

# TRIANGLE ENVIRONMENTAL SCIENCE & ENGINEERING INC.

Triangle Environmental, for over 30 years, has been providing quality Professional Environmental services throughout Missouri



John Cable, Owner of Triangle Environmental, with John Cable Jr.

John received his B.S. and M.S. in Geological engineering from the University of Missouri-Rolla

**Our company continues to grow by maintaining excellent relationships with our clients and seeking new customers. Triangle would like to help you with your environmental needs.**

**.....Please give us a call!!.....**

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## **Personnel and Affiliates**

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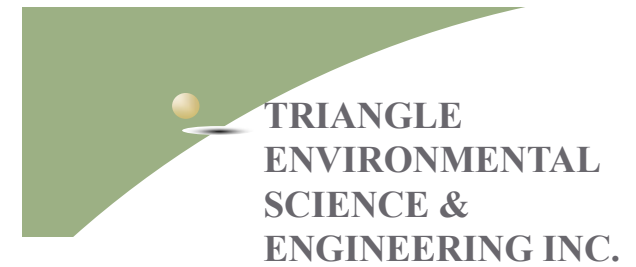
Drury University

Environmental Professional

*Serving Missouri*

*for*

*Over 30 years.*



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# Small Business Administration's (SBA) Modernized Standard Operating Plan (SOP) 50-10 (5)



The Small Business Administration's (SBA) new procedures for environmental due diligence took effect August 1, 2008. The modernized standard operating plan (SOP) includes a tiered approach to due diligence making the SBA's policy more in line with current industry practices making it easier for lenders to follow.

Under the new SOP 50-10 (5) the SBA does not require lenders to conduct a full scale environmental investigation on each property. The level of investigation varies with the risk of contamination determined by each individual property.

New requirements include the determination of the North American Industry Classification System (NAICS) code for a properties current and past uses.

For properties over \$150,000.00 the lender must compare the NAICS codes to the SBA's list of environmentally sensitive industries.

If there is a match, the investigation must begin with an All Appropriate Inquires (AAI), ASTM E 1527-5 Phase I Environmental Site Assessment, regardless of the loan amount.

Otherwise the SBA allows the inquire to begin with a lower lever investigation which include a questionnaire paired with a Records Search with Risk Assessment. A qualified professional must conduct the risk assessment.

The risk assessment is considered a desk top only assessment which includes a review of all databases relevant to an original Phase I Environmental Site Assessment.

During the risk assessment, if any researched environmental concerns are flagged, the information is noted and a complete Phase I Environmental Site Assessment is recommended.

The Risk Assessment is a very cost effective alternative for evaluating environmental risks before entering into a property transaction.

Triangle Environmental Science and Engineering Inc. has been providing professional environmental services throughout Missouri since 1990.

For over 30 years we have been providing services which include:

- SBA 50-10(5) Risk Assessment
- ASTM E 1527 Environmental Site Assessment, Phase I
- Phase II Environmental Site Assessments
- Phase III Environmental Site Assessments (Remediation)
- UST and AST tank extractions
- Mold Assessments
- Lead Assessments
- Asbestos Inspections
- Professional Consultations

We are very familiar with the Ozark region and its wonderful people. Our ESA's meets all ASTM and SBA standards. We are environmental professionals well qualified to assist you with any of your environmental concerns.