



GUIDEWIRE CONSULTING, LLC

STATEMENT OF QUALIFICATIONS

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*Environmental Guidance
and Support for Business*



Environmental Guidance and Support for Business

GuideWire Consulting, LLC (GuideWire) is a full-service environmental consulting firm offering high quality, cost effective and innovative environmental consulting services to a variety of commercial, industrial and governmental clients nationwide. Our firm employs some of the most experienced and qualified environmental project professionals available and utilizes a tightly bound group of affiliates located throughout the country.

GuideWire was formed by a group of professionals with more than 60 years of experience in the environmental consulting industry. We have a personal commitment to each client to provide the best quality product that we can while offering you the best value available. Developing a personal relationship and trust with our clients is paramount.

Our corporate office is located in the Kansas City area. This site was selected based upon its central geographic location, which allows our project professionals to efficiently mobilize to all parts of the continental United States. With our established national network of competent, service-oriented affiliates, a representative of GuideWire is available at a moment's notice.

Using local knowledge and experience, coupled with the oversight of our senior project managers, a team of highly qualified professionals handles each project. This approach enables us to provide each client with field and management expertise as well as the experience of a senior project manager while maintaining an affordable rate for service.

The staff of GuideWire has conducted and managed more than 10,000 environmental site assessments and property condition assessments nationwide. Our team of professionals has performed hazardous materials assessments on more than 100 million square feet of commercial, industrial and educational property, and has designed and managed asbestos and lead paint abatement activities for more than 4,000 projects. GuideWire staff has removed, upgraded and replaced USTs in more than 20 states and has worked extensively with state-funded cleanup programs. Most importantly, we work with our clients to provide practical solutions for your environmental project needs.



Project Capital Needs/Property Condition Assessments

The purpose of the Project Capital Needs Assessment (PCNA) and Property Condition Assessment (PCA) is to evaluate Property improvements by performing a site visit and conducting research specific to the current and historical uses and conditions of on-site building components. The PCA is based on the assessor's judgment of the current age and physical condition of Property improvements, and their expected useful life (EUL). As a leader in service to the healthcare industry, GuideWire has conducted over 1000 skilled nursing and assisted living facility inspections since 2000 in support of some of the largest public and private providers in the country.

ASTM E2018, Standard Guide for Property Condition Assessments: Baseline Property Condition Assessment Process is the industry standard for PCA preparation. A walk-through survey is conducted by the professional to visually identify and evaluate the subject Property's material physical deficiencies. Specifically, the assessor will identify physical deficiencies (i.e. conspicuous defects or material deferred maintenance of a subject Property's material systems, components, or equipment) observed during the walk-through survey of the Property. The assessor will note deficiencies that may be remedied with routine maintenance, miscellaneous minor repairs, normal operating maintenance, but exclude de minimis conditions that generally do not represent material physical deficiencies. The document reviews and interviews phase of the assessment consists of the professional's review of various public records and private documents pertaining to the Property and interviews with persons knowledgeable of the Property.

Finally, the PCR describes the type and condition of the building components, identifies those areas that require immediate remedial work, and assigns each an estimated remedial cost. The PCR also establishes an estimated replacement reserve over the indicated term of the loan or ownership period. The Assessment allows Property owners or buyers to make informed decisions on the current relative value of a Property and/or project the residual value of the Property after 10 or even 25 years of ownership.

GuideWire has produced Phase I Environmental Site Assessments (ESAs), HUD Form 4128 Reports, and PCNAs for HUD/FHA Mortgage Lenders for many of our healthcare and multi-family project clients. The focus of much of our HUD work has been in the MAP program, LEAN232/223(f) - purchase or refinancing of nursing homes, intermediate care facilities, board and care homes and assisted-living facilities with or without repairs of existing projects not requiring substantial rehabilitation.



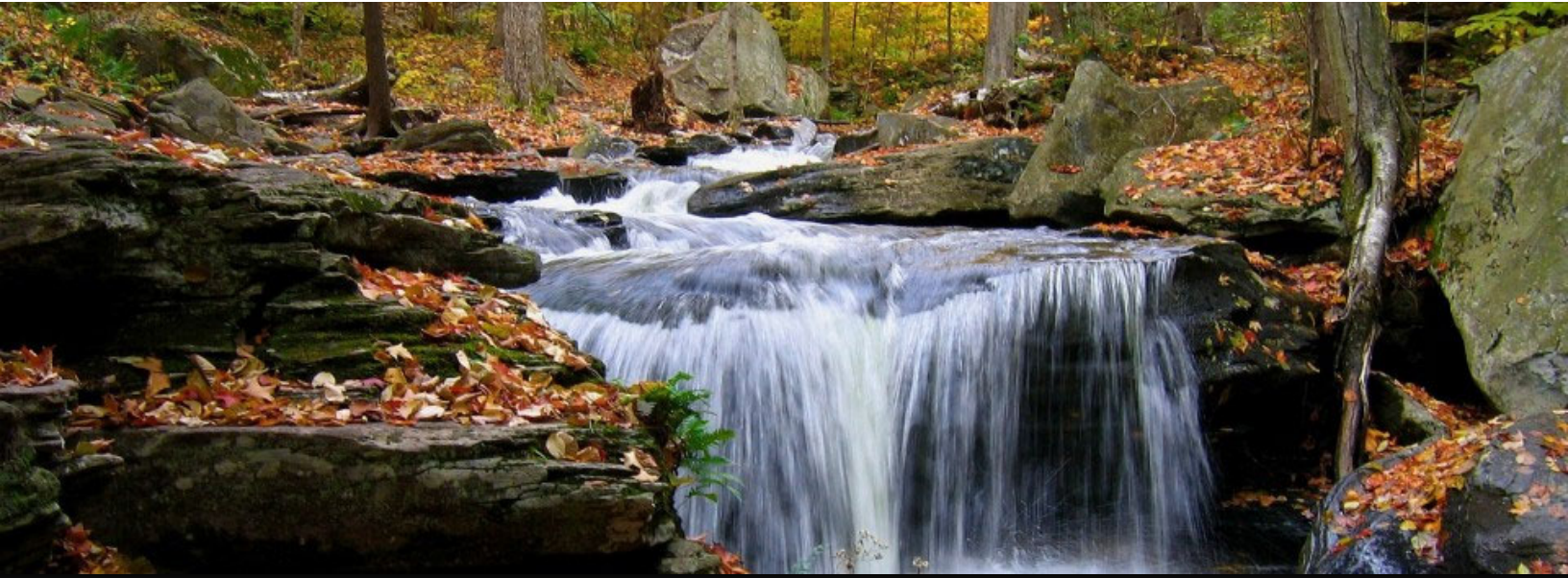
Phase I Environmental Site Assessment

The objective of a Phase I Environmental Site Assessment (ESA) is to assess the presence of or potential for environmental concerns associated with current and past Property use as well as potential impact to the Property from off-site environmental concerns. The Phase I ESA consists of several components, including the following: visual inspection, historical records review, regulatory records database review, limited hazardous materials assessment and specific, detailed recommendations for addressing or correcting any identified concerns. With the aid of a Phase I ESA, property owners, prospective buyers and lenders can fully understand the potential for environmental impact to the site and evaluate the liability associated with past or present site use and operations.

The United States Environmental Protection Agency implemented a Federal rule defining the standards and practices for “All Appropriate Inquiry” (AAI) into the previous ownership, uses, and environmental conditions of a property. The rule was intended to clarify and update the standard practices required to achieve the AAI standards of CERCLA Section 101(35) (B). The American Society for Testing and Materials (ASTM) Designation: E1527, Standard Practice for Environmental Site Assessments: Phase I Environmental Site Assessment (Phase I ESA) standard evolved from the desire to incorporate the new AAI requirements into the existing standard for Phase I ESA’s. The standard defines good commercial and customary practice for conducting environmental site assessments, and minimizes liability associated with property acquisition. It is in strict accordance with this standard, at minimum, that GuideWire prepares each Phase I ESA.

To meet the needs of buyers and sellers of real property, and to help protect the interests of lenders by determining a site’s condition in the context of potential legal responsibilities and costs, GuideWire performs environmental site assessments of both undeveloped and improved properties. The Phase I ESA is the most thorough assessment for ensuring that you are obtaining commercial real estate without environmental worries.

The staff of GuideWire has conducted and managed more than 7,000 environmental site assessments nationwide. With our experience and continually refined field and management procedures, you will receive a standardized report with concise conclusions and, if desired, practical recommendations, recommendations you can understand.



Transaction Screen Assessment

The Transaction Screen Assessment is a cursory review of the property to identify potential for environmental impairment and consists of a site visit, interviews and review of state and federal regulatory database information. When used appropriately, this practice can provide beneficial property information without the expense of conducting a complete Phase I Environmental Site Assessment. This practice is especially beneficial for lenders, individuals considering properties for purchases, property trust managers, and individuals conducting business transactions without the involvement of a financial institution. The Transaction Screen quickly and affordably provides all involved parties with general property information to mitigate concerns regarding potential environmental impairment. In the event potential for recognized environmental conditions is identified, a significant portion of a Phase I ESA has been completed and a full Phase I can be prepared at a substantially lower cost.

Records Search with Risk Assessment

The Records Search with Risk Assessment (RSRA) is a limited due diligence report accepted by SBA lenders. The RSRA includes review of state and federal regulatory database information, limited historical records, and risk assessment by an Environmental Professional based on the results of the records search as to whether the Property is either “low risk” or “elevated risk” or “high risk” for contamination.

Environmental Scan

When you have adequate knowledge of current and historical property use, but want to ensure that your property or nearby properties are not listed with state or federal regulatory agencies, and subsequently subject to potential environmental impairment or regulation, an Environmental Scan is recommended. The environmental scan includes a summary of all listed sites within the 1.0 mile radius and also provides general geological information, such as soil type, groundwater availability and radon potential. Upon analyzing the data provided, a letter report summarizing the findings and any potential concerns identified will be provided. The environmental scan offers our clients the same level of regulatory review provided in a Phase I ESA, without the historical research and site reconnaissance



Advanced Site Assessments

Often when Phase I ESAs identify environmental concerns related to historical property use or activities on nearby properties require additional investigation before a determination can be made regarding the environmental condition of a property. In these instances, a Phase II ESA is recommended. The environmental concerns addressed may include asbestos, lead-based paint, radon or other indoor air quality issues. However, most Phase II ESAs are performed because of potential subsurface impact to the Property from the use or storage of chemicals and petroleum products and involve the installation of soil borings using a hydraulic probe or rotary drill rig and the collection of soil and groundwater samples. Any identified contaminant concentrations are compared to applicable and relevant standards and the requirements or necessity of additional investigation are evaluated. At the request of the client and depending on the scope of the investigation, general cost estimates for the abatement or remediation may also be provided.

Contamination Assessments

Advanced contamination assessments are performed on properties that have identified contamination. These assessments are usually defined by state regulatory agencies and are performed in accordance with state-specific standards and often involve extensive interaction with regulators charged with oversight and approval of site assessment work. These assessments generally include numerous soil borings and the installation of groundwater monitoring wells to define the lateral and vertical extent of contamination. Soil and groundwater aquifer properties are also evaluated through physical testing. The contamination assessment results are used to evaluate the necessity and advisability of remediation and provide estimated costs of any proposed remedial project.

Risk Assessments

In many instances a Risk Assessment is performed instead of traditional advanced contamination assessments. The scope of the Risk Assessment is often defined by state regulatory agencies but generally involves the collection of data on the extent of contamination, the nature of near surface soil and groundwater, and an evaluation of area development. GuideWire is familiar with local, state and federal requirements for site assessments including Risk Assessments in accordance with ASTM Standard E 1739. The Risk Assessment considers the physical and chemical characteristics of the contaminant and projects the contaminant migration based on size and location of the source and the location and composition of potential migratory pathways. The final evaluation takes into account the proximity of potential contaminant receptors and evaluates the risk or threat posed to those receptors by the defined contamination.



Engineering and Construction Services

Design and Remediation

Once the extent of contamination has been defined and the necessity of remediation is determined, a remedial design is developed that incorporates the best available technology for contaminant remediation while considering the physical properties and development of the site. The remedial design and implementation are often performed in conjunction with state-funded or voluntary cleanup programs and the final form of the remediation is generally dictated by those programs.

The technology involved in the cleanup of contaminated property is ever evolving. GuideWire's senior staff stays current with changes in the industry to insure that our client's remedial needs are being addressed utilizing the best available technology. We are also cognizant of the fact that the design of these advanced engineering projects often requires review, certification and approval by state-licensed individuals. We are constantly evaluating our affiliate needs to insure that we are able to provide all necessary licensure and certification across the country.

UST Consulting

Underground storage tanks (UST) have historically contributed to a substantial number of contaminated sites. It has been estimated that one-quarter to one-third of all UST systems have leaked. During the 1990s, federal and state regulations dictated the upgrade, replacement or removal of many UST systems and these system modifications will continue as long as USTs are utilized for the storage of chemicals and petroleum products.

System replacement may involve new USTs or an aboveground storage tank (AST) installation. Remaining UST systems periodically require modification and testing to evaluate their integrity and, as systems age, tank removal is eventually required. Tank removal involves excavating the tank and evaluating potential leakage. This evaluation may be purely visual or may involve the use of handheld instruments and field test kits. Regulated UST removals are performed in accordance with strict state-specific standards that usually require the collection and analysis of samples and the preparation of a UST Closure Report. Where environmental contamination is identified, a remedial evaluation is performed to determine whether immediate cleanup is possible or if a more extensive assessment, design and remediation project is required. Whenever contaminant levels are identified that exceed state-specific action levels, reporting to applicable regulatory agencies is mandated. GuideWire continually works with the client to insure that all appropriate notifications are made, both prior to any UST removal or modification project and subsequent to the identification of reportable contamination.

GuideWire's staff has removed, upgraded and replaced USTs in more than 20 states. We have worked extensively with state-funded cleanup programs to provide clients with reimbursement for UST work, whenever possible. Most importantly, we work with our clients to provide practical, cost-effective solutions to UST and remedial concerns.

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Hazardous Materials Assessments

Asbestos and Lead Assessments

Asbestos is a general term applied to a wide variety of naturally occurring fibrous minerals. Because asbestos is strong, incombustible and corrosion-resistant, it was widely used in buildings constructed prior to 1975. Unfortunately, the unique physical characteristics of asbestos that make it a good building material are the same characteristics that make it harmful. When inhaled, asbestos fibers can cause serious health problems. Although many substances are listed as suspected carcinogens, asbestos is one of the few substances that is a proven carcinogen. For these reasons, federal, state and local governments now regulate the use and removal of ACM.

Lead contamination occurs from its historical use in paint and residual presence in dust and soil. Lead dust is especially dangerous to children and women who are (or wish to become) pregnant. Many buildings built before 1978 contain some lead-based paint. Lead-based paint is not hazardous if properly maintained; however, when lead-based paint deteriorates, chinks or is disturbed during renovation, remodeling, or routine maintenance, it creates an invisible, tasteless, and odorless toxic lead dust. Most cases of lead poisoning are caused by exposure to this dust.

Consequently, one of the most universal environmental problems facing property owners today is the potential presence of asbestos and lead in building materials and other media. Because asbestos and lead are highly regulated by federal, state and local government agencies, it is extremely important to know that all suspect materials are being addressed in accordance with all applicable regulations. For this very reason, in addition to safety and health issues, all asbestos and lead projects should be performed by certified and licensed industry professionals.

GuideWire specializes in performing surveys, project design and abatement project management for asbestos and lead projects. Our staff has been trained by US EPA and HUD accredited training providers, and has been providing clients with accurate, cost-effective solutions to asbestos and lead-based paint needs over the past two decades. With nearly 50 years of combined project experience, our team of professionals has performed hazardous materials assessments on more than 100 million square feet of commercial, industrial and educational property, and has designed and managed asbestos and lead paint abatement activities for more than 3,500 projects.

The use of our Project Management Staff and National Affiliates allows us to provide a timely response to all project needs located throughout the country. These personnel maintain all required personnel and corporate certifications to successfully complete every aspect of lead and asbestos projects in accordance with all applicable federal, state and local laws and regulations. Our experience and industry and regulatory knowledge make us the logical choice in assessing and handling all aspects of asbestos and lead-based paint projects.



Indoor Air Quality Assessment Services

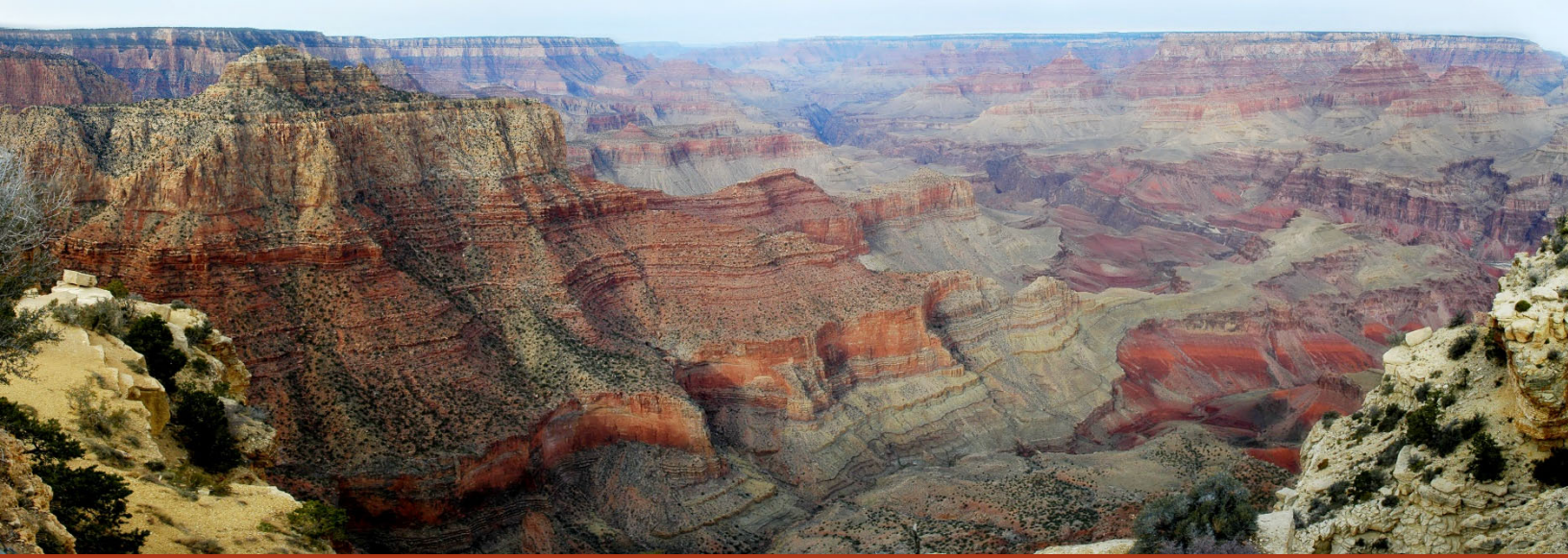
Mold and Microbial Assessments

Molds are microscopic organisms (miniscule life forms) found virtually everywhere outdoors. No one really knows how many species of mold exist but estimates range from tens of thousands to hundreds of thousands. Spore production is characteristic of molds in general to reproduce. A spore is a small reproductive body that is capable of growing into a new organism, producing bacteria, fungi, and algae. Higher risk mold conditions are more easily recognized by the sudden visual appearance of emerging mold. Another and unmistakable evidence of this kind of mold problem is the presence of a pungent mildew or musty odor, even when mold is not visually evident.

Some molds have been more closely associated with specific health problems. One example is *Stachybotrys*, a greenish-black mold often referred to as “toxic mold.” It grows on material with high cellulose content (e.g. drywall, wood, paper, dust). *Stachybotrys* becomes a problem when it emits mycotoxins capable of producing toxic effects in humans and animals. Many *Aspergillus* species of molds also produce mycotoxins. Some molds release volatile compounds into the air, producing an unpleasant odor. Scientists label these compounds “microbial volatile organic compounds” or “mVOCs” (Moisture Remediation in Schools and Commercial Buildings, Environmental Protection Agency, March 2001). Exposure to mVOCs has been associated with headaches, dizziness, and fatigue.

GuideWire specializes in performing inspections, project design and abatement project management for Mold and Microbial Contaminants. Our staff has been involved in the assessment and identification of a variety of indoor air quality issues, and has been providing clients with accurate, cost-effective solutions to identified hazards over the past 20 years. With nearly 30 years of combined project experience, our team of professionals has performed indoor air quality and microbial hazard assessments on more than 100 commercial, industrial and educational properties, and has designed and managed remedial responses on many projects. Our ongoing in-house training and educational programs assure our customers that the best available techniques are utilized for their projects. In the absence of National Standards and Certifications for Mold projects, our detailed quality review program for laboratories, affiliates and sampling techniques mandates the best sampling tools and analytical techniques for our customers.

The use of our Project Management Staff and National Affiliates allows us to provide a timely response to all project needs located throughout the country. These personnel maintain all required personnel and corporate certifications to successfully complete every aspect of Mold and Microbial projects in accordance with all applicable federal, state and local guidelines. Our experience and industry knowledge make us the logical choice in assessing and handling all aspects of Mold and Microbial assessment projects.



Environmental Consulting Services

National Managed Healthcare Company

GuideWire has performed extensive environmental consulting for one of the nation's largest health management companies. As their primary environmental consultant, our staff has provided services at over 600 facilities in more than 35 states. These services have included: Phase I and II ESAs; asbestos assessment; asbestos abatement project design and management; site demolition project management; storage tank removal and fuel system replacement; indoor air quality and toxicological testing; and other industrial hygiene services. GuideWire understands the sensitive nature of the client's business and works closely with the client to ensure that each site is properly notified well in advance of our scheduled site work. Our staff interacts with not only the client at a corporate, management level but also with each individual facility to ensure that projects are completed on time and that daily activities at each facility are not disrupted.

- Successfully completed Phase I Environmental Site Assessments on numerous multi-state portfolios each in excess of 50 properties.
- Removed underground storage tanks from more than 75 facilities in 15 states. Replaced USTs with aboveground tanks in five locations and reworked fuel supplies to eliminate the need for on-site storage in three locations.
- Collected air and surface wipe samples and assessed potential for communicable disease at multiple facilities.
- GuideWire also conducted an indoor air quality assessment at the client's corporate headquarters.
- Conducted asbestos assessments, prepared abatement specifications, assisted in the selection of an abatement contractor and supervised the abatement and subsequent demolition of five client facilities in Florida and Arkansas.
- Completion of asbestos assessments at multiple facilities in 14 different states; ensuring that proper certifications are obtained for each state and maintained certifications as required by the client.

GuideWire's professional services do not stop at providing report copies to the client. Upon completion of the field work and report preparation, GuideWire representatives work closely with legal counsel to verbally interpret results and findings. As the transactional phase of the project progresses, our staff is always available to provide any additional assistance or guidance pertaining to their properties, all as part of the project.



Environmental Consulting Services

National Retail Chain

The staff of GuideWire has performed more than 800 environmental and property condition assessments for one of the worlds and nations largest retailers on properties from Alaska to Florida. Prior to packaging properties for sale, the retailer requests the completion of Phase I Environmental Site Assessments, Property Condition Screens and limited asbestos surveys. GuideWire's Project Managers work closely with the company's real estate and legal departments to address potential environmental issues or material defects in property condition that could impact forthcoming real estate transactions. GuideWire provides all reports and project documentation in electronic format to this client. Phase II Environmental assessments have also been completed on numerous properties for this client.

National Retail Chain

GuideWire provides multi-discipline environmental consulting services for one of the nations largest retailers. The staff of GuideWire has completed consulting services on more than 250 properties nationwide. GuideWire's consulting services have included asbestos assessment surveys, environmental site assessments, remedial investigation, UST removal, and storm-water consulting services. GuideWire provides all reports and project documentation in electronic format to this client.

National Investment Chain

GuideWire provides Phase I Environmental Site Assessments and Transaction Screens to this investment firm on an on-going basis. GuideWire has performed numerous assessments nationwide from California to Maine. Phase II assessments have also been completed on several properties across the country. In addition, GuideWire has conducted asbestos surveys and prepared Operations & Maintenance Plans for this company. GuideWire provides all reports and project documentation in electronic format to this client.



Professional References

Banks and Lending Institutions

- Capital Funding Group, Inc., Baltimore, Maryland
- Edward Jones Trust Company, Saint Louis, Missouri
- The Bank of Texas, Austin, Texas