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ENVIRONMENTAL CONSULTING & ENGINEERING SERVICES

**CONTACT: Thomas Melia, PG, Sr. Project Manager • thomasm@pwgrosner.com
630 Johnson Avenue, Suite 7 • Bohemia, NY 11716
Phone: 631.589.6353 • Fax: 631.589.8705 • www.pwgrosner.com**





FIRM PROFILE

PWGC: CLIENT DRIVEN SOLUTIONS

MEET PWGC

PWGC was founded by Paul Grosser, PhD, PE, PG, a thought leader who recognized the need for a multi-disciplined engineering and environmental consulting firm that offered a diverse range of services to meet market demand regionally and nationally. Based in Bohemia, NY, PWGC has offices in New York City, Syracuse, Saratoga Springs and Connecticut.

PWGC serves the Northeastern United States and has established an industry recognized reputation for innovative problem solving and providing quality services to municipal, educational, private, public and federal clients. We are dedicated to providing quality products and timely services that result in practical solutions for its clients.

PWGC has a multi-disciplined staff of more than 70 professionals. Our strength lies with these licensed professional engineers, geologists and hydrogeologists, LEED accredited professionals and environmental compliance specialists, which gives PWGC a wealth of experience key to helping bring your project from idea to reality.

CHOOSE PWGC

Whether your objectives are planning, design, redevelopment, remediation or resiliency, PWGC's services are innovative and economical. PWGC is committed to client goals and our dynamic team of professionals provide innovation and flexibility to deliver customized solutions to projects regardless of size, complexity or duration.

THE PWGC DIFFERENCE

What sets us apart is our customized approach to each project, a dedicated, responsive team, our rapport with regulatory agencies and our exceptional project management. PWGC's assets that translate into additional value for you include the following:

- Strong working relationships with key regulatory sector players
- Specialists in regulatory requirements to facilitate quicker approvals
- Highly responsive to budget & time constraints to get your project on line faster
- Project and quality control monitoring to exceed your project needs
- More than 70 dedicated professionals to provide a wide array of services
- Strong understanding environmental compliance standards

Make PWGC's quality environmental consulting and engineering solutions work for you.



PWGC QUICK FACTS

Corporate

- Founded & Incorporated: 1990
- SAM/SBA Registered
- Small Business
- DUNS # 798730966
- Federal ID: 11-3612196

Offices

- Bohemia, NY
- New York, NY
- Saratoga Springs, NY
- Syracuse, NY
- Shelton, CT

Qualifications

- LICENSES - Engineer, Geologist, LSP, NC, NY, NJ, PA, MD, IN, NH, FL, WA
- LEED-AP
- Envision

Service Codes

NAICS

- 562910 Environmental Remediation
- 541330 Engineering
- 541620 Environmental Consulting
- 562998 Waste Management Services
- 541370 GIS Base Mapping
- 237130 Green Services

SIC

- 87489905 Environmental Consulting
- 8711 Engineering Services



SUMMARY LIST OF SERVICES

SEQRA Consulting and Planning Services

- Administration of the SEQRA Process
- Type II Opinion Letters
- Coordinated Review
- Environmental Assessment Forms
- Scoping Documents
- Environmental Impact Statements
- Determinations of Significance
- Findings Statements
- Notices and Assistance with Resolutions
- Land Use and Zoning Assessments

Environmental Services

- Contract Administration
- Petroleum & Chemical Spill Investigation & Remediation
- Remedial Alternative Assessment & Design
- Remedial Construction Management
- Property Transaction Services
 - Due Diligence, RI/FS, PCR
 - Brownfields Redevelopment—Investigation, Remediation, Program Management
 - Phase I, Phase II Environmental Site Assessments
 - NYC E-Designated Sites
 - NYC OER Program Management—Investigations, Remediation, Grant Application
 - Cost Estimating—Property Investigation & Remediation
- Environmental Audits—Assess Environmental Liability
- Environmental Assessment & Contaminant Source Evaluation
- Groundwater Investigation & Remediation
- Aquifer/Pumping Testing
- Risk-Based Approach Solutions
- Site Closure Reports
- UST/AST Management
- Air, Water, Soil & Soil Vapor Sampling/Monitoring Community Air Monitoring
- Environmental & Health Risk Assessment
- Radiological Investigation & Remediation Services
- Hazardous Waste Management
- Soil Management, Certified Clean Fill
- Storm Water Management
- Water Table Evaluation & Flood Mitigation
- Dewatering Design, Permitting & Compliance Sampling

Environmental Compliance/Management

- Air Quality—Title V Permitting, Air Emission Inventories, Tier II & TRI Reporting
- Articles XI & 12 Hazardous Materials Storage Compliance for Nassau & Suffolk Counties, NY
- Chemical/Petroleum Bulk Storage Tanks—Permitting, Audits, Regulatory/Environmental Compliance Management
- Facilities Contingency Plan Development/Management, including SPCC, SWPPP, FRP
- Compliance Review
- Regulatory Compliance Reporting
- FAR 139.321 Fire Safety Inspections
- Fuel Storage Facilities & Mobile Fuel Equipment

Industrial Hygiene

- Asbestos Inspections and Testing
- Indoor Air Quality

- Legionnaire Insoections
- Lead/Mold Testing and Remedial Plans
- Noise Surveys

Expert Counseling/Client Representation

- Expert Testimony, Support & Counsel

Wastewater/Water Supply

- Water Supply/Wastewater—Systems, Planning, Design
- Groundwater Modeling
- Site/System/Feasibility Evaluation, Planning & Technical Assistance
- Water Conservation Plan Development

Natural Resource Studies

- Wetlands Delineation, Permitting & Mitigation Design
- Threatened & Endangered Species Surveys
- Migratory Studies
- Ecological Studies
- Ecological Risk Assessments
- National Environmental Policy Act (NEPA) Studies
- Planning
- Watershed Analysis

Energy/Sustainability Solutions

- Geothermal System Feasibility Analysis, Design, Permitting & Construction Management
- Renewable Energy Design for Solar & Wind
- Carbon Footprint Analysis, Profile & Management
- Alternative Fueling Station Planning & Design, Equipment Specification, Construction Observation, Permitting, Compliance & Facility Commissioning for Compressed Natural Gas, Hydrogen, Biodiesel & Ethanol-85
- Building Due Diligence & Energy Studies
- LEED Administration & Sustainable Design Practices
- High Performance Sustainable Buildings
- Energy Conservation & Energy Recovery Alternatives
- MEP/High Efficiency Equipment Solutions
- Power Generation, Cogeneration & Fuel Cells
- Energy Modeling, Utility Rebate Programs & Tax Incentives
- Green Legislation & ARRA Stimulus Grants
- GIS Based Modeling for Wind, Solar & Carbon Footprint Analysis

Civil/General Engineering

- “Best Economic Alternatives” Evaluation
- Comprehensive Feasibility Studies
- Conservation Plan Development
- Construction Planning, Management, QA/QC
- Drainage Planning, Grading & Design
- Evaluation, Planning & Technical Assistance
- Facility Design & Condition Assessment
- Planning & Design
- Property Condition Report

Geographical Information Systems/Global Position Systems

- Data Collection & Conversion
- Infrastructure & Asset Management
- Wetlands & Endangered Species Delineation
- Digital Elevation Model Analysis
- Customized GIS Applications, GIS/CAD Integration
- Database Development, Conversions, Manual Digitizing
- Website Development
- GPS Field Data Collection & Post-Processing
- Remote Sensing & Image Processing





DUE DILIGENZE



INTRODUCTION TO DUE DILIGENCE

PWGC is an experienced environmental consulting and engineering firm with a significant understanding of real estate site assessment. Founded in 1990 by thought leader and Executive Chairman Paul W. Grosser, PhD., PE, PG, PWGC has developed a well-honed approach towards assessing and proposing solutions for environmentally challenged properties that unlock hidden value and enable redevelopment.

Real estate represents one of PWGC's largest market segments and our environmental consulting division is led by some of the firm's most senior and experienced associates. PWGC environmental site assessment (ESA) experience ranges from small commercial sites to regionally significant projects for public and private clients that include financial institutions, environmental attorneys, municipalities, economic development agencies, and municipal landbanks.



PWGC's team of experienced environmental professionals includes COO James Rhodes, PG and Senior Project Managers Derek Ersbak, PG, and Thomas Melia, PG. Their real-world experience earned working with a variety of environmentally distressed properties, in cooperation with development and legal interests, gives PWGC the required perspective to deliver remedial designs targeted to receive positive regulatory review.

PWGC recognizes that every real estate project has its own identity and, as a result, each environmental site assessment is unique, depending on client objectives, site conditions and regulatory requirements. Our environmental consulting approach is based on extensive discourse with the client to ensure that an appropriate remedial plan is drafted that will meet project objectives.

PWGC's know-how has enabled us to work successfully with numerous New York City agencies, including the Departments of Environmental Protection, Parks, Office of Environmental Remediation, and Economic Development Corp. Our positive agency relationships has enabled PWGC to partner with some of New York City's most influential developers including RXR, J.D. Carlisle Development Corp., The Witkoff Group and The Hudson Cos.

PWGC's has worked on a variety of environmental improvement projects associated with New York State-designated and municipal Brownfield sites, and New York City's "E" Designation Voluntary Clean-Up programs. PWGC is actively involved with New York City Brownfield Partnership program, possesses numerous in-house NYCOER TurboTrained environmental professionals, and has successfully utilized the BrownfieldWorks! job training program.



INTRODUCTION TO DUE DILIGENCE



On Long Island, PWGC is an approved consultant for the Nassau and Suffolk County Landbank Corp.'s on behalf of which PWGC provides expert environmental consulting services that include Phase I and II ESA. We have developed strong working relationships with project-related departments that serve to enable project progress.

Combined, PWGC's environmental consultants and engineers have more than 100 years combined experience, which they apply daily providing required project services efficiently and economically on behalf of our clients. Our exceptional personnel give PWGC's clients the foresight to make well-informed decisions to allow their projects to move from the realm of ideas to reality.

PWGC performs all consulting, project management, and support services in accordance with strict quality assurance and quality control standards. Senior personnel are actively involved in day-to-day operations, making key decisions, and monitoring project progress for tasks as varied as engineering investigations, design, and construction support to review for technical investigations.



DUE DILIGENCE EXPERIENCE

On average, PWGC performs more than 100 Phase I and II ESAs and Property Condition Assessments every year. In addition, we provide a variety of property and site condition reports.

PHASE I ENVIRONMENTAL SITE ASSESSMENTS (ESA)

PWGC strictly adheres to conducting all Phase I Environmental Site Assessments (ESA) in accordance with current compliance standards. We strive to constantly improve our Phase I work scope to meet the evolving standards for ASTM 1527-13 and United States Environmental Protection Agency (EPA) All Appropriate Inquiry (AAI) Due Diligence.

PWGC recognizes the importance of performing these investigations to a universal set standard for quality control purposes, to preserve the client's "innocent landowner defense," and to protect the firm against latent environmental conditions unforeseen at the time of the site inspection. PWGC conducts Phase I ESA's for lending institutions, environmental attorneys, municipalities, and private clients

With nearly three decades of experience with site assessment management and services, PWGC brings real value to our clients. Expertise in extracting historic site information from various levels of government allows PWGC to focus and streamline the fact-finding portion of a given ESA.

PHASE II ENVIRONMENTAL SITE ASSESSMENTS

The objective of PWGC's Phase II ESAs is to provide answers to the questions raised by the Phase I ESA and use the information in a forward-looking manner to outline the path toward reaching project goals.

PWGC pursues the execution of Phase II ESA with the same level of expertise and dedication associated with our Phase I ESA effort. Whether you are prospective real estate buyer or seller, PWGC is adept to manage each project in a timely and cost-efficient manner.

Developing scopes of work in accordance with ASTM Practice E1903-11, PWGC can enhance the position of its clients by managing environmental risk through various means that include cost to cure estimates, development of escrow agreements for remedial measures, coordination of regulatory sign-offs, preparation of appropriate indemnifications, purchase price reductions, and environmental insurance policies.

PWGC uses specific criteria in the development of the scope of work for a Phase II ESA. Considerations include a given site's Recognized Environmental Conditions (RECs) and Areas of Concern (AOCs), which were identified in the Phase I. There is a practical evaluation of these RECs and AOCs to obtain the necessary data to characterize the site. PWGC then interprets the resulting data within regulatory and zoning contexts and the site's proposed future use to facilitate redevelopment, if possible.

PHASE III CLEANUP PLAN/COST ESTIMATES

PWGC's staff of environmental engineers and scientists are experienced in the selection and design of appropriate remedial alternatives. PWGC routinely draws on this experience to develop reasonable "cost to cure" estimates to aid in the due diligence and risk management process.

PROPERTY/SITE CONDITION ENGINEERING REPORTS

The Property Condition Report (PCR) has become a standard part of the due diligence process when acquiring or funding commercial real estate. At PWGC, we are acutely aware of that with PCRs, one size does not fit all. PWGC adheres to strict standards - regulatory and self-imposed - that are more comprehensive and involve code compliance reviews and/or certifications that a building has been built according to plan. PWGC performs PCR Assessments in accordance with ASTM standard practices.

We know from experience that the scope of each PCR depends on the nature of the real estate transaction and requirements of the parties involved. Optional items in a report may address local zoning and code issues, systems capacity and/or adequacy, feasibility of changes and recommendations customized based on client need.



DUE DILIGENCE EXPERIENCE

SERVICE AREAS

PWGC can use numerous investigative techniques during the Phase I/Phase II ESA process. For the Phase I process, PWGC utilizes environmental database search firms to gain an understanding of a property's prior use and history. To interpret that information accurately, PWGC conducts file searches at local regulatory and enforcement agencies using the Freedom of Information Act. (FOIA)

With that Phase I ESA information, PWGC prepares a scope of work to address and evaluate a property's specific areas of concern. To do so, PWGC employs the services of in-house staff and qualified specialty subcontractors for their specific areas of expertise that include, but are not limited to, the following:

- Asbestos/Lead Based Paint Surveys
- Construction/Contractor Administration & Oversight
- ESAs & Feasibility Studies
- Environmental Due Diligence
- Expert Testimony
- Geophysical Surveys
- Health & Safety Management
- Laboratory Analysis of Environmental, Sediment Samples
- Monitoring Well/Soil Boring Installation
- Regulatory Liaison
- Site Investigation & Remediation
- Site Planning & Design
- Soil Gas Investigations
- Surveying Services
- Soil, Air, Groundwater, Surface Water & Waste Sampling
- Underground Storage Leak Detection, Tank Removal
- Compliance Audits

SPECIALTY SERVICE AREAS

FEASIBILITY STUDIES FOR SITE REMEDIATION

PWGC's experienced engineers and scientists routinely perform feasibility studies to identify and assess cost-effective and sound remedial options to meet the client's objectives. Studies range from simplified cost-benefit analyses to customized engineering evaluation cost analyses following EPA guidelines.

GROUNDWATER MODELING

To evaluate a particular contaminant's fate and provide insight into what may occur in the environment, PWGC can engage groundwater modeling utilizing flow and transport models that use 2D and 3D numerical programs. PWGC uses similar methods to simulate groundwater flow when designing groundwater remediation systems. Programs used include Dyneflow, Modflow, MP3D and 1D and 2D analytical models.

REMEDIAL DESIGN & CONSTRUCTION, INCLUDING IRM

PWGC's staff includes civil and environmental engineers with experience in the design of remedial systems that include groundwater pump and treat, air sparging and soil vapor extraction. PWGC's experience with these and other technologies permit the fast tracking of many remedial designs. These systems are designed and implemented at various sites that range in scope from gasoline retail stations to large industrial properties and are approved by agencies, including NYSDEC and EPA.



DUE DILIGENCE EXPERIENCE

SOIL MANAGEMENT PLANS

PWGC has prepared numerous soil management plans (SMP) to support site redevelopment. These plans identify the existence of contaminated soil. Proper handling guidelines during remediation and redevelopment and identifies end uses for the soil that will mitigate future impacts. For example, an SMP can advocate for the use of residually contaminated soil as a road base beneath paved areas, mixing with concrete or asphalt, and covering with clean soil.

PROPERTY CONDITION REPORT: UNDERSTAND YOUR REAL ESTATE INVESTMENT

Property investments that net the strongest return on investment are those where there is transparency in terms of the property's history and current condition. PWGC's PCRs are an effective tool designed to help you understand a property completely and enable sound development decisions.

A PWGC PCR provides you reliable and detailed information regarding a building's operating systems, overall design and physical condition. The report serves to identify and communicate conspicuous defects or material-deferred maintenance of a subject property's materials systems, components, or equipment as observed during a field observer's walk-through survey. PWGC's PCR experts follow these steps when performing a survey:

- **SITE RECONNAISSANCE**

PWGC's property inspection experts visit a site to evaluate the property's condition and to identify specific issues for maintenance reserve budget estimates, replacement or repair actions. We rely on a comprehensive checklist, visual observations, review of available drawings, historic records and current documentation and interviews with operations and maintenance personnel.

- **RECORDS REVIEW**

Our qualified engineers review available construction drawings and related documentation, inspect O&M procedures with pertinent property personnel, and assess property status relative to occupancy levels, safety systems, building codes, zoning, utilities, flood plain, and other appropriate issues.

- **PROPERTY CONDITION REPORT**

PWGC's PCRs delivers information you need to know related to a given property. The description is comprehensive and supported by photographs, diagrams and a summary section presents the findings in a user-friendly manner, illustrating the supporting data and cost estimates are well organized and easily referenced.

PWGC can also provide environmental site assessments, compliance management, and other engineering consulting services. Our expert teams provide comprehensive due diligence packages that reduce the need to seek multiple contractors and allowing you concentrate on the financial and business aspects of the associated transaction.

Suffolk County Landbank Corporation - Environmental Consulting Services

The Suffolk County Landbank Corp. retained PWGC to prepare Phase I and II Environmental Site Assessments (ESA) for a number of properties within the county to identify and evaluate the presence of recognized environmental conditions at the subject site. Recognized environmental conditions include the presence or likely presence of any hazardous substance or petroleum product under conditions that indicate an existing release, a past release or material threat of a release of any hazardous substance or petroleum product into structures on the property or into the ground, groundwater or surface water of the property.

The Phase I & II ESAs involved a number of sites throughout Suffolk County which included vacant/abandoned parcels, as well as still active sites. SCLBC sites for which PWGC provided Phase I and/or II ESAs for include the following:

- 1200 Montauk Highway, Copiague (Phase I & II ESA)
- 134 North 8th Street, Lindenhurst (Phase I & II ESA)
- 1444 Route 112, Port Jefferson Station (Phase I & II ESA)



DUE DILIGENCE EXPERIENCE

- 130 Lambert Avenue, Copiague (Phase I ESA)
- 753 Long Island Avenue, Deer Park (Phase I ESA)
- 65 Commack Road, Mastic (Phase II ESA)
- 344 Merrick Road, Copiague (Phase II ESA)
- 80 Whittier Drive, Mastic Beach
- 310 Neighborhood Road, Mastic Beach
- 725 Wyandanch Avenue, West Babylon
- 750 Rt. 25A, Port Jefferson Station

Arverne URA—Oceanfront Development—Phase I ESA Management

In support of the successful redevelopment project at the Arverne Urban Renewal Area (AURA), PWGC conducted a Phase I investigation of the approximately 110-acre parcel identified as the “Arverne East” and Central Park/Dune Preserve” portion of the AURA. PWGC’s inspection of the property found the property to be largely vacant. Remnants of former residential homes were present through out the area. PWGC’s review of historic site document reveled areas with former garage / fueling station uses where underground storage tanks (USTs) may be present. PWGC also identified off site spills, which have the potential to impact the subject site. PWGC’s recommendations for the site include the following:

- Geophysical surveys of former tank areas;
- Freedom of information act (FOIA) file reviews of New York State Department of Environmental Conservation (NYS-DEC) spill files at offsite locations, which may impact the subject site.
- Subsurface soil and groundwater investigation at locations where potential impacts may have occurred

Arverne URA—Oceanfront Development—Phase II ESA Management

PWGC prepared a work plan to address issues raised in the Phase I and previous Phase II ESA and submitted a copy to the NYC Departments of Housing Preservation and Development (HPD) and Environmental Protection (DEP) for review. With the work plan approved, PWGC conducted the phased investigation so that areas of concern, depending on the findings, could be cleared immediately for construction. PWGC effectively coordinated with multiple agencies to investigate and remediate over a dozen sites. Conducting the work in phases worked well with the developers and regulatory agencies and kept the redevelopment progress on schedule in areas identified as “cleared”.

Property Litigation Support Sub-surface Investigation

Under contract to Sive, Paget & Riesel (SPR), PWGC provided an expert evaluation on the source of a petroleum contamination at the Carnegie Hill Site in New York City, where a previous investigation conducted by the NYSDEC contractor identified Carnegie Hill 87th Street Corp. as the responsible party for a spill causing heating oil to seep through the wall of the adjacent building. PWGC conducted the evaluation in three (3) phases: review and evaluate previous reports three (3) separate contractors had prepared, removal and proper closure of a 10,000-gallon underground storage tank and cross match analyses of the oil to compare chemical make-up of multiple sources. The use of existing reports saved the client expense and provided a solid case for success. Finally, through illustrations including hydrogeologic cross sections, study of the bedrock, UST construction details, hydrographs, and photos, a document was prepared and the client received a favorable decision.

Brownfields Project Support

Sale for the client’s proposed redevelopment plan of a 7.1-acre industrial site that includes residential apartment buildings (approx. 150,000 square feet), and is contaminated with chlorinated solvents from former operations at the site. Perform the necessary remediation under the NYSDEC BCP program to satisfy Track 1-Use in an expedited manner to meet the developer’s crucial construction schedule, with the objective to redevelop the site inclusive 2 apartment buildings, budgeted out for over \$70 Million construction costs. To accomplish the IRM, PWGC has designed a dewatering system to accompany a detailed excavation plan. Once the soil is removed, chemical oxidation will be used to enhance the soil remediation and jump-start the groundwater cleanup. Implementing the project in line with PWGC’s strategy enhances the public’s perception of the client, and meets the developer’s aggressive construction schedule.



DUE DILIGENCE EXPERIENCE

Residential Real Estate—Engineering Structural Investigation

Conduct an investigation of an above ground pool collapse and structural assessment of adjacent decks. A PWGC NYS-licensed professional engineer conducted a visual inspection to determine the cause of the pool’s collapse and assess the structural stability of the adjacent decks; and prepared a detailed report for the client with recommendations, suspected cause, and impact on the deck’s structural stability. PWGC determined that the most likely cause of the pool seam failure was excessive pressure on the pool walls due to ice and water accumulation on top of the pool cover and possible ice formation under the pool cover. The pool seam screws may have been weakened from oxidation, decreasing their resistance to shearing as stress on the pool walls was increased.

PWGC determined that the collapse had impacted the deck’s structural stability significantly, as evidenced by the deck posts, which – at the time of inspection - were noticeably out of plumb. PWGC noted that beam-to-post connections were inadequate and severely strained from the deck’s movement. Further, one of the posts was missing, thus footings were not sufficient to support the weight load adequately. Based on PWGC’s engineering judgment, the condition of the pool deck is unsafe due to the potential for additional movement and complete collapse of the deck. PWGC recommended to modify the beam-to-post connections completely, and to install footings to 42 inches below grade to bring the deck into compliance with the building codes.

PWGC CLIENTS

LENDERS	DEVELOPERS	MUNICIPALITIES
American Community Bank BankUnited Apple Bank for Savings Island Federal Credit Union Bank of China Suffolk Federal Credit Union Valley National Bank Gold Coast Bank Bank of Smithtown Brooklyn Federal Savings Citigroup Independence Community Bank Long Island Commercial Bank M&T Bank State Bank of Long Island Sterling National Bank The Bank of East Asia Suffolk County National Bank East-West Bank Community Federal Savings Bank Peoples United Bank Chase Bank, N.A. Radius Bank	Belvedere Property Management The Witkoff Group Rechler Equity Partners Marstan Development Corp. Hudson Companies Hudson Development USA Greater Jamaica Development Agency Advanced Residential Communities Seabreeze Homes Atlantic Development Corp. Bedford Real Estate Planners Renaissance Realty Crystal Bay Homes of Long Island Beechwood Organization Heatherwood Communities Trinity Real Estate WinMar Homes	Suffolk County Dept. of Public Works Suffolk County Landbank Corp. Nassau County Landbank Corp. New York City Office of Environmental Remediation (NYCOER) Village of Westbury City of Long Beach Great Neck North Water Authority Village of Hempstead Village of Plandome Heights Village of Sag Harbor Town of Babylon Town of East Hampton Village of Freeport Town of Southampton Town of Oyster Bay Village of Lindenhurst

PWGC CLIENT REFERENCES

NORTHWELL HEALTH Ms. Theresa Colabella, PE—516.719.3106 600 Community Drive, Manhasset, NY 11030	RECHLER EQUITY PARTNERS Mr. Bryan Devaux—631.414.8407 85 South Service Road, Plainview, NY 11803
BENJAMIN DEVELOPMENT CO., INC Mr. Omar Ventegeat—516.745.0150 377 Oak Street, Garden City, NY 15530	APPLE BANK FOR SAVINGS Mr. Michael Aliperti—212.224.6520 122 East 42nd Street, New York, NY 10168
SUFFOLK COUNTY LANDBANK CORP. Mr. Mikael Kerr—631-853-8276 100 Veterans Memorial Highway, Hauppauge, NY 11788	BANKUNITED, N.A. Mr. Michael Tartanella—212.409.1412 623 Fifth Avenue, 13th Floor, New York, NY 10022

