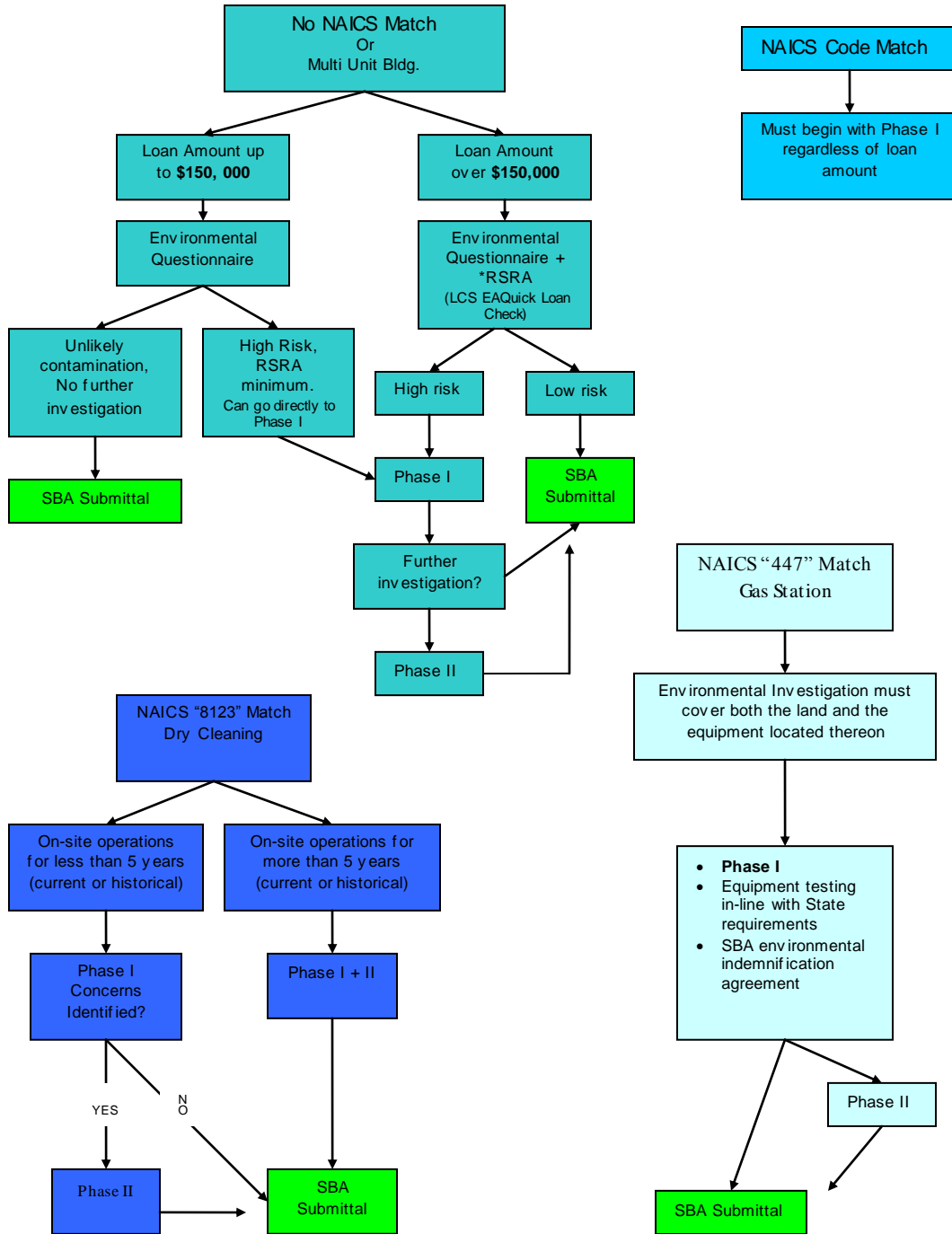




USSBA Steps of Environmental Investigation

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



Environmental Investigations: SBA requires an Environmental Investigation of all commercial property upon which a security interest such as mortgage, deed, or trust, or lease hold deed of trust is offered as security for a loan or debenture. The type and depth of an Environmental Investigation to be performed vary with the risk of contamination. This paragraph provides minimum standards. Prudent lending practices may dictate additional Environmental Investigations or safeguards.

There are specific requirements for Dry cleaner, Gas station, and Special Use Facility property use type environmental investigations. This chart is meant as a guide to the USSBA environmental requirements, please contact us with specific property or project details at any time.

Car wash only facilities can now start with a Transaction Screen.

***RSRA: "Records Search with Risk Assessment"**

***TSA: "Transaction Screen"**

All Transaction Screens (TSA), Phase I and Phase II ESAs must be accompanied by the SBA Reliance Letter.

SBA Identified NAICS Suspect Property Use Types

211	OIL & GAS EXTRACTION
212	MINING (EXCEPT OIL & GAS)
213	SUPPORT ACTIVITIES FOR MINING
237	HEAVY & CIVIL ENGINEERING CONSTRUCTION
311	FOOD MANUFACTURING
312	BEVERAGE & TOBACCO PRODUCT MANUFACTURING
313	TEXTILE MILLS
314	TEXTILE PRODUCT MILLS
315	APPAREL MANUFACTURING
316	LEATHER & ALLIED PRODUCT MANUFACTURING
321	WOOD PRODUCT MANUFACTURING
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
334	COMPUTER & ELECTRONIC PRODUCT MANUFACTURING
335	ELECTRICAL EQUIPMENT, APPLIANCE & COMPONENT MANUFACTURING
336	TRANSPORTATION EQUIPMENT MANUFACTURING
337	FURNITURE & RELATED MANUFACTURING (if finishing occurs on site)
339	MISCELLANEOUS MANUFACTURING
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
481	AIR TRANSPORTATION
482	RAIL TRANSPORTATION
486	PIPELINE TRANSPORTATION
53212	TRUCK, UTILITY TRAILER, AND RV (RECREATIONAL VEHICLE) RENTAL & LEASING
53241	CONSTRUCTION, TRANSPORTATION, MINING & FORESTRY MACHINERY & EQUIPMENT RENTAL & LEASING
53249	OTHER COMMERCIAL & INDUSTRIAL MACHINERY & EQUIPMENT RENTAL & LEASING
54138	TESTING LABORATORIES
56171	EXTERMINATING & PEST CONTROL
562	WASTE MANAGEMENT & REMEDIATION SERVICES
62149	OTHER OUTPATIENT CARE CENTERS
6215	MEDICAL & DIAGNOSTIC CENTERS
6221	GENERAL MEDICAL & SURGICAL HOSPITALS
71391	GOLF COURSES & COUNTRY CLUBS
71392	SKIING FACILITIES
71393	MARINAS
7212	RV (RECREATIONAL VEHICLES) PARKS & RECREATIONAL CAMPS
8111	AUTOMOTIVE REPAIR & MAINTENANCE (except "Car wash only")
8112	ELECTRONIC & PRECISION EQUIPMENT REPAIR & MAINTENANCE
8113	COMMERCIAL & INDUSTRIAL MACHINERY & EQUIPMENT REPAIR & MAINTENANCE
8122	DEATH CARE SERVICES
8123	LAUNDRY & DRY CLEANING SERVICES (if dry cleaning operations on-site)
812921	PHOTO FINISHING LABORATORIES