



ENVIRONMENTAL SERVICES FOR LENDERS

TTI has over 35 years of experience in providing consulting services to lending institutions which has allowed us to develop great relationships with many different loan officers and risk assessment managers across the industry. TTI provides services to the Northeastern and Middle Atlantic portions of the United States and maintains the appropriate licenses, certificates and company credentials necessary to perform the technical and administrative aspects of the due diligence industry.

Environmental Peer Review & Gap Analysis: A compliance review of due diligence reports performed by other environmental firms. TTI compares the report to applicable ASTM International Standards and documents report compliance and any possible deficiencies. A summary letter of the review is provided which includes the environmental risks associated with the property, potential clean up costs, and remedial timeframes.

Records Search with Risk Assessment (RSRA): The Records Search with Risk Assessment is conducted in accordance with SBA's accepted Protocol and generally consists of the following activities:

- A search of government databases identified in 40 CFR 312.26 for an AAI compliant Phase I
- A search of historical use records aerial photographs, city directories, and/or fire insurance maps pertaining to the "Property" and adjoining properties, per the discretion of the environmental professional
- A risk assessment based on the results of the records search as to whether the Property is either "low risk," "elevated risk," or "high risk"
- Preparation of a letter report including the findings of the risk assessment

Transaction Screen Environmental Site Assessment (TS-ESA): An environmental assessment conducted in general accordance with the protocols as set forth in the Standard Practice for Environmental Site Assessments: Transaction Screen Process, E1528-06, prepared by ASTM. The TSEA is conducted in order to determine if any past and/or current use of the site, adjacent and/or abutting property and nearby off-site operations have affected or have the potential to adversely affect the environmental quality of the subject site and includes the following tasks:

- Physical inspection of the subject property and on-site structure
- Interview with person(s) familiar with the site
- Identification of adjacent properties
- Completion of an ASTM Transaction Screen Questionnaire
- Federal and State regulatory inquiry
- Conclusions and Recommendations for further action, if necessary

Phase I Environmental Site Assessment (PI-ESA): An environmental assessment conducted in general accordance with the protocols as set forth in the Standard Practice for Environmental Site Assessments: Phase I Environmental Site Assessment Process (E 1527-21), prepared by ASTM International. The PI-ESA is conducted in order to determine if any past and/or current use of the site, adjacent and/or abutting property and nearby off-site operations have or have the potential to adversely affect the environmental quality of the subject site in the form of a Recognized Environmental Condition (REC). A Phase I ESA is intended to qualify for the innocent landowner defense to the Comprehensive Environmental Response, Compensation and Liability Act (CERCLA) and to further understand potential environmental conditions that could materially impact the operation of the business associated with the parcel of real estate. The information contained in a Phase I includes the following:

- Physical site inspection
- Interviews with person(s) familiar with the site
- Federal, State and local regulatory document review and personnel contact
- Review of aerial photographs, topographic maps, historical fire insurance maps, etc.
- Geologic and hydrogeological data review
- Cursory inspection of adjacent properties
- Conclusions and recommendations identifying RECs, CRECs, HRECs, BERs, de minimis conditions, and/or data gaps, if applicable

Phase II Environmental Site Assessment (PII-ESA): An environmental assessment conducted in general accordance with the protocols as set forth in the Standard Practice for Environmental Site Assessments: Phase I Environmental Site Assessment

