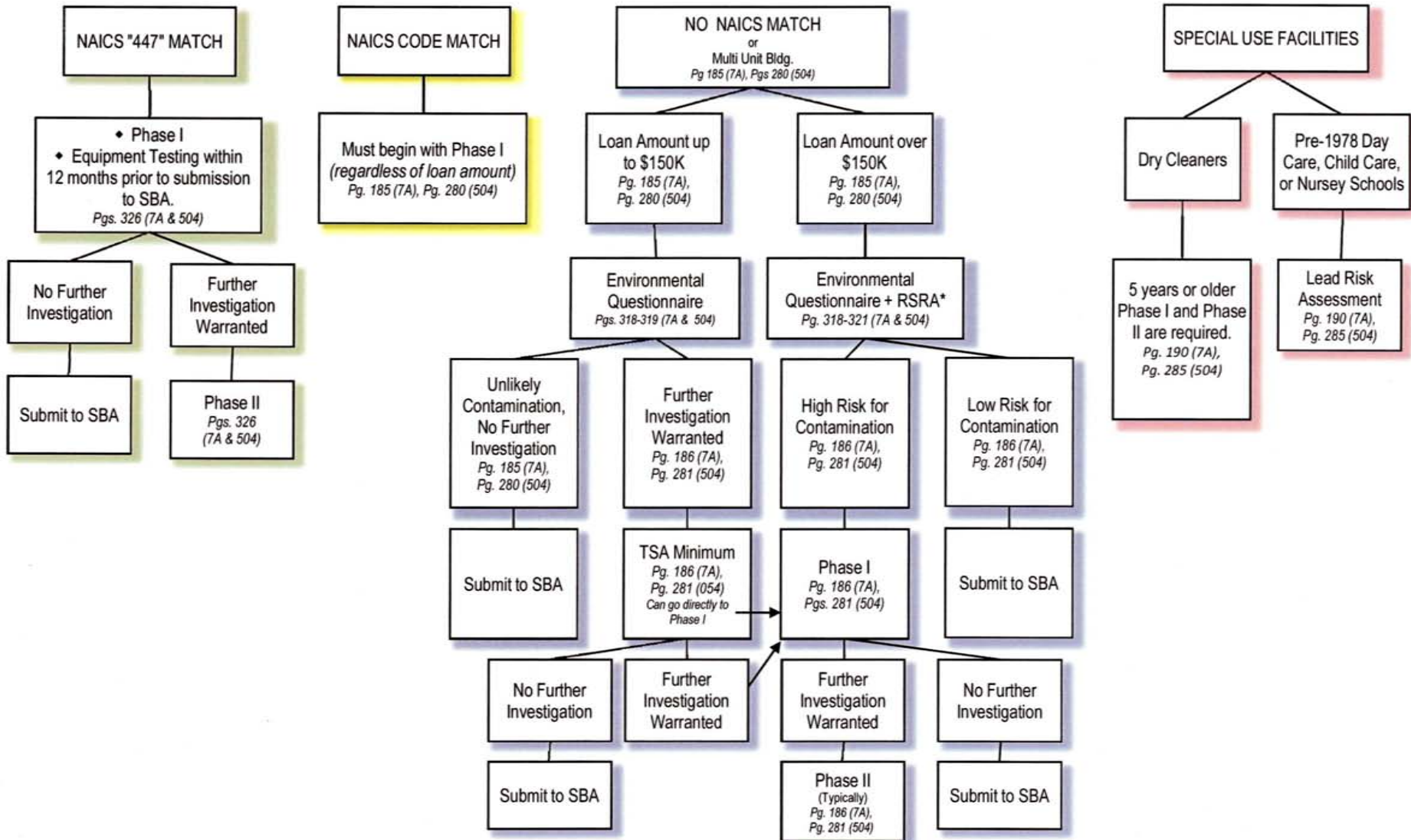


# STEPS OF ENVIRONMENTAL INVESTIGATION

According to SOP 50-10 5(A) Effective Date: March 1, 2009

Lender Determines NAICS Code For Properties' Current And Known Prior Uses Pg. 185 (7A), Pg. 280 (504) Appendix 4, Pgs. 324 - 325 (7A & 504)



**Environmental Investigations** - SBA requires an Environmental Investigation of all commercial Property upon which a security interest such as a mortgage, deed or trust, or leasehold deed of trust is offered as security for a loan or debenture. The type and depth of an Environmental Investigation to be performed varies with the risks of Contamination. This paragraph provides minimum standards. Prudent lending practices may dictate additional Environmental Investigations or safeguards. - SBA SOP 50-10 5 (A) pgs. 185 (7A), pg. 280 (504).

\*RSRA "**Records Search with Risk Assessment**": SBA SOP 50-10 5 (A) pg. 320. The full RSRA definition is included on the NAICS page on the opposite side.

# NAICS CODES OF ENVIRONMENTALLY SENSITIVE INDUSTRIES

## SBA SOP 50 10 5 (A) *effective March 1, 2009*

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

A 3, 4, 5, or 6 digit NAICS code includes all industries beginning with those 3, 4, 5, or 6 digits.

<b>211 OIL &amp; GAS EXTRACTION</b>	<b>441 MOTOR VEHICLE AND PARTS DEALERS</b>
<b>212 MINING (EXCEPT OIL &amp; GAS)</b>	(if service bays present)
<b>213 SUPPORT ACTIVITIES FOR MINING</b>	<b>447 GASOLINE STATIONS</b>
<b>237 HEAVY &amp; CIVIL ENGINEERING CONSTRUCTION</b>	<b>45431 FUEL DEALERS</b>
<b>311 FOOD MANUFACTURING</b>	<b>481 AIR TRANSPORTATION</b>
(if underground fuel tanks present)	<b>482 RAIL TRANSPORTATION</b>
<b>312 BEVERAGE &amp; TOBACCO PRODUCT MANUFACTURING</b>	<b>486 PIPELINE TRANSPORTATION</b>
<b>313 TEXTILE MILLS</b>	<b>53212 TRUCK, UTILITY TRAILER, AND RV (RECREATIONAL</b>
<b>314 TEXTILE PRODUCT MILLS</b>	VEHICLE) RENTAL & LEASING
<b>316 LEATHER &amp; ALLIED PRODUCT MANUFACTURING</b>	(if repairs, maintenance or vehicle washing are performed onsite)
<b>321 WOOD PRODUCT MANUFACTURING</b>	<b>53241 CONSTRUCTION, TRANSPORTATION, MINING &amp; FORESTRY</b>
(if finishing occurs onsite)	MACHINERY & EQUIPMENT RENTAL & LEASING
<b>322 PAPER MANUFACTURING</b>	(if repairs, maintenance or vehicle washing are performed onsite)
<b>323 PRINTING &amp; RELATED SUPPORT ACTIVITIES</b>	<b>53249 OTHER COMMERCIAL &amp; INDUSTRIAL MACHINERY &amp;</b>
<b>324 PETROLEUM &amp; COAL PRODUCTS MANUFACTURING</b>	EQUIPMENT RENTAL & LEASING
<b>325 CHEMICAL MANUFACTURING</b>	(if repairs, maintenance or vehicle washing are performed onsite)
<b>326 PLASTICS &amp; RUBBER PRODUCTS MANUFACTURING</b>	<b>54138 TESTING LABORATORIES</b>
<b>327 NONMETALLIC MINERAL PRODUCTS MANUFACTURING</b>	<b>56171 EXTERMINATING &amp; PEST CONTROL</b>
<b>331 PRIMARY METAL MANUFACTURING</b>	<b>562 WASTE MANAGEMENT &amp; REMEDIATION SERVICES</b>
<b>332 FABRICATED METAL PRODUCT MANUFACTURING</b>	<b>6221 GENERAL MEDICAL &amp; SURGICAL HOSPITALS</b>
<b>333 MACHINERY MANUFACTURING</b>	(if fuel tanks are present)
(not required if assembly only)	<b>71391 GOLF COURSES &amp; COUNTRY CLUBS</b>
<b>334 COMPUTER &amp; ELECTRONIC PRODUCT MANUFACTURING</b>	<b>71392 SKIING FACILITIES</b>
(not required if assembly only)	<b>71393 MARINAS</b>
<b>335 ELECTRICAL EQUIPMENT, APPLIANCE &amp; COMPONENT MFG</b>	<b>7212 RV (REC. VEHICLES) PARKS &amp; RECREATIONAL CAMPS</b>
(not required if assembly only)	(if fuel tanks are present or if vehicle repair
<b>336 TRANSPORTATION EQUIPMENT MANUFACTURING</b>	or maintenance is performed onsite)
<b>337 FURNITURE &amp; RELATED MFG (if finishing occurs on site)</b>	<b>8111 AUTOMOTIVE REPAIR &amp; MAINTENANCE</b>
<b>339 MISCELLANEOUS MANUFACTURING</b>	<b>8112 ELECTRONIC &amp; PRECISION EQUIPMENT REPAIR &amp;</b>
(only required if hazardous materials are involved)	MAINTENANCE
<b>42311 AUTOMOBILE &amp; OTHER MOTOR VEHICLE MERCHANT</b>	(not required if assembly only)
WHOLESALE (if service bays present)	<b>8113 COMMERCIAL &amp; INDUSTRIAL MACHINERY &amp; EQUIPMENT</b>
<b>42314 MOTOR VEHICLE PARTS (USED) MERCHANT WHOLESALE</b>	REPAIR & MAINTENANCE
<b>4235 METAL &amp; MINERAL MERCHANT WHOLESALE</b>	<b>8122 DEATH CARE SERVICES</b>
<b>42393 RECYCLABLE MATERIAL MERCHANT WHOLESALE</b>	<b>8123 LAUNDRY &amp; DRY CLEANING SERVICES</b>
<b>4246 CHEMICAL &amp; ALLIED PRODUCTS MERCHANT WHOLESALE</b>	(if dry cleaning operations on-site)
<b>4247 PETROLEUM &amp; PETROLEUM PRODUCTS MERCHANT</b>	<b>812921 PHOTOFINISHING LABORATORIES</b>
WHOLESALE	(except one hour)

### From page 320 of SOP 50 10 5 (A):

"Records Search with Risk Assessment" means and includes (1) a search of the government databases identified in 40 CFR § 312.26<sup>5</sup> 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 "high risk" or "low 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

A COMPLETE LIST OF INDUSTRIES AND CORRESPONDING NAICS CODES IS AVAILABLE ONLINE AT

<http://www.census.gov/epcd/naics02/naicod02.txt>