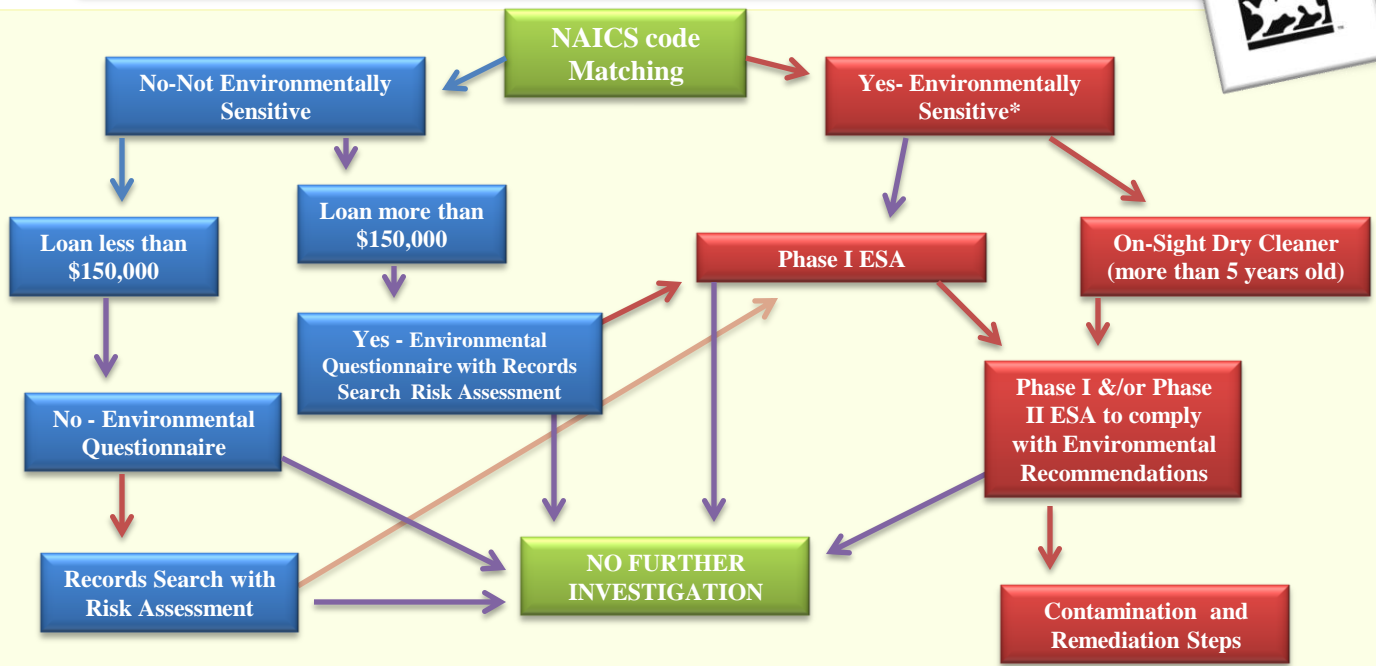


Environmental Flow Chart & Sensitive Industries



NAICS CODES OF ENVIRONMENTALLY SENSITIVE INDUSTRIES*

- 211 OIL & GAS EXTRACTION
- 212 MINING (EXCEPT OIL & GAS)
- 213 SUPPORT ACTIVITIES FOR MINING
- 237 HEAVY & CIVIL ENGINEERING CONSTRUCTION
- 311 FOOD MANUFACTURING (if underground fuel tanks present)
- 312 BEVERAGE & TOBACCO PRODUCT MANUFACTURING
- 313 TEXTILE MILLS (not required if sewing, weaving, or hemming only)
- 314 TEXTILE PRODUCT MILLS (not required if sewing, weaving, or hemming only)
- 316 LEATHER & ALLIED PRODUCT MANUFACTURING
- 321 WOOD PRODUCT MANUFACTURING (if finishing occurs on site)
- 322 PAPER MANUFACTURING
- 323 PRINTING & RELATED SUPPORT ACTIVITIES
- 324 PETROLEUM & COAL PRODUCTS MANUFACTURING
- 325 CHEMICAL MANUFACTURING
- 326 PLASTICS & RUBBER PRODUCTS MANUFACTURING
- 327 NONMETALLIC MINERAL PRODUCTS MANUFACTURING
- 331 PRIMARY METAL MANUFACTURING
- 332 FABRICATED METAL PRODUCT MANUFACTURING
- 333 MACHINERY MANUFACTURING (not required if assembly only)
- 334 COMPUTER & ELECTRONIC PRODUCT MANUFACTURING (not required if assembly only)
- 335 ELECTRICAL EQUIPMENT, APPLIANCE & COMPONENT MANUFACTURING (not required if assembly only)
- 336 TRANSPORTATION EQUIPMENT MANUFACTURING
- 337 FURNITURE & RELATED MANUFACTURING (if finishing occurs on site)
- 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

- 441 MOTOR VEHICLE AND PARTS DEALERS (if service bays present)
- 447 GASOLINE STATIONS
- 45431 FUEL DEALERS (not required for propane or firewood dealers)
- 481 AIR TRANSPORTATION
- 482 RAIL TRANSPORTATION
- 486 PIPELINE TRANSPORTATION
- 53212 TRUCK, UTILITY TRAILER, AND RV (RECREATIONAL VEHICLE) RENTAL & LEASING (if repairs, maintenance or vehicle washing are performed onsite)
- 53241 CONSTRUCTION, TRANSPORTATION, MINING & FORESTRY MACHINERY & EQUIPMENT RENTAL & LEASING (if repairs, maintenance or vehicle washing are performed onsite)
- 53249 OTHER COMMERCIAL & INDUSTRIAL MACHINERY & EQUIPMENT RENTAL & LEASING (if repairs, maintenance or vehicle washing are performed onsite)
- 54138 TESTING LABORATORIES
- 56171 EXTERMINATING & PEST CONTROL
- 562 WASTE MANAGEMENT & REMEDIATION SERVICES
- 6221 GENERAL MEDICAL & SURGICAL HOSPITALS (if fuel tanks are present)
- 71391 GOLF COURSES & COUNTRY CLUBS
- 71392 SKIING FACILITIES
- 71393 MARINAS
- 7212 RV (RECREATIONAL VEHICLES) PARKS & RECREATIONAL CAMPS (if fuel tanks are present or if vehicle repairs or maintenance is performed onsite)
- 8111 AUTOMOTIVE REPAIR & MAINTENANCE (except for "car wash only" facilities, for which a Transaction Screen is an acceptable starting point)
- 8112 ELECTRONIC & PRECISION EQUIPMENT REPAIR & MAINTENANCE (not required if assembly only)
- 8113 COMMERCIAL & INDUSTRIAL MACHINERY & EQUIPMENT REPAIR & MAINTENANCE
- 8122 DEATH CARE SERVICES
- 8123 LAUNDRY & DRY CLEANING SERVICES (if dry cleaning operations have ever existed on site)
- 812921 PHOTOFINISHING LABORATORIES (except one hour)

*A Phase I should always be obtained if the business sells, supplies or dispenses fuel, gasoline, heating oil, 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/eos/www/naics/>.

SBA 504 Loan Environmental Requirements



General Requirements:

- ✓ The SBA requires an Environmental Investigation of all commercial property upon which a security interest is offered for the loan.
- ✓ Depending on the prior and current uses of property and the amount of the loan one or more of the following will be required:
 - Questionnaire
 - Records Search with Risk Assessment (RSRA) AND a Questionnaire
 - Phase I
 - Phase II

Timing of Environmental Investigation:

- ✓ The Environmental Investigation can be submitted **Pre-Application** or the 504 loan can be approved **Subject To** the Environmental Investigation.
- ✓ If a potential environmental issue exists it is advisable to provide the investigation as soon as possible in an effort to obtain pre-approval while beginning the application process.
- ✓ It is strongly recommended that SBA approval of the Environmental Investigation be obtained *before closing and disbursing the Interim and Permanent loans.*

Which Environmental Investigation is Required:

- ✓ See attached *SBA Environmental Flow Chart*.
- ✓ If past or present NAICS Codes are a match for an “environmentally sensitive” industry as defined on the attached list, then a Phase I Environmental Site Assessment is required. Certain uses – gas stations, dry cleaners, buildings constructed prior to 1978, etc. – have additional requirements. *Additional information is included in this packet.*
 - The Phase I must draw a conclusion and specifically state that no further investigation is warranted.
 - All recommendations of the Environmental Professional must be addressed.
- ✓ If there is no NAICS Code match or the Property is a unit in a multi-unit building, then for loans over \$150,000, a Records Search with Risk Assessment (RSRA) AND an Environmental Questionnaire would be required.
- ✓ If the SBA debenture amount will be \$150,000 or less, a Questionnaire may be all that is required.

Addressing the Report & SBA Reliance Letter:

- ✓ Please address the Report as follows:

Indiana Statewide Certified Development Corp. and U.S. Small Business Administration
4181 E. 96th Street, Ste. 200
Indianapolis, IN 46240

- ✓ The SBA will require that the Environmental Professional Provide an SBA Reliance Letter for each report. *The Reliance Letter is included in this packet.* Along with the letter the Environmental Company must also provide proof of Professional Liability or Errors and Omissions Insurance with coverage of \$1,000,000 per claim or occurrence, as indicated in the Reliance Letter.

Environmentally Sensitive Industries



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