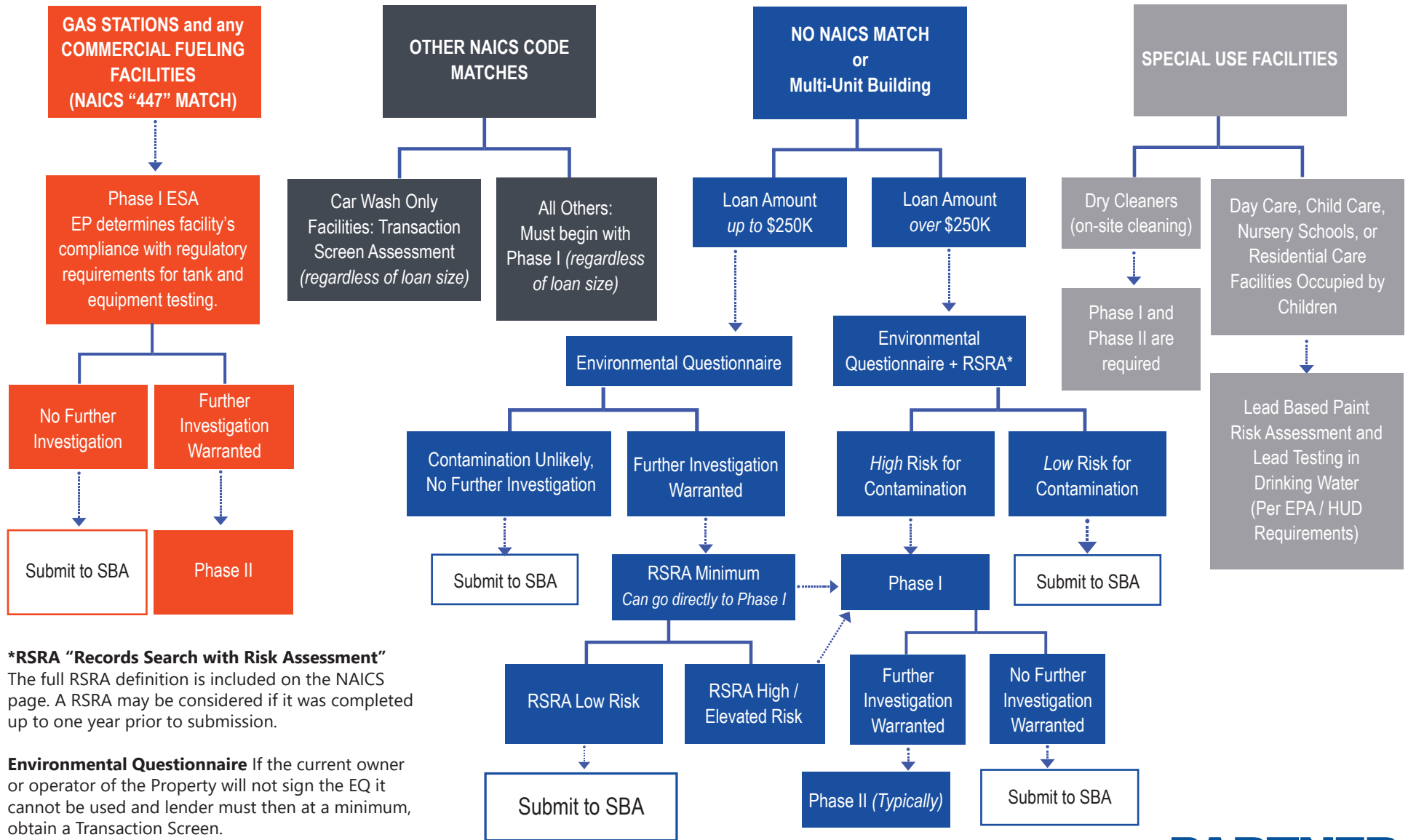


STEPS OF ENVIRONMENTAL INVESTIGATION

According to **SOP 50 10 6**

Lender Determines NAICS Code for Properties' Current and Known Prior Uses



***RSRA "Records Search with Risk Assessment"**
The full RSRA definition is included on the NAICS page. A 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.

All Transaction Screens, Phase I and Phase II ESAs must be accompanied by the Reliance Letter in Appendix 5.

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NAICS CODES OF ENVIRONMENTALLY SENSITIVE INDUSTRIES

SBA SOP 50 10 6 (Appendix 6: Pages 547-549)

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

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

A 6 digit NAICS code includes only that industry under that industrial code.

211	OIL & GAS EXTRACTION	447	GASOLINE STATIONS
212	MINING (EXCEPT OIL & GAS)	45431	FUEL DEALERS (not required for propane or firewood dealers)
213	SUPPORT ACTIVITIES FOR MINING	481	AIR TRANSPORTATION
237	HEAVY & CIVIL ENGINEERING CONSTRUCTION	482	RAIL TRANSPORTATION
311	FOOD MANUFACTURING (if underground fuel tanks present)	484	TRUCKING (if service bays, truck washing, or fuel tanks present)
312	BEVERAGE & TOBACCO PRODUCT MANUFACTURING (except breweries, 31212)	486	PIPELINE TRANSPORTATION
313	TEXTILE MILLS (not required if sewing, weaving, or hemming only)	488	SUPPORT ACTIVITIES FOR TRANSPORTATION (if fuel tanks are present or if repairs or maintenance is performed on site)
314	TEXTILE PRODUCT 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)
316	LEATHER & ALLIED PRODUCT MANUFACTURING (not required if assembly only)	53241	CONSTRUCTION, TRANSPORTATION, MINING & FORESTRY MACHINERY & EQUIPMENT RENTAL & LEASING (if repairs, maintenance or vehicle washing are performed onsite)
321	WOOD PRODUCT MANUFACTURING (if finishing occurs onsite)	53249	OTHER COMMERCIAL & INDUSTRIAL MACHINERY & EQUIPMENT RENTAL & LEASING (if repairs, maintenance or vehicle washing are performed onsite)
322	PAPER MANUFACTURING	54138	TESTING LABORATORIES
323	PRINTING & RELATED SUPPORT ACTIVITIES	56171	EXTERMINATING & PEST CONTROL SERVICES
324	PETROLEUM & COAL PRODUCTS MANUFACTURING	562	WASTE MANAGEMENT & REMEDIATION SERVICES
325	CHEMICAL MANUFACTURING	6221	GENERAL MEDICAL & SURGICAL HOSPITALS (if fuel tanks are present)
326	PLASTICS & RUBBER PRODUCTS MANUFACTURING (not required if assembly only)	713990	OTHER RECREATIONAL INDUSTRIES (indoor and outdoor shooting ranges only)
327	NONMETALLIC MINERAL PRODUCTS MANUFACTURING	71391	GOLF COURSES & COUNTRY CLUBS
331	PRIMARY METAL MANUFACTURING	71392	SKIING FACILITIES
332	FABRICATED METAL PRODUCT MANUFACTURING (not required if assembly only)	71393	MARINAS
333	MACHINERY MANUFACTURING (not required if assembly only)	7212	RV (REC. VEHICLES) PARKS & RECREATIONAL CAMPS (if fuel tanks are present or if vehicle repair or maintenance is performed onsite)
334	COMPUTER & ELECTRONIC PRODUCT MANUFACTURING (not required if assembly only)	8111	AUTOMOTIVE REPAIR & MAINTENANCE (except for "car wash only" facilities, which can start with a Transaction Screen)
335	ELECTRICAL EQUIPMENT, APPLIANCE & COMPONENT MFG (not required if assembly only)	8112	ELECTRONIC & PRECISION EQUIPMENT REPAIR & MAINTENANCE (not required if assembly only)
336	TRANSPORTATION EQUIPMENT MANUFACTURING	8113	COMMERCIAL & INDUSTRIAL MACHINERY & EQUIPMENT REPAIR & MAINTENANCE
337	FURNITURE & RELATED MFG (if finishing occurs on site)	8122	DEATH CARE SERVICES (unless no embalming or cremation at the Property)
339	MISCELLANEOUS MANUFACTURING (only required if hazardous materials are involved)	8123	LAUNDRY & DRY CLEANING SERVICES (if dry cleaning operations have ever existed on site)
42311	AUTOMOBILE & OTHER MOTOR VEHICLE MERCHANT WHOLESALEERS (if service bays present)	812921	PHOTOFINISHING LABORATORIES (except one hour)
42314	MOTOR VEHICLE PARTS (USED) MERCHANT WHOLESALEERS		
4235	METAL & MINERAL MERCHANT WHOLESALEER		
42393	RECYCLABLE MATERIAL MERCHANT WHOLESALEER		
4246	CHEMICAL & ALLIED PRODUCTS MERCHANT WHOLESALEERS		
4247	PETROLEUM & PETROLEUM PRODUCTS MERCHANT WHOLESALEERS		
441	MOTOR VEHICLE AND PARTS DEALERS (if service bays present)		

"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 "low risk" or "elevated risk" or "high 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

For a link to the complete guide of terms for the codes, visit:

www.census.gov/eos/www/naics/

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