

**LOAN APPLICANT'S ENVIRONMENTAL QUESTIONNAIRE
FOR BANK USE ONLY**

Borrower: _____ Date: _____

Property Owner: _____ Phone: _____

Loan Officer: _____ Dept/Branch: _____

Bank Extension: _____

Property Location: _____

Type of Business: _____

SIC Code: _____

A. Current/former uses of the property for the previous 40 years:

Occupancy Date	Owners	Occupancy	Use

Please keep history of site ownership in mind when completing entire questionnaire.

1. A neighbor's environmental problems can adversely affect you. Please describe the uses of adjacent properties, including name of occupant and type of business:

2. Landlords can be adversely affected by the environmental risks undertaken by their tenants. Have you leased your property? Do your lease contracts include an environmental clause? **Please attach copy of current lease.**

B. FUEL/WASTE/CHEMICAL STORAGE TANKS, DRUMS AND PIPELINES

1. Describe any existing tanks on the property, above or below ground, now or previously in use, for the storage of gasoline, diesel, fuel oil, waste oil, solvents or other chemicals. Include age, type of construction, capacity, content and location of tanks: (If none, go to Question 5.)

2. Attach copies of PA Department of Environmental Resources (DER) registrations, if applicable.

3. Have the tanks and/or soil been inspected or tested for leakage? [By 1998 all tanks must contain leak detection devices and spill protection mechanisms as well as corrosion prevention.]

4. What is the date and results of the most recent tank/soil test? **Attach copies of applicable reports.**

5. Have any tanks ever been abandoned in place or removed from the subject property? If yes, described what occurred and attach copies of applicable reports.

6. Describe any other drums or similar containers storing paints, solvents, chemicals, or petroleum products on the property? (Quantities stored; types and age as well as location.)

7. Describe any pipelines transporting hazardous substances, such as but not limited to paints, solvents, chemicals, and petroleum products that cross through the property? (Quantities stored; types and age as well as location.)

8. Are there any types of chemical or waste storage on the subject property such as open pits, lagoons or surface impoundments (open areas used to hold a product or material)? Give complete description:

9. Attach copies of any permits or licenses pertaining to the use, storage, handling or disposal of hazardous wastes and chemicals on or from the property.

C. ASBESTOS.

1. Give dates of original construction and any substantial renovations including tenant improvements.

2. Is there any asbestos in any of the construction materials used in the buildings, such as in building insulation, boiler and pipe insulation, or ceiling and floor tiles?

If yes, describe location and type used of remaining asbestos.

3. Has any asbestos been removed? When and by whom?

4. Attach copy of the asbestos survey and abatement plan, if any.

D. POLYCHLORINATED BIPHENYLS (PCBs)

[Chemical used to control the flow of electrical current. PCBs were predominantly used prior to 1979 and are now regulated by the Environmental Protection Agency (EPA).]

1. Have any PCBs been used at the property in equipment such as fluorescent light ballast, electrical transformers or commercial refrigeration units?

If so, describe use, age of equipment and quantity of known PCBs.

E. AIR EMISSIONS

1. Other than ordinary use, (e.g.: air conditioning, heating), describe air emissions such as furnace emissions or carbon monoxide, sulfur, fumes from the burning of manufacturing waste, or sand blasting and any pollution control measures. Attach copies of air emission monitoring reports as well as air permits or licenses if applicable.

F. WATER SUPPLY

1. What is the source of drinking water for the property?
2. If water supply is a private well, give age, location and copies of any reports detailing any testing of the wells for pollution.
3. How close is the site to the source of public water supply?

G. WASTE DISPOSAL

1. Describe types of liquid and solid wastes including waste water from industrial and manufacturing processes which have been generated at the property and their disposal method.
2. Describe the location and type of all disposal sites on the subject property as well as the results from any soil or groundwater and surface water samples taken.
3. List contracts with third parties for transportation, treatment and disposal of liquid and/or solid wastes.

Attach copies of permits, licenses or manifests pertaining to questions 1, 2, and 3 above.

H. PESTICIDES, HERBICIDES AND OTHER AGRICULTURAL CHEMICALS

1. Have pesticides, herbicides or other agricultural chemicals been mixed, rinsed, applied, stored and/or disposed of on the subject property?

If yes, describe the types, quantities, frequency and locations of applications. Describe the location and method of disposal of any of the above- mentioned on the property.

2. If livestock is present, is there a policy of manure management on the agricultural property?
3. Describe use of manure as fertilizer and any other uses. (How much and how often.)

I. WETLANDS

1. Have there been any designated wetlands identified on the property? Attach complete description of locations.

2. Has any activity occurred that would substantially change wetlands on the property such as drainage of agricultural land or filling low acres with some material?

If yes, give dates and complete description of activity.

J. NOTICES, COMPLAINTS AND REPORTS

1. Have you been subject to any State or Federal governmental action or written notification of known, suspected or alleged contamination on or emanating from the property?

If yes, please explain:

2. Are there any pending civil complaints or lawsuits against you now or in the past that relate to environmental concerns?

If yes, give details.

Attach copies of all written governmental or civil environmental reports, audits, complaints or citations concerning the property.

It is very important that the Loan Applicant read the following paragraph prior to signing the Environmental Questionnaire:

You are required to complete this Questionnaire as a condition for obtaining and/or maintaining credit with Mid Penn Bank. By signing below, you represent that after appropriate inquiry, the Questionnaire has been properly completed to the best of your information, knowledge and belief. Knowingly making a false statement or report for the purpose of influencing in any way the action of a financial institution insured by the Federal Deposit Insurance Corporation upon application for an extension or renewal of credit constitutes a violation of federal criminal law, punishable by a substantial fine and term of imprisonment. In addition, if the Bank later discovers or learns that any answer on this Environmental Questionnaire was answered with a false statement or with a misleading statement, any loan issued on the subject property may be called immediately with penalties.

By signing below the applicant/property owner agrees to:

1. Indemnify the bank against environmental liability;
2. Authorize the payment of all costs of inspection and monitoring such properties, and
3. Release the bank from liability for complying with environmental reporting requirements.

DATE: _____

BORROWER

BORROWER

WAIVER OF PHASE 1 STATEMENT

Applicant: _____

Property Address:

Based on a review of the environmental questionnaire and a physical inspection of the property, I have concluded that to the best of my knowledge a Phase 1 environmental study is not required.

Date:

_____, Loan Officer