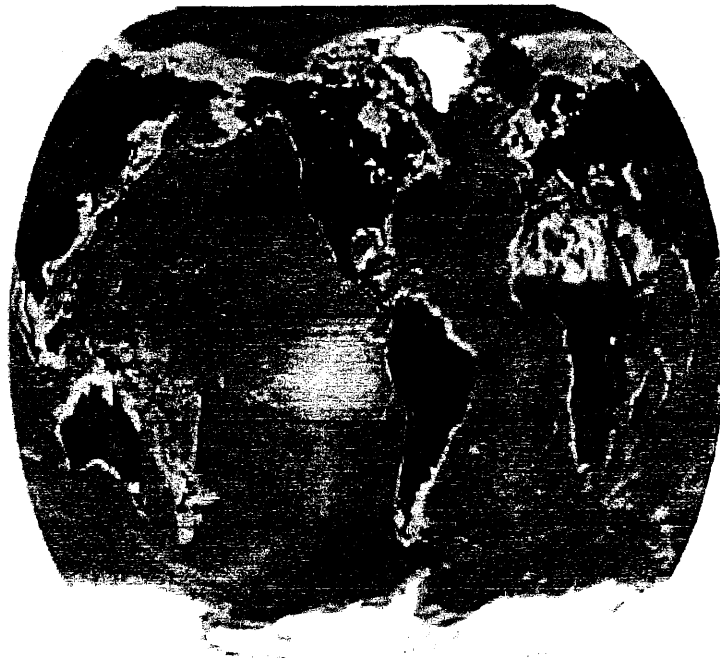


**PHASE 1  
ENVIRONMENTAL ASSESSMENT  
FOR  
PALM BEACH CHRISTIAN PREPARATORY PROPERTY  
4900 52<sup>ND</sup> CT  
LAKE WORTH, FL  
MAY 2021  
5 PARCELS**



**SUBMITTED BY:  
HYDROCARBON ENVIRONMENTAL, INC.  
20 RIO DE PALMAS  
FT. PIERCE, FL. 34951**

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## APPENDICES

<b>EXHIBIT A</b>	MAPS, SITE PLANS, AERIAL PHOTOGRAPHS
<b>EXHIBIT B</b>	SITE ASSESSMENT REPORTS
<b>EXHIBIT C</b>	PHOTOGRAPHS
<b>EXHIBIT D</b>	INSPECTION REPORT

**HYDROCARBON ENVIRONMENTAL, INC.**  
**ENVIRONMENTAL CONSULTANTS**  
**20 RIO DE PALMAS**  
**FT. PIERCE, FL. 34951**  
**PHONE 772-448-8131**

iTHINK Financial Credit Union  
Vero Beach, FL. 32962

May 28, 2021

Attn: Mr. Chris Russell, VP Business Lending.

RE: Phase I Environmental Assessment  
Palm Beach Christian Preparatory Property  
4900 52<sup>nd</sup> Ct.  
Lake Worth, FL  
5 Parcels

Dear Sirs:

Hydrocarbon Environmental consultants have completed the environmental inspection for the above referenced property following ASTM Guidelines E-1527-13. To the best of our knowledge and belief, the facts and data used in this inspection are true and accurate, based on the available information as of the inspection date.

The undersigned understands that iTHINK Financial Credit Union is relying upon the contents of the report in making a loan secured by or affecting the subject property. You may rely upon the accuracy of the report consistent with the terms, conditions, limitations and exceptions set for within it.

Hydrocarbon Environmental appreciates the opportunity to have been of service and looks forward to working with you in the future. Should you have any questions or comments regarding this Environmental Site Assessment, please feel free to contact this office at (772) 448-8131

Sincerely,



William R. Martin, Pres.  
Hydrocarbon Environmental, Inc.

## **1.0 INTRODUCTION**

### **1.1 PURPOSE**

The purpose of this environmental site assessment was to investigate the potential environmental liabilities associated with the subject site, and/or environmental liabilities to the subject property site caused by adjacent site activities.

### **1.2 SCOPE OF SERVICES**

The following represents the scope of services authorized by the client and performed as part of this investigation.

#### **1.2.1 SITE RECONNAISSANCE**

Hydrocarbon Environmental conducted a visual site inspection for the presence of any underground storage tanks (UST), aboveground tanks (AST), electrical equipment, vegetative distress, point and non-point sources of waste discharge, waste disposal, hazardous materials, and any evidence of other possible environmental concern. Features of concern were documented by environmental assessment report and photographs.

#### **1.2.2 SITE HYDROLOGY REVIEW**

Hydrocarbon Environmental conducted a review of existing features and available hydro-geologic information as they relate to the potential environmental concerns at the subject site.

#### **1.2.3 AERIAL PHOTO REVIEW**

Hydrocarbon Environmental conducted interviews with individuals with knowledge of the area to assess the environmental impact of past or present site usage or contents.

#### **1.2.4 ENVIRONMENTAL PROTECTION AGENCY SEARCH**

Hydrocarbon Environmental conducted a review of the Environmental Protection Agency's (EPA) listing for the appearance of the subject site. Hydrocarbon Environmental conducted a review of the FDEP records to determine if the site ever experienced any environmental violations.

---

### **PALM BEACH COUNTY SEARCH**

Hydrocarbon Environmental conducted a review of the Palm Beach County records which may reveal information on past incidence that may have occurred on the subject site.

### **1.3 INFORMATION SOURCE**

Search of land use, geologic information, hydrologic information, and environmental conditions of the subject site was accomplished through the following sources:

- A) Palm Beach County Engineering Department review of all available and applicable aerial photographs from 2000 to present.
- B) Palm Beach County Department of Environmental Resources records review.
- C) The Comprehensive Environmental Response, Compensation and Liability Act (CERCLA), National Priorities List (NPL).
- D) Comprehensive Environmental Response, Compensation and Liability Information System (CERCLIS).

### **1.4 AUTHORIZATION**

This Phase I Environmental Site Assessment was authorized by Mr. Chris Russell, V.P. Of IThink Financial Credit Union The extent of services supplied by Hydrocarbon Environmental was specified by the client and has been outlined above as the scope of services.

## 2.0 PHYSICAL SITE DESCRIPTION

The subject parcels are rectangular in shape with good access from I-95 and Haverhill Rd. The subject parcels have a total frontage of approximately 339 feet and a depth of approximately 603 feet, comprising a total of 4.18 acres combined all located in Section 18, Township 42 and Range 44 of Palm Beach County, Florida

The site visit was conducted by William R. Martin on May 27,2021. At the time of the site visit, the weather was clear and warm. The site visit consisted of a slow inspection of the subject property and an inspection of surrounding properties. (See inspection forms **Appendix D**). The grounds of the subject property show no indication of vegetative distress which could be attributed to spillage or leakage of environmentally hazardous materials.

## 2.1 GENERAL SITE CONDITIONS

**PARCEL 0020** 1.5 acres residential property with building containing 2481 sq. ft.

**PARCEL 0050** 0.37 acres residential property with building containing 1616 sq.ft

**PARCEL 0030/0060/0040** Vacant land

Based on a review of the U.S. Department of Agriculture soil survey of Palm Beach County, the subject site consists of mainly classified agriculture land. More than seventy percent (70%) of this miscellaneous area is covered by urban facilities, such as shopping centers, parking lots, industrial buildings, houses, streets, sidewalks, airports, and related facilities. The natural soil cannot be observed. Soils in the unoccupied areas in this map unit, such as lawns, vacant lots, playgrounds, and parks, mostly consist of astatula, boca, eaugallie, paola, and St. Lucie soils. These soils generally have been altered by grading and shaping or have been covered to a depth of about 12 inches of fill material. This fill material consists of sandy and loamy materials that in places contain limestone and shell fragments. These areas of soils are so small that it was not practical to map them separately.

In the areas not covered by pavement or building footprints, surface water run-off will percolate directly into the soil and surfical aquifer. Areas covered by cement or pavement contain stains common with regular vehicular parking (slight oil stains).

Actual local groundwater flow direction can be influenced by factors such as surface topography, underground structures, tidal influences, season fluctuations, soil and bedrock

---

geology, and production wells. Generally, groundwater flows from Lake Okeechobee to the Atlantic Ocean in this region of South Florida.

## **2.2 STORAGE TANKS**

Based on environmental records review, interviews and visual inspection, there was no evidence of underground or aboveground storage tanks on the subject property.

## **2.3 POLYCHLORINATED BIPHENYL (PCBs)**

The insulating oil used in some electrical transformers and fluorescent light ballast may contain PCBs. Even though the use of PCBs in dielectric fluids was discontinued in the United States in 1977, the potential exists for these transformers and ballasts to contain PCBs.

Fluorescent light ballasts may contain small quantities of PCBs; therefore, they are a potential concern in large numbers or if they begin leaking. Inspection of the outside power transformers appeared in good condition with no signs of leakage or soil staining.

## **2.4 ASBESTOS-CONTAINED MATERIALS (ACM's)**

An asbestos survey was not part of this assessment. The only way to positively qualify and quantify asbestos containing materials (ACM's) in building material is to perform a comprehensive ACM survey. A comprehensive survey must be performed prior to any future building renovation or demolition.

## **2.5 UTILITIES**

Telephone service by AT&T, water by City and power by FPL.

## **2.6 SOLID OR HAZARDOUS WASTE**

The grounds of the subject property show no indication of vegetative distress which could be attributed to the spillage or leakage of hazardous materials.

### **3.0 ADJACENT LAND USE**

North	Commercial
South	Commercial
East	Vacant land
West	Residential

### **4.0 SITE HISTORY AND RECORDS REVIEW**

#### **4.1 OWNERSHIP AND USAGE**

Hydrocarbon consultants conducted interviews with managers familiar with the operations of the subject site. This was performed to gather information regarding the current and prior usage of the subject site and adjacent sites as they affect the subject site. There were no indications from interviews of any prior usage of these properties that would pose environmental liability to the subject site.

#### **4.2 AERIAL PHOTOGRAPHY**

On May 27, 2021, Hydrocarbon consultants reviewed all available applicable Palm Beach County aerial photographs of the subject facility. Review of photographs did not indicate that the site was adversely impacted by past land use or fill activities.

#### **4.3 REGULATORY REVIEW**

Review included:

- Comprehensive Environmental Response (CERLIS)
- National Priorities List (NPL)
- State registered underground storage list (UST)
- State leaking underground storage incident reports (LUST)
- State hazardous waste sites (SHWS)

In addition, interviews were conducted with officials from these agencies to obtain specific information about areas located on or near the subject site with reported problems.

**These reviews indicated there are NO environmental problems involving the 5 parcels**

---



## 5.0 CONCLUSIONS AND RECOMMENDATIONS

Hydrocarbon Environmental, Inc. conducted a review of the available information, i.e. visual site inspection, USGS map, soil-type map review, environmental records review, and aerial photo, and found no signs which may pose environmental liabilities to the subject 5 parcels at the present time.

No records of any environmental enforcement action or citations regarding the subject site were found during the review of the available county, state and federal records.

X  Low Risk No REC's

William R. Martin, President



Hydrocarbon Environmental, Inc.

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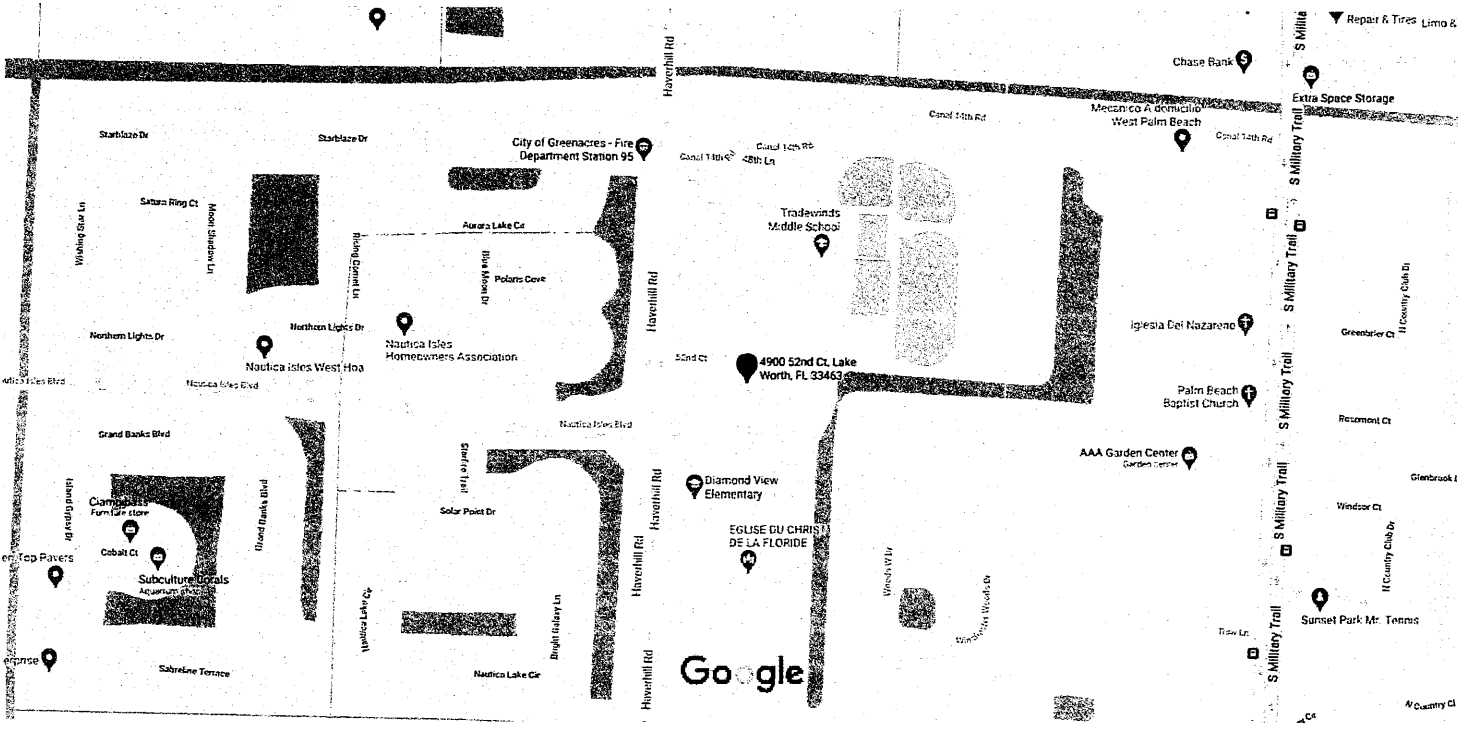
## 6.0 QUALIFICATIONS

Our professional services have been performed and our findings obtained in accordance with customary principles and practices in the fields of environmental science and engineering.

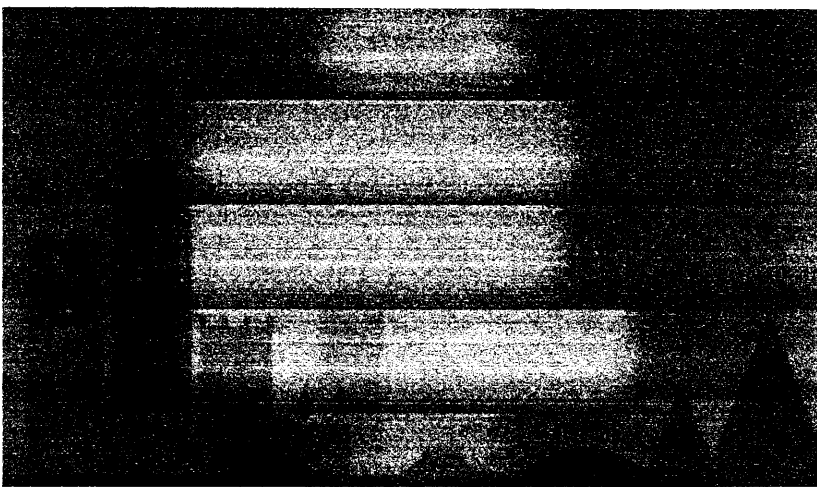
This company is not responsible for the independent conclusions, opinions, or recommendations made by others based on future field exploration and/or laboratory testing. Additionally, the passage of time may result in a change in the environmental characteristics at the site and surrounding properties.

**EXHIBIT A**  
**MAPS, SITE PLANS, AERIAL PHOTOGRAPHS**

4900 52nd Ct



Map data ©2021 200 ft



4900 52nd Ct

Building



Directions



Save



Nearby



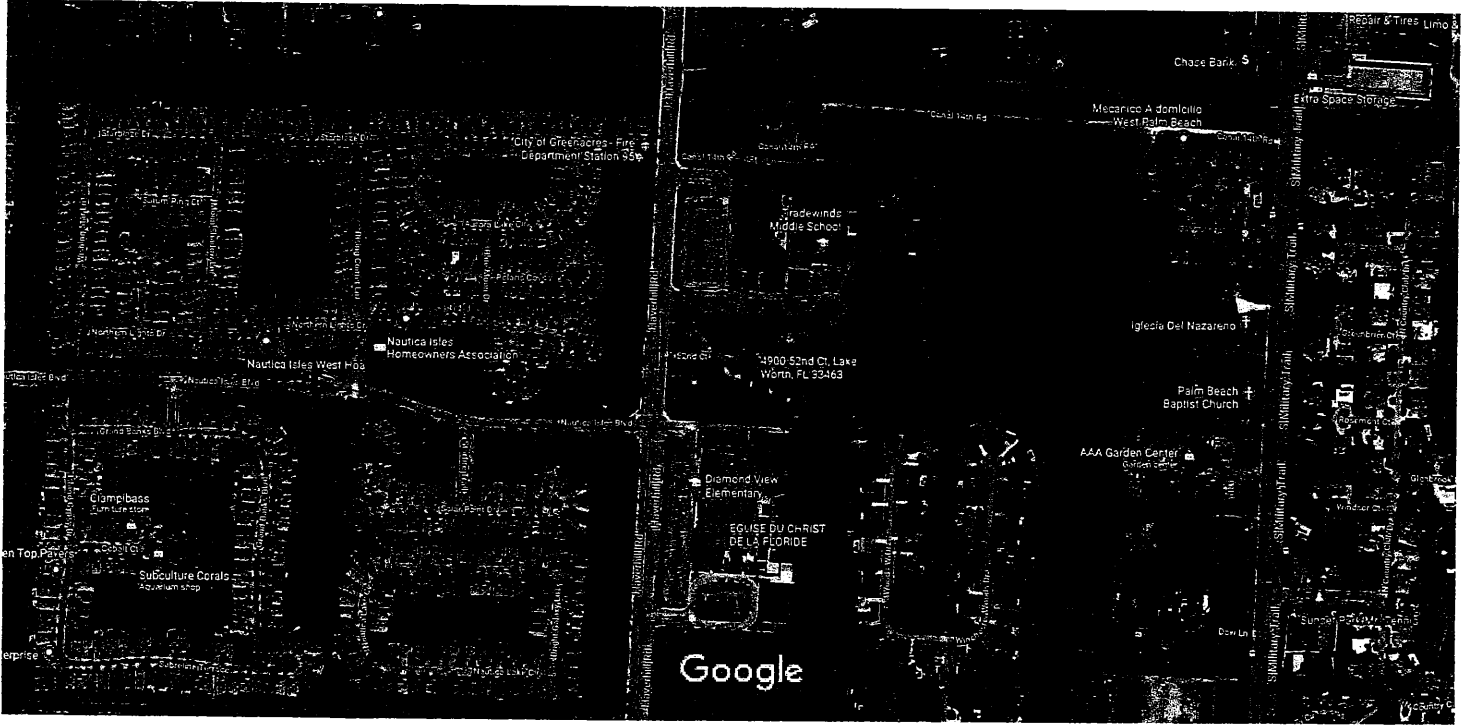
Send to your phone



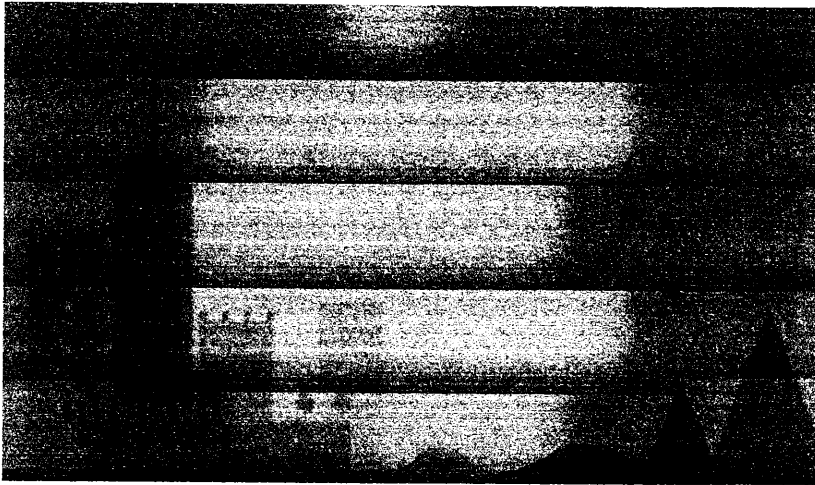
Share



4900 52nd Ct, Lake Worth, FL 33463



Imagery ©2021 Maxar Technologies, U.S. Geological Survey, Map data ©2021 200 ft



## 4900 52nd Ct

Building



Directions



Save



Nearby



Send to your  
phone



Share



4900 52nd Ct, Lake Worth, FL 33463



**DOROTHY JACKS**

CFA, AAS  
Palm Beach County Property Appraiser  
We Value What You Value

PAPA Home >

Search by Owner, Address or Parcel



[View Property Record](#)

**Owners**

PALM BEACH  
CHRISTIAN  
PREPARATORY  
SCHOOL INC

**Property I**

Location 4900 52  
Municipality GREENA  
Parcel No. 184244  
Subdivision S/D OF:  
1/4  
Book 31244  
Sale Date FEB-202  
Mailing 4561 t  
Address LAKE W





Search by Owner, Address or Parcel



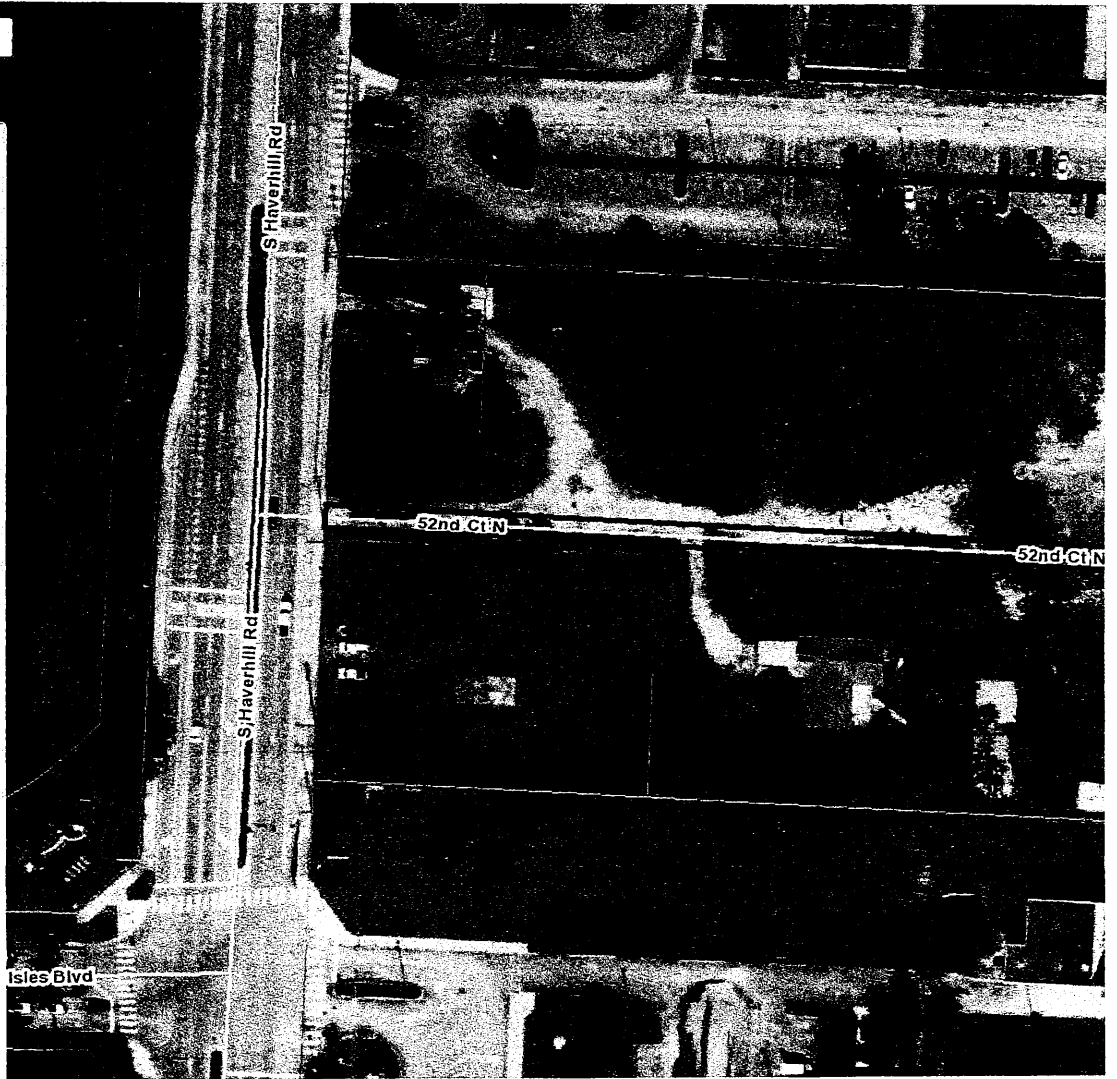
[View Property](#)  
[Record](#)

**Owners**

PALM BEACH  
 CHRISTIAN  
 PREPARATORY  
 SCHOOL INC

**Property I**

Location HAVERH  
 Municipality GREENA  
 Parcel No. 184244  
 Subdivision S/D OF  
 1/4  
 Book 31244  
 Sale Date FEB-202  
 Mailing 4561 F  
 Address LAKE W





Search by Owner, Address or Parcel



**View Property Record**

**Owners**

PALM BEACH  
CHRISTIAN  
PREPARATORY  
SCHOOL INC

**Property I**

Location 5234 S I  
Municipality GREENA  
Parcel No. 184244  
Subdivision S/D OF :  
1/4  
Book 31244  
Sale Date FEB-202  
Mailing 4561 F  
Address LAKE W







**DOROTHY JACKS**

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Palm Beach County Property Appraiser  
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**View Property Record**

**Owners**

PALM BEACH  
CHRISTIAN  
PREPARATORY  
SCHOOL INC

**Property I**

Location CANAL  
Municipality GREENA  
Parcel No. 184244  
Subdivision S/D OF :  
1/4  
Book 31244  
Sale Date FEB-202  
Mailing Address 4561 F  
LAKE W





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CFA, AAS  
Palm Beach County Property Appraiser  
We Value What You Value

PAPA Home >

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**View Property Record**

**Owners**

PALM BEACH CHRISTIAN  
PREPARATORY  
SCHOOL INC

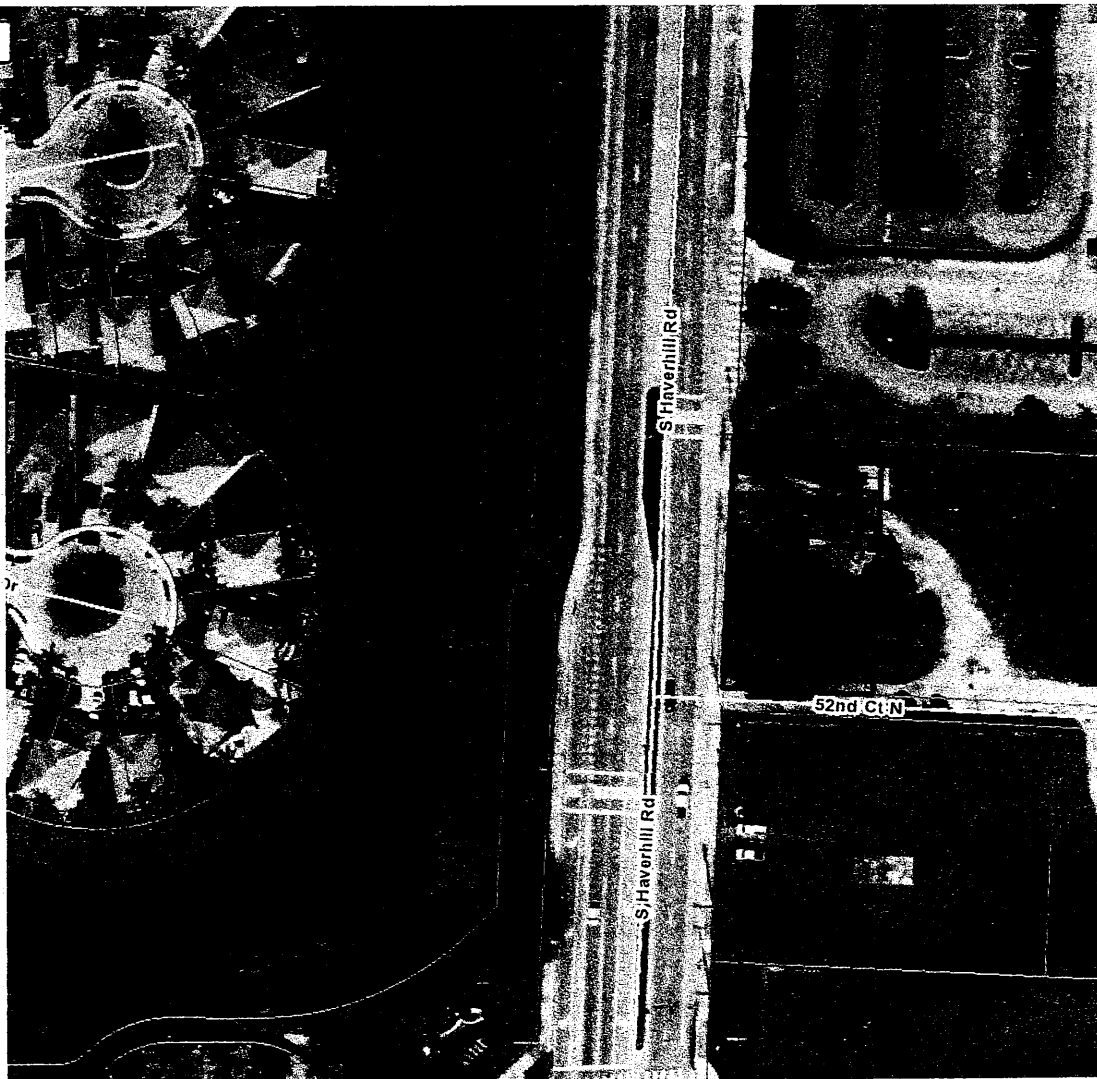
**Property Detail**

Location 5208 S HAVERH  
Municipality GREENACRES  
Parcel No. 184244360800  
Subdivision S/D OF 36-44-4  
1/4  
Book 31244 Page  
Sale Date FEB-2020  
Mailing 4561 HUNTINC  
Address LAKE WORTH F  
33467 3534  
0101 - SINGLE  
Use Type FAMILY-COMM  
ZONING  
Total  
Square Feet 1616

**Sales Information**

Sales Date	Price
FEB-2020	1375000
MAR-2017	500000
SEP-2001	10
JUN-1987	100
DEC-1981	59000

12



**EXHIBIT B**  
**SITE ASSESSMENT REPORTS**

**Property Detail**

Location Address 4900 52ND CT N  
 Municipality GREENACRES  
 Parcel Control Number 18-42-44-36-08-007-0020  
 Subdivision S/D OF 36-44-42, NW 1/4  
 Official Records Book 31244 Page 1512  
 Sale Date FEB-2020  
 Legal Description S/D OF 36-44-42, NW 1/4 S 165 FT OF TR 7 (LESS W 264 FT

**Owner Information**

Owners Mailing address  
 PALM BEACH CHRISTIAN PREPARATORY 4561 HUNTING TRL  
 SCHOOL INC LAKE WORTH FL 33467 3534

**Sales Information**

Sales Date	Price	OR Book/Page	Sale Type	Owner
FEB-2020	\$1,375,000	31244 / 01512	WARRANTY DEED	PALM BEACH CHRISTIAN PREPARATORY
MAR-2017	\$500,000	28983 / 01263	WARRANTY DEED	IMMANUEL 7TH DAY ADVENTIST CHURCH INC
AUG-2006	\$10	20783 / 00594	QUIT CLAIM	MCALISTER HAROLD &
SEP-2001	\$10	12915 / 01225	QUIT CLAIM	MCALISTER HAROLD J TR &
OCT-1995	\$117,000	08974 / 00146	WARRANTY DEED	
SEP-1986	\$100,000	05012 / 01865	WARRANTY DEED	
JAN-1978	\$65,000	02952 / 00585		

**Exemption Information**

No Exemption information available

**Property Information**

Number of Units 1  
 \*Total Square Feet 2481  
 Acres 1.5152  
 Use Code 0101 - SINGLE FAMILY-COMM ZONING  
 Zoning RL-3 - RESIDENTIAL LOW DENSITY-3 ( 18-GREENACRES )

**Appraisals**

Tax Year	2020	2019	2018
Improvement Value	\$123,705	\$123,705	\$105,604
Land Value	\$225,000	\$227,205	\$206,550
Total Market Value	\$348,705	\$350,910	\$312,154

All values are as of January 1st each year

**Assessed and Taxable Values**

Tax Year	2020	2019	2018
Assessed Value	\$348,705	\$343,369	\$312,154
Exemption Amount	\$0	\$0	\$0
Taxable Value	\$348,705	\$343,369	\$312,154

**Taxes**

Tax Year	2020	2019	2018
Ad Valorem	\$7,142	\$7,160	\$6,291
Non Ad Valorem	\$439	\$436	\$378

**Property Detail**

Location Address HAVERHILL RD  
 Municipality GREENACRES  
 Parcel Control Number 18-42-44-36-08-007-0060  
 Subdivision S/D OF 36-44-42, NW 1/4  
 Official Records Book 31244 Page 1512  
 Sale Date FEB-2020  
 Legal Description S/D OF 36-44-42, NW 1/4 SLY 16.62 FT OF NLY 181.63 FT OF S 1/2 OF TR 7  
 (LESS WLY WLY 45.47 FT HAVERHILL RD R/W)

**Owner Information**

Owners Mailing address  
 PALM BEACH CHRISTIAN PREPARATORY 4561 HUNTING TRL  
 SCHOOL INC LAKE WORTH FL 33467 3534

**Sales Information**

Sales Date	Price	OR Book/Page	Sale Type	Owner
FEB-2020	\$1,375,000	31244 / 01512	WARRANTY DEED	PALM BEACH CHRISTIAN PREPARATORY
MAR-2017	\$500,000	28983 / 01263	WARRANTY DEED	IMMANUEL 7TH DAY ADVENTIST CHURCH INC
JUL-2006	\$10	20592 / 00227	QUIT CLAIM	MCALISTER HAROLD & JANICE TRUST
FEB-2006	\$10	19929 / 01441	QUIT CLAIM	MCALISTER HAROLD TR &
SEP-2001	\$10	12915 / 01229	QUIT CLAIM	MCALISTER HAROLD TR
NOV-1997	\$100	10093 / 00807	QUIT CLAIM	MCALISTER JIM
OCT-1997	\$100	10030 / 01142	QUIT CLAIM	
JUL-1997	\$100	09884 / 00525	QUIT CLAIM	
OCT-1995	\$117,000	08974 / 00146	WARRANTY DEED	
SEP-1989	\$56,300	06194 / 01426	TAX DEED	

**Exemption Information**

No Exemption information available

**Property Information**

Number of Units 0  
 \*Total Square Feet 0  
 Acres 0.2129  
 Use Code 9400 - R/W - BUFFER  
 Zoning RL-3 - RESIDENTIAL LOW DENSITY-3 ( 18-GREENACRES )

**Appraisals**

Tax Year	2020	2019	2018
Improvement Value	\$0	\$0	\$0
Land Value	\$300	\$69	\$69
Total Market Value	\$300	\$69	\$69

All values are as of January 1st each year

**Assessed and Taxable Values**

Tax Year	2020	2019	2018
Assessed Value	\$76	\$69	\$69
Exemption Amount	\$0	\$0	\$0
Taxable Value	\$76	\$69	\$69

**Property Detail**

Location Address CANAL 14 RD  
 Municipality GREENACRES  
 Parcel Control Number 18-42-44-36-08-007-0030  
 Subdivision S/D OF 36-44-42, NW 1/4  
 Official Records Book 31244 Page 1512  
 Sale Date FEB-2020  
 Legal Description S/D OF 36-44-42, NW 1/4 E 528 FT OF N 165 FT OF S 1/2 OF TR 7

**Owner Information**

Owners	Mailing address
PALM BEACH CHRISTIAN PREPARATORY SCHOOL INC	4561 HUNTING TRL LAKE WORTH FL 33467 3534

**Sales Information**

Sales Date	Price	OR Book/Page	Sale Type	Owner
FEB-2020	\$1,375,000	31244 / 01512	WARRANTY DEED	PALM BEACH CHRISTIAN PREPARATORY
MAR-2017	\$500,000	28983 / 01263	WARRANTY DEED	IMMANUEL 7TH DAY ADVENTIST CHURCH INC
SEP-2001	\$10	12915 / 01227	QUIT CLAIM	MCALISTER HAROLD & JANICE TRUST
NOV-1997	\$100	10093 / 00806	QUIT CLAIM	
OCT-1997	\$100	10030 / 01144	QUIT CLAIM	
JUL-1997	\$45,000	09884 / 00526	WARRANTY DEED	
JUL-1993	\$100	07818 / 01458	WARRANTY DEED	

**Exemption Information**

No Exemption information available

**Property Information**

Number of Units 0  
 \*Total Square Feet 0  
 Acres 1.9698  
 Use Code 1000 - VACANT COMMERCIAL  
 Zoning RL-3 - RESIDENTIAL LOW DENSITY-3 ( 18-GREENACRES )

**Appraisals**

Tax Year	2020	2019	2018
Improvement Value	\$0	\$0	\$0
Land Value	\$225,000	\$297,000	\$270,000
Total Market Value	\$225,000	\$297,000	\$270,000

All values are as of January 1st each year

**Assessed and Taxable Values**

Tax Year	2020	2019	2018
Assessed Value	\$225,000	\$297,000	\$270,000
Exemption Amount	\$0	\$0	\$0
Taxable Value	\$225,000	\$297,000	\$270,000

**Taxes**

Tax Year	2020	2019	2018
Ad Valorem	\$4,608	\$6,147	\$5,441
Non Ad Valorem	\$99	\$99	\$99

**Property Detail**

Location Address 5234 S HAVERHILL RD  
 Municipality GREENACRES  
 Parcel Control Number 18-42-44-36-08-007-0040  
 Subdivision S/D OF 36-44-42, NW 1/4  
 Official Records Book 31244 Page 1512  
 Sale Date FEB-2020  
 Legal Description S/D OF 36-44-42, NW 1/4 W 264 FT OF S 165 FT OF TR 7 (LESS WLY 45.41 FT HAVERHILL RD R/W)

**Owner Information**

Owners	Mailing address
PALM BEACH CHRISTIAN PREPARATORY SCHOOL INC	4561 HUNTING TRL LAKE WORTH FL 33467 3534

**Sales Information**

Sales Date	Price	OR Book/Page	Sale Type	Owner
FEB-2020	\$1,375,000	31244 / 01512	WARRANTY DEED	PALM BEACH CHRISTIAN PREPARATORY
MAR-2017	\$500,000	28983 / 01263	WARRANTY DEED	IMMANUEL 7TH DAY ADVENTIST CHURCH INC
MAY-2006	\$0	20408 / 01825	WARRANTY DEED	MCALISTER HAROLD & JANICE TRUST
JAN-2006	\$10	19861 / 01311	WARRANTY DEED	MCALISTER HAROLD TRUST
DEC-2002	\$10	14546 / 00377	WARRANTY DEED	MCALISTER HAROLD TR &
AUG-2002	\$95,000	14288 / 01385	WARRANTY DEED	MCALISTER HAROLD &
JUL-1998	\$100	10494 / 00191	QUIT CLAIM	WILLIAMS DAVID T JR
AUG-1981	\$18,000	03587 / 01744	WARRANTY DEED	

**Exemption Information**

No Exemption information available

**Property Information**

Number of Units 0  
 \*Total Square Feet 0  
 Acres 0.8292  
 Use Code 1000 - VACANT COMMERCIAL  
 Zoning RL-3 - RESIDENTIAL LOW DENSITY-3 ( 18-GREENACRES )

**Appraisals**

Tax Year	2020	2019	2018
Improvement Value	\$0	\$0	\$0
Land Value	\$225,000	\$143,000	\$127,500
Total Market Value	\$225,000	\$143,000	\$127,500

All values are as of January 1st each year

**Assessed and Taxable Values**

Tax Year	2020	2019	2018
Assessed Value	\$154,275	\$140,250	\$127,500
Exemption Amount	\$0	\$0	\$0
Taxable Value	\$154,275	\$140,250	\$127,500

**Taxes**

Tax Year	2020	2019	2018
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**Property Detail**

Location Address 5208 S HAVERHILL RD  
 Municipality GREENACRES  
 Parcel Control Number 18-42-44-36-08-007-0050  
 Subdivision S/D OF 36-44-42, NW 1/4  
 Official Records Book 31244 Page 1512  
 Sale Date FEB-2020  
 Legal Description S/D OF 36-44-42, NW 1/4 N 165 FT OF S 1/2 OF TR 7 (LESS E 528 FT & WLY 46.09 FT HAVERHILL RD R/W)

**Owner Information**

Owners	Mailing address
PALM BEACH CHRISTIAN PREPARATORY SCHOOL INC	4561 HUNTING TRL LAKE WORTH FL 33467 3534

**Sales Information**

Sales Date	Price	OR Book/Page	Sale Type	Owner
FEB-2020	\$1,375,000	31244 / 01512	WARRANTY DEED	PALM BEACH CHRISTIAN PREPARATORY
MAR-2017	\$500,000	28983 / 01263	WARRANTY DEED	IMMANUEL 7TH DAY ADVENTIST CHURCH INC
SEP-2001	\$10	12915 / 01231	QUIT CLAIM	MCALISTER HAROLD & JANICE TRUST
JUN-1987	\$100	05314 / 01391	QUIT CLAIM	MCALISTER HAROLD J
DEC-1981	\$59,000	03648 / 01035	WARRANTY DEED	
JAN-1978	\$100	02976 / 01607		
JAN-1973	\$2,000	02206 / 00577		

**Exemption Information**

No Exemption information available

**Property Information**

Number of Units 1  
 \*Total Square Feet 1616  
 Acres 0.3706  
 Use Code 0101 - SINGLE FAMILY-COMM ZONING  
 Zoning RL-3 - RESIDENTIAL LOW DENSITY-3 ( 18-GREENACRES )

**Appraisals**

Tax Year	2020	2019	2018
Improvement Value	\$72,044	\$73,286	\$59,007
Land Value	\$225,000	\$88,000	\$77,500
Total Market Value	\$297,044	\$161,286	\$136,507

All values are as of January 1st each year

**Assessed and Taxable Values**

Tax Year	2020	2019	2018
Assessed Value	\$165,174	\$150,158	\$136,507
Exemption Amount	\$0	\$0	\$0
Taxable Value	\$165,174	\$150,158	\$136,507

**Taxes**

Tax Year	2020	2019	2018
Ad Valorem	\$4,307	\$3,187	\$2,751



## MAP FINDINGS SUMMARY

Database	Search Distance (Miles)	Target Property	< 1/8	1/8 - 1/4	1/4 - 1/2	1/2 - 1	> 1	Total Plotted
<b><u>STANDARD ENVIRONMENTAL RECORDS</u></b>								
<b><i>Federal NPL site list</i></b>								
NPL	1.000		0	0	0	0	NR	0
Proposed NPL	1.000		0	0	0	0	NR	0
NPL LIENS	1.000		0	0	0	0	NR	0
<b><i>Federal Delisted NPL site list</i></b>								
Delisted NPL	1.000		0	0	0	0	NR	0
<b><i>Federal CERCLIS list</i></b>								
FEDERAL FACILITY	0.500		0	0	0	NR	NR	0
SEMS	0.500		0	0	0	NR	NR	0
<b><i>Federal CERCLIS NFRAP site list</i></b>								
SEMS-ARCHIVE	0.500		0	0	0	NR	NR	0
<b><i>Federal RCRA CORRACTS facilities list</i></b>								
CORRACTS	1.000		0	0	0	0	NR	0
<b><i>Federal RCRA non-CORRACTS TSD facilities list</i></b>								
RCRA-TSDF	0.500		0	0	0	NR	NR	0
<b><i>Federal RCRA generators list</i></b>								
RCRA-LQG	0.250		0	0	NR	NR	NR	0
RCRA-SQG	0.250		0	0	NR	NR	NR	0
RCRA-VSQG	0.250		0	1	NR	NR	NR	1
<b><i>Federal institutional controls / engineering controls registries</i></b>								
LUCIS	0.500		0	0	0	NR	NR	0
US ENG CONTROLS	0.500		0	0	0	NR	NR	0
US INST CONTROL	0.500		0	0	0	NR	NR	0
<b><i>Federal ERNS list</i></b>								
ERNS	TP		NR	NR	NR	NR	NR	0
<b><i>State- and tribal - equivalent CERCLIS</i></b>								
SHWS	1.000		0	0	0	0	NR	0
<b><i>State and tribal landfill and/or solid waste disposal site lists</i></b>								
SWF/LF	0.500		0	0	2	NR	NR	2
<b><i>State and tribal leaking storage tank lists</i></b>								
LAST	0.500		0	0	0	NR	NR	0
LUST	0.500		0	4	5	NR	NR	9
INDIAN LUST	0.500		0	0	0	NR	NR	0
<b><i>State and tribal registered storage tank lists</i></b>								
FEMA UST	0.250		0	0	NR	NR	NR	0

## MAP FINDINGS SUMMARY

Database	Search Distance (Miles)	Target Property	< 1/8	1/8 - 1/4	1/4 - 1/2	1/2 - 1	> 1	Total Plotted
FUDS	1.000		0	0	0	0	NR	0
DOD	1.000		0	0	0	0	NR	0
SCRD DRYCLEANERS	0.500		0	0	0	0	NR	0
US FIN ASSUR	TP		NR	NR	NR	NR	NR	0
EPA WATCH LIST	TP		NR	NR	NR	NR	NR	0
2020 COR ACTION	0.250		0	0	NR	NR	NR	0
TSCA	TP		NR	NR	NR	NR	NR	0
TRIS	TP		NR	NR	NR	NR	NR	0
SSTS	TP		NR	NR	NR	NR	NR	0
ROD	1.000		NR	NR	NR	NR	NR	0
RMP	TP		0	0	0	0	NR	0
RAATS	TP		NR	NR	NR	NR	NR	0
PRP	TP		NR	NR	NR	NR	NR	0
PADS	TP		NR	NR	NR	NR	NR	0
ICIS	TP		NR	NR	NR	NR	NR	0
FTTS	TP		NR	NR	NR	NR	NR	0
MLTS	TP		NR	NR	NR	NR	NR	0
COAL ASH DOE	TP		NR	NR	NR	NR	NR	0
COAL ASH EPA	0.500		NR	NR	NR	NR	NR	0
PCB TRANSFORMER	TP		0	0	0	NR	NR	0
RADINFO	TP		NR	NR	NR	NR	NR	0
HIST FTTS	TP		NR	NR	NR	NR	NR	0
DOT OPS	TP		NR	NR	NR	NR	NR	0
CONSENT	1.000		NR	NR	NR	NR	NR	0
INDIAN RESERV	1.000		0	0	0	0	NR	0
FUSRAP	1.000		0	0	0	0	NR	0
UMTRA	0.500		0	0	0	0	NR	0
LEAD SMELTERS	TP		NR	NR	NR	NR	NR	0
US AIRS	TP		NR	NR	NR	NR	NR	0
US MINES	0.250		NR	NR	NR	NR	NR	0
ABANDONED MINES	0.250		0	0	NR	NR	NR	0
FINDS	TP		NR	NR	NR	NR	NR	0
DOCKET HWC	TP		NR	NR	NR	NR	NR	0
ECHO	TP		NR	NR	NR	NR	NR	0
UXO	1.000		NR	NR	NR	NR	NR	0
FUELS PROGRAM	0.250		0	0	0	0	NR	0
AIRS	TP		0	0	NR	NR	NR	0
ASBESTOS	TP		NR	NR	NR	NR	NR	0
CLEANUP SITES	TP		NR	NR	NR	NR	NR	0
DEDB	0.250		NR	NR	NR	NR	NR	0
DRYCLEANERS	0.250		0	0	NR	NR	NR	0
DWM CONTAM	0.500		0	0	NR	NR	NR	0
Financial Assurance	TP		0	2	1	NR	NR	3
FL Cattle Dip. Vats	0.250		NR	NR	NR	NR	NR	0
RESP PARTY	0.500		0	0	NR	NR	NR	0
SITE INV SITES	0.500		0	0	2	NR	NR	2
TIER 2	TP		0	0	0	NR	NR	0
UIC	TP		NR	NR	NR	NR	NR	0
NPDES	TP		NR	NR	NR	NR	NR	0
MINES MRDS	TP		NR	NR	NR	NR	NR	0
<b>EDR HIGH RISK HISTORICAL RECORDS</b>								
<b>EDR Exclusive Records</b>								
EDR MGP	1.000		0	0	0	0	NR	0

## MAP FINDINGS SUMMARY

Database	Search Distance (Miles)	Target Property	< 1/8	1/8 - 1/4	1/4 - 1/2	1/2 - 1	> 1	Total Plotted
FF TANKS	0.250		0	0	NR	NR	NR	0
UST	0.250		2	5	NR	NR	NR	7
AST	0.250		0	0	NR	NR	NR	0
INDIAN UST TANKS	0.250		0	0	NR	NR	NR	0
	0.250		0	1	NR	NR	NR	1
<b>State and tribal institutional control / engineering control registries</b>								
ENG CONTROLS	0.500		0	0	0	NR	NR	0
INST CONTROL	0.500		0	0	0	NR	NR	0
<b>State and tribal voluntary cleanup sites</b>								
VCP	0.500		0	0	1	NR	NR	1
INDIAN VCP	0.500		0	0	0	NR	NR	0
<b>State and tribal Brownfields sites</b>								
BROWNFIELDS	0.500		1	0	1	NR	NR	2
<b>ADDITIONAL ENVIRONMENTAL RECORDS</b>								
<b>Local Brownfield lists</b>								
US BROWNFIELDS	0.500		0	0	0	NR	NR	0
<b>Local Lists of Landfill / Solid Waste Disposal Sites</b>								
SWRCY	0.500		0	0	0	NR	NR	0
INDIAN ODI	0.500		0	0	0	NR	NR	0
ODI	0.500		0	0	0	NR	NR	0
DEBRIS REGION 9	0.500		0	0	0	NR	NR	0
IHS OPEN DUMPS	0.500		0	0	0	NR	NR	0
<b>Local Lists of Hazardous waste / Contaminated Sites</b>								
US HIST CDL	TP		NR	NR	NR	NR	NR	0
PRIORITYCLEANERS	0.500		0	0	0	NR	NR	0
FI Sites	1.000		0	0	0	0	NR	0
US CDL	TP		NR	NR	NR	NR	NR	0
PFAS	0.500		0	0	0	NR	NR	0
<b>Local Land Records</b>								
LIENS 2	TP		NR	NR	NR	NR	NR	0
<b>Records of Emergency Release Reports</b>								
HMIRS	TP		NR	NR	NR	NR	NR	0
SPILLS	TP		NR	NR	NR	NR	NR	0
SPILLS 90	TP		NR	NR	NR	NR	NR	0
SPILLS 80	TP		NR	NR	NR	NR	NR	0
<b>Other Ascertainable Records</b>								
RCRA NonGen / NLR	0.250		0	4	NR	NR	NR	4

## MAP FINDINGS SUMMARY

Database	Search Distance (Miles)	Target Property	< 1/8	1/8 - 1/4	1/4 - 1/2	1/2 - 1	> 1	Total Plotted
EDR Hist Auto	0.125	0	0	NR	NR	NR	NR	0
EDR Hist Cleaner	0.125		0	NR	NR	NR	NR	0
<b><u>EDR RECOVERED GOVERNMENT ARCHIVES</u></b>								
<b><i>Exclusive Recovered Govt. Archives</i></b>								
RGA HWS	TP	0	NR	NR	NR	NR	NR	0
RGA LF	TP		NR	NR	NR	NR	NR	0
RGA LUST	TP		NR	NR	NR	NR	NR	0
- Totals -			3	17	12	0	0	32

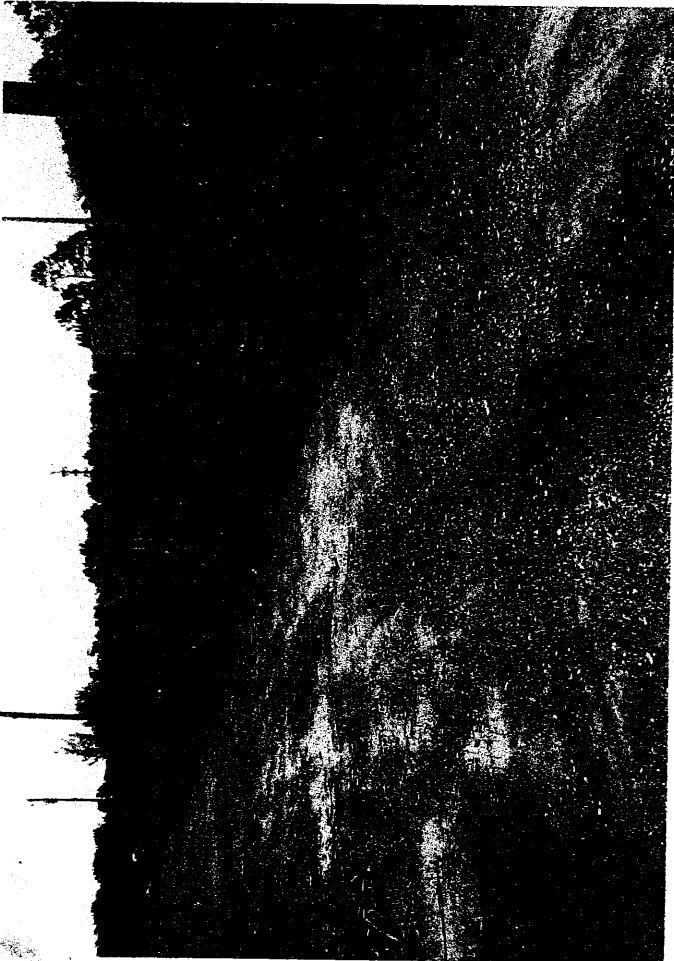
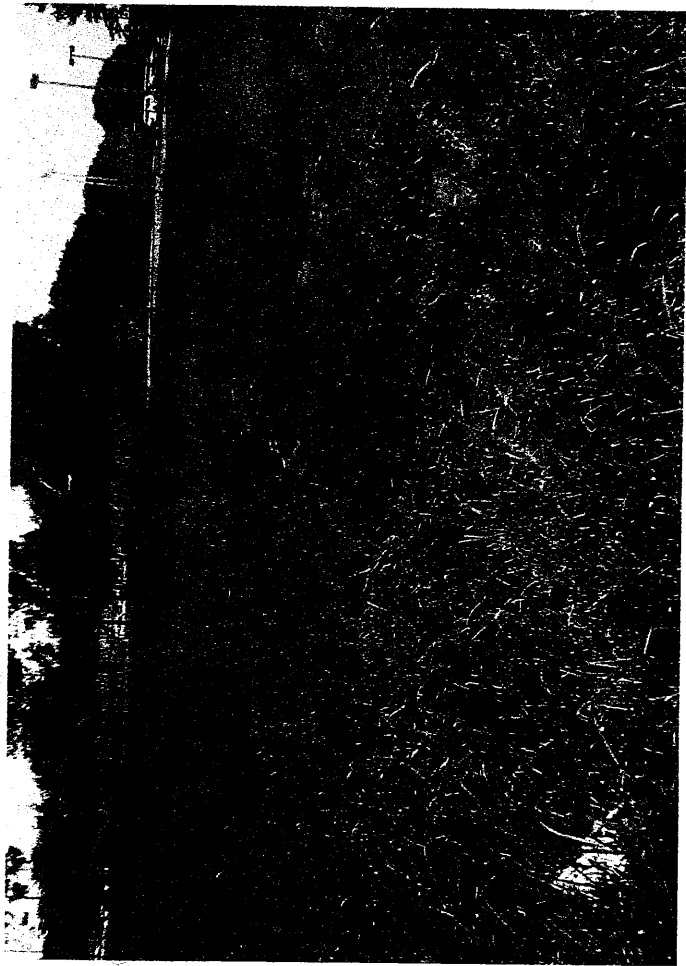
**NOTES:**

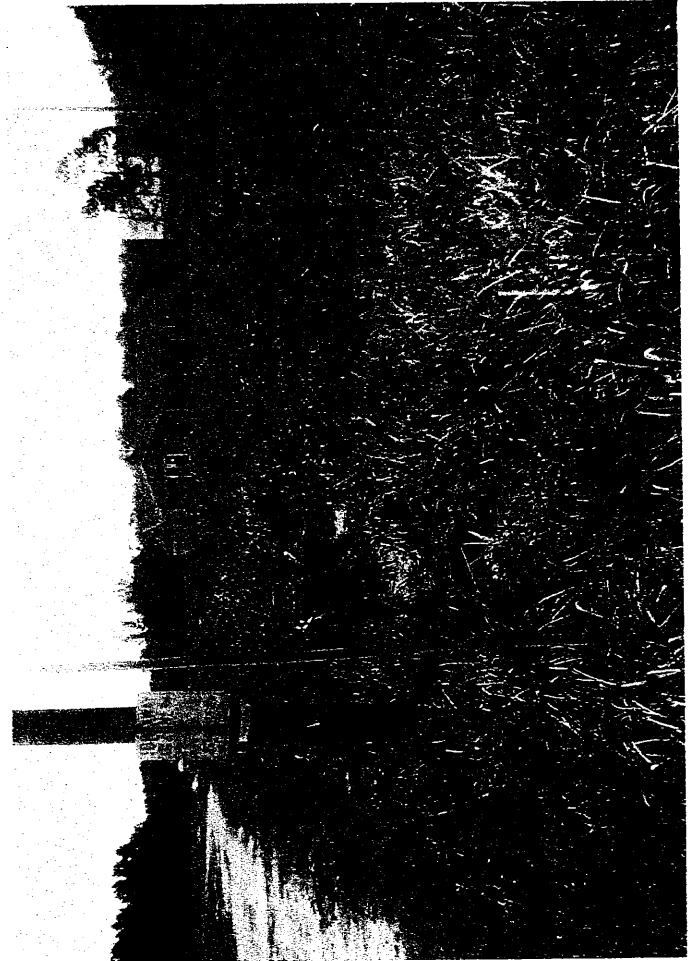
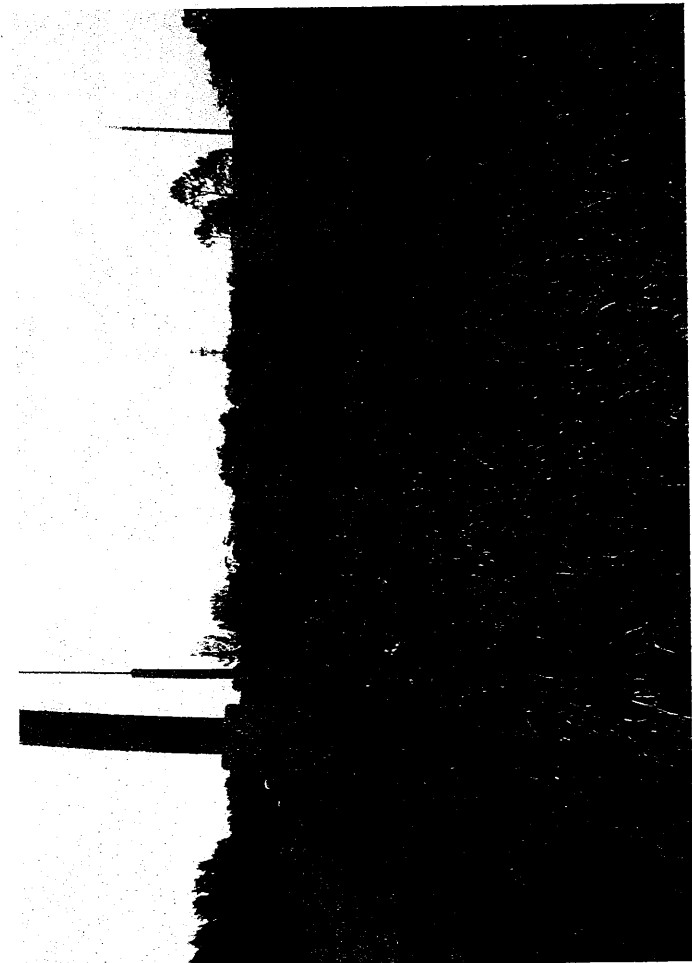
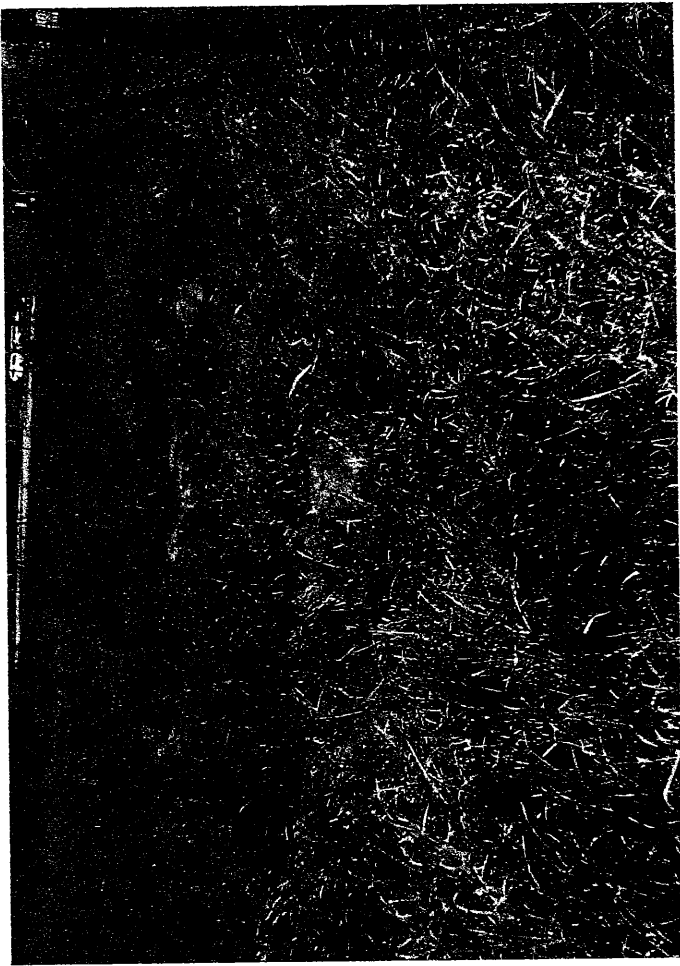
TP = Target Property

NR = Not Requested at this Search Distance

Sites may be listed in more than one database

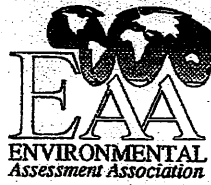
**EXHIBIT C**  
**PHOTOGRAPHS**





**EXHIBIT D**  
**INSPECTION REPORT**





# UNIFORM ENVIRONMENTAL ASSESSMENT REPORT

Small Commercial

## INSPECTION DATA

Property Address 2900 52nd CT  
 City Lake Worth County Palm Beach State FL Zip 33467  
 Legal Description PID# 18-42-44-36-05-007-0020 + 4 parcels  
 Property is  Vacant Land  Improved Occupied by whom PB Christian Phone( )  
 Describe 4.78 Acres Residential/VACANT LAND  
 Prepared For FTBANK FINANCIAL Credit Union  
 Environmental Inspector Wm Martin Inspection Date 5-27-2021  
 Company Address 76 Dwyer, FL Telephone 408-5131 Fax( )

## PROPERTY DESCRIPTION AND ANALYSIS

Current Use of Property  Residential  Commercial  Industrial  Undeveloped Land  Agricultural  
 Other (describe) \_\_\_\_\_  
 Past Use of Property (if known)  Residential  Commercial  Industrial  Undeveloped Land  Agricultural  
 Other (describe) \_\_\_\_\_

Past Tenants Business 1. \_\_\_\_\_ Time at Location 1. \_\_\_\_\_  
 2. \_\_\_\_\_ 2. \_\_\_\_\_  
 3. \_\_\_\_\_ 3. \_\_\_\_\_  
 Current Tenants Business 1. Residential/VACANT-5 parcels Time at Location 1. + 20YR  
 2. \_\_\_\_\_ 2. \_\_\_\_\_  
 3. \_\_\_\_\_ 3. \_\_\_\_\_

Comments \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

## GENERAL FIELD OBSERVATION

### Subject Property

Were there any physical signs of the following observed on the property? X for "Yes"

- |  |  |
|--|--|
| <input type="checkbox"/> Underground Storage Tanks | <input type="checkbox"/> Storage Building                    |
| <input type="checkbox"/> Above Ground Tanks        | <input type="checkbox"/> Discarded Batteries                 |
| <input type="checkbox"/> Vegetation Damage         | <input type="checkbox"/> Oil/Gas Drums                       |
| <input type="checkbox"/> Oily Sheens on Water      | <input type="checkbox"/> Suspected Lead Hazard               |
| <input type="checkbox"/> Streams, Lakes or Ponds   | <input type="checkbox"/> Suspected Asbestos                  |
| <input type="checkbox"/> Stained Soil              | <input type="checkbox"/> Monitoring Wells                    |
| <input type="checkbox"/> Waste Sites               | <input type="checkbox"/> Electronic Magnetic Field Potential |
|  | <input type="checkbox"/> Other (See Comments)                |

Comments \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

### Adjacent Property

Were there any physical signs of the following observed on the property? X for "Yes"

- |  |  |
|--|--|
| <input type="checkbox"/> Underground Storage Tanks | <input type="checkbox"/> Storage Building                    |
| <input type="checkbox"/> Above Ground Tanks        | <input type="checkbox"/> Discarded Batteries                 |
| <input type="checkbox"/> Vegetation Damage         | <input type="checkbox"/> Oil/Gas Drums                       |
| <input type="checkbox"/> Oily Sheens on Water      | <input type="checkbox"/> Suspected Lead Hazard               |
| <input type="checkbox"/> Streams, Lakes or Ponds   | <input type="checkbox"/> Suspected Asbestos                  |
| <input type="checkbox"/> Stained Soil              | <input type="checkbox"/> Monitoring Wells                    |
| <input type="checkbox"/> Waste Sites               | <input type="checkbox"/> Electronic Magnetic Field Potential |
|  | <input type="checkbox"/> Other (See Comments)                |

Comments \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

**CHEMICAL, GAS & MINERAL INSPECTION**

**Asbestos**

Yes  No  Unknown Is there evidence of asbestos on the property?

Yes  No  Unknown If any asbestos is observed, does it appear friable?

Yes  No  Unknown Are suspected asbestos containing materials observed, such as sprayed materials on fireproofing areas, pipe insulation, floor tile, etc.?

Comments \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**Urea Formaldehyde Foam Insulation (UFFI)**

Yes  No  Unknown Is there evidence of Urea Formaldehyde Foam Insulation or other Formaldehyde containing products on the property?

Comments \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**Lead Hazard**

Yes  No  Unknown Is there visible evidence of peeling, cracking or flaking paint?

Yes  No  Unknown Was any evidence of lead containing potable water supply pipes visible on the property?

Comments \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**Pesticides/Herbicides**

Yes  No  Unknown Does it appear pesticides or herbicides have been stored or used in excess of normal use?

Yes  No  Unknown Has the property been used for agricultural purposes in the past ten (10) years?

Yes  No  Unknown Are there any noticeable pesticide odors?

Yes  No  Unknown Are there noticeable signs of straining or stressed vegetation?

Comments \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**Fiberglass**

Yes  No  Unknown Is Fiberglass observed as an insulator or for any other purpose?

Yes  No  Unknown Is Fiberglass observed on any surface that appears worn, where individual fibers are exposed in a condition where release into the air appears likely?

Comments \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Note: Fiberglass is not currently listed as a hazardous material, however, recent studies indicate that it may constitute a human health hazard. Its presence on a property does not currently require removal or encapsulation.

**STORAGE TANKS, STORAGE ROOMS OR BUILDINGS**

**Storage Facilities**

- Yes  No  Unknown Are buildings or rooms observed that may contain or have contained hazardous materials for storage purposes?
- Yes  No  Unknown Is there any indication that hazardous waste or materials are or have been stored on the property?

Comments \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**Underground Storage Tanks (UST's)**

- Yes  No  Unknown Is there any evidence of Below Ground Storage Tanks on the property?
- Yes  No  Unknown Is there evidence of soil or groundwater contamination observed on the property?
- Yes  No  Unknown Are any chemical manufacturing plants, gas stations, petroleum delivery/storage facilities or similar operations observed on surrounding properties?

Comments \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**Above Ground Storage Tanks (AST's)**

- Yes  No  Unknown Are there Above Ground Storage Tanks on the property?

Comments \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**Waste Sites**

- Yes  No  Unknown Is there evidence that the subject property or neighboring properties have engaged in storing, transporting or producing waste, chemicals or hazardous substances?

Comments \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**WATER INSPECTION**

**Drinking Water**

- Yes  No  Unknown Is there any evidence of water wells, in use or abandoned, on the property?
- Yes  No  Unknown If yes, are these wells the primary or sole source of drinking water?
- Yes  No  Unknown Is there any evidence of pits, ponds or lagoons or any other standing water visible on property?

Comments \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**DRAINS**

- Yes  No  Unknown Are drains present in work areas that could be used for cleaning or flushing machinery or equipment?
- Yes  No  Unknown Are the drains full?

Comments \_\_\_\_\_  
\_\_\_\_\_

**CHEMICAL, GAS & MINERAL INSPECTION (CONTINUED)**

**Polychlorinated Biphenyl (PCB's)**

Yes  No  Unknown Are any transformers, electrical devices or hydraulic equipment observed on the property labelled as containing PCB's?

Yes  No  Unknown Is there evidence of oil leakage from any machinery or devices that may contain PCB's?

Yes  No  Unknown Is there evidence of PCB contamination to the soil or groundwater observed on the property?

Comments \_\_\_\_\_

**Radon**

Yes  No  Unknown Is there reason to suspect that radon may be a problem in the intermediate property's location?

Yes  No  Unknown Has radon screening been conducted with indicates that the property may have elevated levels for radon?

Comments \_\_\_\_\_

**GENERAL**

Yes  No  Unknown Are there any conditions present not previously mentioned that need to be evaluated for any potential environmental risk?

Yes  No  Unknown Are there any activities of adjacent properties that may pose potential environmental risks to the subject property?

Comments \_\_\_\_\_

**SUMMARY & CONCLUSION OF INSPECTION**

Suggest Phase II Environmental Audit  Yes  No

Underground Storage Tanks (UST's)

Urea Formaldehyde Foam Insulation (URFI)

Above Ground Storage Tanks (AST's)

Lead Hazard

Waste Sites

Pesticides/Herbicides

Drinking Water

Polychlorinated Biphenyl (PCB's)

Asbestos

Radon

Other (See Comments)

Comments \_\_\_\_\_

I certify that to the best of my knowledge and belief the facts and data used in this inspection are true and accurate, based the available information as of the inspection date and in accordance with ASTM Guidelines, E 1527-93, Phase I Environmental Site Assessment Process and E 1528-93, Transaction Screen Process; I personally inspected the subject property; and I have no undisclosed interest, present or prospective therein.

Addendums are attached and are made a part of this report \_\_\_\_\_ # of pages.

Environmental Inspector's Signature William R Martin

Date 5-27-2021

Name William R Martin

Certified Environmental Inspector # 9807