

ENVIRONMENTAL QUESTIONNAIRE AND DISCLOSURE STATEMENT

Borrower:

Address:

Property Location:

I. CURRENT AND PAST USES OF THE PROPERTY

A. Name current owner(s):

B. Name of former owner(s):

C. Description of Current use(s) of the Property (if other than office use exclusively, please provide name(s) of current occupant(s) and date(s) of occupancy):

D. Date of completion of original construction and any substantial renovations or construction (including tenant improvements):

E. Name(s) of previous occupant(s):

F. Description of previous use(s) of the Property:

G. Description of current and past uses of adjacent properties:

II. ASBESTOS

A. Is there asbestos currently in any of the construction or insulation materials contained in the building(s)?

B. If so, has a survey been conducted to assess the type, amount, location and condition of asbestos? (If so, please attach a copy of any survey report).

C. Have asbestos air samples been taken? If so, what are the results.

III. RADON

A. Has the property ever been subjected to an approval method test for radon concentrations. If so, what were the results? Provide documentation.

IV. POLYCHLORINATED BIPHENYLS ("PCBs")

A. Have polychlorinated biphenyls ("PCBs") been used in electrical transformers, capacitors or other equipment at the Property?

B. If so, please describe the use and quantity of PCBs used on the Property.

V. FUEL/CHEMICAL STORAGE TANKS. DRUMS AND PIPELINES

A. Are there any aboveground or underground gasoline, diesel, fuel oil, waste or other chemical storage tanks on the Property? Please provide sketch of location of all such storage tanks.

B. If so, please describe substances stored and capacity of tank(s).

C. Have the tanks been inspected or tested for leakage? When was the most recent test? What were the results? Have any USTs been removed? When? Were the soil tests done? What were the results of the test? Were any USTs closed in place? Provide documentation on all of the above.

D. Are any other chemicals stored on the Property in drums or other containers? If so, please describe the substances, quantities stored, and types of containers.

E. Have there been any spills, leaks, or other releases of chemicals on the Property? If so, please describe the chemicals and quantities released, any cleanup measures taken, and the results of any soil or groundwater samples performed to detect the presence of the chemicals spilled, leaked, or released on the Property.

F. Please attach copies of any permits or licenses pertaining to the use, storage, handling, or disposal of chemicals or other regulated substances on the Property.

VI. AIR EMISSIONS

A. Describe air emissions from each source of air pollution, including fuel burning equipment on the Property. Describe type of fuel burned.

B. Describe air pollution control equipment used to reduce emissions for each source of all emissions.

C. Are air emissions monitored? If so indicate frequency of monitoring.

D. Please attach copies of any air permits or licenses or any compliance/enforcement letters or notices pertaining to operations on the Property.

VII. WATER DISCHARGE

A. List all sources of wastewater discharges to surface water, septic or sewer systems, or holding ponds and provide sketch of location of all such discharges and systems:

B. List all sources of wastewater discharges to public sewer systems:

C. For each discharge, list the daily average flow:

IX. OTHER INFORMATION

A. Are you aware of any past, pending or proposed investigation by the Environmental Protection Agency, Department of Health and Environmental Sciences or other state, local or county agency involving environmental problems on the Property or on any adjacent properties?

B. Please list and attach copies of all environmental permits, notices of violation, compliance related letters, or licenses issued by any of the agencies listed in Part A above.

X. IF THE PROPERTY HAS BEEN OR IS USED FOR COMMERCIAL OR INDUSTRIAL PURPOSES, THE FOLLOWING ADDITIONAL INFORMATION SHOULD BE PROVIDED:

A. Has the property been used for disposal of any liquid or solid waste? If so, describe and provide a sketch of the location of all disposal sites, the type of wastes disposed at each site, the results of any soil or groundwater samples taken in the vicinity of each site, and the manner in which each site not presently in use was closed or discontinued.

B. Have evaporation, storage or holding ponds been located on the Property? If so, describe the location of all ponds, the type of wastes placed in each pond, the results of any soil or groundwater samples taken in the vicinity of each pond, and the manner in which each pond not presently in use was closed or discontinued.

C. Have wastewater treatment facilities, such as acid neutralization vats, been located on the Property? If so, please describe the location of all facilities, the results of any soil or groundwater samples taken in the vicinity of each facility, and manner in which each facility not currently in use was closed or discontinued.

D. Are there raw chemical or waste chemical storage areas on the Property? If so, please describe the location of all such areas, the type of products or wastes stored in each area, the results of any soil or groundwater samples taken in the vicinity of each area, and the manner in which each area not presently in use or closed.

XI. IF THE PROPERTY HAS BEEN OR IS USED FOR AGRICULTURAL PURPOSES, THE FOLLOWING ADDITIONAL INFORMATION SHOULD BE PROVIDED:

A. Have pesticides, herbicides, or other agricultural chemicals been applied to the Property? If so, please describe the locations where such pesticides, herbicides or chemicals were applied, the type of pesticides, herbicides or chemicals applied in each area, and the results of any soil or groundwater analysis performed to detect pesticides, herbicides or chemicals used at the site.

B. Have pesticides, herbicides or other agricultural chemicals been mixed, formulated, rinsed, or disposed of on the Property? If so, please describe the locations where such pesticides, herbicides or other chemicals were mixed, formulated, rinsed, or disposed, the types of pesticides, herbicides or chemicals mixed, formulated, rinsed, or disposed of at each location, and the results of any soil or groundwater analyses performed to detect pesticides, herbicides or chemicals mixed, formulated rinsed, or disposed at the site.

CERTIFICATION

As owner, or as an officer of the present owner of the Property, I have made a diligent inquiry into the former uses of the Property and hereby certify to and for the benefit of Missoula Federal Credit Union that to the best of my knowledge and belief the information disclosed above is true and correct.

As an owner, or as an officer of the present owner of the Property (or duly authorized representative of such owner), I am familiar with all of the operations currently conducted on the Property and hereby certify to and for the benefit of Missoula Federal Credit Union that the information disclosed above is true and correct.

Print Name

Signature

Date