



STATEMENT OF QUALIFICATIONS



Statement of Qualifications

Middleton Environmental's mission is to provide the most cost and time effective environmental reporting for our clients presented in a manner that is understandable and assists in managing present and future environmental risks.

Middleton Environmental Incorporated (MEI) is a multi-faceted firm that offers a broad range of Environmental Site Assessment (ESA), services. MEI has the skills of an experienced staff, coupled with the ability to bring specialized consulting services in a timely and cost effective manner, to offer the client the highest possible level of professional performance. MEI also has the capacity to develop joint venture client services, utilizing associated firms of exemplary caliber to tailor fit particularized services to particular project demands.

Our senior staff includes individuals with extensive experience in industry, local government and environmental problem solving, involving federal, state and local laws.

MEI clients have ranged from many lending institutions, insurance and brokerage companies, law firms, small entrepreneurs as well as large industrial organizations. The combination of environmental management, manufacturing and engineering skills provide our clients with timely solutions to their problems.

At MEI, we understand the need for determining the potential liabilities associated with recognized environmental conditions and how they may effect real estate transactions. We also understand that providing ESA services to determine the extent of potential liability should not be cost prohibitive or time consumptive.

MEI is prepared to offer the following services in environmental planning, comprehensive development and design:

ESA & Property Condition Services

- **Phase One Environmental Site Assessment Reports**
- **Phase Two Environmental Site Assessment Reports**
- **Transaction Screen Process Reports**
- **Property Condition Assessment Reports**
- **Soil, Water & Air Analyses and Tank Testing**
- **Remedial Investigation/Feasibility Studies**
- **Asbestos Management**
- **Lead Based Paint Testing & Management**

Project Experience

MEI is a small firm (formerly Middleton, Kontokosta Associates Ltd.), originally founded in 1983 with in-depth experience in environmental planning, comprehensive design and development services. The principals, staff and associated consulting experts at MEI have a solid foundation and proven excellence in a wide range of professional services. The following is a partial listing of projects that have been managed by principals of MEI and MKA.

Environmental Site Assessment Program (ESA):

1986 to Present

The Environmental Site Assessment Program is a phased effort aimed at helping clients (banks, private corporations, lending institutions, insurance companies, etc.) to assess and avoid the enormous cleanup liability and litigation costs so often associated with asbestos or hazardous waste contaminated properties.

Phase I Environmental Site Assessment/Transaction Screen Process (TSP) Reporting:

Phase I Environmental Site Assessment/Transaction Screen Process (TSP) Reporting:

The Phase I Environmental Site Assessment (ESA) and TSP's are conducted in order to determine any potential Recognized Environmental Conditions (REC's), that may have an adverse impact on the Subject Property as well as the value of such property under the American Society of Testing and Materials Standard E1527 and E1528. All Phase I ESA and TSP reports must conform to these standards in order to qualify for the "Innocent Landowner Defense" under the Comprehensive Environmental Response Cleanup Liability Act (CERCLA). The Phase I ESA and TSP consists of a site investigation of any structures and outside grounds for the presence/possible presence of underground or aboveground storage tanks, 55 gallon drums, floor drains or Underground Injection Control concerns and several other items as well as several non-ASTM scope items (or Bank Risk items), such as Asbestos Containing Materials (ACM), lead based paint (LBP), wetlands, mold and radon.

All documentation pertaining to the present and past usage of the Subject Property are obtained in order to evaluate the potential for improper chemical disposal on the Subject Property. The surrounding sites area also examined (to the fullest extent possible), in order to determine if the past and current land use could have an apparent adverse impact on the Subject Property.

During the preparation of the Phase I ESA report, environmental databases are reviewed in order to determine if there are any hazardous waste sites, landfills, leaking underground storage tanks (LUST) sites, hazardous waste generators or cases of improper chemical disposal on the Subject Property or within the vicinity of the Subject Property that may adversely impact the property. Databases such as the USEPA's NPL, CERCLIS and RCRA databases as well as state and local hazardous waste site lists, leaking underground storage tanks lists and other pertinent databases are also examined in order to ascertain whether any hazardous wastes, landfills, oil spills or any related problems exist at the Subject Property or in the vicinity of the Subject Property.

If the physical site inspection, historical site analysis and review of regulatory agency records demonstrate that a large scale contamination concern does not exist regarding the Subject Property, the Phase I ESA report is submitted and our service is completed.

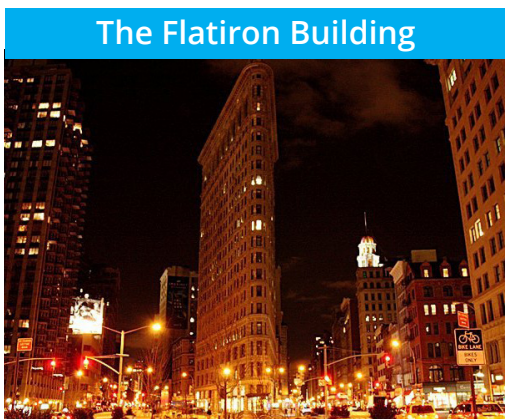
History: Environmental Site Assessment Program

Since 1988, MEI has prepared over 10,000 Environmental Site Assessment & Transaction Screen Process Reports on commercial, industrial and multi-family properties for lending institutions in the tri-state area and throughout the nation. MEI has examined buildings that have ranged in size from 800 square feet to over 1.5 million square feet.

Below is a highlighted list of properties that were examined in the past by MEI (clients are not listed for confidentiality purposes):



1 Pennsylvania Plaza in New York, NY. The site is 2.95 acres in size and there are three (3) commercial buildings on the site. The main building (center of site), has fifty seven (57) floors and three subsurface levels. There are also two retail buildings to the east and west of the main building that have one floor and no basements. The three buildings occupy approximately 2,366,000 square feet of space. The main floor and lower levels of the main building contain a subsurface parking garage, approximately twenty seven (27) food and retail facilities (including three Starbucks stores, a K-Mart store, a TGI Friday's restaurant, etc.), while the upper floors are utilized for office space. The easterly and westerly buildings contain eight (8) retail and food establishments (such as seven food related establishments and a UPS store).



175 Fifth Avenue, New York. Twenty one (21) story office and retail building containing approximately 183,449 square feet of space. New York City Historical Landmark building.



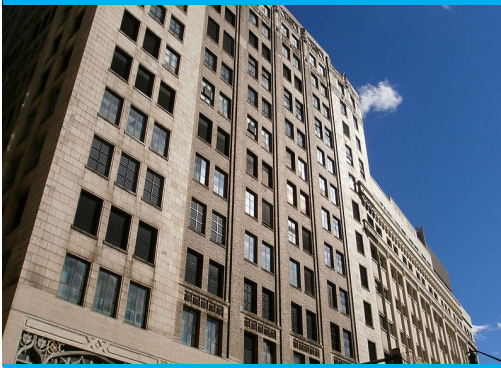
26 Broadway in New York, New York. A 1.05 acre site containing a twenty eight (28) story office building containing 685,000 square feet of prime office space. New York City Historical Landmark building.

Pennsylvania Hotel



Seventh Avenue, New York. Twenty Six (26) story hotel in the heart of New York City (approximately 1.5 million square feet in size). New York City Historical Landmark building.

Bamberger's Former Headquarters



Newark, New Jersey. Vacant sixteen (16) story commercial building approximately 1.25 million square feet in size.

Hygrade Metal Moulding



425 Smith Street, East Farmingdale. Single story industrial building approximately 25,000 square feet in size. Phase I ESA revealed that the site utilized large volumes of perchloroethylene in their window manufacturing processes. The Phase I lead to an extensive Phase II which revealed a contamination plume in excess of half a mile long emanating from the property, impacting several irrigation water supply wells at a nearby golf course. Site was placed on the New York State Department of Environmental Conservation (NYSDEC), Inactive Hazardous Waste Site and has been under remediation via groundwater pump and treat and soil vapor extraction for the past seven years.

Villa Cleaners



1887-1899 Deer Park Avenue in Deer Park, New York. The site is .82 acres in size and contained two (2) commercial buildings on the site. One of the buildings contains a dry cleaner (Villa Cleaners). A review of the New York State Department of Environmental Conservation (NYSDEC), Inactive Hazardous Waste Site List indicated that the Villa Cleaners site was designated as a Class II Hazardous Waste Site due to improper disposal of tetrachloroethene (PCE), in the on-site sanitary leaching pools. On-site groundwater has been found to be contaminated with PCE above New York State Drinking Water Standards and downgradient monitoring wells show that the plume of contamination associated with this site has migrated off-site.

Industrial Properties



MEI has examined over 750,000 square feet of industrial buildings in the Hauppauge Industrial Area (Oser Avenue buildings, Commerce Drive buildings, Willets Path Buildings, etc.). This area is highly industrialized and contains ten hazardous waste sites. MEI has examined over 500,000 square feet of industrial buildings in the East Farmingdale Industrial Area (Smith Street buildings, Schmitt Boulevard buildings, etc.). This area is highly industrialized and contains twelve hazardous waste sites. MEI has examined over 500,000 square feet of industrial buildings in the Plainview Industrial Area (Skyline Drive buildings, Express Drive South buildings, etc.). This area is also highly industrialized and contains three hazardous waste sites. MEI has also examined over 750,000 square feet of industrial buildings in the Ronkonkoma Industrial area (Second Avenue buildings, Fifth Avenue buildings, etc.)

Multi-Family Properties



MEI has examined over 25,000,000 square feet of multi-family buildings in the New York City Metropolitan area over the past 15 years. Some of the apartment buildings range from four apartment units to over 400 units. Phase I and Transaction Screen Process Report have been prepared through the metropolitan area on Multi-Family Properties.

Gas Stations/Auto Repair



MEI has examined over 200 present and former gasoline station and automobile repair facilities in the metropolitan area.

Dry Cleaners/Medical Offices



MEI has examined over 100 present and former dry cleaners and medical offices in the metropolitan area. Contamination concerns from former dry cleaners and medical/dental offices have the potential to seriously devalue a property due to past improper chemical disposal of dry cleaning and photochemical wastes into on-site storm drains or on-site sanitary systems.

Professional Profiles



Donald J. Middleton Jr.
President of Middleton Environmental

Don has been President at Middleton Environmental since 1990 and serves as the head of the Environmental Site Assessment Program. This program has helped lenders, insurance companies, law firms, the FDIC & RTC, municipalities, real estate investors and REITS and well as hundreds of private investors to avoid cleanup liability and litigation cost often associated with hazardous and non-hazardous waste contaminated properties.

Don has personally overseen the preparation of over 15,000 Phase I Environmental Site Assessment & Transaction Screen Process Reports on commercial, industrial and multi-family properties for lending institutions in the tri-state area and throughout the nation. Properties have ranged in size from 880 square feet to 2.35 million square feet in size.

As part of a Phase I Environmental Site Assessment, site inspection of subject properties and surrounding properties is conducted. All pertinent regulatory agency databases are reviewed and all pertinent reviews of past and current subject and surrounding property usage is also conducted. If the site inspection and data review do not indicate any the presence of any recognized environmental conditions, the service is concluded.

If contamination is suspected, a Phase II Environmental Site Assessment will be warranted. Air, water and soil samples are collected, depending upon the concern identified in the Phase I Report. A report on the laboratory analyses and findings is then submitted. This Phase Two report includes mortgage or loan recommendations and clean-up costs (if encountered).

Education & Certifications

EDUCATION

- **Fordham University; College of Business Administration** Bronx, NY, Bachelors of Science, May 1988. Concentration in Finance.
- **Iona College, New Rochelle, New York** September 1985 – May 1986.
- **NYU School for Continuing Education.** July, 1993. New York State Department of Health Asbestos Investigator & Management Planners Licenses in 1993.
- **Institute for Asbestos Awareness.** January 1989. New York State and New York City Asbestos Handlers Licenses. New York City Asbestos Supervisors License, May 1989.

CERTIFICATIONS

- **ATC Associates.** New York State Department of Health Asbestos Investigator Licenses, 2014.

Professional Profiles



John T. Danko
Project Manager

John T. Danko has been Project Manager at Middleton Environmental since 2016.

John has inspected over two hundred pieces of commercial, industrial and multi-family apartment buildings since 2013. John has examined buildings ranging in size from 5,000 square foot structures to over 400,000 square foot commercial buildings.

John has completed various reports including Remedial Investigation Reports, Remedial Action Work Plans and Closure Reports. John has coordinated and supervised Phase II Site investigations including vapor intrusion studies, soil and groundwater sampling, tank removal, sub-slab depressurization testing and final reporting.

John has also completed various reports and site work in compliance with NYC Office of Environmental Remediation's E-Designation program.

Education & Certifications

EDUCATION:

- James Madison University, College of Integrated Science and Technology. Bachelor of Science - Environmental Issues and Management, Biotechnology, and Computer Based Programming/Instrumentation. September 2007 - May 2010.
- New Jersey Institute of Technology, College of Environmental Science, ABET accredited Master of Environmental Science. May 2013

CERTIFICATIONS:

- 40 hr HAZWOPER
- 8 hr HAZWOPER Refresher: March 20, 2013 and March 15, 2014
- New York State Department of Health Asbestos Investigator License, 2016

Professional Profiles



Thomas Robert Tompkins

Project Manager

Thomas Robert Tompkins has been Project Manager at Middleton Environmental since 2018.

Thomas has inspected over five hundred pieces of commercial, industrial and multi-family apartment buildings for many lending institutions since 2018. Prior to 2018, Thomas has worked on such notable projects such as the Brooklyn Bridge Rehabilitation, Goethals Bridge Replacement, and Willet's Point Redevelopment, as an environmental scientist / environmental consultant.

Duties included the generation of reports, data interpretation, hazardous waste management, presentation of data with project stakeholders, and implementation of controls in compliance with city, state, and federal regulations.

Education & Certifications

EDUCATION:

- SUNY College at Purchase, New York, 2002 – 2007 for B.S. in Biology
- Concentration in Microscopy and Analytical Techniques

CERTIFICATIONS:

- Secure Worker Access Consortium (SWAC)
- SSPC C-3 (Supervisor/Competent Person Training for De-leading of Industrial Structures)
- OSHA 40 Hour HAZWOPER/8 Hour HAZWOPER Refresher Certification
- OSHA 10 Hour Training for Construction Industry
- OSHA Confined Space Entry

ESA Program Client List

References for these institutions can be furnished upon your request.



Letters of Reference

The following section are letters of reference about Middleton Environmental from the many banks and financial institution we work with. If you would like specific information or a personal recommendation, please just let us know. We would be happy to help.



"We appreciate your efforts in providing timely and professional service over the past several decades and look forward to continuing our relationship in the future."

Marc Leno, VP

Popular Community Bank
Commercial Real Estate Lending



"Signature Bank would like to commend Middleton Environmental for you continued technical support and responsiveness on numerous Phase I Environmental Site Assessments. Our long-standing relationship over the past twelve years has been very beneficial for the growth of our real estate portfolio."

Your firms understanding of the local regulatory requirements and how they may effect a property transaction has enabled us to better serve our customers and limit our liability."

Joseph E. Fingerman

Group Director - Senior Vice President
Commercial Real Estate Lending
Signature Bank



"Your staff is always courteous and responsive and you should be proud to have such a great team behind you!"

Andrew W. Malone

Sr. Commercial Relationship Manager
Bethpage Federal Credit Union

Environmental Certifications



National Registry of
Environmental
Professionals™

EST. 1987




MBA_{of}NY

MORTGAGE BANKERS ASSOCIATION OF NEW YORK, Inc.

Certificate of Insurance

Confirmation of Placement of Coverage				DATE (MM/DD/YYYY) 03/17/2016	
PRODUCER Vincent R Pesce Agency LLC 955 Main St Holbrook, NY 11741			COMPANY Berkley Insurance Company		CONFIRMATION # FEIECC1365403
PHONE (A/C, No, Ext): FAX (A/C, No): (631) 738-7382			EFFECTIVE DATE 03/18/2016 TIME 12:01 <input checked="" type="checkbox"/> AM <input type="checkbox"/> PM		EXPIRATION DATE 03/18/2017 TIME 12:01 AM <input checked="" type="checkbox"/> NOON
PRODUCER ID: 951531 INSURED Middleton Environmental Inc. 54 George Street Babylon, NY 11702			DESCRIPTION OF OPERATIONS/VEHICLES/PROPERTY (including location) Environmental Assessments Loc: 1 54 George St Babylon NY 11702		
Total Policy Premium \$ 24,267.00					

COVERAGES		LIMITS	
TYPE OF INSURANCE	COVERAGE/FORMS	DEDUCTIBLE	AMOUNT
PROPERTY CAUSES OF LOSS <input type="checkbox"/> BASIC <input type="checkbox"/> BROAD <input type="checkbox"/> SPEC			
GENERAL LIABILITY <input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS MADE <input type="checkbox"/> OCCUR <input checked="" type="checkbox"/> Deductible 5,000 RETRO DATE FOR CLAIMS MADE:		EACH OCCURRENCE \$ 2,000,000 DAMAGE TO RENTED PREMISES \$ 50,000 MED EXP (Any one person) \$ 5,000 PERSONAL & ADV INJURY \$ 2,000,000 GENERAL AGGREGATE \$ 2,000,000 PRODUCTS – COMPI/OP AGG \$ 2,000,000	
VEHICLE LIABILITY <input type="checkbox"/> ANY AUTO <input type="checkbox"/> ALL OWNED AUTOS <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> HIRED AUTOS <input type="checkbox"/> NON-OWNED AUTOS		COMBINED SINGLE LIMIT \$ BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE \$ MEDICAL PAYMENTS \$ PERSONAL INJURY PROT \$ UNINSURED MOTORIST \$	
VEHICLE PHYSICAL DAMAGE DED <input type="checkbox"/> ALL VEHICLES <input type="checkbox"/> SCHEDULED VEHICLES <input type="checkbox"/> COLLISION OTHER THAN COL:		ACTUAL CASH VALUE STATED AMOUNT \$	
GARAGE LIABILITY <input type="checkbox"/> ANY AUTO		AUTO ONLY – EA ACCIDENT \$ OTHER THAN AUTO ONLY: \$ EACH ACCIDENT \$ AGGREGATE \$	
EXCESS LIABILITY <input type="checkbox"/> UMBRELLA FORM <input type="checkbox"/> OTHER THAN UMBRELLA FORM RETRO DATE FOR CLAIMS MADE:		EACH OCCURRENCE \$ AGGREGATE \$ SELF INSURED RETENTION \$	
Professional Liability		Each Occurrence \$ 2,000,000 General Aggregate \$ 2,000,000 Deductible \$ 5,000	
SPECIAL CONDITIONS/ OTHER COVERAGES			


 Authorized Representative
 Managing General Agent Confirming Coverage