Returning Contaminated Property to a Useful Purpose . . .
What are brownfields?
Brownfields are real property, the expansion, redevelopment, or reuse of which may be complicated by the presence of a hazardous substance, pollutant, or contaminant.

Why are brownfields important?
Washington has more than 2,200 contaminated sites. These often abandoned sites can create safety and health risks to surrounding residents, increase unemployment, and are frequently tax delinquent. Because lenders, investors, and developers sometimes fear liability for cleaning up the contamination they did not create, they are attracted to developments in newer areas, or “greenfields.”

What is the Brownfields Redevelopment Loan Fund?
The BRLF helps qualifying borrowers pay for clean up of brownfields. The fund is managed by the Washington State Office of Trade and Economic Development, in collaboration with the Department of Ecology, and local partners.
The U.S. Environmental Protection Agency (EPA) established the Brownfields Economic Redevelopment Initiative to empower states, communities, and other stakeholders involved in environment and economic development to work together to safely clean up and redevelop brownfields sites. Brownfields sites are defined as:

“real property, the expansion, redevelopment, or reuse of which may be complicated by the presence or potential presence of a hazardous substance, pollutant, or contaminant.”

There are many factors that can affect the redevelopment of contaminated properties. These factors may include site ownership, the financial worth of the property, regulatory requirements, potential for future site use, community support, and the actual cleanup itself. These factors and perceived uncertainties surrounding responsibility for past contamination can cause lenders, investors, developers, or potential owners to shy away from pursuing redevelopment of brownfields properties.

The brownfields initiative creatively addresses concerns, and funds actual cleanup, thereby providing a greater opportunity for states, local governments, and public and private developers to return brownfields properties to a useful purpose. In addition, Federal tax incentives are available making cleanup costs fully deductible in the year they are incurred.

In Spring 2000, Washington State’s Office of Trade and Economic Development (OTED) and the Department of Ecology, with King County, the City of Seattle, and the City of Tacoma (the Washington Coalition), were granted $1.5 million by the EPA to capitalize the Brownfields Redevelopment Loan Fund (BRLF). In 2002, the City of Spokane joined the Coalition through a grant of $800,000.

This Brownfields Redevelopment Loan Fund Guide provides information about site and borrower eligibility, allowable cleanup costs, and the loan application process. This Loan Guide is intended to serve as a resource in determining whether your project qualifies for a BRLF loan. Basic loan terms and conditions are discussed. Should you decide to proceed with a loan application or you desire additional information, we urge you to contact a WA Coalition member listed at the back of the Loan Guide.

To apply for a Brownfields Redevelopment Loan, please complete the Loan Application included at the back of this Loan Guide.
Site Eligibility

Each site and environmental cleanup is unique. Site eligibility is based on the type of situation, the urgency and threat of the release, and the time frame in which a cleanup can be completed. All cleanups considered for loan funds must be able to be completed within twelve months from the start of on-site cleanup actions and be approved through the Department of Ecology’s Voluntary Cleanup Program. The twelve-month period begins when personnel and equipment are moved on site to begin the clean up.

The BRLF funds may be used at sites that are:

- publicly-owned, either directly by a municipality or indirectly through a quasi-public entity such as a public development authority;
- owned by a non-profit group such as a community development corporation, or
- privately-owned by current or prospective property owners, banks, developers, if they did not cause or contribute to the contamination.

BRLF funds may be used to cover a number of site situations that do not pose an immediate threat to public health or safety. Eligible site activities include prevention, abatement, or removal of hazardous substances or contaminants that threaten public safety, drinking water supplies, or sensitive ecosystems.

Funds may not be used on sites listed or proposed for listing on the National Priorities List (a Superfund site); where a cleanup action must be taken within six months; where an enforcement action is planned or taken; or on sites contaminated by petroleum products unless co-mingled with other hazardous wastes.

An analysis and evaluation of each application will include a review of the environmental risks associated with the cleanup and the proposed redevelopment of the property.
Allowable Project Costs

An example of cleanup activities covered by BRLF loan funds may include:

- fences, warning signs, or other security or site control precautions;
- drainage controls, stabilization of berms, dikes, impoundments or drainage or closing lagoons;
- capping of contaminated soils;
- chemicals and other materials to retard the spread of the release or mitigate its effects;
- excavation, consolidation, or removal of highly contaminated soils from drainage or other areas;
- removal of drums, barrels, tanks, or other bulk containers that contain or may contain hazardous substances, pollutants, or contaminants;
- containment, treatment, disposal, or incineration of hazardous materials;
- provision of alternative water supply where immediately necessary to reduce exposure to contaminated household water;
- site monitoring activities, including sampling and analysis, that are necessary during the cleanup process, including determination of the effectiveness of a cleanup;
- costs associated with meeting public participation, worker health and safety, and interagency coordination requirements;
- environmental insurance to limit liability for future additional cleanup costs.

BRLF funds may not be used for:

- site assessment and characterization;
- cleanup of a naturally occurring substance, lead-based paint contamination or asbestos, or public or private drinking water supplies that have deteriorated through ordinary use;
- monitoring and data collection necessary to apply for, or comply with, environmental permits under other Federal and state laws, unless the permit is required as a component of the cleanup action; or
- Development activities that are not removal actions (i.e., construction of a new facility or marketing of property) or job training.
Borrower Eligibility

All BRLF loans must be repaid. As funds revolve, then additional brownfields properties can be cleaned up. Therefore, borrowers must meet certain financial and technical criteria to qualify for revolving loan funds.

Eligible borrowers can be any legal entity, municipality, or individual authorized to incur debt and enter into legally binding agreements. A borrower may be the current owner, a prospective owner, or a developer of a site.

As with traditional loans, an analysis and evaluation will be made of each loan application to make certain that applicants have the resources to repay the loan. This evaluation will include financial analysis and credit history, determination of collateral, and the commitment made by the borrower (loan guarantees). This evaluation will be performed consistently and fairly on all applications.

Additional project considerations may include the social and economic benefits of the redevelopment project, including an evaluation of the property’s marketability and land value, visibility, neighborhood conditions, and physical infrastructure. Though these additional criteria are important, primary consideration are given to the financial and environmental risks of the proposed project.

To perform a successful cleanup, a borrower must have:

- access to and control of the site and/or have a written agreement that the property owner will cooperate with the cleanup activities;
- possession of the technical expertise or have access to the technical resources to successfully undertake the proposed cleanup and redevelopment; and
- not caused or contributed to the contamination of the site or been subject to any environmental penalties for lack of compliance at the site subject to the loan.

New and old. The new Dale Chihuly glass museum is being constructed on a former brownfields site along the Thea Foss waterway in Tacoma. The old Alber’s Mill will be redeveloped into stores, restaurants and a waterfront walkway to other shops and museums.
The goal of the BRLF program is to fund the cleanup of brownfields properties in order to promote reinvestment and to retain or create new jobs. Loans will be structured to encourage borrowers to put properties back into productive economic use.

Loan funds can be used to supplement other sources of funding such as municipal or community development funds, other brownfields funds, investor funds, or as gap funding to attract traditional lending institutions for redevelopment. A technical team is available to assist you in identifying available fund sources to help meet the cleanup and redevelopment project needs.

Loan fees and interest rates are determined on a project-by-project basis. Lower interest rates may be offered to encourage short-term repayments.

All Loan Application forms are enclosed at the back of this Loan Guide. A checklist is provided to ensure that your application is complete.

**Loan Terms**

- Interest rates are fixed at or below the prevailing prime interest rate charged by the money center banks as quoted in the Wall Street Journal at time of loan commitment.

- A loan fee of not more than two-percent of the loan may be charged.

- Loans can range from $10,000 up to $425,000. Loans exceeding $425,000 may be available, but must be considered and approved by the U.S. EPA.

- The maximum loan term is five years.* Full repayment is required when the site has:
  1) been cleaned up,
  2) the project is refinanced, or
  3) the project is sold.

- All loans require collateral, which may include reasonable business and personal assets.

* Scheduled repayment is required during the term of the loan, and may be fully amortized, including principal and interest, or interest only.
Approximately 80% of all cleanups in Washington State are conducted voluntarily. The Department of Ecology’s Voluntary Cleanup Program (VCP) offers technical assistance for cleanups voluntarily initiated. Any person conducting a voluntary cleanup may request a technical consultation from Ecology during any phase of their investigation or cleanup.

The Ecology consultations may include review of a cleanup action plan, sampling plan, or other documents associated with a cleanup action. If requested, Ecology will also prepare a written response including a no further action letter at the conclusion of a successful cleanup.

The Brownfields Revolving Loan Fund requires that all cleanup actions be enrolled in the VCP program or other agreed upon Ecology program. Participation in the VCP helps to insure that BRLF-funded cleanups comply with the state and federal cleanup requirements for use of these funds.

Ecology consultations are billed at an hourly rate. The hourly rate ranges from $50 to $100, depending on the suspected contaminants and reviewer. Ecology oversight costs are allowable expenses once a loan has been made. If the VCP deposit does not cover the total cost of the consultation, Ecology will bill the applicant for any remaining costs. Any unspent portions of the deposit will be refunded when Ecology has completed its consultations.

To enter the VCP, an application shall be submitted at the same time that the loan application is submitted. The VCP application must include a Request for Assistance Form, a Completed Site Summary Form, a $500 deposit, and any existing site reports. The VCP Application should be submitted in paper and electronic format for faster information transfer between agencies.

**VCP Application and Site Summary Form**

A VCP Application and Site Summary Form may be obtained from Ecology’s web site at: www.ecy.wa.gov/programs/tcp/vcp/doclist.htm
The cleanup and redevelopment of brownfields properties does not occur in isolation. Local communities have a vested economic and social interest in brownfields redevelopment. Federal and State environmental statute provides for community involvement in decisions surrounding cleanup of contaminated properties.

“Case study shows that the most successful local programs are initiated by private and public sector community leaders working together in a concerted effort.”

Fostering an open process and opportunities for public involvement in each BRLF project is required. A process involving the community in the decision making from the outset will help ensure that the cleanup and redevelopment addresses community needs and has community support.

As part of participating in the BRLF loan program, each borrower must prepare a site-specific Community Involvement Plan. OTED and the WA Coalition partners will participate in this process. In addition, a 30-day public comment period for community review of the proposed cleanup alternatives is required. The Community Involvement plan should be developed after a project has been selected to receive funding. However, if a project being considered for loan funds is actively involving the community in redevelopment planning, these activities may meet the Community Involvement requirements.

The Community Involvement Plan must contain a site description and discuss the prepared cleanup plan with alternatives; a schedule for the cleanup; and background on the community, including its concerns and issues. (A Site Assessment or Phase I may provide this information.)
Pre-Screening Checklist

Please review the following checklists for eligibility before completing the Loan Application forms.

**Borrower Eligibility:**

- The borrower is authorized to incur debt and enter into legally binding agreements.
- The borrower has access to and control of the site or has a written agreement that the property owner will cooperate with the cleanup activities.
- The borrower can demonstrate the financial ability to repay the loan in a timely fashion?
- The borrower has not caused or contributed to the contamination at the site.
- The borrower is not or has not been subject to any penalties for lack of compliance with environmental laws and regulations at the site subject to the loan.

**Site Eligibility:**

- The property is idled, underutilized or abandoned.
- The property is identified on or under consideration to be added to the Washington State Department of Ecology Hazardous Sites List.
- Sufficient planning time exists to complete non-time critical removal activities as defined in the National Contingency Plan (a cleanup response is not required within six months).
- The cleanup response activities will take no longer than twelve months to complete. (The twelve-month period is initiated upon signing of the Action memorandum, which selects the cleanup action to be performed.)
- The applicant did not cause or contribute to the contamination.
- The applicant is not or has not been subject to any penalties for lack of compliance with environmental laws and regulations.
- The property is located in the State of Washington.

If the above criteria are met, please proceed. If not, please discuss the specific circumstances with a Brownfields Project Manager listed on page 11.
Redevelopment Criteria:
The following considerations will be used to evaluate projects. While this criteria is important, a negative answer will not automatically disqualify a project. Please work with your respective Brownfields Project Manager should you have questions or be uncertain as to the intent of specific criteria.

- The project has a site reuse/redevelopment plan with near-term economic viability.
- The project will result in job creation/retention. (The number and types of jobs created and/or retained by each project will be an evaluation factor.)
- The project will demonstrate that it improves the existing environmental conditions. (The extent of environmental improvement will be an evaluation factor.)
- The project will be ready to proceed upon acceptance of the application and must provide a realistic plan for cleanup and redevelopment. (Cleanup should begin within 90 days of execution of the loan documents.)
- The borrower will submit monthly progress reports to the relevant jurisdiction until completion of the final cleanup report.
- Following completion of the final report, the borrower will submit quarterly reports to the relevant jurisdiction describing redevelopment efforts at the site.

Additional King County/Seattle Only Criteria

- Projects selected in King County/Seattle will use the King County Jobs Initiative and/or the Seattle Jobs Initiative as its first sources of hiring referrals for cleanup, construction and permanent jobs, as appropriate.

If these factors are affirmed, please proceed with your Loan Application. You are encouraged to work with a Brownfields Project Manager throughout this process.
Voluntary Cleanup Program (VCP) Process

The two Department of Ecology Voluntary Cleanup Program application forms listed below are required as a part of the BRLF application process, along with a $500 deposit. Both forms are available from the Department of Ecology website.* They can be filled out online and printed, or the files can be downloaded (as Microsoft Word documents) and filled out.

- VCP Request for Assistance / Review Form #020-74
- VCP Site Summary Form #020-73

*http://www.ecy.wa.gov/programs/tcp/vcp/doclist.htm

These Voluntary Cleanup Program forms can also be obtained by contacting the VCP Coordinator for the appropriate Ecology regional office listed below.

Ecology Northwest Regional Office
(Counties serving: Island, King, Kitsap, San Juan, Skagit, Snohomish, Whatcom)
Office Phone: (425) 649-7000 (voice) (425) 649-4259 (TDD)
VCP Coordinator: Joe Hickey (425) 649-7202, E-mail: jhic461@ecy.wa.gov

Ecology Southwest Regional Office
(Counties serving: Clallam, Clark, Cowlitz, Grays Harbor Jefferson, Lewis, Mason, Pacific, Pierce, Skamania, Thurston, Wahkiakum)
Office Phone: (360) 407-6300 (voice) (360) 407-6306 (TDD)
VCP Coordinator: Charles Cline (360) 407-6267, E-mail: chcl461@ecy.wa.gov

Ecology Eastern Regional Office
(Counties serving: Adams, Asotin, Columbia, Ferry, Franklin, Garfield, Grant, Lincoln, Pend Orielle, Spokane, Stevens, Walla Walla, Whitman)
Office Phone: (509) 456-2926 (voice) (509) 458-2055 (TDD)
VCP Coordinator: Patti Carter (509) 456-6167, E-mail: pac461@ecy.wa.gov

Ecology Central Regional Office
(Counties serving: Benton, Chelan, Douglas, Kittitas, Klickitat, Okanogan, Yakima)
Office Phone: (509) 575-2490 (voice) (509) 454-7673 (TDD)
VCP Coordinator: Frosti Smith (509) 454-7841, E-mail: fsmi461@ecy.wa.gov
Loan Application Process

TO DISCUSS THE APPLICATION PACKAGE OR OBTAIN MORE INFORMATION
CONTACT THE BROWNFIELDS PROJECT MANAGER BELOW:

**King County/City of Seattle**
Lucy Sandler Auster  
King County Department of Natural Resources and Parks  
201 South Jackson Street, Ste. 701  
Seattle, WA 98104-3855  
Phone: 206-296-8476  
Fax: 206-205-8038  
Email: lucy.auster@metrokc.gov  
Website:  
http://dnr.metrokc.gov/swd/brownfields/financial.shtml

**City of Tacoma**
Genal Gavaldon  
Tacoma Economic Development Department  
747 Market Street, Room 900  
Tacoma, WA 98402-3793  
Phone: 253-591-5213  
Fax: 253-591-5232  
Email: ggavaldo@cityoftacoma.org  
Website:  
http://www.ci.tacoma.wa.us/econdev/1Assistance/  
Brownfieldloanfund.htm

**City of Spokane**
Kim Pearman-Gillman  
City of Spokane Mayor’s Office  
Phone: 509-625-6282  
Website: http://www.spokanecity.org

**State of Washington (All other areas)**
Tom Stilz  
Department of Community, Trade and Economic Development (CTED)  
Office of Trade and Economic Development (OTED)  
P0 Box 42525  
128 - 10th Avenue SW  
Olympia, Washington 98504-2525  
Phone: 360-725-4045 or 360-725-4032  
Fax: 360-586-3098  
Email: toms@cted.wa.gov  
Website:  
Loan Application Checklist

Applicant: Please use the following checklist to ensure that your application to the BRLF is complete. Incomplete application packages and missing documentation will result in delays in processing your application and may result in your credit request being denied.

Application Forms (filled out completely and signed):

[ ] BRLF Loan Application [ ] Credit Request & Release
[ ] Consent to Publication Form [ ] Voluntary Cleanup Program (VCP) Applications
[ ] Borrower Certification Form
[ ] First Source Hiring Commitment (King County/City of Seattle only)

Financial Information:

[ ] Three fiscal years balance sheets [ ] Three fiscal years income statements
[ ] Most recent interim balance sheet [ ] Most recent interim income statement
[ ] Last three years business tax returns [ ] Pro Forma Monthly Cash Flow (12 months) and Assumptions
[ ] Personal Financial Statement(s) of owner(s)
[ ] Credit references from banks [ ] Current Business License
[ ] Evidence of paid taxes [ ] Statement of Sources and Uses of funds

Environmental and Other Information:

[ ] Description of current condition and use of the property, including photograph(s) of the site as it currently exists.
[ ] A site plan showing existing and proposed development plans.
[ ] Copies of Phase I and Phase II Environmental Site Assessments prepared by qualified environmental professionals.
[ ] Proposed cleanup plan and projected cleanup costs.
[ ] A Redevelopment Plan, with supporting documentation that addresses the site’s redevelopment potential, job retention/creation potential, community benefits and implementation.
# Loan Application (Part A)

<table>
<thead>
<tr>
<th>Name of Applicant Business or Public Entity</th>
<th>Employer Identification # or SSN</th>
</tr>
</thead>
<tbody>
<tr>
<td>Street Address</td>
<td>Telephone No. (include area code)</td>
</tr>
<tr>
<td>Fax No. (include area code)</td>
<td></td>
</tr>
<tr>
<td>Mailing Address (if different than street address)</td>
<td>Email</td>
</tr>
<tr>
<td>Type of Business or Public Entity</td>
<td>Date Established</td>
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</tbody>
</table>

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<tr>
<th>Legal Form of Business</th>
<th># of employees at time of application</th>
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<tbody>
<tr>
<td>[ ]C-Corp</td>
<td></td>
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<tr>
<td>[ ]S-Corp</td>
<td></td>
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<tr>
<td>[ ]LLC</td>
<td></td>
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<tr>
<td>[ ]Partnership</td>
<td></td>
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<tr>
<td>[ ]Sole Proprietor</td>
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</tbody>
</table>

Ownership in any other business(s)?
If yes, provide name(s) and address(es).

1) # Cleanup Jobs:  
2) # Construction Jobs:  
3) # Permanent Jobs:

## Owner Information:

<table>
<thead>
<tr>
<th>Name and Title:</th>
<th>Date of Birth:</th>
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</thead>
<tbody>
<tr>
<td>Address:</td>
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</tr>
<tr>
<td>Phone #:</td>
<td>Percent of Ownership:</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Name and Title:</th>
<th>Date of Birth:</th>
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<tbody>
<tr>
<td>Address:</td>
<td></td>
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<tr>
<td>Phone #:</td>
<td>Percent of Ownership:</td>
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<table>
<thead>
<tr>
<th>Name and Title:</th>
<th>Date of Birth:</th>
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<tbody>
<tr>
<td>Address:</td>
<td></td>
</tr>
<tr>
<td>Phone #:</td>
<td>Percent of Ownership:</td>
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</tbody>
</table>
### PROJECT INFORMATION:
Describe the existing site conditions, including existing buildings and current uses.

Describe the nature of the contamination. Include sources, dates and levels of contamination. (Enclose copies of Phase I and Phase II environmental assessment reports.)

Did the applicant cause or contribute to the contamination on the site? 
- [ ] Yes
- [ ] No

If yes, provide details:

Briefly describe the proposed cleanup plan.

<table>
<thead>
<tr>
<th>What is the proposed start date for the cleanup work?</th>
<th>What is the expected end date for the cleanup work?</th>
</tr>
</thead>
</table>

Briefly describe the proposed redevelopment plan.

<table>
<thead>
<tr>
<th>What is the proposed start date for redevelopment?</th>
<th>What is the expected end date for redevelopment?</th>
</tr>
</thead>
</table>

Briefly describe expected community benefits (i.e. remediation of contamination, job creation, addition to tax base, etc.).
**Loan Application** (Part C)

### Project Financial Information:

<table>
<thead>
<tr>
<th>Identify how loan proceeds will be used:</th>
<th>$ Amount</th>
<th>Collateral: $ Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cleanup of hazardous substances</td>
<td></td>
<td>Accounts Receivable</td>
</tr>
<tr>
<td>Other (describe)</td>
<td></td>
<td>Inventory</td>
</tr>
<tr>
<td>Other (describe)</td>
<td></td>
<td>Furniture &amp; Fixtures</td>
</tr>
<tr>
<td>Other (describe)</td>
<td></td>
<td>Machinery &amp; Equipment</td>
</tr>
<tr>
<td>Other (describe)</td>
<td></td>
<td>Vehicles</td>
</tr>
<tr>
<td>Total Amount Requested</td>
<td></td>
<td>Business Real Estate</td>
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<tr>
<td></td>
<td></td>
<td>Personal Real Estate</td>
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<td></td>
<td></td>
<td>Other (describe)</td>
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<td></td>
<td></td>
<td>Total</td>
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</table>

### Property Information:

- **Does applicant own the property?**  [ ] Yes  [ ] No
- If no, indicate current legal owner, and timing and proposed method of taking ownership in the property.
- **Does applicant currently have legal access to the site?**  [ ] Yes  [ ] No
- If no, how would access be gained and by what date? Provide copy of written agreement, if any.
- **Does the applicant have any previous or current environmental non-compliance penalties from the U.S. Environmental Protection Agency, Washington State Department of Ecology or any other regulatory jurisdiction?**  [ ] Yes  [ ] No
- If yes provide details:
### Loan Application (Part D)

Has Applicant or any Owner of the business ever been convicted, charged with or arrested for any criminal offense other than a minor vehicle violation? [ ] Yes [ ] No If yes attach details.

1. Is the Applicant or any Owner a party to a claim or lawsuit? [ ] Yes [ ] No If yes attach details.

2. Are any business assets currently pledged as collateral? [ ] Yes [ ] Not If yes attach details.

3. Has Applicant or any Owner ever declared bankruptcy? [ ] Yes [ ] No If yes attach details.

### Agreement and Signature(s)

The Applicant certifies that all information provided in conjunction with this application for credit is complete, true and correct and authorizes the BRLF to obtain credit reports on the Applicant, Owner(s) and any Guarantor, if required. If approved for a loan, all parties agree to comply with the terms and conditions of the loan documents. Each person signing below certifies they are authorized to do so.

It is hereby represented by the undersigned that to the best of my knowledge and belief no information or data contained in the application or in the attachments are in any way false or incorrect and that no material information has been omitted, including the financial statements. The undersigned agrees that banks, credit agencies, the Washington Department of Labor, the Washington Department of Revenue Services, the Washington Department of Ecology and other references are hereby authorized now, or anytime in the future, to give the funding jurisdiction any and all information in connection with matters referred to in this application, including information concerning the payment of taxes by the Applicant. In addition, the undersigned agrees that any funds that may be provided pursuant to this application will be utilized exclusively for the purposes represented in this application, as may be amended.

<table>
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<tr>
<th>Authorized Signature</th>
<th>Authorized Signature</th>
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<tbody>
<tr>
<td>Printed Name and Title</td>
<td>Printed Name and Title</td>
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<tr>
<td>Date</td>
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<td>Printed Name and Title</td>
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<td>Date</td>
<td>Date</td>
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</table>
As a participant in the Brownfields Redevelopment Loan Fund (BRLF) Program, the undersigned agrees to the following conditions:

1. The undersigned agrees that the challenges and successes of this brownfields project may be discussed at any local, state or national meetings or conferences.

2. The undersigned agrees that this brownfields project may be publicized through various media, including brochures, web pages, news articles and press events. These media may include photos of the project site.

3. The undersigned agrees that the Department of Ecology may provide all information about this project to the Office of Trade and Economic Development (OTED) and the relevant jurisdictions.

4. The undersigned understands that the information that is made available will be available to the public and other agencies. Washington State Public Disclosure Act RCW 42.17 is the state law that governs disclosure of public records.

Dated: ____________________

Signed: ________________________

Title: ___________________________

Business Name: ________________________

Address: ___________________________

Phone: ___________________________

Fax: ___________________________

Email: ___________________________
<table>
<thead>
<tr>
<th>Borrower Certification Form (Part F)</th>
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<tbody>
<tr>
<td><strong>Legal Name of Applicant:</strong></td>
</tr>
<tr>
<td><strong>Project Name:</strong></td>
</tr>
<tr>
<td><strong>Project Address:</strong></td>
</tr>
<tr>
<td><strong>City, State, Zip</strong></td>
</tr>
<tr>
<td>I hereby certify that to the best of knowledge and belief that neither ___________________________________, the entity applying for a BRLF loan, nor any individual, partnership, company or corporation related to the applicant through common ownership or control, has violated any provision of the Federal, state or local environmental law or regulation relating to the proposed brownfield project site.</td>
</tr>
<tr>
<td>I further certify that to the best of knowledge and belief that neither ___________________________________, the entity applying for a BRLF loan, nor any individual, partnership, company or corporation related to the applicant through common ownership or control, has caused or contributed to the release of hazardous substances at the proposed brownfield project site, nor arranged for the disposal or treatment of hazardous substances at or from the site.</td>
</tr>
<tr>
<td>I further certify that to the best of knowledge and belief that neither ___________________________________, the entity applying for a BRLF loan, nor any individual, partnership, company or corporation related to the applicant through common ownership or control, has been suspended, debarred or otherwise declared ineligible to receive federal funds.</td>
</tr>
<tr>
<td>I further certify that to the best of knowledge and belief that ________________________________, the entity applying for a BRLF loan can incur debt and enter into legally binding agreements.</td>
</tr>
<tr>
<td><strong>Signature of Authorized Representative of Applicant</strong></td>
</tr>
<tr>
<td><strong>Name of Authorized Representative of Applicant</strong></td>
</tr>
<tr>
<td><strong>Mailing Address City/Town State/Zip</strong></td>
</tr>
<tr>
<td><strong>Phone</strong></td>
</tr>
</tbody>
</table>
I/We hereby request and authorize you to release for verification purposes, personal and business credit reports and information concerning the company/corporation/partnership and/or the officers and individuals listed below. That information may include but is not limited to:

- Employment history dates, title, income, hours worked, etc.
- Banking (checking & savings) accounts of record
- Mortgage loan rating (open date, high credit, payment amount, loan balance, and payment)
- Any information deemed necessary in connection with a consumer credit report for my loan application

This information is for the confidential use in compiling a loan credit report.

A facsimile, photographic or carbon copy of this authorization (being a facsimile, photographic or carbon copy of the signature(s) of the undersigned) may be deemed to be equivalent of the original and may be used as a duplicate original.

<table>
<thead>
<tr>
<th>Name of Applicant:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name of Business:</td>
</tr>
<tr>
<td>Telephone: (       )</td>
</tr>
<tr>
<td>Name of Affiliated Business:</td>
</tr>
<tr>
<td>Telephone: (       )</td>
</tr>
</tbody>
</table>

1. Name of Officer/Owner:

   Address for the last two years:

   Social Security No:         Signature:

2. Name of Officer/Owner:

   Address for the last two years:

   Social Security No:         Signature:
First Source Hiring Commitment (Part H)

***King County/City of Seattle Only***

Companies located in King County or the City of Seattle that receive assistance from the Brownfields Redevelopment Loan Fund (BDRLF) Program must sign a First Source Hiring Commitment (the Commitment). By signing the Commitment, the company agrees to use the King County Jobs Initiative (KCJI) and/or the Seattle Jobs Initiative (SJI) as the first sources of hiring referrals for jobs created from the assessment, cleanup and redevelopment of brownfields. Under the Commitment, the companies are not required to hire individuals referred to them, but to strongly consider them first in their hiring processes. The company must sign this First Source Hiring Commitment as a condition of receiving technical or financial assistance through the BRLF Program.

I, __________________________ the __________________________
(Name of Chief Executive Officer) (Title)
of __________________________, hereby agree that in consideration of receiving
(Name of Company)
technical or financial assistance through the King County/Seattle Brownfields Program, this Company and its consultants and contractors will use or provide for the use of KCJI and/or SJI as the first sources of employee referrals for nonprofessional and nonmanagerial assessment, cleanup, construction and permanent full-time jobs that result from development of the facility and that pay a minimum of $8.00 per hour plus benefits.

The Company agrees to provide to KCJI and SJI information on job openings and the skills required to fill available jobs. The Company understands that KCJI and/or SJI will have the first opportunities to provide employee referrals until all jobs are filled. The Company will make every effort to hire qualified individuals referred by KCJI and/or SJI. However, if KCJI and/or SJI cannot provide qualified applicants, the Company is free to do its own recruiting.

______________________________
(Signature)

______________________________
(Typed Name)

______________________________
(Title)

______________________________
(Name of Company)

______________________________
(Date)
The Brownfields Redevelopment Loan Fund can be used in conjunction with other federal, state, and local programs. Redevelopment projects can require substantial resources for infrastructure improvements, business development, housing, or other environmental improvements.

To find out more about brownfields redevelopment, tax incentives, or additional project resources visit the below listed web sites. By combining federal and state lending assistance, with private financial resources and local leadership, brownfields properties can once again contribute to the economic foundations of our communities.

**Federal**

US Environmental Protection Agency,
Economic Redevelopment Initiative:
www.epa.gov/brownfields/

US Dept of Housing and Urban Development,
Brownfields Economic Development Initiative:
www.hud.gov/bedifact.cfm


US Small Business Administration, Pollution Control Financing: www.sba.gov

**State**

Office of Trade and Economic Development:
www.oted.wa.gov/ed
  Community Economic Revitalization Board
  Business Finance Unit

Office of Community Development:
www.ocd.wa.gov
  Community Development Block Grants
  Rural Opportunity Fund

Public Works Trust Fund, Construction Loan Program: www.pwb.wa.gov

Dept of Ecology: www.ecy.wa.gov/programs
  Interim Remedial Action Grants
  Centennial Clean Water Fund
  Clean Water Act Non-point Source Program

Dept of Transportation, Surface Transportation Program: www.dot.wa.gov

WA State Transportation Improvement Board:
www.tib.wa.gov
  Urban Arterial Trust Account
  Transportation Improvement Account
  Pedestrian Facilities Program

County Road Administration Board, Rural Arterial Program: www.crab.wa.gov.
Contact Information

**King County/Seattle**
King County Department of Natural Resources
c/o Lucy Sandler Auster
Email: lucy.auster@metrokc.gov
Phone: 206-296-8476

**City of Tacoma**
Tacoma Economic Development Department
c/o Genal Gavaldon
Email: ggavaldo@cityoftacoma.org
Phone: 253-591-5213

**City of Spokane**
Mayor's Office
c/o Kim Pearman-Gillman
Email: KPearman-Gillman@SpokaneCity.org
Phone: 509-625-6282

**Areas outside King County, Tacoma and Spokane**
Office of Trade and Economic Development
c/o Tom Stilz or Sharon Kophs
Email: Toms@cted.wa.gov
Sharonk@cted.wa.gov
Phone: 360-725-4045 or 360-725-4032