

# Environmental DISCLOSURE FORM FOR BORROWERS AND LENDERS

Fax to Zurich North America at 303-773-1681



Date:		E-mail address:		Bank #		Loan #:	
Lender Name:				Phone:		Fax:	
Address:			City:		State:		Zip:
Borrower Name:				Estimated Closing Date:		Is this first lien position on the collateral property? <input type="checkbox"/> Yes <input type="checkbox"/> No	
New Loan: <input type="checkbox"/> Yes <input type="checkbox"/> No Renewal Loan: <input type="checkbox"/> Yes <input type="checkbox"/> No		Term to maturity:		Loan Amount:		Balloon loan <input type="checkbox"/> or fully amortized <input type="checkbox"/>	
Property Address:				Loan to Value:		Debt Service Coverage Ratio:	
City:		State:	Zip:		Cross Streets:		
Year of Construction:		Square Footage:		Source of Water Supply: <input type="checkbox"/> Municipality <input type="checkbox"/> Other <input type="checkbox"/> On-site well		Wetlands on-site? <input type="checkbox"/> Yes <input type="checkbox"/> No	
1) a. Current Property Use: (Be specific )							
b. Past Property Use: (Be specific )							
c. Proposed Property Use: (Be specific )							
2) Have any of the following operations ever been conducted on the property (check all that apply)? <input type="checkbox"/> dry cleaner <input type="checkbox"/> gas station/fueling facility <input type="checkbox"/> auto repair <input type="checkbox"/> commercial printer <input type="checkbox"/> landfill <input type="checkbox"/> photo developer <input type="checkbox"/> hazardous waste generator <input type="checkbox"/> waste treatment, storage, disposal <input type="checkbox"/> manufacturing							
3) Are there currently any Above Ground Storage Tanks or Underground Storage Tanks located at the site? If yes, please specify: <ul style="list-style-type: none"> <li>- the age, size, contents of each tank</li> <li>- is tank(s) in compliance with 1998 EPA standards</li> <li>- have the tank(s) been integrity tested, if yes, when and did tank pass</li> <li>- is there secondary containment for AST's</li> </ul>				Yes/No/Unknown-Explain			
4) Has there ever been any Above Ground Storage Tanks or Underground Storage Tanks located at this site? If yes, please provide details, including closure documentation and/or No Further Action letter.				Yes/No/Unknown-Explain			
5) Have there been or are there currently, any occupants/tenants that generated, stored, or handled regulated substances on site? (If yes, provide details.)				Yes/No-Explain			
6) Does borrower have any knowledge of a past, threatened or pending law suit or administrative proceeding concerning a release of any regulated substance or any petroleum products involving this property? (If yes, please explain)				Yes/No –Explain			
7) The undersigned has no knowledge of any past or present environmental contamination condition with respect to the real property identified above, except for the following: (Write "none," if none. Attach info. If necessary.)				None or Explain			

The undersigned hereby declares that information provided in this form is true to the best of their knowledge and belief and fully understands and accepts that 1) this insurance coverage is intended for the exclusive reliance by and benefit to the lender only and does not provide any insurance coverage to the borrower, and 2) acceptance of this property for lender insurance or as collateral cannot be construed as an indication that the property is free of environmental concern or contamination. The borrower is fully responsible for completion of any investigations required to protect their interests.

Borrower Signature

Date

Loan Officer Signature

Date