

YEOMAN GROUP

Environmental Risk Management

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1.0 HISTORY OF THE FIRM

About the Yeoman Group

Yeoman Group is an environmental consulting firm that was created in 1996 in conjunction with the Michigan Bankers Association in order to provide lenders with environmental risk management services, allowing them to avoid the overhead of an in-house environmental staff. Yeoman Group combines all of the professionals needed to adequately address environmental questions, and we make this advice available on an as-needed, loan-by-loan basis. Yeoman Group also performs all environmental due diligence assessments, Phase II on-site geologic services, makes complete purchase or lending recommendations and, in our relationship with an environmental law firm, seamlessly and cost-effectively obtains answers to environmental and real estate law questions.

Yeoman Group's professionals, engineers, scientists and lawyers, can quickly evaluate the environmental status of real property and offer solutions for property purchasers, as well as for lenders who may take the property as collateral for a loan.

While Yeoman Group's history is deeply rooted in its relationships with commercial lenders, we have expanded our environmental service offering to commercial property developers and purchasers. Our goal is to protect all parties involved in commercial property transactions.

What's in the name? Tracing back over 1,000 years to merry old England, the Yeoman has served his client faithfully and with excellence. Still today, to do a "Yeoman's job" is one of the highest compliments that can be paid to an individual.

Vision	To become the environmental risk manager for all lenders in Michigan.
Mission Statement	To provide high quality environmental risk management for lenders who do not have that service in-house.
Values	Excellent service at a reasonable fee. Honesty and candor are essential. The work environment must demonstrate mutual respect. Always do what's right for the customer.

2.0 STATEMENT OF QUALIFICATIONS (SOQ)



TAX ID: 38-3280332

LOCATION

Headquarters –200 North Center Street, Northville, Michigan 48167

Principal

David Switzer, B.S., J.D., LL.M. - Environmental Engineer, Environmental Attorney

UNIQUE

Founded in 1996 in conjunction with the Michigan Bankers Association, Yeoman Group was created for the benefit of lenders and for those investing in properties. Yeoman Group has therefore developed a focus differing from environmental engineering firms. The focus has been to employ professionals with broad experience in all of the disciplines that affect environmental management, including law, geology, engineering and science. The philosophy of using a seasoned staff provides more thoughtful environmental products focused on risk management. Yeoman Group benefits from a depth of knowledge and cross-discipline expertise in order to develop and evaluate options and to propose meaningful solutions. There are larger environmental firms - but none with such a broad view of environmental risk management. Other firms know how to do environmental work, we know how and why.

EXPERIENCE

The staff experiences within Yeoman Group cover the spectrum of environmental projects from small to large-scale, simple to complex, assessment to complicated permitting. Individual resumes are attached for staff members. Yeoman Group also makes use of strategic relations with environmental firms with special expertise throughout Michigan, as situations and the needs arise. This strategic partnering is an element of the corporate philosophy to keep overhead to a minimum.

CUSTOMER BASE

Working primarily for lenders in Michigan, yet, over 30% of our business is derived from individuals and corporations investing in property.

YEOMAN GROUP REFERENCES

Fidelity Bank	Warren Musson, SVP	313-565-5700
Berrien Teachers Credit Union	T.J. Kempf	269-985-2737
First Place Bank	Keith E. Duffie	248-358-9563
Peoples State Bank	Jeffrey Moore	248-548-2900
Citizens Bank	Thomas Eickemeyer	248-324-8552
CenCorp Credit Union	M B Ducher, Director	248-304-3075

3.0 INSURANCE

Professional Liability (American Safety Risk Retention, Inc), Claims Made, \$2MM Incident/\$2MM Aggregate

Contractors Pollution (American Safety Risk Retention, Inc), Occurrence, \$2MM Incident/\$2MM Aggregate

Commercial General Liability (American Safety Risk Retention, Inc), \$2 MM

To date, no claims have ever been filed against Yeoman Group.



CERTIFICATE OF LIABILITY INSURANCE

OP ID TR

DATE (MM/DD/YYYY)

06/04/10

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER Insurance Exchange Agency, Inc 670 Griswold, P.O. Box 250 Northville MI 48167 Phone: 248-349-1122 Fax: 248-349-2548	CONTACT NAME: PHONE (A/C, No, Ext): E-MAIL: ADDRESS: PRODUCER CUSTOMER ID #: YEOMA-1		FAX (A/C, No):
	INSURER(S) AFFORDING COVERAGE		NAIC #
INSURED The Yeoman Group LLC David Switzer 200 N. Center St Northville MI 48167	INSURER A: Hastings Mutual Insurance Co		
	INSURER B: Hudson Specialty Ins. Co.		
	INSURER C:		
	INSURER D:		
	INSURER E:		
	INSURER F:		

COVERAGES **CERTIFICATE NUMBER:** **REVISION NUMBER:**

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSR	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS	
B	GENERAL LIABILITY			ESB2092131001	05/27/10	05/27/11	EACH OCCURRENCE	\$ 200000
	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY						DAMAGE TO RENTED PREMISES (Ea occurrence)	\$ 100000
	<input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR						MED EXP (Any one person)	\$ 5000
							PERSONAL & ADV INJURY	\$ 2000000
							GENERAL AGGREGATE	\$ 2000000
							PRODUCTS - COMP/OP AGG	\$ 2000000
								\$
A	AUTOMOBILE LIABILITY			ACV9231683	03/05/10	03/05/11	COMBINED SINGLE LIMIT (Ea accident)	\$ 1000000
	<input checked="" type="checkbox"/> ANY AUTO						BODILY INJURY (Per person)	\$
	<input type="checkbox"/> ALL OWNED AUTOS						BODILY INJURY (Per accident)	\$
	<input type="checkbox"/> SCHEDULED AUTOS						PROPERTY DAMAGE (Per accident)	\$
	<input type="checkbox"/> HIRED AUTOS							\$
	<input type="checkbox"/> NON-OWNED AUTOS							\$
	UMBRELLA LIAB						EACH OCCURRENCE	\$
	EXCESS LIAB						AGGREGATE	\$
	DEDUCTIBLE							\$
	RETENTION \$							\$
A	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY			WC9212726	10/28/09	10/28/10	WC STATUTORY LIMITS	OTHER
	ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH)	Y/N					E.L. EACH ACCIDENT	\$ 100000
	If yes, describe under DESCRIPTION OF OPERATIONS below		N/A				E.L. DISEASE - EA EMPLOYEE	\$ 100000
							E.L. DISEASE - POLICY LIMIT	\$ 500000
B	Prof Liab			ESB2092131001	05/27/10	05/27/11	Each Occ	2000000
							Gen Agg	2000000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (Attach ACORD 101, Additional Remarks Schedule, if more space is required)

CERTIFICATE HOLDER

CANCELLATION

YEOMAN1 Yeoman Group	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS. AUTHORIZED REPRESENTATIVE Mary M. Williams <i>Mary M. Williams</i>
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4.0 LICENSING

Insurance/Accreditations	Name/Type	Training/ Certified	Certification /License No. (if applicable)
Hazwoper (8 hr Refresher)	Jelaine Tinsley	Current	
	David Switzer	Current	
	Roy Gantt	Current	
	Robert Anderson	Current	
Certified UST Professional – MI (CP)	Robert Anderson	Current	584
Asbestos- Building Inspector	Jelaine Tinsley	Current	Cert No. 9803
	Roy Gantt	Current	Cert No. 2901-01-04 BII
Ground Penetrating Radar	Roy Gantt	Current	N/A
Mold	David Switzer	n/a	2003
Professional Geologist (Registered in Tennessee)	Roy Gantt	Current	00003135
Licensed Geologist (Indiana and North Carolina)	Robert Anderson	Current	Indiana IN2156 NC- 0992
Registered Professional Geologist – Arizona, Kentucky	Robert Anderson	Current	KY-2409 AZ- 47154 FL- Pending
Certified Storm Water Operator	Robert Anderson	Current	09370
Law Degree (While Yeoman Group does not practice law it does partner with Switzer, PC on an “as needed basis”)	David Switzer	Current	Bar No P46577

5.0 PRIVACY POLICIES

Privacy Policy (from the Yeoman Group Standard Operating Procedures)

All company files are for official use only. Information from the files is not to be released to other than company employees without the express documented permission of the Vice President or President. One exception applies for project information.

Any information collected during completion of an environmental project conducted by Yeoman Group is confidential for the benefit of the client. Information concerning the project may be released in the normal course of business to the client and to client representatives only. If a third party requests any information concerning the project, the information can only be released with the documented permission of the client or legal successor entities.