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Sphaerus LLC dba Envirogyn® • Environmental Due Diligence
617 8th Ave N, Texas City, TX 77590 • (281) 694-5742 • info@envirogyn.com
Environmental Professional (40 CFR § 312.10) • ASTM E1527-21 Practice

SKU ESA-106 • STANDALONE COMMERCIAL & SBA LENDER RELIANCE LETTER

Phase I ESA — SBA SOP 50 10 Reliance Letter

Subject Property: 1904 Bayport Industrial Pkwy, Seabrook, TX 77586 • Harris County Parcel 094-218-000-0014

STANDARD FEE
$395 • ESA-106

REPORT DATE	AAI 180-DAY WINDOW	ESA FINDINGS	E&O / POLLUTION COI
Apr 02, 2026	**Sep 18, 2026**	**ZERO RECs**	**$1M / $2M**
Project # ENV-2026-8841	Earliest Comp: Mar 22, 2026	Clean SBA / E2600 Screen	Active EP Coverage Verified

Relying Financial Institution	**Gulf Coast Commercial Bank, N.A.** (Fictitious)	**SBA / Bank Loan Reference**	SBA 504 Loan # 774-902-118
Lender Address & Underwriter	1200 Marina Bay Dr, Clear Lake Shores, TX 77565 Attn: David Morales, VP Credit Risk	**Co-Reliance Party**	U.S. Small Business Administration (SBA) & Bayshore CDC
Original Borrower / User	Bayport Logistics Holdings LLC (Fictitious)	**Subject Property Parcel**	1904 Bayport Industrial Pkwy, Seabrook, TX 77586

1. GRANT OF RELIANCE (U.S. SBA SOP 50 10 & COMMERCIAL UNDERWRITING)

STANDALONE LETTER

Dear Mr. Morales and SBA Underwriting Committee:

Sphaerus LLC dba Envirogyn® ("Environmental Professional" / "Consultant") prepared the above-referenced **Phase I Environmental Site Assessment (Phase I ESA)** dated April 2, 2026 (Project # ENV-2026-8841) for **Bayport Logistics Holdings LLC** ("Original Client") evaluating the 3.4-acre commercial warehouse facility at **1904 Bayport Industrial Pkwy, Seabrook, TX 77586**.

For good and valuable consideration (SKU ESA-106) and with Original Client's written authorization, Envirogyn® hereby authorizes **Gulf Coast Commercial Bank, N.A.**, **Bayshore Certified Development Company**, and the **U.S. Small Business Administration (SBA)** (collectively, the "Relying Parties"), together with their respective successors and assigns, to rely upon the Phase I ESA report as if it had been originally addressed and prepared for the Relying Parties in connection with SBA 504 Loan # 774-902-118.

2. MANDATORY ASTM E1527-21, EPA AAI & SBA SOP 50 10 CERTIFICATIONS

ITEMS 1–4

2.1 ASTM E1527-21 & EPA AAI Standard: The Phase I ESA was performed in full accordance with **ASTM Practice E1527-21** and the U.S. EPA All Appropriate Inquiries (AAI) Final Rule (**40 CFR Part 312**), including historical aerial/Sanborn/city directory review, User (§ 6.0) and Owner (§ 10.0) questionnaires, physical reconnaissance, and ASTM E2600 Vapor Encroachment screening.

2.2 SBA SOP 50 10 Conformance: The Investigation satisfies environmental due diligence requirements under **U.S. SBA SOP 50 10** (current edition), including **NAICS Code 493110 High-Risk Screening**.

2.3 180-Day AAI Viability Window (40 CFR § 312.20 / ASTM § 4.6): The earliest date of the five time-sensitive AAI components (government database search pulled March 22, 2026) establishes a 180-day closing shelf-life through **September 18, 2026** without requiring a Phase I ESA Update (SKU ESA-105).

2.4 Summary of Environmental Findings: The assessment revealed **no Recognized Environmental Conditions (RECs)**, Controlled RECs (CRECs), or significant data gaps requiring Phase II Subsurface Investigation.

2B. TIME-SENSITIVE AAI COMPONENT SHELF-LIFE VERIFICATION MATRIX

40 CFR § 312.20 / ASTM § 4.6

TIME-SENSITIVE AAI REQUIREMENT	EXECUTION DATE	180-DAY CUTOFF	UNDERWRITING STATUS
1. Government Environmental Records Review (Controlling Date)	Mar 22, 2026	Sep 18, 2026	CONTROLLING DATE
2. Environmental Lien & AUL Title Search	Mar 24, 2026	Sep 20, 2026	VALID THRU CLOSE
3. Owner / Key Site Manager & User Interviews (Q1 / Q2)	Mar 25, 2026	Sep 21, 2026	VALID THRU CLOSE
4. Physical Site Reconnaissance Walk	Mar 27, 2026	Sep 23, 2026	VALID THRU CLOSE
5. Environmental Professional Declaration & Issuance	Apr 02, 2026	Sep 29, 2026	VALID THRU CLOSE

2. CERTIFICATIONS (CONTINUED): EP QUALIFICATIONS & INSURANCE

ITEMS 5–6

2.5 Environmental Professional (EP) Declaration (40 CFR § 312.10): I declare that, to the best of my professional knowledge and belief, I meet the definition of Environmental Professional as defined in § 312.10 of 40 CFR Part 312 and have the specific qualifications based on education, training, and experience to assess a property of the nature, history, and setting of the Subject Property. We have developed and performed All Appropriate Inquiries in conformance with the standards and practices set forth in 40 CFR Part 312.

2.6 Environmental E&O & Pollution Liability Insurance: Sphaerus LLC dba Envirogyn® maintains active Environmental Professional Errors & Omissions and Contractors Pollution Liability coverage with minimum limits of **$1,000,000 per claim / $2,000,000 aggregate**. A current ACORD Certificate of Insurance (COI) naming Gulf Coast Commercial Bank, N.A. as Certificate Holder is included as Exhibit A.

3. CONTRACTUAL TERMS & RELIANCE LIMITATIONS

GOVERNING TERMS

This Reliance Letter does not expand the scope of work, physical site reconnaissance date (March 27, 2026), or contractual limitation of liability established under the Master Client Service Agreement governing Project # ENV-2026-8841 (aggregate liability capped at total professional fees paid or $2,500, whichever is greater). This letter does not warrant future property operations occurring after the site visit date.

Included Underwriting Packet Exhibits:
[X] Exhibit A: Current ACORD Certificate of Environmental E&O / Pollution Liability Insurance ($1,000,000 / $2,000,000)
[X] Exhibit B: Environmental Professional Curriculum Vitae & Active Credentials (MLS(ASCP)^{CM} #246841 / TDLR MAC #1544)
Order Standalone Reliance Letter: Submit Form ENV-ESA-Q3 to **info@envirogyn.com** (24–48 hr turnaround • $395 flat fee).

3B. SBA SOP 50 10 UNDERWRITING PACKET VERIFICATION

CREDIT CHECKLIST

[VERIFIED] ACORD COI Named Holder: $1M / $2M Professional E&O + Pollution Liability naming Gulf Coast Commercial Bank, N.A.

[VERIFIED] EP Qualifications & Resume: 40 CFR § 312.10 EP CV (PhD, MHA, MLS(ASCP)CM #246841, TDLR MAC #1544) attached.

[VERIFIED] AAI Questionnaires On File: Executed Form ENV-ESA-Q1 (User § 6.0) & Form ENV-ESA-Q2 (Owner § 10.0) verified.

[VERIFIED] NAICS 493110 & E2600 Screen: Warehousing high-risk NAICS & ASTM E2600 Tier 1 Vapor Screen completed (0 RECs).

4. AUTHORIZED ENVIRONMENTAL PROFESSIONAL EXECUTION

EXECUTED RELIANCE

ENVIRONMENTAL PROFESSIONAL & PRINCIPAL

[ELECTRONIC SIGNATURE ON FILE — SPECIMEN ONLY]

Signatory: Charles Aaron Lehnhoff, MLS(ASCP)^{CM} #246841
Capacity: Environmental Professional (40 CFR § 312.10)
Firm: Sphaerus LLC dba Envirogyn® • Texas City, TX
Issue Date: April 8, 2026 (Specimen)

RELYING LENDER / UNDERWRITING VERIFICATION

VERIFIED FOR SBA 504 LOAN # 774-902-118

Bank: Gulf Coast Commercial Bank, N.A. (Fictitious)
Co-Reliance: U.S. SBA & Bayshore CDC
AAI Expiration Gate: September 18, 2026
Packet Status: Complete with COI & EP Resume