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OVERVIEW:

PM Environmental, Inc. (PM) is an environmental risk expert focused on business minded solutions. We make the complex simple, the difficult possible, and bring clarity to our clients concerns and confidence to their decision making process.

PM is a recognized industry leader in environmental collateral underwriting in government, commercial and institutional finance across the country.

Currently, PM has technical experience with industry insiders including four former in-house bank Environmental Risk Officers. We stay on the leading edge of regulatory developments allowing us to guide clients through the dynamic landscape to solve problems before they become an issue.

Over the past five years, PM has ranked in the top 20 national environmental consulting and engineering service companies by EDR ScoreKeeper™, a Market monitor for the environmental due diligence industry.

PM has extensive experience completing Environmental Site Assessments (ESAs) and Engineering Reports including Project Capital Needs Assessments (PCNAs), Property Condition Assessments (PCA) and Capital Needs Assessments (CNA).

We also offer a complete suite of environmental services ranging from full site characterization investigations, Brownfield Redevelopment, Industrial Hygiene, Environmental Compliance, to design and implementation of full scale soil, soil-vapor and groundwater remediation.

We operate on a foundation of integrity, conducting business in a forthright manner delivering exemplary personal service, and treating our customers, employees and vendors with the utmost respect.

Company Name: PM Environmental, Inc.
Year Founded: 1992, Founders Peter S. Bosanic (President), Michael T. Kulka (CEO).
Type: Privately Held
Employees: 100 – 500
Headquarters: Lansing, Michigan
Service Coverage: National
Website: www.pmenv.com

AWARDS, MEMBERSHIPS & CERTIFICATIONS:

- ISO 9001 Certified
- 2013 Winner “Best & Brightest Company to Work For”
- On ASTM 1527 Phase I ESA committee.
- Member of the national Environmental Bankers Association (EBA).
- On Tennessee Fuel and Convenience Store Association (TFCA) Environmental Committee
- Member of the Petroleum & Convenience Marketers of Alabama
- Member of MI Banker Association (MBA) Environmental Committee.
- Involved with SBA environmental policy, presented at 7 consecutive SBA lenders conferences.
- PM holds contracts with multiple state and local agencies

LOCATIONS, FACILITIES & EQUIPMENT:

PM has **20 office locations** and provides services throughout the US. PM owns and operates its equipment, which includes:

- Three track mounted 66/67 Series Geoprobe direct push drill rigs
- One truck Mounted Model 5400 Geoprobe direct push drill rig
- Total station surveying equipment, low flow sampling equipment, sub-slab depressurization (SSD) equipment, six photo-ionization detectors, groundwater and free product gauges.
- Various pieces of remediation equipment, including soil-vapor and dual-phase extraction trailers.
- Three GPR units
- Trimble Geo 6000 XH Sub-Foot System
- Thermo Scientific Niton XLp Analyzer
- Three Phase Contrast Microscopes

CLIENTS:

PM has clients in diverse industries and below is a sampling:

- **Capital markets** financed projects for life insurance and other lenders: UBS, Citibank, Lincoln, Morgan Stanley, Farm Bureau, Thrivent, StanCorp, Canada Life, Symetra, Western & Southern, PPM Finance, Woodsmen, etc.
- **Mortgage bankers:** Berkadia, Grandbridge, Pillar/Guggenheim
- PM is approved by (**Master Services Contracts**): Chase, Wells Fargo, US Bank, Key Bank, PNC, RBS Citizens, Comerica, Huntington, Zions, TCF, Bank of America, Fifth Third, BB&T, First Horizon, SunTrust, Ally, GM Financial, Bancorp South, Renasant Bank, among others.
- **U.S. Housing and Urban Development** (HUD) financed projects, including 223(f), 221(d)(4).
- **Freddie Mac and Fannie Mae** financed projects.
- Regional **Retail Petroleum:** MAPCO, Circle K, Atlas Oil, Penske
- **EPA Site Assessment** Grants in MI, MS, AL and TN.
- State governmental agencies: Tennessee Department of Environmental Quality (**TDEC**), Michigan Department of Environmental Quality (**MDEQ**) and the Alabama Department of Environmental Management (**ADEM**)

KEY PERSONNEL:

L. Gregory Stephenson is Principal and Vice President at PM Environmental, Inc. and has served clients throughout the Southeastern United States and Alaska for over 20 years. Stephenson has managed portfolios including environmental due diligence, corrective action design, remediation, acquisitions, among others.

John Hargraves is a Regional Manager and Senior Project Manager at PM Environmental, Inc. and has served clients for over 20 years. He specializes in Environmental Due Diligence, Phase II Environmental Site Assessments (ESAs), Remediation, Leaking Underground Storage Tank (LUST), Brownfield Redevelopment, and Grants/Alternate Funding Sources. Hargraves has multiple State of Tennessee contracts (TDOT, TDEC, TNF&A), and EPA Brownfield Grants for governmental entities.

Amanda Stone is a Regional Manager of Due Diligence at PM Environmental, Inc. and has served clients in throughout the United States. She specializes in a wide variety of Environmental Due Diligence including Phase I Environmental Site Assessments, asbestos inspections, and indoor air quality assessments.

