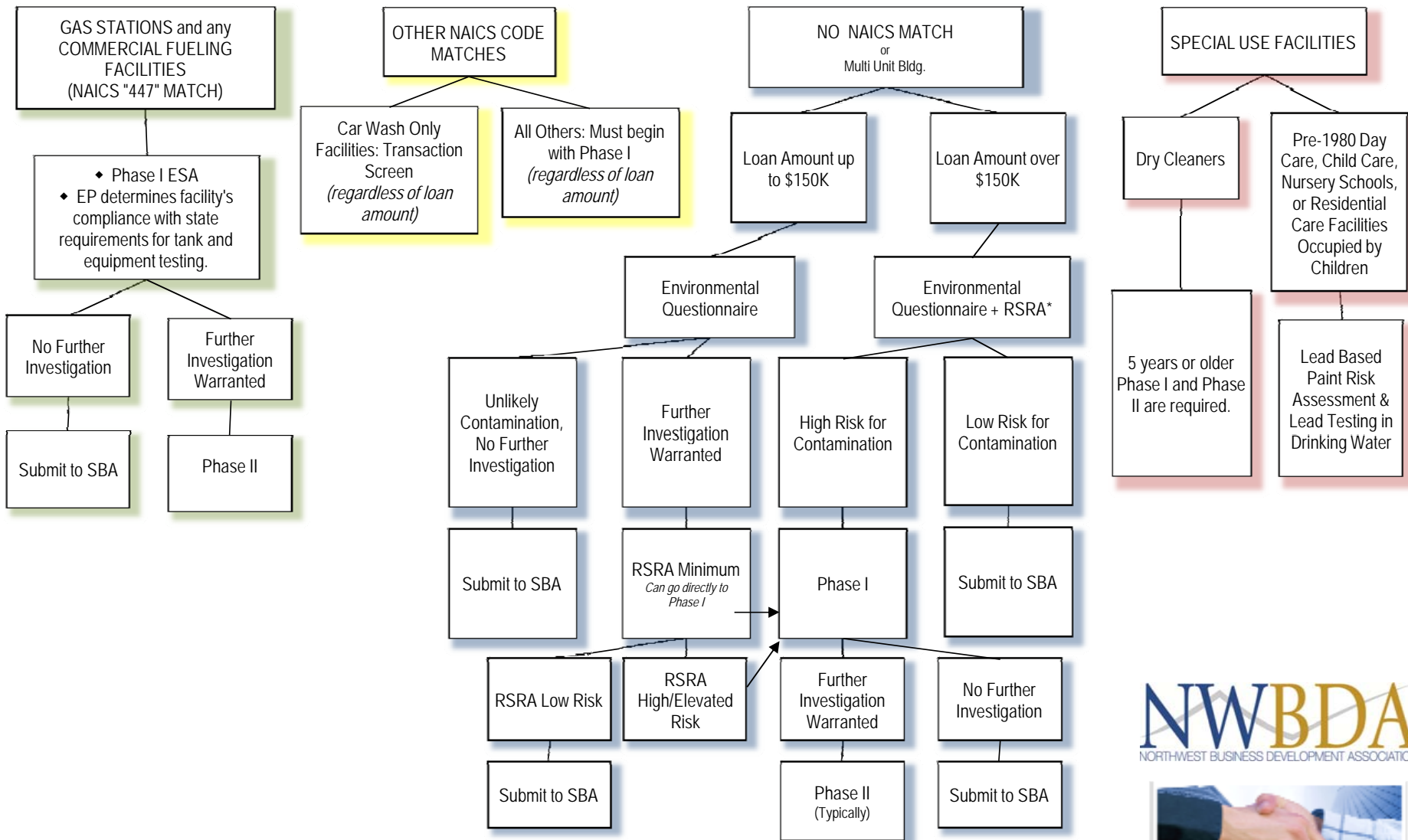


STEPS OF ENVIRONMENTAL INVESTIGATION

According to SOP 50 10 5(F) Effective Date: January 1, 2014

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



*RSRA "Records Search with Risk Assessment" : SBA SOP 50-10 5 (E) 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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NAICS CODES OF ENVIRONMENTALLY SENSITIVE INDUSTRIES

SBA SOP 50 10 5 (G) *effective October 1, 2014*

How to determine if an industry is included on this list:

A 3, 4, 5, or 6 digit NAICS code includes all industries beginning with those 3, 4, 5, or 6 digits.

211 OIL & GAS EXTRACTION	441 MOTOR VEHICLE AND PARTS DEALERS (if service bays present)
212 MINING (EXCEPT OIL & GAS)	447 GASOLINE STATIONS
213 SUPPORT ACTIVITIES FOR MINING	45431 FUEL DEALERS (not required for propane or firewood dealers)
237 HEAVY & CIVIL ENGINEERING CONSTRUCTION	481 AIR TRANSPORTATION
311 FOOD MANUFACTURING (if underground fuel tanks present)	482 RAIL TRANSPORTATION
312 BEVERAGE & TOBACCO PRODUCT MANUFACTURING	486 PIPELINE TRANSPORTATION
313 TEXTILE MILLS (not required if sewing, weaving, or hemming only)	53212 TRUCK, UTILITY TRAILER, AND RV (RECREATIONAL VEHICLE) RENTAL & LEASING (if repairs, maintenance or vehicle washing are performed onsite)
314 TEXTILE PRODUCT MILLS (not required if sewing, weaving, or hemming only)	53241 CONSTRUCTION, TRANSPORTATION, MINING & FORESTRY MACHINERY & EQUIPMENT RENTAL & LEASING (if repairs, maintenance or vehicle washing are performed onsite)
316 LEATHER & ALLIED PRODUCT MANUFACTURING	53249 OTHER COMMERCIAL & INDUSTRIAL MACHINERY & EQUIPMENT RENTAL & LEASING (if repairs, maintenance or vehicle washing are performed onsite)
321 WOOD PRODUCT MANUFACTURING (if finishing occurs onsite)	54138 TESTING LABORATORIES
322 PAPER MANUFACTURING	56171 EXTERMINATING & PEST CONTROL
323 PRINTING & RELATED SUPPORT ACTIVITIES	562 WASTE MANAGEMENT & REMEDIATION SERVICES
324 PETROLEUM & COAL PRODUCTS MANUFACTURING	6221 GENERAL MEDICAL & SURGICAL HOSPITALS (if fuel tanks are present)
325 CHEMICAL MANUFACTURING	71391 GOLF COURSES & COUNTRY CLUBS
326 PLASTICS & RUBBER PRODUCTS MANUFACTURING	71392 SKIING FACILITIES
327 NONMETALLIC MINERAL PRODUCTS MANUFACTURING	71393 MARINAS
331 PRIMARY METAL MANUFACTURING	7212 RV (REC. VEHICLES) PARKS & RECREATIONAL CAMPS (if fuel tanks are present or if vehicle repair or maintenance is performed onsite)
332 FABRICATED METAL PRODUCT MANUFACTURING	8111 AUTOMOTIVE REPAIR & MAINTENANCE (except for "car wash only" facilities, which can start with a Transaction Screen)
333 MACHINERY MANUFACTURING (not required if assembly only)	8112 ELECTRONIC & PRECISION EQUIPMENT REPAIR & MAINTENANCE (not required if assembly only)
334 COMPUTER & ELECTRONIC PRODUCT MANUFACTURING (not required if assembly only)	8113 COMMERCIAL & INDUSTRIAL MACHINERY & EQUIPMENT REPAIR & MAINTENANCE
335 ELECTRICAL EQUIPMENT, APPLIANCE & COMPONENT MFG (not required if assembly only)	8122 DEATH CARE SERVICES
336 TRANSPORTATION EQUIPMENT MANUFACTURING	8123 LAUNDRY & DRY CLEANING SERVICES (if dry cleaning operations on-site)
337 FURNITURE & RELATED MFG (if finishing occurs on site)	812921 PHOTOFINISHING LABORATORIES (except one hour)
339 MISCELLANEOUS MANUFACTURING (only required if hazardous materials are involved)	
42311 AUTOMOBILE & OTHER MOTOR VEHICLE MERCHANT WHOLESALERS (if service bays present)	
42314 MOTOR VEHICLE PARTS (USED) MERCHANT WHOLESALERS	
4235 METAL & MINERAL MERCHANT WHOLESALER	
42393 RECYCLABLE MATERIAL MERCHANT WHOLESALER	
4246 CHEMICAL & ALLIED PRODUCTS MERCHANT WHOLESALERS	
4247 PETROLEUM & PETROLEUM PRODUCTS MERCHANT WHOLESALERS	

"Records Search with Risk Assessment" means and includes (1) a search of the government databases identified in 40 CFR § 312.26⁵ for an AAI compliant Phase I as well as a search of historical use records (for example, aerial photography, city directories, reverse directories and/or fire insurance maps) pertaining to the Property and Adjoining Properties; and (2) a risk assessment by an Environmental Professional based on the results of the records search as to whether the Property is either "high risk" or "low risk" for Contamination.

A Phase I should always be obtained if the business sells, supplies or dispenses fuel, gas, heating oil or liquefied petroleum (lp) gas, even if the NAICS code for the business is not identified on this list of environmentally sensitive industries

A COMPLETE LIST OF INDUSTRIES AND CORRESPONDING NAICS CODES IS AVAILABLE ONLINE AT

<http://www.census.gov/cgi-bin/sssd/naics/naicsrch?chart=2012>

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For more information, call: 1-800-419-4923 or email: SBAExperts@PARTNERResi.com