



September 18, 2018

Cross River Bank
885 Teaneck Road
Teaneck, NJ 07666

Re: 1316 Beach Channel Drive, Far Rockaway, NY 11691

To whom it may concern:

As per your request we have reviewed Phase I Environmental Site Assessment (ESA) conducted by Environmental Business Consultants, dated November 6, 2017. The ESA states in part as follows:

- “The subject property is identified by the street address of 13-16 Beach Channel Drive and as Borough 4-Block 15528-Lot No. 6...The site was a portion of a larger residential property and developed with a small shed (center) from at least 1895. Between 1924 and 1933, the shed was demolished and the property developed with the existing 3-story building, utilized as a residence, with a small detached garage adjacent to the east. The garage was demolished in the late-1950’s and the building partially converted for commercial use, with an animal hospital present by at least 1962. The animal hospital vacated the building circa 1990, with the building occupied by multiple commercial/retail and residential tenants since that time...The property is currently developed with a 3-story mixed use (commercial/residential) building, with a basement. The building is occupied by World Outreach Evangelical Ministry (basement) and six residential apartments.”
- “Underground and Aboveground Storage Tanks-No evidence of ASTs or USTs (eg., vent or fill pipes) was observed on the property at the time of the site inspection. The EDR database report did not identify any registered ASTs or USTs for the site.”
- “One ARA/LAA job is listed for this property. The listed...ARA/LAA jobs are summarized as follows: No.420408598 dated September 28, 2011 permit was issued for the installation of a new boiler and conversion from oil to gas.”
- “Based on the results of the site inspection, records review and interview, it was determined that there were no REC’s, historic recognized environmental conditions (HRECs) or controlled recognized environmental conditions (CRECs) identified for the site. However, EBC identified several environmental concerns (ASTM Non-Scope issues/Business Environmental Risks).”

SEG reviewed the non scope issues referenced in the Phase I Environmental Site Assessment. **As far as the asbestos containing materials and lead based paint concerns, the title report should be reviewed for any violations. In the event of change in present status, eg, demolition, alteration, modification, all materials should tested and verified free of any ACM. In the event of change in present status, eg, demolition, alteration, modification, renovations should be conducted in accordance with the EPA's Lead Renovation, Repair and Painting Rule (RRP Rule). The other non scope issued mentioned were basic housekeeping/maintenance clean up issues.**

Page 10 of the report states that “one ARA/LAA job is listed for this property. The listed...ARA/LAA jobs are summarized as follows: No.420408598 dated September 28, 2011 permit was issued for the installation of a new boiler and conversion from oil to gas.” Page 27 of the report states, “No evidence of ASTs or USTs (eg., vent or fill pipes) was observed on the property at the time of the site inspection. The EDR database report did not identify any registered ASTs or USTs for the site.”

SEG recommends that clarification is warranted to identify the current heating system of the building and an opinion be rendered on the former oil tank located at the subject property.

If you have any questions, please feel free to contact us.

Sincerely,

Shemon Singer