

# EDR LoanCheck Plus: Environmental Risk Review

November 4, 2014

## Property Name

2800-2818 NW HUNTER DR  
2800-2818 NW HUNTER DR  
BLUE SPRINGS, MO 64015

6 Armstrong Road  
Shelton, CT 06460  
Phone:800-352-0050  
Fax:800-231-6802  
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## PROFESSIONAL OPINION SUMMARY

To help evaluate environmental risk, this Professional Opinion is provided by CONSULTANT, based on a search and review of current government records and available historical records.

### ELEVATED RISK

Based on the records found in this report and any additional review performed by CONSULTANT, CONSULTANT's opinion is that the environmental risk level for this property is ELEVATED.

### LOW RISK

Based on the records found in this report and any additional review performed by CONSULTANT, CONSULTANT's opinion is that the environmental risk level for this property is minimal.

## REGULATORY COMPLIANCE SPECIFICATIONS

### • Meets SBA's requirements for a Record Search with Risk Assessment (RSRA)

SBA requires an environmental investigation on all commercial property upon which a security interest such as a mortgage, deed of trust, or leasehold deed of trust is offered as a security for a loan or debenture.

### • Meets prudent lending practices for the evaluation of environmental risk for real property

Various regulatory agencies require lenders to have formal policies and procedures in place for managing environmental risk, and must demonstrate a consistent approach to their due diligence efforts.

## Professional Opinion Details

Please see page 2 for details of this professional opinion.

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## Environmental Professional Opinion

### Summary Commentary

CONSULTANT has reviewed an Environmental Data Resources, Inc. (EDR) Radius-Map Report and the EDR City Directory Abstract for 2800-2818 NW Hunter Drive, Blue Springs, Missouri, 64015 (Target Property, TP). In addition, limited supplemental Internet research was conducted to determine TP statistics.

### Target Property

Based on available on-line information (Google, GoogleEarth, and the Jackson County, Missouri on-line Geographic Information System (GIS) database), LoopNet) and the data provided by EDR, the TP has the following statistics:

Property Addresses: 2804, 2808, and 2812 NW Hunter Drive (per tax records)

Parcel ID: 36-320-10-12-00-0-00-000

Parcel Size: 1.64 acres

Building Area; 13,780 square feet

Date of Construction: 1995

Property Class: Commercial-Improved

Land Use Type: Warehouse-Storage

According to information provided by the Jackson County, Missouri on-line GIS property information database and LoopNet, a commercial property real estate website, the TP is a commercial property located on the west side of NW Hunter Drive, approximately 500 feet south of NW Pink Hill Road in Blue Springs, Missouri. The only other address in the provided address range of 2800-2818 NW Hunter Drive identified is for 2801 NW Hunter Drive, a 1.24-acre parcel identified as "unimproved commercial" located on the west side of NW Hunter Drive. This is a parcel with different ownership and is therefore not included in this LoanCheck.

The TP is not listed on any of the searched environmental databases and no obvious environmental concerns or prior uses of the TP were noted through review of historical city directories or historical aerial photographs reviewed via Google Earth. According to records reviewed (1990 aerial photograph, Google Earth), the TP appears to have been vacant land prior to construction of current improvements in 1995.

One adjoining property was identified on the environmental databases searched. Meyer Brothers Builders, located at 2749 NW Hunter Drive, adjacent to the TP to the west, is identified as a Resource Conservation and Recovery Act (RCRA) Large Quantity Generator (LQG) of hazardous waste with no violations noted. The type of waste listed is "ignitable wastes." This facility is not identified in any environmental databases for reported releases. Remaining nearby properties, that appeared on local, state, or federally published lists of sites that use or have had releases of hazardous materials, are of sufficient distance and/or situated down/cross-gradient to the subject property, such that impact to the target property is not likely.

Based solely on the record review evaluation and limited supplemental Internet research, there is no currently documented or known environmental contamination matter from past property operations or surrounding properties that would be expected to represent a target property owner environmental liability or use concern. As such, it is CONSULTANT's opinion that the environmental risk rating for this property is **LOW**.

## Environmental Professional Opinion

### Recommendation

CONSULTANT did not identify obvious concerns which necessitate further assessment at this time.

### Government Records Commentary

According to the EDR-Radius Map Report, the TP does not appear on researched databases. One adjoining property was identified on the environmental databases searched. Meyer Brothers Builders, located at 2749 NW Hunter Drive, adjacent to the TP to the west, is identified as a Resource Conservation and Recovery Act (RCRA) Large Quantity Generator (LQG) of hazardous waste with no violations noted. The type of waste listed is "ignitable wastes." This facility is not identified in any environmental databases for reported releases. Remaining nearby properties, that appeared on local, state, or federally published lists of sites that use or have had releases of hazardous materials, are of sufficient distance and/or situated down/cross-gradient to the subject property, such that impact to the target property is not likely.

### EDR Sanborn® Commentary

According to the EDR-LoanCheck Sanborn Image Report, the target property is within an unmapped area; therefore, no historic insurance maps were available for review. However, available aerial photographs from Google Earth ranging in date from 1990 through 2012 were reviewed. The TP is shown as undeveloped land on the aerial photograph dated 1990 and as developed with current improvements on the aerial photographs dated 1996 through 2012. The surrounding area appears to be a mix of undeveloped land and commercial uses.

### City Directory Commentary

Available city directories were provided by EDR to determine past uses and conditions of the target and surrounding properties. City Directories were searched from 1974-2014. Listings for the TP were presented from 1998 through 2014 and indicated occupancy by various commercial businesses at the addresses 2800, 2804, 2808, and 2812 NW Hunter Drive. No other addresses in the TP range of 2800 through 2818 NW Hunter Drive were identified. Business names associated with the TP addresses included Ridge Roofing and Sys Teck PA (2800), Dunlap Plumbing (2804); Design Review Electronics and C Pros (2808), Intellitage LLC, Geosystems Kleinfelder, and Takumi Seiki USA (2812).

Surrounding listings included various businesses, none of which are considered potential concerns to the TP based on business name. Meyer Brothers Building Co., identified as a RCRA LQG is listed as an occupant of the west-adjacent property from 1998 through 2003.

Environmental Professional: \_\_\_\_\_