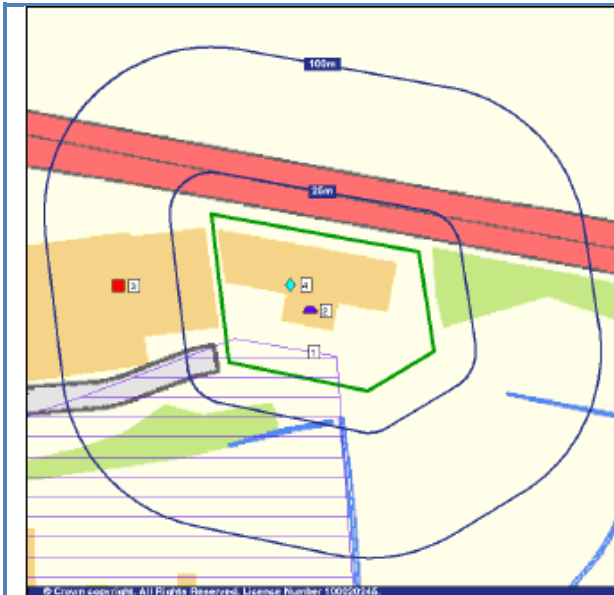


## EnviroRisk Lend



### SITE ADDRESS:

Site Name  
Address 1  
Address 2  
Postcode

### REFERENCE:

EED11281-000-9920

### DATE:

April 2013

This EnviroRisk Wizard was triggered by the valuation of the above property. Your valuer, James Rafinha of Deblinder Associates, entered the details of the above property on the Waterman system, EnviroRisk Wizard. Information from Deblinder Associates and our third party data supplier are summarised below.

## Our Opinion





### ✘ Further Works Required: Assessment










Current and historical site uses may impact the value of the property. The valuer has indicated the site is in industrial use and the dataset has identified Sewage works historically on the site which may be potential sources of contamination to the underlying soil and groundwater. The valuer has indicated that since 2005 an extension to the existing warehouse on site was undertaken and therefore any contamination issues may have been addressed as part of the planning process.




In addition the site is situated in an area at risk of flooding.


## Our Recommendations

|                                |  |
|--------------------------------|--|
| <p><b>Historical Risk</b></p>  | <p>Provide any available environmental reports to the Environmental Support Desk for review. Give the Bank benefit of any existing (less than 5 years old) or future environmental reports produced.</p> <p>If no environmental reports are available, it is recommended that an Environmental Assessment is undertaken (including a site visit).</p> <p>Given the site's recent redevelopment, it is likely that contamination issues will have been addressed as part of the planning process. Ensure all environmental conditions have been discharged to the Council's satisfaction.</p> |
| <p><b>Current Risk</b></p>     | <p>Confirm with the Client the exact nature of current site operations. Where these could represent an environmental risk, further works may be required.</p>  |
| <p><b>Flood Risk</b></p>       | <p>According to the current Environment Agency's flood maps, the site is located within a Zone 3 fluvial floodplain. Verify that appropriate insurance is available to cover the property for both flood risk and business interruption.</p>   |
| <p><b>Coal Mining Risk</b></p> | <p>The site is located in an area that is not likely to be affected by coal mining.</p>  |

| VALUER INFORMATION    |   | RISK  |
|-----------------------|---|---|
| Current site uses     | The site is currently in industrial use.                      |  |
| Historical Uses       | The site was historically in industrial use.                  |  |
| Proposed uses         | The site is intended to be continued in use.                  |  |
| Environmental Reports | The valuer has not indicated that reports exist for the site. |  |

| FACTORS AFFECTING THE SITE  | ON SITE | 0-25m | 25-100m | RISK  |
|---|---------|-------|---------|---|
| <b>Current Potentially Contaminative Uses</b>                         |         |       |         |   |
| Landfills   |         |       |         |  |
| Waste Management Facilities   |         |       |         |  |
| Contaminated Land Register  |         |       |         |  |
| Environmental Permits (pertaining to former PPC permits)              |         |       |         |  |
| Environmental Permits (pertaining to discharges to controlled waters) |         |       |         |  |
| Environmental Permits (pertaining to radioactive substances)          |         |       |         |  |
| Storage of Hazardous Substances (COMAH, etc)                          |         |       |         |  |
| Contemporary Trade Directory (Active)                                 |         |       |         |  |
| Contraventions  |         |       |         |  |

|  |   |  |   |   |
|--|---|--|---|---|
| <b>Historical Potentially Contaminative Uses</b> |   |  |   |   |
| Sewage, 1960s-1990s                              | ✓ |  |   |  |
| Potentially Infilled Land (water), 1930s         |   |  | ✓ |  |
| Contemporary Trade Directory (Inactive)          | ✓ |  |   |  |

|   |           |   |  |   |
|---|-----------|---|--|---|
| <b>Pathways and Receptors</b>   |           |   |  |   |
| Groundwater Vulnerability: (Undifferentiated) Aquifer                   | Secondary | ✓ |  |  |
| Source Protection Zones   |           |   |  |  |
| Flood Risk: Zone 2  |           | ✓ |  |  |
| Flood Risk: Zone 3  |           | ✓ |  |  |
| Flood Defences: None  |           |   |  |  |
| Coal Mining   |           |   |  |  |
| Radon Potential less than 1% of homes are above the action level (none) |           | ✓ |  |  |
| Statutory Protected Areas   |           |   |  |  |

| HELPDESK CONTACT |  |
|------------------|--|
| Helpdesk email   | <a href="mailto:Enviroriskwizard@watermangroup.com">Enviroriskwizard@watermangroup.com</a> |
| Helpdesk line    | 0207 928 7888  |
| Author:          | Chris Brownlie   |
| Authorised:      | Penelope Latorre   |