

NEW YORK STATE DEPARTMENT OF ENVIRONMENTAL CONSERVATION
STATE SUPERFUND PROGRAM
ECL §27-1301 *et seq.*

In the Matter of a Remedial Program for
DEC Site Name: Brandt Airflex
DEC Site No.: 152183
Site Address: 937-965 Conklin Street
Farmingdale, NY 11735
Suffolk County

**ORDER ON CONSENT AND
ADMINISTRATIVE SETTLEMENT**
Index No. CO 1-20171010- 239

Hereinafter referred to as "Site"

by: Airflex Industrial Inc., Airflex Corp.,
937 Conklin Street Associates, LLC, and
965 Conklin Street Associates, LLC

Hereinafter referred to as "Respondents"

1. A. The New York State Department of Environmental Conservation ("Department") is responsible for inactive hazardous waste disposal site remedial programs pursuant to Article 27, Title 13 of the Environmental Conservation Law ("ECL") and Part 375 of Title 6 of the Official Compilation of Codes, Rules and Regulations ("6 NYCRR") and may issue orders consistent with the authority granted to the Commissioner by such statute.

B. The Department is responsible for carrying out the policy of the State of New York to conserve, improve and protect its natural resources and environment and control water, land, and air pollution consistent with the authority granted to the Department and the Commissioner by Article 1, Title 3 of the ECL.

C. This Order is issued pursuant to the Department's authority under, *inter alia*, ECL Article 27, Title 13 and ECL 3-0301, and resolves Respondent's liability to the State as provided at 6 NYCRR 375-1.5(b)(5).

2. The Site is currently listed in the Registry of Inactive Hazardous Waste Disposal Sites in New York State as Site Number 152183 with a Classification of 02 pursuant to ECL 27-1305. The Site was classified as a Classification of 2 on November 9, 2000.

3. The Department completed a State-funded Remedial Investigation/Feasibility Study of the Site in January 2015.

4. The Department issued a Record of Decision for the Site on March 20, 2015.

5. Respondent Airflex Industrial, Inc., a domestic business corporation with a mailing address of 965 Conklin Street, East Farmingdale, New York 11753, operates the Site.

6. Respondent Airflex Corp., a domestic business corporation with a mailing address of 965 Conklin Street, East Farmingdale, New York 11753, is the parent of Airflex Industrial, Inc. and also operates the Site.

7. Respondent 937 Conklin Street Associates, LLC, a domestic limited liability company with a mailing address % Fred Fogelman, 156 Summers Street, Oyster Bay, New York 11771, owns the portion of the site located at 937 Conklin Street, East Farmingdale, New York 11753. Respondent 937 Conklin Street Associates, LLC represents that there are no mortgages and/or liens (recorded or unrecorded) on the real property located at 937 Conklin Street.

8. Respondent 965 Conklin Street Associates, LLC, a domestic limited liability company with a mailing address % Fred Fogelman, 156 Summers Street, Oyster Bay, New York 11771, owns the portion of the site located at 965 Conklin Street, East Farmingdale, New York 11753. Respondent 965 Conklin Street Associates, LLC represents that there are no mortgages and/or liens (recorded or unrecorded) on the real property located at 965 Conklin Street.

10. Respondents (collectively, all Respondents named in paragraphs 5, 6, 7, and 8 above) consent to the issuance of this Order without (i) an admission or finding of liability, fault, wrongdoing, or violation of any law, regulation, permit, order, requirement, or standard of care of any kind whatsoever; (ii) an acknowledgment that there has been a release or threatened release of hazardous waste at or from the Site; and/or (iii) an acknowledgment that a release or threatened release of hazardous waste at or from the Site constitutes a significant threat to the public health or environment.

11. Solely with regard to the matters set forth below, Respondents hereby waive any right to a hearing as may be provided by law, consent to the issuance and entry of this Order, and agree to be bound by its terms. Respondents consent to and agree not to contest the authority or jurisdiction of the Department to issue or enforce this Order, and agree not to contest the validity of this Order or its terms or the validity of data submitted to the Department by Respondent pursuant to this Order.

NOW, having considered this matter and being duly advised, **IT IS ORDERED THAT:**

I. Real Property

The Site subject to this Order has been assigned number 152183, consists of approximately 2.1 acres, and is as follows:

Subject Property Description (Exhibit "A" is a map of the Site)

Tax Map/Parcel No.: Section 34 Block 1 Lot 8.2
937 Conklin Street
East Farmingdale, NY 111735
Owner: 937 Conklin Street Associates, LLC

Tax Map/Parcel No.: Section 34 Block 1 Lot 9
965 Conklin Street
East Farmingdale, NY 111735
Owner: 965 Conklin Street Associates, LLC

II. Initial Work Plan and Submittal

The Remedial Design/Remedial Action ("RD/RA") Work Plan shall be submitted to the Department within forty-five (45) days after the effective date of this Order.

III. Payment of State Costs

A. Invoices shall be sent to one Respondent at one of the following address(es) if more than one address is listed:

Airflex Industrial, Inc.
965 Conklin Street
Farmingdale, NY 11735
(631) 752-1234

B. In addition to the requirement to pay State Costs as set forth in Appendix "A", Respondents shall pay to the Department the amount of \$1,054,006.00 over 30 years with an interest rate of 4% which represents settlement in full of the Department's past State costs incurred by the Department through November 14, 2018 and by New York State Department of Health ("NYSDOH") through September 19, 2018. This settlement is contingent upon compliance with Subparagraph III.C. Respondents acknowledge that past State costs incurred by the Department between November 15, 2018 and the effective date of this Order and incurred by NYSDOH between September 15, 2018 and the effective date of this Order will be billed at a later date.

C. Respondent 937 Conklin Street Associates, LLC and Respondent 965 Conklin Street Associates, LLC (collectively, "Respondent Owners"), as owners of the

real property which comprise the Site, shall grant the Department a first Lien in the form of a mortgage (the "Mortgage") on the real properties located at 937 and 965 Conklin Street, East Farmingdale, NY 1117355 in the form attached as Exhibit C, which shall be duly recorded by the Respondent Owners at their expense within five (5) business days of the effective date of this Order. The Mortgage must be filed by Respondent Owners prior to transferring, conveying or encumbering any interest in the aforementioned real property. Within five (5) days after the mortgage is recorded, Respondent Owners shall provide the Department with proof of recording in the form of a receipt from the Suffolk County Clerk's office. Respondent Owners shall also provide a copy of the recorded Mortgage to the Department.

D. Respondents shall pay to the Department the sum total of \$1,054,006.00 in accordance with the payment schedule attached as Exhibit D. Each payment shall be remitted by electronic funds transfer to:

| | |
|------------------------|--|
| Financial Institution: | Bank of America, Wilmington, DE |
| Routing No: | 021000322 |
| Account Name: | NYS Department of Environmental Conservation Revenue Account |
| Account No: | 483043680813 |
| Site Identifier: | Brandt Airflex Site #152183 |
| Contact at BoA: | Violet Brissett at 866-222-1948 Ext. 2722 |
| Contact at DEC: | Robert Schwank at 518-402-9373 |

At the time such payment is remitted, Respondent shall provide written notice of the remittance to Karen Diligent, Chief, CRS, Bureau of Program Management, karen.diligent@dec.ny.gov via email.

IV. Communications

A. All written communications required by this Consent Order shall be transmitted by United States Postal Service, by private courier service, by hand delivery, or by electronic mail.

1. Communication from Respondent shall be sent to:

Jared Donaldson (1 hard copy (work plans unbound) & 1 electronic copy)
Department of Environmental Conservation
Division of Environmental Remediation
625 Broadway
Albany, NY 12233-7015
jared.donaldson@dec.ny.gov

Kristine Vooris (electronic copy only)
New York State Department of Health

Bureau of Environmental Exposure Investigation
Empire State Plaza
Corning Tower Room 1787
Albany, NY 12237
Kristine.vooris@health.ny.gov

Rosalie Rusinko, Esq. (correspondence only)
New York State Department of Environmental Conservation
Office of General Counsel
100 Hillside Avenue, Suite 1W
White Plains, NY 10603-2860
rosalie.rusinko@dec.ny.gov

2. Communication from the Department to Respondents shall be sent to:

Airflex Industrial, Inc.
965 Conklin Street
Farmingdale, NY 11735

Airflex Corp.
965 Conklin Street
Farmingdale, NY 11735

937 Conklin Street Associates, LLC
% Fred Fogelman
156 Summers Street
Oyster Bay, NY 11771

965 Conklin Street Associates, LLC
% Fred Fogelman
156 Summers Street
Oyster Bay, NY 11771

with copy to:

Barry S. Cohen
Certilman Balin Adler & Hyman, LLP
90 Merrick Avenue 9th Floor
East Meadow, NY 11554
bcohen@certilmanbalin.com

B. The Department and Respondents reserve the right to designate additional or different addressees for communication on written notice to the other. Additionally, the Department reserves the right to request that the Respondents provide more than one paper copy of any work plan or report.

C. Each party shall notify the other within ninety (90) days after any change in the addresses listed in this paragraph or in Paragraph I. (See Appendix "A" Paragraph VI.D for instruction on notification of invoice contact and address changes.)

V. Miscellaneous

A. Appendix A - "Standard Clauses for All New York State Superfund Orders" is attached to and hereby made a part of this Order as if set forth fully herein.

B. In the event of a conflict between the terms of this Order and the terms of Appendix A, the terms of this Order shall control.

C. The Records Search Report described in Exhibit "B" is not required under this Order.

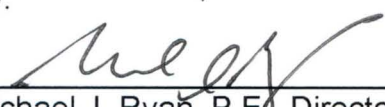
D. The effective date of this Order is the 10th day after it is signed by the Commissioner or the Commissioner's designee.

DATED:

JUL 19 2019

BASIL SEGGOS
COMMISSIONER
NEW YORK STATE DEPARTMENT OF
ENVIRONMENTAL CONSERVATION

By:



Michael J. Ryan, P.E., Director
Division of Environmental Remediation

CONSENT BY RESPONDENT

Respondent hereby consents to the issuing and entering of this Order without further notice, waive their right to a hearing herein, and agree to be bound by the terms, conditions and provisions contained in this Order.

Airflex Industrial, Inc.

By: (Signature): 

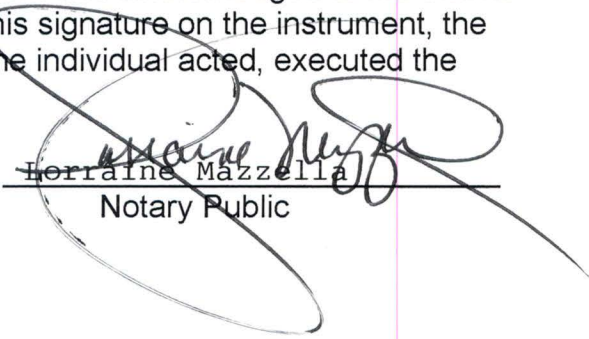
Print Name: Jonathan Fogleman

Title: President

Date: 6/13/19

State of New York)
) s.s.:
County of Suffolk)

On this 13 day of June, 2019, before me, the undersigned, personally appeared _____, personally known to me or proved to me on the basis of satisfactory evidence to be the individual whose name is subscribed to the within instrument and acknowledged to me that he executed the same in his capacity and that by his signature on the instrument, the individual, or the person upon behalf of which the individual acted, executed the instrument.


Lorraine Mazzella
Notary Public

LORRAINE MAZZELLA
Notary Public, State of New York
No. 01MA6023029
Qualified in Suffolk County
Commission Expires April 12, 2023

CONSENT BY RESPONDENT

Respondent hereby consents to the issuing and entering of this Order without further notice, waive their right to a hearing herein, and agree to be bound by the terms, conditions and provisions contained in this Order.

Airflex Corp.
By: (Signature): [Handwritten Signature]
Print Name: Jonathan Fogelman
Title: President
Date: 6/13/19

State of New York)
) s.s.:
County of Suffolk)

On this 13 day of June, 2019, before me, the undersigned, personally appeared Jonathan Fogelman, personally known to me or proved to me on the basis of satisfactory evidence to be the individual whose name is subscribed to the within instrument and acknowledged to me that he executed the same in his capacity and that by his signature on the instrument, the individual, or the person upon behalf of which the individual acted, executed the instrument.

[Handwritten Signature]
Lorraine Mazzezza
Notary Public

LORRAINE MAZZELLA
Notary Public, State of New York
No. 01MA6023029
Qualified in Suffolk County
Commission Expires April 12, 2023

CONSENT BY RESPONDENT

Respondent hereby consents to the issuing and entering of this Order without further notice, waive their right to a hearing herein, and agree to be bound by the terms, conditions and provisions contained in this Order.

937 Conklin Street Associates, LLC

By: (Signature): [Signature]

Print Name: Fred Fogelman

Title: _____

Date: 6/13/19

State of New York)
) s.s.:
County of Suffolk)

On this 13 day of June, 2019, before me, the undersigned, personally appeared Fred Fogelman, personally known to me or proved to me on the basis of satisfactory evidence to be the individual whose name is subscribed to the within instrument and acknowledged to me that he executed the same in his capacity and that by his signature on the instrument, the individual, or the person upon behalf of which the individual acted, executed the instrument.

[Signature]
Lorraine Mazzella
Notary Public

LORRAINE MAZZELLA
Notary Public, State of New York
No. 01MA6023029
Qualified in Suffolk County
Commission Expires April 12, 2023

CONSENT BY RESPONDENT

Respondent hereby consents to the issuing and entering of this Order without further notice, waive their right to a hearing herein, and agree to be bound by the terms, conditions and provisions contained in this Order.

965 Conklin Street Associates, LLC

By: (Signature): 

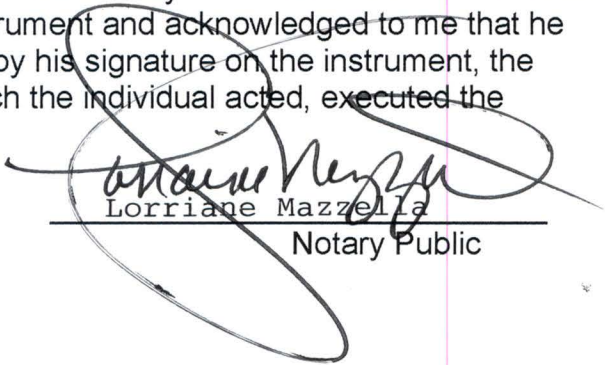
Print Name: Fred Fogelman

Title: _____

Date: 6/13/19

State of New York)
) s.s.:
County of Suffolk)

On this 13 day of June, 2019, before me, the undersigned, personally appeared Fred Fogelman, personally known to me or proved to me on the basis of satisfactory evidence to be the individual whose name is subscribed to the within instrument and acknowledged to me that he executed the same in his capacity and that by his signature on the instrument, the individual, or the person upon behalf of which the individual acted, executed the instrument.



Lorriane Mazzella
Notary Public

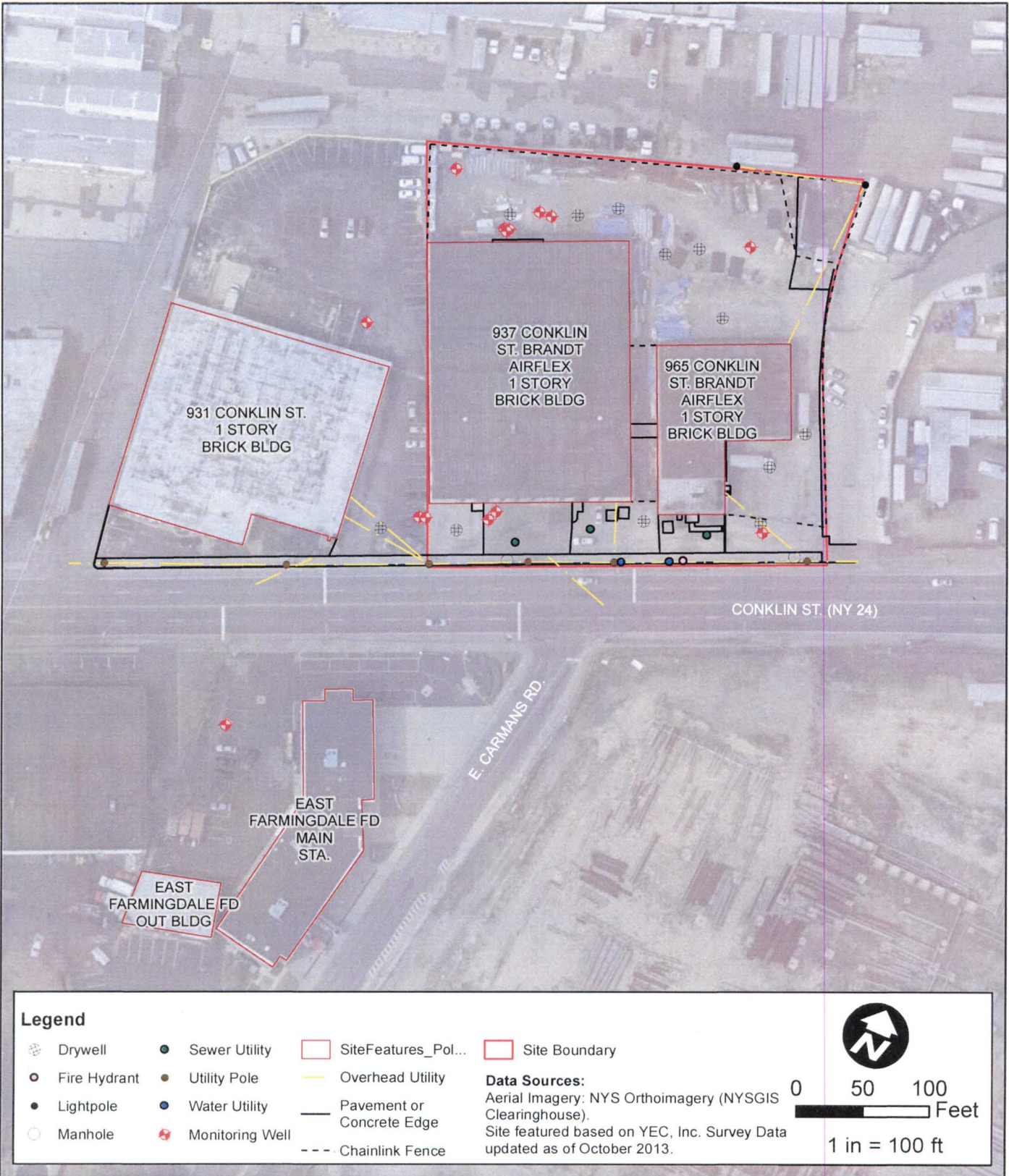
LORRAINE MAZZELLA
Notary Public, State of New York
No. 01MA6023029
Qualified in Suffolk County
Commission Expires April 12, 2022

EXHIBIT "A"

Map of the Site

EXHIBIT "A"

Map of the Site



Brandt Airflex (NYSDEC Site # 152183)
 937 & 965 Conklin Street
 East Farmingdale, New York

| | |
|--------|------------|
| DATE | 01/20/2014 |
| FIGURE | 2 |

Site Features

EXHIBIT "B"

RECORDS SEARCH REPORT

1. Detail all environmental data and information within Respondent's or Respondent's agents' or consultants' possession or control regarding environmental conditions at or emanating from the Site.
2. A comprehensive list of all existing relevant reports with titles, authors, and subject matter, as well as a description of the results of all previous investigations of the Site and of areas immediately surrounding the Site which are or might be affected by contamination at the Site, including all available topographic and property surveys, engineering studies, and aerial photographs.
3. A concise summary of information held by Respondent and Respondent's attorneys and consultants with respect to:
 - (i) a history and description of the Site, including the nature of operations;
 - (ii) the types, quantities, physical state, locations, methods, and dates of disposal or release of hazardous waste at or emanating from the Site; (iii) a description of current Site security (i.e. fencing, posting, etc.); and
 - (iii) the names and addresses of all persons responsible for disposal of hazardous waste, including the dates of such disposal and any proof linking each such person responsible with the hazardous wastes identified.

EXHIBIT "C"

MORTGAGE

MORTGAGE

This Mortgage, made this ___ day of _____, 2019, by 937 Conklin Street Associates, LLC, a domestic limited liability company whose mailing address is % Fred Fogelman, 156 Summers Street, Oyster Bay, New York 11771 ("Obligor 1") and 965 Conklin Street Associates, LLC, a domestic limited liability company whose mailing address is % Fred Fogelman, 156 Summers Street, Oyster Bay, New York 11771 ("Obligor 2"), to the **New York State Department of Environmental Conservation** ("Department") with its headquarters located at 625 Broadway, Albany, New York.

WHEREAS, pursuant to the Order of Consent and Administrative Settlement, Index No.: CO 1-20171010-239 ("Order"), Obligor 1 and Obligor 2 are Respondents and are jointly and severally liable with the other named Respondents (Airflex Industrial, Inc., a domestic business corporation whose mailing address is 965 Conklin Street, East Farmingdale, New York 11753 and Airflex Corp., a domestic business corporation whose mailing address is 965 Conklin Street, East Farmingdale, New York 11753) for compliance with the Order; and

WHEREAS, the Order requires the payment of \$1,054,006.00 over a period of 30 years with an interest rate of 4% and with no pre-payment penalty.

WITNESSETH, that to secure a payment of an indebtedness under the Order in the sum of One Million Fifty-four Thousand Six (\$1,054,006.00) Dollars, lawful money of the United States with interest, to be paid commencing July 1, 2019, and continuing monthly thereafter at \$5,031.99 per month for 359 months with a final payment of \$5,029.27;

OBLIGOR 1 GRANTS THE DEPARTMENT A FIRST MORTGAGE ON:

All that certain plot, piece or parcel of land, with building and improvements, except as set forth below, thereon erected, situate, lying and being in the

County of Suffolk, Town of Babylon, Hamlet of East Farmingdale,
Section 34, Block 1, Lot 8.2;

TOGETHER with all rights, title and interest of the Obligor 1 in and to the land lying in the streets and roads in front of and adjoining said premises;

TOGETHER with all awards heretofore and hereafter made to the Obligor 1 for taking by eminent domain the whole or any part of said premises or any easement therein, including any awards for changes of grade of streets, which said awards are hereby assigned to the Department, who is hereby authorized to collect and receive the

proceeds of such awards and to give proper receipts and acquittances therefor, and to apply same toward the payment of the obligation, notwithstanding the fact that the amount owing thereon may not then be due and payable; and the said Obligor 1 hereby agrees, upon request, to make, execute and deliver any and all assignments and other instruments sufficient for the purpose of assigning said awards to the Department, free, clear and discharged of any encumbrances of any kind or nature whatsoever.

OBLIGOR 2 GRANTS THE DEPARTMENT A FIRST MORTGAGE ON:

All that certain plot, piece or parcel of land, with building and improvements, except as set forth below, thereon erected, situate, lying and being in the

County of Suffolk, Town of Babylon, Hamlet of East Farmingdale,
Section 34, Block 1, Lot 9;

TOGETHER with all rights, title and interest of the Obligor 2 in and to the land lying in the streets and roads in front of and adjoining said premises;

TOGETHER with all awards heretofore and hereafter made to the Obligor 2 for taking by eminent domain the whole or any part of said premises or any easement therein, including any awards for changes of grade of streets, which said awards are hereby assigned to the Department, who is hereby authorized to collect and receive the proceeds of such awards and to give proper receipts and acquittances therefor, and to apply same toward the payment of the obligation, notwithstanding the fact that the amount owing thereon may not then be due and payable; and the said Obligor 2 hereby agrees, upon request, to make, execute and deliver any and all assignments and other instruments sufficient for the purpose of assigning said awards to the Department, free, clear and discharged of any encumbrances of any kind or nature whatsoever.

AND Obligor 1 and Obligor 2 ("Obligors") covenant with the Department as follows:

1. That the Obligors will pay the indebtedness as hereinbefore provided.
2. That the Obligors will keep the buildings on the premises insured against loss by fire for the benefit of the Department; and that he will reimburse the Department for any premiums paid for insurance made by the Department on the Obligors' default in so insuring the buildings or in so assigning and delivering the policies.
3. That no building on the premises shall be removed or demolished without the consent of the Department, which shall not be unreasonably withheld.
4. That the whole of said obligation shall become due at the option of the Department: after default in the payment of any installment of principal for twenty

(20) days; or after default in the payment of any tax, water rate, sewer rent or assessment for thirty (30) days after notice and demand; or after default after notice and demand either assigning and delivering the policies insuring the building against loss by fire or in reimbursing the Department for premiums paid on such insurance, as before provided; or after default upon request in furnishing a statement of the amount due on the mortgage and whether any offsets or defenses exist against the mortgage debt, as hereinafter provided.

5. That the Obligors will pay all the taxes, assessments, sewer rents or water rates, and in default thereof, the Department may pay the same.
6. That the Obligors, within five (5) days upon request in person or within ten (10) days upon request by mail will furnish a written statement duly acknowledged of the amount due on this mortgage and whether any offsets or defenses exist against the mortgage debt.
7. That any notice of default and demand or request may be in writing and may be served in person or by mail.
8. That the Obligors warrant the title to their real properties.
9. That the fire insurance policies required by paragraph No.2 above shall contain the usual extended coverage endorsement; that in addition thereto the Obligors, within thirty (30) days after notice and demand, will keep the premises insured against hazards that may reasonably be required by the Department and will purchase insurance available from general business insurance brokers, as reasonably requested by the Department.¹ All of the provisions of paragraph No. 2 above relating to fire insurance and the provisions of Section 254 of the Real Property Law construing the same shall be apply to the additional insurance required by this paragraph.
10. That in case of a foreclosure sale, said premises, or so much thereof as may be affected by this mortgage, may be sold in one parcel.
11. That in any action or proceeding commenced (except an action to foreclose this mortgage or to collect the debt thereby), to which action or proceeding the Department is made a party, or in which it becomes necessary to defend or uphold the lien of this mortgage, all reasonable sums paid by the Department or the State of New York for the expense of any litigation to prosecute or defend

¹ These policies shall include the standard mortgage clause to protect the Department and will name the Department as mortgagee and/or additional loss payee.

the rights and lien created by this mortgage (including reasonable counsel fees), shall be paid by the Obligors, and any such sum shall be a lien on said premises prior to any right, title to, interest in or claim upon said premises attaching or accruing subsequent to the lien of this mortgage, and shall be deemed to be secured by this mortgage. In any action or proceeding to foreclose this mortgage, or to recover or collect the debt secured thereby, the provisions of law respecting the recovering of costs, disbursements and allowances shall prevail unaffected by this covenant.

12. That the Obligors hereby assigns to the Department the rents, issues and profits of the premises as further security for the payment of said indebtedness, and the Obligors grants to the Department the right to enter upon and to take possession of the premises for the purpose of collecting the same and to let the premises or any part thereof, and to apply the rents, issues and profits, after payment of all necessary charges and expenses, on account of said indebtedness. This assignment and grant shall continue in effect until this mortgage is paid. The Department hereby waives the right to enter upon and to take possession of said rents, issues and profits, and the Obligors shall be entitled to collect and receive said rents, issues and profits until default under any covenants, conditions or agreement contained in this Mortgage and agrees to use such rents, issues and profits in payment of principal and interest becoming due against said premises, but such right of the Obligors may be revoked by the Department upon any default that is not timely cured in accord with paragraph 4 of this Mortgage, on twenty (20) days written notice.
13. The whole of said principal sum shall become due at the option of the Department; (a) after failure to exhibit to the Department, within twenty (20) days after demand, receipts showing payment of all taxes, water rates, sewer rent and assessments; or (b) after the actual or threatened material alteration, demolition or removal of any building on the premises without the written consent of the Department; or (c) after the assignment of the rents of the premises or any part thereof without the written consent of the Department; or (d) if the buildings on said premises is not maintained in reasonably good repair; or (e) after failure to comply with any requirement or order or notice or violation of law or ordinance issues by any governmental department claiming jurisdiction over the premises within three (3) months from the issuance thereof; or (f) failure to maintain in full force and effect insurance policies insuring the premises; or (g) in the event of the removal, demolition or destruction in whole or in part of any of the fixtures, or chattels covered hereby, unless the same are promptly replaced by similar fixtures, and chattels at least equal in quality and condition to those replaced, free from chattel mortgages or other encumbrances thereon and free from any reservation of title thereto; or (h) after thirty (30) days'

notice to the Obligors, in the event of the passage of any law deducting from the value of the land for the purposes of taxation any lien thereon, or changing in any way the taxation of mortgages or debts secured thereby for state or local purposes; or (i) if the Obligors fail to keep, observe and perform any of the other covenants, conditions, or agreements contained in this mortgage.

14. That the Obligors will, in compliance with Section 13 of the Lien Law, receive the advances secured hereby and will hold the right to receive such advances as a trust fund to be applied first for the purpose of paying the cost of the improvement and will apply the same to the payment of the cost of the improvement before using any part of the total of the same for any other purpose.
15. That the execution of this mortgage has been duly authorized by the members of the Obligors.
16. That the Obligors will duly record this mortgage at their expense.

This mortgage may not be changed or terminated orally. The covenants contained in this mortgage shall run with the land and bind the Obligors, the heirs, personal representatives, successors and assigns of the Obligors and all subsequent owners, encumbrancers, tenants and subtenants of the premises, and shall enure to the of the Department.

This mortgage is not assignable without the written consent of the Obligors.

IN WITNESS WHEREOF, this mortgage has been duly executed by the Obligors.

965 Conklin Street Associates, LLC

By: _____
Fred Fogelman, Managing Member

State of New York)
) s.s.:
County of)

On this ___ day of _____, 201_, before me, the undersigned, personally appeared _____, personally known to me or proved to me on the basis of satisfactory evidence to be the individual whose name is subscribed to the within instrument and acknowledged to me that he executed the same in his capacity and that by his signature on the instrument, the individual, or the person upon behalf of which the individual acted, executed the instrument.

Notary Public

937 Conklin Street Associates, LLC

By: _____
Fred Fogelman, Managing Member

State of New York)
) s.s.:
County of)

On this ___ day of _____, 201_, before me, the undersigned, personally appeared _____, personally known to me or proved to me on the basis of satisfactory evidence to be the individual whose name is subscribed to the within instrument and acknowledged to me that he executed the same in his capacity and that by his signature on the instrument, the individual, or the person upon behalf of which the individual acted, executed the instrument.

Notary Public

EXHIBIT "D"
PAYMENT SCHEDULE

EXHIBIT "D"

Payment Schedule

Monthly Payments Starting July 1, 2019

| Number | Payment | Principal | Interest | Loan balance |
|--------|------------|------------|------------|----------------|
| | | | | \$1,054,006.00 |
| 1 | \$5,031.99 | \$1,518.64 | \$3,513.35 | \$1,052,487.36 |
| 2 | \$5,031.99 | \$1,523.70 | \$3,508.29 | \$1,050,963.66 |
| 3 | \$5,031.99 | \$1,528.78 | \$3,503.21 | \$1,049,434.88 |
| 4 | \$5,031.99 | \$1,533.87 | \$3,498.12 | \$1,047,901.01 |
| 5 | \$5,031.99 | \$1,538.99 | \$3,493.00 | \$1,046,362.02 |
| 6 | \$5,031.99 | \$1,544.12 | \$3,487.87 | \$1,044,817.90 |
| 7 | \$5,031.99 | \$1,549.26 | \$3,482.73 | \$1,043,268.64 |
| 8 | \$5,031.99 | \$1,554.43 | \$3,477.56 | \$1,041,714.21 |
| 9 | \$5,031.99 | \$1,559.61 | \$3,472.38 | \$1,040,154.60 |
| 10 | \$5,031.99 | \$1,564.81 | \$3,467.18 | \$1,038,589.79 |
| 11 | \$5,031.99 | \$1,570.02 | \$3,461.97 | \$1,037,019.77 |
| 12 | \$5,031.99 | \$1,575.26 | \$3,456.73 | \$1,035,444.51 |
| 13 | \$5,031.99 | \$1,580.51 | \$3,451.48 | \$1,033,864.00 |
| 14 | \$5,031.99 | \$1,585.78 | \$3,446.21 | \$1,032,278.22 |
| 15 | \$5,031.99 | \$1,591.06 | \$3,440.93 | \$1,030,687.16 |
| 16 | \$5,031.99 | \$1,596.37 | \$3,435.62 | \$1,029,090.79 |
| 17 | \$5,031.99 | \$1,601.69 | \$3,430.30 | \$1,027,489.10 |
| 18 | \$5,031.99 | \$1,607.03 | \$3,424.96 | \$1,025,882.07 |
| 19 | \$5,031.99 | \$1,612.38 | \$3,419.61 | \$1,024,269.69 |
| 20 | \$5,031.99 | \$1,617.76 | \$3,414.23 | \$1,022,651.93 |
| 21 | \$5,031.99 | \$1,623.15 | \$3,408.84 | \$1,021,028.78 |
| 22 | \$5,031.99 | \$1,628.56 | \$3,403.43 | \$1,019,400.22 |
| 23 | \$5,031.99 | \$1,633.99 | \$3,398.00 | \$1,017,766.23 |
| 24 | \$5,031.99 | \$1,639.44 | \$3,392.55 | \$1,016,126.79 |
| 25 | \$5,031.99 | \$1,644.90 | \$3,387.09 | \$1,014,481.89 |
| 26 | \$5,031.99 | \$1,650.38 | \$3,381.61 | \$1,012,831.51 |
| 27 | \$5,031.99 | \$1,655.88 | \$3,376.11 | \$1,011,175.63 |
| 28 | \$5,031.99 | \$1,661.40 | \$3,370.59 | \$1,009,514.23 |
| 29 | \$5,031.99 | \$1,666.94 | \$3,365.05 | \$1,007,847.29 |
| 30 | \$5,031.99 | \$1,672.50 | \$3,359.49 | \$1,006,174.79 |
| 31 | \$5,031.99 | \$1,678.07 | \$3,353.92 | \$1,004,496.72 |
| 32 | \$5,031.99 | \$1,683.67 | \$3,348.32 | \$1,002,813.05 |
| 33 | \$5,031.99 | \$1,689.28 | \$3,342.71 | \$1,001,123.77 |
| 34 | \$5,031.99 | \$1,694.91 | \$3,337.08 | \$999,428.86 |
| 35 | \$5,031.99 | \$1,700.56 | \$3,331.43 | \$997,728.30 |
| 36 | \$5,031.99 | \$1,706.23 | \$3,325.76 | \$996,022.07 |
| 37 | \$5,031.99 | \$1,711.92 | \$3,320.07 | \$994,310.15 |
| 38 | \$5,031.99 | \$1,717.62 | \$3,314.37 | \$992,592.53 |
| 39 | \$5,031.99 | \$1,723.35 | \$3,308.64 | \$990,869.18 |
| 40 | \$5,031.99 | \$1,729.09 | \$3,302.90 | \$989,140.09 |
| 41 | \$5,031.99 | \$1,734.86 | \$3,297.13 | \$987,405.23 |
| 42 | \$5,031.99 | \$1,740.64 | \$3,291.35 | \$985,664.59 |

| Number | Payment | Principal | Interest | Loan balance |
|--------|------------|------------|------------|--------------|
| 43 | \$5,031.99 | \$1,746.44 | \$3,285.55 | \$983,918.15 |
| 44 | \$5,031.99 | \$1,752.26 | \$3,279.73 | \$982,165.89 |
| 45 | \$5,031.99 | \$1,758.10 | \$3,273.89 | \$980,407.79 |
| 46 | \$5,031.99 | \$1,763.96 | \$3,268.03 | \$978,643.83 |
| 47 | \$5,031.99 | \$1,769.84 | \$3,262.15 | \$976,873.99 |
| 48 | \$5,031.99 | \$1,775.74 | \$3,256.25 | \$975,098.25 |
| 49 | \$5,031.99 | \$1,781.66 | \$3,250.33 | \$973,316.59 |
| 50 | \$5,031.99 | \$1,787.60 | \$3,244.39 | \$971,528.99 |
| 51 | \$5,031.99 | \$1,793.56 | \$3,238.43 | \$969,735.43 |
| 52 | \$5,031.99 | \$1,799.54 | \$3,232.45 | \$967,935.89 |
| 53 | \$5,031.99 | \$1,805.54 | \$3,226.45 | \$966,130.35 |
| 54 | \$5,031.99 | \$1,811.56 | \$3,220.43 | \$964,318.79 |
| 55 | \$5,031.99 | \$1,817.59 | \$3,214.40 | \$962,501.20 |
| 56 | \$5,031.99 | \$1,823.65 | \$3,208.34 | \$960,677.55 |
| 57 | \$5,031.99 | \$1,829.73 | \$3,202.26 | \$958,847.82 |
| 58 | \$5,031.99 | \$1,835.83 | \$3,196.16 | \$957,011.99 |
| 59 | \$5,031.99 | \$1,841.95 | \$3,190.04 | \$955,170.04 |
| 60 | \$5,031.99 | \$1,848.09 | \$3,183.90 | \$953,321.95 |
| 61 | \$5,031.99 | \$1,854.25 | \$3,177.74 | \$951,467.70 |
| 62 | \$5,031.99 | \$1,860.43 | \$3,171.56 | \$949,607.27 |
| 63 | \$5,031.99 | \$1,866.63 | \$3,165.36 | \$947,740.64 |
| 64 | \$5,031.99 | \$1,872.85 | \$3,159.14 | \$945,867.79 |
| 65 | \$5,031.99 | \$1,879.10 | \$3,152.89 | \$943,988.69 |
| 66 | \$5,031.99 | \$1,885.36 | \$3,146.63 | \$942,103.33 |
| 67 | \$5,031.99 | \$1,891.65 | \$3,140.34 | \$940,211.68 |
| 68 | \$5,031.99 | \$1,897.95 | \$3,134.04 | \$938,313.73 |
| 69 | \$5,031.99 | \$1,904.28 | \$3,127.71 | \$936,409.45 |
| 70 | \$5,031.99 | \$1,910.63 | \$3,121.36 | \$934,498.82 |
| 71 | \$5,031.99 | \$1,916.99 | \$3,115.00 | \$932,581.83 |
| 72 | \$5,031.99 | \$1,923.38 | \$3,108.61 | \$930,658.45 |
| 73 | \$5,031.99 | \$1,929.80 | \$3,102.19 | \$928,728.65 |
| 74 | \$5,031.99 | \$1,936.23 | \$3,095.76 | \$926,792.42 |
| 75 | \$5,031.99 | \$1,942.68 | \$3,089.31 | \$924,849.74 |
| 76 | \$5,031.99 | \$1,949.16 | \$3,082.83 | \$922,900.58 |
| 77 | \$5,031.99 | \$1,955.65 | \$3,076.34 | \$920,944.93 |
| 78 | \$5,031.99 | \$1,962.17 | \$3,069.82 | \$918,982.76 |
| 79 | \$5,031.99 | \$1,968.71 | \$3,063.28 | \$917,014.05 |
| 80 | \$5,031.99 | \$1,975.28 | \$3,056.71 | \$915,038.77 |
| 81 | \$5,031.99 | \$1,981.86 | \$3,050.13 | \$913,056.91 |
| 82 | \$5,031.99 | \$1,988.47 | \$3,043.52 | \$911,068.44 |
| 83 | \$5,031.99 | \$1,995.10 | \$3,036.89 | \$909,073.34 |
| 84 | \$5,031.99 | \$2,001.75 | \$3,030.24 | \$907,071.59 |
| 85 | \$5,031.99 | \$2,008.42 | \$3,023.57 | \$905,063.17 |
| 86 | \$5,031.99 | \$2,015.11 | \$3,016.88 | \$903,048.06 |
| 87 | \$5,031.99 | \$2,021.83 | \$3,010.16 | \$901,026.23 |
| 88 | \$5,031.99 | \$2,028.57 | \$3,003.42 | \$898,997.66 |
| 89 | \$5,031.99 | \$2,035.33 | \$2,996.66 | \$896,962.33 |
| 90 | \$5,031.99 | \$2,042.12 | \$2,989.87 | \$894,920.21 |

| Number | Payment | Principal | Interest | Loan balance |
|--------|------------|------------|------------|--------------|
| 91 | \$5,031.99 | \$2,048.92 | \$2,983.07 | \$892,871.29 |
| 92 | \$5,031.99 | \$2,055.75 | \$2,976.24 | \$890,815.54 |
| 93 | \$5,031.99 | \$2,062.60 | \$2,969.39 | \$888,752.94 |
| 94 | \$5,031.99 | \$2,069.48 | \$2,962.51 | \$886,683.46 |
| 95 | \$5,031.99 | \$2,076.38 | \$2,955.61 | \$884,607.08 |
| 96 | \$5,031.99 | \$2,083.30 | \$2,948.69 | \$882,523.78 |
| 97 | \$5,031.99 | \$2,090.24 | \$2,941.75 | \$880,433.54 |
| 98 | \$5,031.99 | \$2,097.21 | \$2,934.78 | \$878,336.33 |
| 99 | \$5,031.99 | \$2,104.20 | \$2,927.79 | \$876,232.13 |
| 100 | \$5,031.99 | \$2,111.22 | \$2,920.77 | \$874,120.91 |
| 101 | \$5,031.99 | \$2,118.25 | \$2,913.74 | \$872,002.66 |
| 102 | \$5,031.99 | \$2,125.31 | \$2,906.68 | \$869,877.35 |
| 103 | \$5,031.99 | \$2,132.40 | \$2,899.59 | \$867,744.95 |
| 104 | \$5,031.99 | \$2,139.51 | \$2,892.48 | \$865,605.44 |
| 105 | \$5,031.99 | \$2,146.64 | \$2,885.35 | \$863,458.80 |
| 106 | \$5,031.99 | \$2,153.79 | \$2,878.20 | \$861,305.01 |
| 107 | \$5,031.99 | \$2,160.97 | \$2,871.02 | \$859,144.04 |
| 108 | \$5,031.99 | \$2,168.18 | \$2,863.81 | \$856,975.86 |
| 109 | \$5,031.99 | \$2,175.40 | \$2,856.59 | \$854,800.46 |
| 110 | \$5,031.99 | \$2,182.66 | \$2,849.33 | \$852,617.80 |
| 111 | \$5,031.99 | \$2,189.93 | \$2,842.06 | \$850,427.87 |
| 112 | \$5,031.99 | \$2,197.23 | \$2,834.76 | \$848,230.64 |
| 113 | \$5,031.99 | \$2,204.55 | \$2,827.44 | \$846,026.09 |
| 114 | \$5,031.99 | \$2,211.90 | \$2,820.09 | \$843,814.19 |
| 115 | \$5,031.99 | \$2,219.28 | \$2,812.71 | \$841,594.91 |
| 116 | \$5,031.99 | \$2,226.67 | \$2,805.32 | \$839,368.24 |
| 117 | \$5,031.99 | \$2,234.10 | \$2,797.89 | \$837,134.14 |
| 118 | \$5,031.99 | \$2,241.54 | \$2,790.45 | \$834,892.60 |
| 119 | \$5,031.99 | \$2,249.01 | \$2,782.98 | \$832,643.59 |
| 120 | \$5,031.99 | \$2,256.51 | \$2,775.48 | \$830,387.08 |
| 121 | \$5,031.99 | \$2,264.03 | \$2,767.96 | \$828,123.05 |
| 122 | \$5,031.99 | \$2,271.58 | \$2,760.41 | \$825,851.47 |
| 123 | \$5,031.99 | \$2,279.15 | \$2,752.84 | \$823,572.32 |
| 124 | \$5,031.99 | \$2,286.75 | \$2,745.24 | \$821,285.57 |
| 125 | \$5,031.99 | \$2,294.37 | \$2,737.62 | \$818,991.20 |
| 126 | \$5,031.99 | \$2,302.02 | \$2,729.97 | \$816,689.18 |
| 127 | \$5,031.99 | \$2,309.69 | \$2,722.30 | \$814,379.49 |
| 128 | \$5,031.99 | \$2,317.39 | \$2,714.60 | \$812,062.10 |
| 129 | \$5,031.99 | \$2,325.12 | \$2,706.87 | \$809,736.98 |
| 130 | \$5,031.99 | \$2,332.87 | \$2,699.12 | \$807,404.11 |
| 131 | \$5,031.99 | \$2,340.64 | \$2,691.35 | \$805,063.47 |
| 132 | \$5,031.99 | \$2,348.45 | \$2,683.54 | \$802,715.02 |
| 133 | \$5,031.99 | \$2,356.27 | \$2,675.72 | \$800,358.75 |
| 134 | \$5,031.99 | \$2,364.13 | \$2,667.86 | \$797,994.62 |
| 135 | \$5,031.99 | \$2,372.01 | \$2,659.98 | \$795,622.61 |
| 136 | \$5,031.99 | \$2,379.91 | \$2,652.08 | \$793,242.70 |
| 137 | \$5,031.99 | \$2,387.85 | \$2,644.14 | \$790,854.85 |
| 138 | \$5,031.99 | \$2,395.81 | \$2,636.18 | \$788,459.04 |

| Number | Payment | Principal | Interest | Loan balance |
|--------|------------|------------|------------|--------------|
| 139 | \$5,031.99 | \$2,403.79 | \$2,628.20 | \$786,055.25 |
| 140 | \$5,031.99 | \$2,411.81 | \$2,620.18 | \$783,643.44 |
| 141 | \$5,031.99 | \$2,419.85 | \$2,612.14 | \$781,223.59 |
| 142 | \$5,031.99 | \$2,427.91 | \$2,604.08 | \$778,795.68 |
| 143 | \$5,031.99 | \$2,436.00 | \$2,595.99 | \$776,359.68 |
| 144 | \$5,031.99 | \$2,444.12 | \$2,587.87 | \$773,915.56 |
| 145 | \$5,031.99 | \$2,452.27 | \$2,579.72 | \$771,463.29 |
| 146 | \$5,031.99 | \$2,460.45 | \$2,571.54 | \$769,002.84 |
| 147 | \$5,031.99 | \$2,468.65 | \$2,563.34 | \$766,534.19 |
| 148 | \$5,031.99 | \$2,476.88 | \$2,555.11 | \$764,057.31 |
| 149 | \$5,031.99 | \$2,485.13 | \$2,546.86 | \$761,572.18 |
| 150 | \$5,031.99 | \$2,493.42 | \$2,538.57 | \$759,078.76 |
| 151 | \$5,031.99 | \$2,501.73 | \$2,530.26 | \$756,577.03 |
| 152 | \$5,031.99 | \$2,510.07 | \$2,521.92 | \$754,066.96 |
| 153 | \$5,031.99 | \$2,518.43 | \$2,513.56 | \$751,548.53 |
| 154 | \$5,031.99 | \$2,526.83 | \$2,505.16 | \$749,021.70 |
| 155 | \$5,031.99 | \$2,535.25 | \$2,496.74 | \$746,486.45 |
| 156 | \$5,031.99 | \$2,543.70 | \$2,488.29 | \$743,942.75 |
| 157 | \$5,031.99 | \$2,552.18 | \$2,479.81 | \$741,390.57 |
| 158 | \$5,031.99 | \$2,560.69 | \$2,471.30 | \$738,829.88 |
| 159 | \$5,031.99 | \$2,569.22 | \$2,462.77 | \$736,260.66 |
| 160 | \$5,031.99 | \$2,577.79 | \$2,454.20 | \$733,682.87 |
| 161 | \$5,031.99 | \$2,586.38 | \$2,445.61 | \$731,096.49 |
| 162 | \$5,031.99 | \$2,595.00 | \$2,436.99 | \$728,501.49 |
| 163 | \$5,031.99 | \$2,603.65 | \$2,428.34 | \$725,897.84 |
| 164 | \$5,031.99 | \$2,612.33 | \$2,419.66 | \$723,285.51 |
| 165 | \$5,031.99 | \$2,621.04 | \$2,410.95 | \$720,664.47 |
| 166 | \$5,031.99 | \$2,629.78 | \$2,402.21 | \$718,034.69 |
| 167 | \$5,031.99 | \$2,638.54 | \$2,393.45 | \$715,396.15 |
| 168 | \$5,031.99 | \$2,647.34 | \$2,384.65 | \$712,748.81 |
| 169 | \$5,031.99 | \$2,656.16 | \$2,375.83 | \$710,092.65 |
| 170 | \$5,031.99 | \$2,665.01 | \$2,366.98 | \$707,427.64 |
| 171 | \$5,031.99 | \$2,673.90 | \$2,358.09 | \$704,753.74 |
| 172 | \$5,031.99 | \$2,682.81 | \$2,349.18 | \$702,070.93 |
| 173 | \$5,031.99 | \$2,691.75 | \$2,340.24 | \$699,379.18 |
| 174 | \$5,031.99 | \$2,700.73 | \$2,331.26 | \$696,678.45 |
| 175 | \$5,031.99 | \$2,709.73 | \$2,322.26 | \$693,968.72 |
| 176 | \$5,031.99 | \$2,718.76 | \$2,313.23 | \$691,249.96 |
| 177 | \$5,031.99 | \$2,727.82 | \$2,304.17 | \$688,522.14 |
| 178 | \$5,031.99 | \$2,736.92 | \$2,295.07 | \$685,785.22 |
| 179 | \$5,031.99 | \$2,746.04 | \$2,285.95 | \$683,039.18 |
| 180 | \$5,031.99 | \$2,755.19 | \$2,276.80 | \$680,283.99 |
| 181 | \$5,031.99 | \$2,764.38 | \$2,267.61 | \$677,519.61 |
| 182 | \$5,031.99 | \$2,773.59 | \$2,258.40 | \$674,746.02 |
| 183 | \$5,031.99 | \$2,782.84 | \$2,249.15 | \$671,963.18 |
| 184 | \$5,031.99 | \$2,792.11 | \$2,239.88 | \$669,171.07 |
| 185 | \$5,031.99 | \$2,801.42 | \$2,230.57 | \$666,369.65 |
| 186 | \$5,031.99 | \$2,810.76 | \$2,221.23 | \$663,558.89 |

| Number | Payment | Principal | Interest | Loan balance |
|---------------|----------------|------------------|-----------------|---------------------|
| 187 | \$5,031.99 | \$2,820.13 | \$2,211.86 | \$660,738.76 |
| 188 | \$5,031.99 | \$2,829.53 | \$2,202.46 | \$657,909.23 |
| 189 | \$5,031.99 | \$2,838.96 | \$2,193.03 | \$655,070.27 |
| 190 | \$5,031.99 | \$2,848.42 | \$2,183.57 | \$652,221.85 |
| 191 | \$5,031.99 | \$2,857.92 | \$2,174.07 | \$649,363.93 |
| 192 | \$5,031.99 | \$2,867.44 | \$2,164.55 | \$646,496.49 |
| 193 | \$5,031.99 | \$2,877.00 | \$2,154.99 | \$643,619.49 |
| 194 | \$5,031.99 | \$2,886.59 | \$2,145.40 | \$640,732.90 |
| 195 | \$5,031.99 | \$2,896.21 | \$2,135.78 | \$637,836.69 |
| 196 | \$5,031.99 | \$2,905.87 | \$2,126.12 | \$634,930.82 |
| 197 | \$5,031.99 | \$2,915.55 | \$2,116.44 | \$632,015.27 |
| 198 | \$5,031.99 | \$2,925.27 | \$2,106.72 | \$629,090.00 |
| 199 | \$5,031.99 | \$2,935.02 | \$2,096.97 | \$626,154.98 |
| 200 | \$5,031.99 | \$2,944.81 | \$2,087.18 | \$623,210.17 |
| 201 | \$5,031.99 | \$2,954.62 | \$2,077.37 | \$620,255.55 |
| 202 | \$5,031.99 | \$2,964.47 | \$2,067.52 | \$617,291.08 |
| 203 | \$5,031.99 | \$2,974.35 | \$2,057.64 | \$614,316.73 |
| 204 | \$5,031.99 | \$2,984.27 | \$2,047.72 | \$611,332.46 |
| 205 | \$5,031.99 | \$2,994.22 | \$2,037.77 | \$608,338.24 |
| 206 | \$5,031.99 | \$3,004.20 | \$2,027.79 | \$605,334.04 |
| 207 | \$5,031.99 | \$3,014.21 | \$2,017.78 | \$602,319.83 |
| 208 | \$5,031.99 | \$3,024.26 | \$2,007.73 | \$599,295.57 |
| 209 | \$5,031.99 | \$3,034.34 | \$1,997.65 | \$596,261.23 |
| 210 | \$5,031.99 | \$3,044.45 | \$1,987.54 | \$593,216.78 |
| 211 | \$5,031.99 | \$3,054.60 | \$1,977.39 | \$590,162.18 |
| 212 | \$5,031.99 | \$3,064.78 | \$1,967.21 | \$587,097.40 |
| 213 | \$5,031.99 | \$3,075.00 | \$1,956.99 | \$584,022.40 |
| 214 | \$5,031.99 | \$3,085.25 | \$1,946.74 | \$580,937.15 |
| 215 | \$5,031.99 | \$3,095.53 | \$1,936.46 | \$577,841.62 |
| 216 | \$5,031.99 | \$3,105.85 | \$1,926.14 | \$574,735.77 |
| 217 | \$5,031.99 | \$3,116.20 | \$1,915.79 | \$571,619.57 |
| 218 | \$5,031.99 | \$3,126.59 | \$1,905.40 | \$568,492.98 |
| 219 | \$5,031.99 | \$3,137.01 | \$1,894.98 | \$565,355.97 |
| 220 | \$5,031.99 | \$3,147.47 | \$1,884.52 | \$562,208.50 |
| 221 | \$5,031.99 | \$3,157.96 | \$1,874.03 | \$559,050.54 |
| 222 | \$5,031.99 | \$3,168.49 | \$1,863.50 | \$555,882.05 |
| 223 | \$5,031.99 | \$3,179.05 | \$1,852.94 | \$552,703.00 |
| 224 | \$5,031.99 | \$3,189.65 | \$1,842.34 | \$549,513.35 |
| 225 | \$5,031.99 | \$3,200.28 | \$1,831.71 | \$546,313.07 |
| 226 | \$5,031.99 | \$3,210.95 | \$1,821.04 | \$543,102.12 |
| 227 | \$5,031.99 | \$3,221.65 | \$1,810.34 | \$539,880.47 |
| 228 | \$5,031.99 | \$3,232.39 | \$1,799.60 | \$536,648.08 |
| 229 | \$5,031.99 | \$3,243.16 | \$1,788.83 | \$533,404.92 |
| 230 | \$5,031.99 | \$3,253.97 | \$1,778.02 | \$530,150.95 |
| 231 | \$5,031.99 | \$3,264.82 | \$1,767.17 | \$526,886.13 |
| 232 | \$5,031.99 | \$3,275.70 | \$1,756.29 | \$523,610.43 |
| 233 | \$5,031.99 | \$3,286.62 | \$1,745.37 | \$520,323.81 |
| 234 | \$5,031.99 | \$3,297.58 | \$1,734.41 | \$517,026.23 |

| Number | Payment | Principal | Interest | Loan balance |
|---------------|----------------|------------------|-----------------|---------------------|
| 235 | \$5,031.99 | \$3,308.57 | \$1,723.42 | \$513,717.66 |
| 236 | \$5,031.99 | \$3,319.60 | \$1,712.39 | \$510,398.06 |
| 237 | \$5,031.99 | \$3,330.66 | \$1,701.33 | \$507,067.40 |
| 238 | \$5,031.99 | \$3,341.77 | \$1,690.22 | \$503,725.63 |
| 239 | \$5,031.99 | \$3,352.90 | \$1,679.09 | \$500,372.73 |
| 240 | \$5,031.99 | \$3,364.08 | \$1,667.91 | \$497,008.65 |
| 241 | \$5,031.99 | \$3,375.29 | \$1,656.70 | \$493,633.36 |
| 242 | \$5,031.99 | \$3,386.55 | \$1,645.44 | \$490,246.81 |
| 243 | \$5,031.99 | \$3,397.83 | \$1,634.16 | \$486,848.98 |
| 244 | \$5,031.99 | \$3,409.16 | \$1,622.83 | \$483,439.82 |
| 245 | \$5,031.99 | \$3,420.52 | \$1,611.47 | \$480,019.30 |
| 246 | \$5,031.99 | \$3,431.93 | \$1,600.06 | \$476,587.37 |
| 247 | \$5,031.99 | \$3,443.37 | \$1,588.62 | \$473,144.00 |
| 248 | \$5,031.99 | \$3,454.84 | \$1,577.15 | \$469,689.16 |
| 249 | \$5,031.99 | \$3,466.36 | \$1,565.63 | \$466,222.80 |
| 250 | \$5,031.99 | \$3,477.91 | \$1,554.08 | \$462,744.89 |
| 251 | \$5,031.99 | \$3,489.51 | \$1,542.48 | \$459,255.38 |
| 252 | \$5,031.99 | \$3,501.14 | \$1,530.85 | \$455,754.24 |
| 253 | \$5,031.99 | \$3,512.81 | \$1,519.18 | \$452,241.43 |
| 254 | \$5,031.99 | \$3,524.52 | \$1,507.47 | \$448,716.91 |
| 255 | \$5,031.99 | \$3,536.27 | \$1,495.72 | \$445,180.64 |
| 256 | \$5,031.99 | \$3,548.05 | \$1,483.94 | \$441,632.59 |
| 257 | \$5,031.99 | \$3,559.88 | \$1,472.11 | \$438,072.71 |
| 258 | \$5,031.99 | \$3,571.75 | \$1,460.24 | \$434,500.96 |
| 259 | \$5,031.99 | \$3,583.65 | \$1,448.34 | \$430,917.31 |
| 260 | \$5,031.99 | \$3,595.60 | \$1,436.39 | \$427,321.71 |
| 261 | \$5,031.99 | \$3,607.58 | \$1,424.41 | \$423,714.13 |
| 262 | \$5,031.99 | \$3,619.61 | \$1,412.38 | \$420,094.52 |
| 263 | \$5,031.99 | \$3,631.67 | \$1,400.32 | \$416,462.85 |
| 264 | \$5,031.99 | \$3,643.78 | \$1,388.21 | \$412,819.07 |
| 265 | \$5,031.99 | \$3,655.93 | \$1,376.06 | \$409,163.14 |
| 266 | \$5,031.99 | \$3,668.11 | \$1,363.88 | \$405,495.03 |
| 267 | \$5,031.99 | \$3,680.34 | \$1,351.65 | \$401,814.69 |
| 268 | \$5,031.99 | \$3,692.61 | \$1,339.38 | \$398,122.08 |
| 269 | \$5,031.99 | \$3,704.92 | \$1,327.07 | \$394,417.16 |
| 270 | \$5,031.99 | \$3,717.27 | \$1,314.72 | \$390,699.89 |
| 271 | \$5,031.99 | \$3,729.66 | \$1,302.33 | \$386,970.23 |
| 272 | \$5,031.99 | \$3,742.09 | \$1,289.90 | \$383,228.14 |
| 273 | \$5,031.99 | \$3,754.56 | \$1,277.43 | \$379,473.58 |
| 274 | \$5,031.99 | \$3,767.08 | \$1,264.91 | \$375,706.50 |
| 275 | \$5,031.99 | \$3,779.64 | \$1,252.35 | \$371,926.86 |
| 276 | \$5,031.99 | \$3,792.23 | \$1,239.76 | \$368,134.63 |
| 277 | \$5,031.99 | \$3,804.87 | \$1,227.12 | \$364,329.76 |
| 278 | \$5,031.99 | \$3,817.56 | \$1,214.43 | \$360,512.20 |
| 279 | \$5,031.99 | \$3,830.28 | \$1,201.71 | \$356,681.92 |
| 280 | \$5,031.99 | \$3,843.05 | \$1,188.94 | \$352,838.87 |
| 281 | \$5,031.99 | \$3,855.86 | \$1,176.13 | \$348,983.01 |
| 282 | \$5,031.99 | \$3,868.71 | \$1,163.28 | \$345,114.30 |

| Number | Payment | Principal | Interest | Loan balance |
|---------------|----------------|------------------|-----------------|---------------------|
| 283 | \$5,031.99 | \$3,881.61 | \$1,150.38 | \$341,232.69 |
| 284 | \$5,031.99 | \$3,894.55 | \$1,137.44 | \$337,338.14 |
| 285 | \$5,031.99 | \$3,907.53 | \$1,124.46 | \$333,430.61 |
| 286 | \$5,031.99 | \$3,920.55 | \$1,111.44 | \$329,510.06 |
| 287 | \$5,031.99 | \$3,933.62 | \$1,098.37 | \$325,576.44 |
| 288 | \$5,031.99 | \$3,946.74 | \$1,085.25 | \$321,629.70 |
| 289 | \$5,031.99 | \$3,959.89 | \$1,072.10 | \$317,669.81 |
| 290 | \$5,031.99 | \$3,973.09 | \$1,058.90 | \$313,696.72 |
| 291 | \$5,031.99 | \$3,986.33 | \$1,045.66 | \$309,710.39 |
| 292 | \$5,031.99 | \$3,999.62 | \$1,032.37 | \$305,710.77 |
| 293 | \$5,031.99 | \$4,012.95 | \$1,019.04 | \$301,697.82 |
| 294 | \$5,031.99 | \$4,026.33 | \$1,005.66 | \$297,671.49 |
| 295 | \$5,031.99 | \$4,039.75 | \$992.24 | \$293,631.74 |
| 296 | \$5,031.99 | \$4,053.22 | \$978.77 | \$289,578.52 |
| 297 | \$5,031.99 | \$4,066.73 | \$965.26 | \$285,511.79 |
| 298 | \$5,031.99 | \$4,080.28 | \$951.71 | \$281,431.51 |
| 299 | \$5,031.99 | \$4,093.88 | \$938.11 | \$277,337.63 |
| 300 | \$5,031.99 | \$4,107.53 | \$924.46 | \$273,230.10 |
| 301 | \$5,031.99 | \$4,121.22 | \$910.77 | \$269,108.88 |
| 302 | \$5,031.99 | \$4,134.96 | \$897.03 | \$264,973.92 |
| 303 | \$5,031.99 | \$4,148.74 | \$883.25 | \$260,825.18 |
| 304 | \$5,031.99 | \$4,162.57 | \$869.42 | \$256,662.61 |
| 305 | \$5,031.99 | \$4,176.45 | \$855.54 | \$252,486.16 |
| 306 | \$5,031.99 | \$4,190.37 | \$841.62 | \$248,295.79 |
| 307 | \$5,031.99 | \$4,204.34 | \$827.65 | \$244,091.45 |
| 308 | \$5,031.99 | \$4,218.35 | \$813.64 | \$239,873.10 |
| 309 | \$5,031.99 | \$4,232.41 | \$799.58 | \$235,640.69 |
| 310 | \$5,031.99 | \$4,246.52 | \$785.47 | \$231,394.17 |
| 311 | \$5,031.99 | \$4,260.68 | \$771.31 | \$227,133.49 |
| 312 | \$5,031.99 | \$4,274.88 | \$757.11 | \$222,858.61 |
| 313 | \$5,031.99 | \$4,289.13 | \$742.86 | \$218,569.48 |
| 314 | \$5,031.99 | \$4,303.43 | \$728.56 | \$214,266.05 |
| 315 | \$5,031.99 | \$4,317.77 | \$714.22 | \$209,948.28 |
| 316 | \$5,031.99 | \$4,332.16 | \$699.83 | \$205,616.12 |
| 317 | \$5,031.99 | \$4,346.60 | \$685.39 | \$201,269.52 |
| 318 | \$5,031.99 | \$4,361.09 | \$670.90 | \$196,908.43 |
| 319 | \$5,031.99 | \$4,375.63 | \$656.36 | \$192,532.80 |
| 320 | \$5,031.99 | \$4,390.21 | \$641.78 | \$188,142.59 |
| 321 | \$5,031.99 | \$4,404.85 | \$627.14 | \$183,737.74 |
| 322 | \$5,031.99 | \$4,419.53 | \$612.46 | \$179,318.21 |
| 323 | \$5,031.99 | \$4,434.26 | \$597.73 | \$174,883.95 |
| 324 | \$5,031.99 | \$4,449.04 | \$582.95 | \$170,434.91 |
| 325 | \$5,031.99 | \$4,463.87 | \$568.12 | \$165,971.04 |
| 326 | \$5,031.99 | \$4,478.75 | \$553.24 | \$161,492.29 |
| 327 | \$5,031.99 | \$4,493.68 | \$538.31 | \$156,998.61 |
| 328 | \$5,031.99 | \$4,508.66 | \$523.33 | \$152,489.95 |
| 329 | \$5,031.99 | \$4,523.69 | \$508.30 | \$147,966.26 |
| 330 | \$5,031.99 | \$4,538.77 | \$493.22 | \$143,427.49 |

| Number | Payment | Principal | Interest | Loan balance |
|---------------|----------------|------------------|-----------------|---------------------|
| 331 | \$5,031.99 | \$4,553.90 | \$478.09 | \$138,873.59 |
| 332 | \$5,031.99 | \$4,569.08 | \$462.91 | \$134,304.51 |
| 333 | \$5,031.99 | \$4,584.31 | \$447.68 | \$129,720.20 |
| 334 | \$5,031.99 | \$4,599.59 | \$432.40 | \$125,120.61 |
| 335 | \$5,031.99 | \$4,614.92 | \$417.07 | \$120,505.69 |
| 336 | \$5,031.99 | \$4,630.30 | \$401.69 | \$115,875.39 |
| 337 | \$5,031.99 | \$4,645.74 | \$386.25 | \$111,229.65 |
| 338 | \$5,031.99 | \$4,661.22 | \$370.77 | \$106,568.43 |
| 339 | \$5,031.99 | \$4,676.76 | \$355.23 | \$101,891.67 |
| 340 | \$5,031.99 | \$4,692.35 | \$339.64 | \$97,199.32 |
| 341 | \$5,031.99 | \$4,707.99 | \$324.00 | \$92,491.33 |
| 342 | \$5,031.99 | \$4,723.69 | \$308.30 | \$87,767.64 |
| 343 | \$5,031.99 | \$4,739.43 | \$292.56 | \$83,028.21 |
| 344 | \$5,031.99 | \$4,755.23 | \$276.76 | \$78,272.98 |
| 345 | \$5,031.99 | \$4,771.08 | \$260.91 | \$73,501.90 |
| 346 | \$5,031.99 | \$4,786.98 | \$245.01 | \$68,714.92 |
| 347 | \$5,031.99 | \$4,802.94 | \$229.05 | \$63,911.98 |
| 348 | \$5,031.99 | \$4,818.95 | \$213.04 | \$59,093.03 |
| 349 | \$5,031.99 | \$4,835.01 | \$196.98 | \$54,258.02 |
| 350 | \$5,031.99 | \$4,851.13 | \$180.86 | \$49,406.89 |
| 351 | \$5,031.99 | \$4,867.30 | \$164.69 | \$44,539.59 |
| 352 | \$5,031.99 | \$4,883.52 | \$148.47 | \$39,656.07 |
| 353 | \$5,031.99 | \$4,899.80 | \$132.19 | \$34,756.27 |
| 354 | \$5,031.99 | \$4,916.14 | \$115.85 | \$29,840.13 |
| 355 | \$5,031.99 | \$4,932.52 | \$99.47 | \$24,907.61 |
| 356 | \$5,031.99 | \$4,948.96 | \$83.03 | \$19,958.65 |
| 357 | \$5,031.99 | \$4,965.46 | \$66.53 | \$14,993.19 |
| 358 | \$5,031.99 | \$4,982.01 | \$49.98 | \$10,011.18 |
| 359 | \$5,031.99 | \$4,998.62 | \$33.37 | \$5,012.56 |
| 360 | \$5,029.27 | \$5,012.56 | \$16.71 | \$0.00 |

APPENDIX "A"

**STANDARD CLAUSES FOR ALL NEW YORK STATE
STATE SUPERFUND ORDERS**

APPENDIX A

STANDARD CLAUSES FOR ALL NEW YORK STATE SUPERFUND ADMINISTRATIVE ORDERS

The parties to the State Superfund Order (hereinafter "Order") agree to be bound by the following clauses which are hereby made a part of the Order. The word "Respondent" herein refers to any party to the Order, other than the New York State Department of Environmental Conservation (hereinafter "Department").

I. Citizen Participation Plan

Within twenty (20) days after the effective date of this Order, Respondent shall submit for review and approval a written citizen participation plan prepared in accordance with the requirements of ECL §27-1417 and 6 NYCRR sections 375-1.10 and 375-3.10. Upon approval, the Citizen Participation Plan shall be deemed to be incorporated into and made a part of this Order.

II. Initial Submittal

Within thirty (30) days after the effective date of this Order, Respondent shall submit to the Department a Records Search Report prepared in accordance with Exhibit "B" attached to the Order. The Records Search Report can be limited if the Department notifies Respondent that prior submissions satisfy specific items required for the Records Search Report.

III. Development, Performance, and Reporting of Work Plans

A. Work Plan Requirements

All activities at the Site that comprise any element of an Inactive Hazardous Waste Disposal Site Remedial Program shall be conducted pursuant to one or more Department-approved work plans ("Work Plan" or "Work Plans") and this Order and all activities shall be consistent with the National Oil and Hazardous Substances Pollution Contingency Plan (NCP), 40 C.F.R. Part 300, as required under CERCLA, 42 U.S.C. § 9600 *et seq.* The Work Plan(s) under this Order shall address both on-Site and off-Site conditions and shall be developed and implemented in accordance with 6 NYCRR § 375-1.6(a), 375-3.6, and 375-6. Subject to Subparagraph III.E.3, all Department-approved Work Plans shall be incorporated into and become enforceable parts of

this Order. Upon approval of a Work Plan by the Department, Respondent shall implement such Work Plan in accordance with the schedule contained therein. Nothing in this Subparagraph shall mandate that any particular Work Plan be submitted.

The Work Plans shall be captioned as follows:

1. Site Characterization ("SC") Work Plan: a Work Plan which provides for the identification of the presence of any hazardous waste disposal at the Site;

2. Remedial Investigation/Feasibility Study ("RI/FS") Work Plan: a Work Plan which provides for the investigation of the nature and extent of contamination within the boundaries of the Site and emanating from such Site and a study of remedial alternatives to address such on-site and off-site contamination;

3. Remedial Design/Remedial Action ("RD/RA") Work Plan: a Work Plan which provides for the development and implementation of final plans and specifications for implementing the remedial alternative set forth in the ROD;

4. "IRM Work Plan" if the Work Plan provides for an interim remedial measure;

5. "Site Management Plan" if the Work Plan provides for the identification and implementation of institutional and/or engineering controls as well as any necessary monitoring and/or operation and maintenance of the remedy; or

6. "Supplemental" if additional work plans other than those set forth in II.A.1-5 are required to be prepared and implemented.

B. Submission/Implementation of Work Plans

1. Respondent may opt to propose one or more additional or supplemental Work Plans (including one or more IRM Work Plans) at any time, which the Department shall review for appropriateness and technical sufficiency.

2. Any proposed Work Plan shall be submitted for the Department's review and approval

and shall include, at a minimum, a chronological description of the anticipated activities, a schedule for performance of those activities, and sufficient detail to allow the Department to evaluate that Work Plan.

i. The Department shall notify Respondent in writing if the Department determines that any element of a Department-approved Work Plan needs to be modified in order to achieve the objectives of the Work Plan as set forth in Subparagraph III.A or to ensure that the Remedial Program otherwise protects human health and the environment. Upon receipt of such notification, Respondent shall, subject to dispute resolution pursuant to Paragraph XV, modify the Work Plan.

ii. The Department may request, subject to dispute resolution pursuant to Paragraph XV, that Respondent submit additional or supplemental Work Plans for the Site to complete the current remedial phase within thirty (30) Days after the Department's written request.

3. A Site Management Plan, if necessary, shall be submitted in accordance with the schedule set forth in the IRM Work Plan or Remedial Work Plan.

4. During all field activities conducted under a Department-approved Work Plan, Respondent shall have on-Site a representative who is qualified to supervise the activities undertaken in accordance with the provisions of 6 NYCRR 375-1.6(a)(3).

5. A Professional Engineer must stamp and sign all Work Plans other than SC or RI/FS Work Plans.

C. Submission of Final Reports and Periodic Reports

1. In accordance with the schedule contained in a Work Plan, Respondent shall submit a final report as provided at 6 NYCRR 375-1.6(b) and a final engineering report as provided at 6 NYCRR 375-1.6(c).

2. Any final report or final engineering report that includes construction activities shall include "as built" drawings showing any changes made to the remedial design or the IRM.

3. In the event that the final engineering report for the Site requires Site management, Respondent shall submit an initial periodic report by in accordance with the schedule in the Site Management Plan and thereafter in accordance with a schedule determined by the Department. Such periodic report shall be signed by a Professional Engineer or by such other qualified environmental professional as the Department may find acceptable and shall contain a certification as provided at 6 NYCRR 375-1.8(h)(3). Respondent may petition the Department for a determination that the institutional and/or engineering controls may be terminated. Such petition must be supported by a statement by a Professional Engineer that such controls are no longer necessary for the protection of public health and the environment. The Department shall not unreasonably withhold its approval of such petition.

4. Within sixty (60) days of the Department's approval of a Final Report, Respondent shall submit such additional Work Plans as is required by the Department in its approval letter of such Final Report. Failure to submit any additional Work Plans within such period shall be a violation of this Order.

D. Review of Submittals

1. The Department shall make a good faith effort to review and respond in writing to each submittal Respondent makes pursuant to this Order within sixty (60) Days. The Department's response shall include, in accordance with 6 NYCRR 375-1.6(d), an approval, modification request, or disapproval of the submittal, in whole or in part.

i. Subject to Subparagraph III.E.3 and upon the Department's written approval of a Work Plan, such Department-approved Work Plan shall be deemed to be incorporated into and made a part of this Order and shall be implemented in accordance with the schedule contained therein.

ii. If the Department modifies or requests modifications to a submittal, it shall specify the reasons for such modification(s). Within fifteen (15) Days after the date of the Department's written notice that Respondent's submittal has been disapproved, Respondent shall notify the Department of its election in accordance with 6 NYCRR 375-1.6(d)(3). If Respondent elects to modify or accept the Department's modifications to the submittal, Respondent shall make a revised submittal that incorporates all of the Department's modifications to

the first submittal in accordance with the time period set forth in 6 NYCRR 375-1.6(d)(3). In the event that Respondent's revised submittal is disapproved, the Department shall set forth its reasons for such disapproval in writing and Respondent shall be in violation of this Order unless it invokes dispute resolution pursuant to Paragraph XV and its position prevails. Failure to make an election or failure to comply with the election is a violation of this Order.

iii. If the Department disapproves a submittal, it shall specify the reasons for its disapproval. Within fifteen (15) Days after the date of the Department's written notice that Respondent's submittal has been disapproved, Respondent shall notify the Department of its election in accordance with 6 NYCRR 375-1.6(d)(4). If Respondent elects to modify the submittal, Respondent shall make a revised submittal that addresses all of the Department's stated reasons for disapproving the first submittal in accordance with the time period set forth in 6 NYCRR 375-1.6(d)(4). In the event that Respondent's revised submittal is disapproved, the Department shall set forth its reasons for such disapproval in writing and Respondent shall be in violation of this Order unless it invokes dispute resolution pursuant to Paragraph XV and its position prevails. Failure to make an election or failure to comply with the election is a violation of this Order.

2. Within thirty (30) Days after the Department's approval of a final report, Respondent shall submit such final report, as well as all data gathered and drawings and submittals made pursuant to such Work Plan, in an electronic format acceptable to the Department. If any document cannot be converted into electronic format, Respondent shall submit such document in an alternative format acceptable to the Department.

E. Department's Issuance of a ROD

1. Respondent shall cooperate with the Department and provide reasonable assistance, consistent with the Citizen Participation Plan, in soliciting public comment on the proposed remedial action plan ("PRAP"), if any. After the close of the public comment period, the Department shall select a final remedial alternative for the Site in a ROD. Nothing in this Order shall be construed to abridge any rights of Respondent, as provided by law, to judicially challenge the Department's ROD.

2. Respondent shall have 60 days from the date of the Department's issuance of the ROD to

notify the Department in writing whether it will implement the remedial activities required by such ROD. If the Respondent elects not to implement the required remedial activities, then this order shall terminate in accordance with Paragraph XIV.A. Failure to make an election or failure to comply with the election is a violation of this Order.

3. Nothing in this Order, in any submittal, or in any work plan(s) submitted pursuant to this Order shall modify, expand, reduce, or otherwise change the remedial activities (including site management) required by a ROD issued by the Department.

F. Institutional/Engineering Control Certification

In the event that the remedy for the Site, if any, or any Work Plan for the Site, requires institutional or engineering controls, Respondent shall submit a written certification in accordance with 6 NYCRR 375-1.8(h)(3) and 375-3.8(h)(2).

IV. Penalties

A. 1. Respondent's failure to comply with any term of this Order constitutes a violation of this Order, the ECL, and 6 NYCRR 375-2.11(a)(4). Nothing herein abridges Respondent's right to contest any allegation that it has failed to comply with this Order.

2. Payment of any penalties shall not in any way alter Respondent's obligations under this Order.

B. 1. Respondent shall not suffer any penalty or be subject to any proceeding or action in the event it cannot comply with any requirement of this Order as a result of any Force Majeure Event as provided at 6 NYCRR 375-1.5(b)(4). Respondent must use best efforts to anticipate the potential Force Majeure Event, best efforts to address any such event as it is occurring, and best efforts following the Force Majeure Event to minimize delay to the greatest extent possible. "Force Majeure" does not include Respondent's economic inability to comply with any obligation, the failure of Respondent to make complete and timely application for any required approval or permit, and non-attainment of the goals, standards, and requirements of this Order.

2. Respondent shall notify the Department in writing within five (5) Days of the onset of any

Force Majeure Event. Failure to give such notice within such five (5) Day period constitutes a waiver of any claim that a delay is not subject to penalties. Respondent shall be deemed to know of any circumstance which it, any entity controlled by it, or its contractors knew or should have known.

3. Respondent shall have the burden of proving by a preponderance of the evidence that (i) the delay or anticipated delay has been or will be caused by a Force Majeure Event; (ii) the duration of the delay or the extension sought is warranted under the circumstances; (iii) best efforts were exercised to avoid and mitigate the effects of the delay; and (iv) Respondent complied with the requirements of Subparagraph IV.B.2 regarding timely notification.

4. If the Department agrees that the delay or anticipated delay is attributable to a Force Majeure Event, the time for performance of the obligations that are affected by the Force Majeure Event shall be extended for a period of time equivalent to the time lost because of the Force majeure event, in accordance with 375-1.5(4).

5. If the Department rejects Respondent's assertion that an event provides a defense to non-compliance with this Order pursuant to Subparagraph IV.B, Respondent shall be in violation of this Order unless it invokes dispute resolution pursuant to Paragraph XV and Respondent's position prevails.

V. Entry upon Site

A. Respondent hereby consents, upon reasonable notice under the circumstances presented, to entry upon the Site (or areas in the vicinity of the Site which may be under the control of Respondent) by any duly designated officer or employee of the Department or any State agency having jurisdiction with respect to matters addressed pursuant to this Order, and by any agent, consultant, contractor, or other person so authorized by the Commissioner, all of whom shall abide by the health and safety rules in effect for the Site, for inspecting, sampling, copying records related to the contamination at the Site, testing, and any other activities necessary to ensure Respondent's compliance with this Order. Upon request, Respondent shall (i) provide the Department with suitable work space at the Site, including access to a telephone, to the extent available, and (ii) permit the Department full access to all non-privileged records relating to matters addressed by this Order. Raw data is not considered privileged and that portion of any privileged document containing raw

data must be provided to the Department. In the event Respondent is unable to obtain any authorization from third-party property owners necessary to perform its obligations under this Order, the Department may, consistent with its legal authority, assist in obtaining such authorizations.

B. The Department shall have the right to take its own samples and scientific measurements and the Department and Respondent shall each have the right to obtain split samples, duplicate samples, or both, of all substances and materials sampled. The Department shall make the results of any such sampling and scientific measurements available to Respondent.

VI. Payment of State Costs

A. Within forty-five (45) days after receipt of an itemized invoice from the Department, Respondent shall pay to the Department a sum of money which shall represent reimbursement for State Costs as provided by 6 NYCRR 375-1.5 (b)(3)(i). Failure to timely pay any invoice will be subject to late payment charge and interest at a rate of 9% from the date the payment is due until the date the payment is made.

B. Costs shall be documented as provided by 6 NYCRR 375-1.5(b)(3). The Department shall not be required to provide any other documentation of costs, provided however, that the Department's records shall be available consistent with, and in accordance with, Article 6 of the Public Officers Law.

C. Each such payment shall be made payable to the New York State Department of Environmental Conservation and shall be sent to:

Director, Bureau of Program Management
Division of Environmental Remediation
New York State Department of Environmental
Conservation
625 Broadway
Albany, New York 12233-7012

D. The Department shall provide written notification to the Respondent of any change in the foregoing addresses.

E. If Respondent objects to any invoiced costs under this Order, the provisions of 6 NYCRR 375-1.5 (b)(3)(v) and (vi) shall apply. Objections shall be sent to the Department as provided under subparagraph VI.C above.

F. In the event of non-payment of any invoice within the 45 days provided herein, the Department may seek enforcement of this provision pursuant to Paragraph IV or the Department may commence an enforcement action for non-compliance with ECL '27-1423 and ECL 71-4003.

VII. Release and Covenant Not to Sue

Upon the Department's issuance of a Certificate of Completion as provided at 6 NYCRR 375-1.9 and 375-2.9, Respondent shall obtain the benefits conferred by such provisions, subject to the terms and conditions described therein.

VIII. Reservation of Rights

A. Except as provided at 6 NYCRR 375-1.9 and 375-2.9, nothing contained in this Order shall be construed as barring, diminishing, adjudicating, or in any way affecting any of the Department's rights or authorities, including, but not limited to, the right to require performance of further investigations and/or response action(s), to recover natural resource damages, and/or to exercise any summary abatement powers with respect to any person, including Respondent.

B. Except as otherwise provided in this Order, Respondent specifically reserves all rights and defenses under applicable law respecting any Departmental assertion of remedial liability and/or natural resource damages against Respondent, and further reserves all rights respecting the enforcement of this Order, including the rights to notice, to be heard, to appeal, and to any other due process. The existence of this Order or Respondent's compliance with it shall not be construed as an admission of liability, fault, wrongdoing, or breach of standard of care by Respondent, and shall not give rise to any presumption of law or finding of fact, or create any rights, or grant any cause of action, which shall inure to the benefit of any third party. Further, Respondent reserves such rights as it may have to seek and obtain contribution, indemnification, and/or any other form of recovery from its insurers and from other potentially responsible parties or their insurers for past or future response and/or cleanup costs or such other costs or damages arising from the contamination at the Site as may be provided by law, including but not limited to rights of contribution under section 113(f)(3)(B) of CERCLA, 42 U.S.C. § 9613(f)(3)(B).

IX. Indemnification

Respondent shall indemnify and hold the Department, the State of New York, the Trustee of the State's natural resources, and their representatives and employees harmless as provided by 6 NYCRR 375-2.5(a)(3)(i).

X. Public Notice

A. Within thirty (30) Days after the effective date of this Order, Respondent shall provide notice as required by 6 NYCRR 375-1.5(a). Within sixty (60) Days of such filing, Respondent shall provide the Department with a copy of such instrument certified by the recording officer to be a true and faithful copy.

B. If Respondent proposes to transfer by sale or lease the whole or any part of Respondent's interest in the Site, or becomes aware of such transfer, Respondent shall, not fewer than forty-five (45) Days before the date of transfer, or within forty-five (45) Days after becoming aware of such conveyance, notify the Department in writing of the identity of the transferee and of the nature and proposed or actual date of the conveyance, and shall notify the transferee in writing, with a copy to the Department, of the applicability of this Order. However, such obligation shall not extend to a conveyance by means of a corporate reorganization or merger or the granting of any rights under any mortgage, deed, trust, assignment, judgment, lien, pledge, security agreement, lease, or any other right accruing to a person not affiliated with Respondent to secure the repayment of money or the performance of a duty or obligation.

XI. Change of Use

Applicant shall notify the Department at least sixty (60) days in advance of any change of use, as defined in 6 NYCRR 375-2.2(a), which is proposed for the Site, in accordance with the provisions of 6 NYCRR 375-1.11(d). In the event the Department determines that the proposed change of use is prohibited, the Department shall notify Applicant of such determination within forty-five (45) days of receipt of such notice.

XII. Environmental Easement

A. If a Record of Decision for the Site relies upon one or more institutional and/or engineering controls, Respondent (or the owner of the Site) shall submit to the Department for approval an

Environmental Easement to run with the land in favor of the State which complies with the requirements of ECL Article 71, Title 36, and 6 NYCRR 375-1.8(h)(2). Upon acceptance of the Environmental Easement by the State, Respondent shall comply with the requirements of 6 NYCRR 375-1.8(h)(2).

B. If the ROD provides for no action other than implementation of one or more institutional controls, Respondent shall cause an environmental easement to be recorded under the provisions of Subparagraph XII.A.

C. If Respondent does not cause such environmental easement to be recorded in accordance with 6 NYCRR 375-1.8(h)(2), Respondent will not be entitled to the benefits conferred by 6 NYCRR 375-1.9 and 375-2.9 and the Department may file an Environmental Notice on the site.

XIII. Progress Reports

Respondent shall submit a written progress report of its actions under this Order to the parties identified in Subparagraph IV.A.1 of the Order by the 10th day of each month commencing with the month subsequent to the approval of the first Work Plan and ending with the Termination date as set forth in Paragraph XIV, unless a different frequency is set forth in a Work Plan. Such reports shall, at a minimum, include: all actions relative to the Site during the previous reporting period and those anticipated for the next reporting period; all approved activity modifications (changes of work scope and/or schedule); all results of sampling and tests and all other data received or generated by or on behalf of Respondent in connection with this Site, whether under this Order or otherwise, in the previous reporting period, including quality assurance/quality control information; information regarding percentage of completion; unresolved delays encountered or anticipated that may affect the future schedule and efforts made to mitigate such delays; and information regarding activities undertaken in support of the Citizen Participation Plan during the previous reporting period and those anticipated for the next reporting period.

XIV. Termination of Order

A. This Order will terminate upon the earlier of the following events:

1. Respondent's election in accordance with Paragraph III.E.2 not to implement the remedial

activities required pursuant to the ROD. In the event of termination in accordance with this Subparagraph, this Order shall terminate effective the 5th Day after the Department's receipt of the written notification, provided, however, that if there are one or more Work Plan(s) for which a final report has not been approved at the time of Respondent's notification of its election not to implement the remedial activities in accordance with the ROD, Respondent shall complete the activities required by such previously approved Work Plan(s) consistent with the schedules contained therein. Thereafter, this Order shall terminate effective the 5th Day after the Department's approval of the final report for all previously approved Work Plans; or

2. The Department's written determination that Respondent has completed all phases of the Remedial Program (including Site Management), in which event the termination shall be effective on the 5th Day after the date of the Department's letter stating that all phases of the remedial program have been completed.

B. Notwithstanding the foregoing, the provisions contained in Paragraphs VI and IX shall survive the termination of this Order and any violation of such surviving Paragraphs shall be a violation of this Order, the ECL, and 6 NYCRR 375-2.11(a)(4), subjecting Respondent to penalties as provided under Paragraph IV so long as such obligations accrued on or prior to the Termination Date.

C. If the Order is terminated pursuant to Subparagraph XIV.A.1, neither this Order nor its termination shall affect any liability of Respondent for remediation of the Site and/or for payment of State Costs, including implementation of removal and remedial actions, interest, enforcement, and any and all other response costs as defined under CERCLA, nor shall it affect any defenses to such liability that may be asserted by Respondent. Respondent shall also ensure that it does not leave the Site in a condition, from the perspective of human health and environmental protection, worse than that which existed before any activities under this Order were commenced. Further, the Department's efforts in obtaining and overseeing compliance with this Order shall constitute reasonable efforts under law to obtain a voluntary commitment from Respondent for any further activities to be undertaken as part of a Remedial Program for the Site.

XV. Dispute Resolution

A. In the event disputes arise under this Order, Respondent may, within fifteen (15) Days after Respondent knew or should have known of the facts which are the basis of the dispute, initiate dispute resolution in accordance with the provisions of 6 NYCRR 375-1.5(b)(2).

B. All cost incurred by the Department associated with dispute resolution are State costs subject to reimbursement pursuant to this Order.

C. Nothing contained in this Order shall be construed to authorize Respondent to invoke dispute resolution with respect to the remedy selected by the Department in the ROD or any element of such remedy, nor to impair any right of Respondent to seek judicial review of the Department's selection of any remedy.

XVI. Miscellaneous

A. Respondent agrees to comply with and be bound by the provisions of 6 NYCRR Subparts 375-1 and 375-2; the provisions of such Subparts that are referenced herein are referenced for clarity and convenience only and the failure of this Order to specifically reference any particular regulatory provision is not intended to imply that such provision is not applicable to activities performed under this Order.

B. The Department may exempt Respondent from the requirement to obtain any state or local permit or other authorization for any activity conducted pursuant to this Order in accordance with 6 NYCRR 375-1.12(b), (c), and (d).

C. 1. Respondent shall use best efforts to obtain all Site access, permits, easements, approvals, institutional controls, and/or authorizations necessary to perform Respondent's obligations under this Order, including all Department-approved Work Plans and the schedules contained therein. If, despite Respondent's best efforts, any access, permits, easements, approvals, institutional controls, or authorizations cannot be obtained, Respondent shall promptly notify the Department and include a summary of the steps taken. The Department may, as it deems appropriate and within its authority, assist Respondent in obtaining same.

2. If an interest in property is needed to implement an institutional control required by a Work Plan and such interest cannot be obtained, the

Department may require Respondent to modify the Work Plan pursuant to 6 NYCRR 375-1.6(d)(3) to reflect changes necessitated by Respondent's inability to obtain such interest.

D. The paragraph headings set forth in this Order are included for convenience of reference only and shall be disregarded in the construction and interpretation of any provisions of this Order.

E. 1. The terms of this Order shall constitute the complete and entire agreement between the Department and Respondent concerning the implementation of the activities required by this Order. No term, condition, understanding, or agreement purporting to modify or vary any term of this Order shall be binding unless made in writing and subscribed by the party to be bound. No informal advice, guidance, suggestion, or comment by the Department shall be construed as relieving Respondent of Respondent's obligation to obtain such formal approvals as may be required by this Order. In the event of a conflict between the terms of this Order and any Work Plan submitted pursuant to this Order, the terms of this Order shall control over the terms of the Work Plan(s). Respondent consents to and agrees not to contest the authority and jurisdiction of the Department to enter into or enforce this Order.

2. i. Except as set forth herein, if Respondent desires that any provision of this Order be changed, Respondent shall make timely written application to the Commissioner with copies to the parties listed in Subparagraph IV.A.1.

ii. If Respondent seeks to modify an approved Work Plan, a written request shall be made to the Department's project manager, with copies to the parties listed in Subparagraph IV.A.1.

iii. Requests for a change to a time frame set forth in this Order shall be made in writing to the Department's project attorney and project manager; such requests shall not be unreasonably denied and a written response to such requests shall be sent to Respondent promptly.

F. 1. If there are multiple parties signing this Order, the term "Respondent" shall be read in the plural, the obligations of each such party under this Order are joint and several, and the insolvency of or failure by any Respondent to implement any obligations under this Order shall not affect the

obligations of the remaining Respondent(s) under this Order.

2. If Respondent is a partnership, the obligations of all general partners (including limited partners who act as general partners) under this Order are joint and several and the insolvency or failure of any general partner to implement any obligations under this Order shall not affect the obligations of the remaining partner(s) under this Order.

3. Notwithstanding the foregoing Subparagraphs XVI.F.1 and 2, if multiple parties sign this Order as Respondents but not all of the signing parties elect to implement a Work Plan, all Respondents are jointly and severally liable for each and every obligation under this Order through the completion of activities in such Work Plan that all such parties consented to; thereafter, only those Respondents electing to perform additional work shall be jointly and severally liable under this Order for the obligations and activities under such additional Work Plan(s). The parties electing not to implement the additional Work Plan(s) shall have no obligations under this Order relative to the activities set forth in such Work Plan(s). Further, only those Respondents electing to implement such additional Work Plan(s) shall be eligible to receive the release and covenant not to sue referenced in Paragraph VII.

G. Respondent shall be entitled to receive contribution protection and/or to seek contribution to the extent authorized by ECL 27-1421(6) and 6 NYCRR 375-1.5(b)(5).

H. Any time limitations set forth in Section 113(g)(1) of CERCLA, as amended, 42 U.S.C. §

9613(g)(1), Section 1012(h)(2) of the Oil Pollution Act, as amended, 33 U.S.C. § 2712(h)(2), the Federal Water Pollution Control Act, the New York Navigation Law, the New York Environmental Conservation Law, or any other federal or state statute or regulation with respect to potential claims for natural resource damages against Respondent or any other time limitations for the filing of potential natural resource damages claims against Respondent under any other applicable state or federal law are tolled in their entirety from the effective date of this Order until termination of this Order.

I. Unless otherwise expressly provided herein, terms used in this Order which are defined in ECL Article 27 or in regulations promulgated thereunder shall have the meaning assigned to them under said statute or regulations.

J. Respondent's obligations under this Order represent payment for or reimbursement of response costs, and shall not be deemed to constitute any type of fine or penalty.

K. Respondent and Respondent's successors and assigns shall be bound by this Order. Any change in ownership or corporate status of Respondent shall in no way alter Respondent's responsibilities under this Order.

L. This Order may be executed for the convenience of the parties hereto, individually or in combination, in one or more counterparts, each of which shall be deemed to have the status of an executed original and all of which shall together constitute one and the same.