

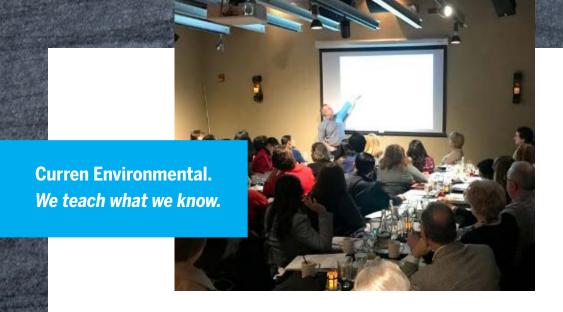
Environmental, Inc.

Continuing Education Classes taught by experts.

Learn How Environmental Issues Affect Real Estate Transactions



Power through environmental issues that arise during real estate transactions.



Curren Environmental Accredited Professional Continuing Education Program

Curren's training is meant to inform and provide knowledge to attendees regarding environmental issues that they will encounter over the course of their professional careers. Our educational classes are based off our years of experience, in short, we teach what we do. Curren Environmental often finds misinformation is provided to realtors regarding environmental topics, and our training is meant to inform attendees on environmental issues that arise during real estate transactions and how to move forward and take the right course of action. All courses are accredited electives in continuing education, credits are for New Jersey and/or Pennsylvania*.

We also offer discussion topics in our "Ask the Experts" presentations. Curren can pro-vide a consultant to attend an event or meeting and provide a summary of environmental issues (topics can be chosen by the hosting party). These 10 to 15 minutes talks are then open to the audience to ask questions. This allows attendees to pose questions in group settings on situations that are occurring or may have may have encountered in the past. These discussion topics encourage attendee communication and helps explain why things happen a certain away and how to avoid pit falls. Learn by doing is an underlying theme of these talks as questions are frequently posed on past and current situations which has relevance with the group. These talks have no education credits but have received positive feedback from attendees. Attendees leave with more knowledge on the topics discussed.

Once a date and time are confirmed, Curren will send out information on the class that the office contact can provide to the realtors.

*In Pennsylvania, the Education Board requires a \$20.00 fee per site. In these instances, we ask that the Pennsylvania host site to pay the \$20.00 fee.

Top Environmental Issues Effecting Residential Real Estate Transactions

This course will present the Top Environmental Issues effecting residential real estate transactions today.



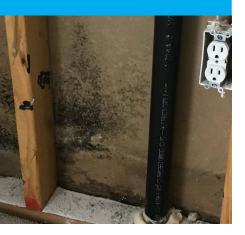
ONE (1) HOUR NEW JERSEY APPROVED ELECTIVE CLASS

The course spans historic heating sources from coal to natural gas and how environmental regulations have affected these energy sources. Class attendees will be educated on building material utilized over the last 100 years (Lead, Asbestos, Mercury, VOCs) that were newer and better and their environmental hazard and management today. The attendees will learn what types of contaminants are found in homes and how to address them when found during a home inspection. This presentation is designed for attendees interested in both learning fact from fiction and practical management/remediation of common environmental issues with residential real estate. Upon completion of this course, the attendee will be able to navigate through a real estate transaction where environmental issues become a concern and/or and issue.

COURSE TITLE

Mold & Real Estate Transactions

Did you find the Black, Toxic Mold at your last home inspection? Is that even real? Take the class to find out.



ONE (1) HOUR NEW JERSEY APPROVED ELECTIVE CLASS

Mold has become increasingly talked about in both real estate and real estate transactions. This class will provide insights into what mold is, where and how it grows. You will learn more about the health concerns of mold, how certain mold spores are more cause for concern over others. The class discusses how mold assessments are performed and how data can be interpreted and misinterpreted. It will also provide insights on mold remediation, regarding when remediation is warranted, how it should be performed, and the guidelines for removal or mold.

Oil Tanks & Real Estate Transactions

If you think this is an underground oil tank, you would be wrong.



ONE (1) HOUR NEW JERSEY APPROVED ELECTIVE CLASS

NJ is one of the most highly regulated states when it comes to leaky oil tanks. Real Estate transactions become highly complex when an oil tank is found and worse when the oil tank is leaking. Take this class and learn first, if there is an oil tank, what steps to take when an underground oil tank is found, and if the oil tank has leaked. Learn more on the government regulations pertaining to soil testing and remediation and find out how construction codes and environmental to not work together. Understand testing, standards and remediation.

Paint the Transaction Green

This class will help the attendee find the "green elements" of a home.



TWO (2) HOUR NJ & PA APPROVED ELECTIVE CLASS

This class will help the attendee whether they are representing the buyer or the seller in a real estate transaction find the "green element". When representing the seller, this session will teach the attendee what to look for and how to assist the seller on making the dwelling "greener". When representing the buyer, this session will show the attendee on how to point out the "green elements" of a home. It will also point out what used to be green and what is no longer green. Well maintained homes sell faster, attendees will learn to see beyond fresh paint and new counter tops to building elements that are beneficial to human health, the environment and to their wallet. Upon completion of this class, the attendee will be able to navigate through a real estate transaction knowing what is green and how to assist older homes become green.

Lucky 7! Hot Topics in Environmental Real Estate Transactions

The attendees will learn what types of contaminants are found in homes and how to address them.



The Top Environmental class will bring knowledge to the attendee about environmental issues that have the highest potential to become a concern in a real estate transaction. The attendees will learn what types of contaminants are found in homes, where these can be found and how to address them. They will learn where Lead, Mercury, and Asbestos is found in a dwelling and what will affect Indoor Air Quality in a home. This presentation is designed for attendees interested in both learning fact from fiction of common environmental issues in residential real estate. Learn the why, what, when and where about radon testing and radon remediation. The attendee will learn about mold growth, inspections & remediation, and if it is regulated in your State. The class also goes into detail about solar power and what to expect from solar in the future. Homes can have oil tanks, cesspools, and septic systems. Upon completion of this course, the attendee will be able to navigate through a real estate transaction differentiating between regulatory requirements and neurotic buyers.

COURSE TITLE Mold 101 ATTORNEYS

This class discusses lab data, mold spores and mold growth and when mold remediation is deemed necessary.



Mold has become part of the real estate transaction in both residential and commercial properties. This classes discusses the lack of regulations in most states and why it is not federally regulated. Mold growth occurs in buildings and homes due to water or moisture issues. The class goes into depth about how to determine where the moisture could be coming from and why mold growth would occur. It also goes into depth about what "Black Mold" is and when testing is warranted. The class discusses lab data, mold spores and mold growth. Curren will show examples of lab data for a property with mold and a property without and how this lab data is interpreted and when mold remediation is deemed necessary.

Meaning of Environmental Assessments, Investigations and Remediations ATTORNEYS

This course will present Environmental Issues and discuss Environmental Site Assessments (ESAs), the need for Investigations and plans for Remediation



Environmental issues commonly arise in all types of real estate transactions. Both residential and commercial properties can be burdened with environmental conditions that can hinder the sale and devalue the property. Understanding these issues, assessing for their presence and the proper investigation helps identify and quantify these risks prior to parties unknowingly assuming environmental liabilities. Some environmental issues are driven by law to evaluate and address, and many are not. This course will present Environmental Issues and discuss Environmental Site Assessments (ESAs), the need for Investigations and plans for Remediation. The course spans historic heating sources from coal to natural gas and how environmental regulations have affected these energy sources. It will discuss the variety of building materials utilized over the last 100 years and the related potential environmental concerns (lead, asbestos, mercu-ry and PCBs). It will go in depth and discuss the meaning and differences of Phase I ESA, Phase II ESA and Phase III ESAs. The attendee will learn more about how the NJDEP is involved and the difference between a No Further Action (NFA) and a Response Action Outcome (RAO) final approval. This presentation is designed for those interested in the environmental process from the Phase I through the Phase III process as it is

related through the real estate transactions. Upon completion of this course, the attendee should acquire the knowledge of how to navigate through Environmental Issues as well as Environmental Site Assessments and Remediations during real estate transactions.

COURSE TITLE

Oil Tank Risk Assessments HOME INSPECTORS

Class provides knowledge and insight on oil tanks.

This class provides knowledge and insight on tanks (seen and unseen) and the regulations and procedures regarding closure, NJDEP reporting and soil testing insurance as well and the New Jersey Grant program. Oil Tanks become a concern as they can contam-inate the soil and the groundwater. Oil tanks can inhibit mortgage approval and obtaining homeowners insurance. Leaking tanks create financial hardship for property owners.

Oil Tank and Real Estate Transactions ATTORNEYS

This class will detail NJ oil tank regulations.



New Jersey is highly regulated when it comes to aboveground and underground leaking oil tanks, in both the residential and commercial properties. This class goes into detail on the NJ regulations when it comes to oil tanks. These regulations include the 1995 bulletin that was revised in 2017. It discusses the differences between a Phase I, Phase II, Phase III and a site transaction screen. The attendee will learn more about the NJ Spill Act. When to report a leak and how to return the NFA (No Further Action Letter). Learn more on the government regulations pertaining to soil testing and remediation and find out how construction codes and environmental do not work together. Find out more about labora-tory testing, standards and the approaches for remediation.

COURSE TITLE

Mold & Real Estate Transactions

Course provides a foundation and a truthful understanding of mold in real estate transactions.



TWO (2) HOUR CLASS PA APPROVED

The word mold can negatively affect a real estate transac-tion. Finding mold can alter the sale of a property – for both a seller and a buyer. This class will provide down-to-earth insights on mold, examples of mold, how it grows, why a home will never be 100% mold free and ways to identify mold in the home. The class will also discuss the difference between tox-ic mold and black mold. Curren goes into depth on mold in-spections, when, why and how they are performed. The class provides information on lab data and the difference between the main mold spores that laboratories look for while testing for mold growth. The attendee will learn when mold reme-diation is necessary. This class provides a foundation and a truthful understanding of mold in real estate transactions.

Oil Tank & Real Estate Transactions

What is a tank scan and when should it take place? Take the class to find out.



TWO (2) HOUR CLASS PA APPROVED

This class provides an overview offering attendees a foundation of knowledge and insight into Oil Tanks, Aboveground and Underground, in real estate transactions. The class details what a tank scan is and what type of technology should be used during the scan. It goes into detail when a tank scan should take place during the real estate transaction. Underground and Aboveground oil tanks can delay transactions and at times derail the deal. Real estate transactions have a very stringent timeline, environmental pushes these timelines to the limit. At the end of the class participants will understand how to navigate oil tank environmental situations and manage the expectations of both the buyer and the seller.

COURSE TITLE

Top Environmental Issues

Learn what contaminants are in homes, where they can be found and how they can be addressed.



TWO (2) HOUR CLASS PA APPROVED

This class will bring knowledge to the attendee about environmental issues that have the highest potential to become concerns in a real estate transaction. The attendees will learn what types of contaminants are found in homes, where they can be found and how to address them. This presentation is designed for attendees interested in both learning fact from fiction and practical management and/or remediation of common environ-mental issues with residential real estate. Upon completion of this course, the attendee will be able to navigate through a real estate transaction differentiating between regulatory requirements and neurotic buyers.

MOLD is Not a Selling Feature

Find out what makes mold a concern.



TWO (2) HOUR CLASS PA & N.J

Mold is not something one would advertise as a plus, mold quite simple is not a selling feature and will not be mentioned during the marketing of a home. Mold can negatively affect real estate transactions. Mold and mildew are the same, but only the word mold can stall the sale of a property - for both a seller and a buyer. This class will allow the attendee to understand what makes a mold a concern including health effects. There are many mold litigations cases, Curren will go into detail about these cases, some famous so the attendee can understand how mold can lead to lawsuits. The class goes into detail on where mold is most likely found in a home, how it can be found in new homes and how to manage mold in a real estate transaction. Learn mold fact from mold fiction, what is mold, black mold and toxic mold. Learn about mold inspections, mold testing & interpretation is performed. The class will detail mold remediation and how remediation is performed. Learn how prior mold remediation can be a selling feature (mold proofing).

This class will provide insights into what mold is, where and how it grows. The attendee will learn the most likely places mold can grow and how it grows. The attendee will be able to take with them the knowledge of why mold is a health issue and how to handle mold in real estate transactions. The attendee will learn more about the health concerns of mold, how certain mold spores are more cause for concern over others. This class goes into depth on mold litigation cases and why those cases even made it into the court system. It discusses how to provide the appropriate information to their clients regarding mold inspections and mold testing. The attendee will also learn what mold remediation is and how it is performed as well as how to move forward in a transaction if mold remediation was previously performed.

Environmental Regulations Affecting Real Estate Transactions

Find out how to navigate a real estate transaction with envorinmental issues.



TWO (2) CORE CONTINUING EDUCATION CREDITS

Environmental Regulations can deter and lengthen a real estate transaction. Environmental due diligence in real estate transactions involves the assessment of known, potential, and contingent environmental liabilities and obligations associated with a parcel of property to be acquired. The presence of hazardous building materials, including asbestos, radon and lead-based paints, in onsite structures. Known or potential soil or groundwater contamination beneath the property from current and historic uses. A new property owner could run into costly environmental issues if due diligence is not practiced while purchasing the property.

This class will educate employees on the history of environmental regulations. They will learn more about building material that utilized over the last 100 years (Lead, Asbestos, Mercury, VOCs). The attendees will learn what types of contaminants are found in homes and how to address them when found during a home inspection. This CORE class is designed for attendees interested in both learning fact from fiction and practical management/remediation of common environmental issues with residential real estate. Upon completion of this course, the attendee will be able to navigate through a real estate transaction where environmental issues become a concern or an issue.



Ask the Experts

Curren provides in office engaging, charismatic speakers explaining environmental issues that occur in real estate transactions. Curren will provide a brief overview on some environmental topics. Then Curren will field questions from the attendees on current or past situations that have occurred in their own real estate transaction. These "Ask the Expert" sessions are meant to engage the audience on the topics discussed. Relevant real life case studies explained. Curren can tailor these sessions to your office or association, depending on what topic is of most interest.

LEARN

- · How to defuse an oil tank leaks.
- Untested abandoned tanks will be an issue.
- How to get sellers to "Google" mold & tanks.
- How best to manage mold when discovered.

We find these discussions generate positive Q & A from attendees. Engage your team by sharing real life environmental situations. Attendees share their experiences allowing an exchange of knowledge and experience. Expert environmental consultant to explain regulations and answer questions.

For more information, or to host your "Ask the Experts" with Curren Environmental please contact us at 888-301-1050 or by email at info@currenenvironmental.com.

Curren Environmental, Inc. (Curren) is a professional environmental services company that provides turnkey solutions for a broad spectrum of environmental issues. With over 20 years experience in tank removals, mold, subsurface evaluations (soil and water sampling), site investigations, and remedial activi-



ties. Curren Environmental has a strong foundation of knowledge and experience on how to handle environmental issues. For that reason, we offer these classes, in office sessions and "Ask the Expert" question and answer talks.

Curren's philosophy of hands on management of environmentally sensitive issues has helped establish Curren as a recognized and trusted name for professional environmental services.

At Curren we understand that ours is a service industry, to which we strive to excel. Our team works with clients to outline the project objectives and our team strives to both manage and achieve these objectives. The heart of our company is professionals in their field that are driven to achieve results. Time over time we have proven our commitment, knowledge and professionalism that can deliver innovative results for our clients. You experience commitment to service excellence every day. Our approach is the proper implementation of services and or commitment to our clients and our class attendees.

Curren is licensed by the New Jersey Department of Environmental Protection (NJ-DEP), Pennsylvania Department of Environmental Protection (PADEP) and Delaware Department of Natural Resources and Environmental Control (DNREC) to perform tank closures and subsurface evaluations. Curren maintains a highly capable staff fully trained in environmental investigations and operations, including coordination of field activities, negotiation of site restrictions, sample acquisition, client and contractor interaction, quality assurance, and health and safety procedures. Senior project managers have NJ-DEP LSRP (Licensed Site Remediation Professional) designation. All field personnel have completed the 40-hour OSHA Health and Safety Training course and are supplemented by the annual 8-hour refresher course.

Curren is happy to serve realtors, home inspectors, attorneys and appraisers as an educational provider. *Again, we teach what we know.*

Curren Environmental is a recognized and trusted name for professional environmental services.



Experience you can trust since 1992

888-301-1050

www.currenenvironmental.com