



State of Vermont
Department of Environmental Conservation

AGENCY OF NATURAL RESOURCES

WATER QUALITY DIVISION

103 South Main Street
Building 10 North
Waterbury, VT
05671-0408

FAX 802-241-3287
TEL 802-241-3770

August 13, 2009

Carris Financial Corp
David Fitzgerald
PO Box 696
Rutland, VT 05702

Re: No Exposure Certification No. 6193-9003

Dear Carris Financial Corp,

The Department of Environmental Conservation has reviewed the No Exposure Certification for Conditional Exclusion from the Multi-Sector General Permit (MSGP) 3-9003 (NPDES# VTR050001) from Carris Financial Corp submitted on 08/13/2009.

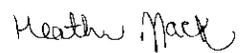
Carris Corporate Office located on 439 West Street in Rutland has been assigned a Certification Number, noted above. Please note that the No Exposure exclusion from the requirement for coverage under the MSGP is conditional. Thus, in order to maintain eligibility for No Exposure status, facilities with No Exposure Certifications must comply with the No Exposure terms and conditions of the VT MSGP 3-9003 found in Section 1.8 of the MSGP. A copy of MSGP Section 1.8 is enclosed for your convenience.

If circumstances change and industrial materials or activities become exposed to rain, snow, snowmelt, and/or runoff, then you no longer qualify for conditional exclusion from the requirements of the MSGP and your discharge becomes subject to enforcement or a citizen suit as an un-permitted discharge. If you anticipate such changes in your circumstances you should prepare a Stormwater Pollution Prevention Plan (SWPPP) and apply for and obtain coverage under the MSGP prior to such change of circumstances.



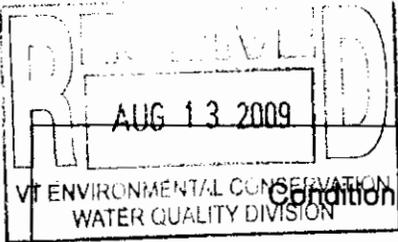
If you have any questions, please call the Stormwater Section at (802) 241-3770 or visit the website at www.vtwaterquality.org/stormwater.htm.

Sincerely,

A handwritten signature in cursive script that reads "Heather Mack".

Heather Mack
Administrative Assistant
Stormwater Management Section

6193-9003



Vermont Agency of Natural Resources
Conditional Exclusion from the Multi-Sector General Permit 3-9003
No Exposure Certification

Submission of this No Exposure Certification constitutes notice that the entity identified in Section A does not require permit authorization for its stormwater discharges associated with industrial activity under the Vermont Multi-Sector General Permit (MSGP) due to the existence of a condition of no exposure. Facilities with No Exposure Certifications are obligated to comply with the terms and conditions of the VT MSGP 3-9003 in order to maintain eligibility for exclusion.

A condition of no exposure exists at an industrial facility when all industrial materials and activities are protected by a storm resistant shelter to prevent exposure to rain, snow, snowmelt, and/or runoff. Industrial materials or activities include, but are not limited to, material handling equipment or activities, industrial machinery, raw materials, intermediate products, by-products, final products, or waste products. Material handling activities include the storage, loading and unloading, transportation, or conveyance of any raw material, intermediate product, final product or waste product. A storm resistant shelter is not required for the following industrial materials and activities:

- drums, barrels, tanks, and similar containers that are tightly sealed, provided those containers are not deteriorated and do not leak. "Sealed" means banded or otherwise secured and without operational taps or valves;
- adequately maintained vehicles used in material handling; and
- final products, other than products that would be mobilized in stormwater discharge (e.g., rock salt).

A No Exposure Certification must be provided for each facility qualifying for the no exposure exclusion. In addition, the exclusion from the MSGP is available on a facility-wide basis only, not for individual outfalls. If any industrial activities or materials are or will be exposed to precipitation, the facility is not eligible for the no exposure exclusion.

By signing and submitting this No Exposure Certification form, the entity in Section A is certifying that a condition of no exposure exists at its facility or site, and is obligated to comply with the terms and conditions of the Vermont MSGP 3-9003.

ALL INFORMATION MUST BE PROVIDED ON THIS FORM.

A. Facility Operator Information

1. Name: Carris Financial Corp. 2. Title: Corporation

3. Mailing Address: a. Street: P.O. Box 696

b. City: Rutland c. State: VT d. Zip Code: 05702

e. Phone: 802.773.9111 f. Fax: 802.770.8632 g. Email: tim.lybeck@carris.net

B. Facility/Site Information

1. Facility/Site Name: corporate office building

2. Location Address: a. Street: 439 West Street

b. City: Rutland c. County: Rutland d. State: VT e. Zip Code: 05701

f. Latitude: 43 ° 36 '18 " g. Longitude: 73 ° 00 ' 08 " (at or near the center of the facility)

3. Was or is the facility covered under a NPDES permit? Yes No

a. If yes, list the permit number: _____

C. Industrial Activity Information

1. List the Standard Industrial Classification (SIC) code(s) that best represents the facility's industrial activity:

a. Primary SIC code: 2499 b. Secondary (if applicable): _____

2. Total size of site associated with industrial activity: 16,560 square feet

3. Have you made any physical changes to your facility in order to achieve No Exposure?

Yes No

If yes, please describe. _____

D. Exposure Checklist

Are any of the following materials or activities exposed to precipitation, now or in the foreseeable future? Please check either "Yes" or "No" in the appropriate box. **If you answer "Yes" to any of these questions (1) through (11), you are not eligible for the no exposure exclusion.**

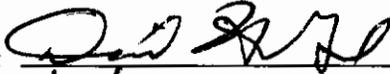
	Yes	No
1. Using, storing or cleaning industrial machinery or equipment, and areas where residuals from using, storing or cleaning industrial machinery or equipment remain and are exposed to stormwater	<input type="checkbox"/>	<input checked="" type="checkbox"/>
2. Materials or residuals on the ground or in stormwater inlets from spills/leaks	<input type="checkbox"/>	<input checked="" type="checkbox"/>
3. Materials or products from past industrial activity	<input type="checkbox"/>	<input checked="" type="checkbox"/>
4. Material handling equipment (except adequately maintained vehicles)	<input type="checkbox"/>	<input checked="" type="checkbox"/>
5. Materials or products during loading/unloading or transporting activities	<input type="checkbox"/>	<input checked="" type="checkbox"/>
6. Materials or products stored outdoors (except final products intended for outside use [e.g. new cars] where exposure to stormwater does not result in the discharge of pollutants)	<input type="checkbox"/>	<input checked="" type="checkbox"/>
7. Materials contained in open, deteriorated or leaking storage drums, barrels, tanks, and similar containers	<input type="checkbox"/>	<input checked="" type="checkbox"/>
8. Materials or products handled/stored on roads or railways owned or maintained by the discharger	<input type="checkbox"/>	<input checked="" type="checkbox"/>
9. Waste material (except waste in covered, non-leaking containers [e.g. dumpsters])	<input type="checkbox"/>	<input checked="" type="checkbox"/>
10. Application or disposal of process wastewater (unless otherwise permitted)	<input type="checkbox"/>	<input checked="" type="checkbox"/>
11. Particulate matter or visible deposits of residuals from roof stacks and/or vents not otherwise regulated (i.e. under an air quality control permit) and evident in stormwater outflow	<input type="checkbox"/>	<input checked="" type="checkbox"/>

E. Certification

I certify under penalty of law that I have read and understand the eligibility requirements for claiming a condition of "No Exposure" and obtaining a conditional exclusion from the requirements of this General Permit, and that there are no discharges of stormwater contaminated by exposure to industrial activities or materials from the industrial facility identified in this document (except as allowed under Section 1.3 of this General Permit 3-9003).

I understand that I am obligated to submit a No Exposure certification form once every five years to the Vermont Agency of Natural Resources and, if applicable, to the operator of the local municipal separate storm sewer system (MS4) into which this facility discharges. I understand that I must allow the Agency, or MS4 operator where the discharge is into the local MS4, to perform inspections to confirm the condition of no exposure and to make such inspection reports publicly available upon request. I understand that I must obtain coverage under this General Permit 3-9003 in the event that the information in the certification changes and the facility is no longer eligible for the conditional exclusion.

I certify under penalty of law that this document and all attachments were prepared under my direction or supervision in accordance with a system designed to assure that qualified personnel properly gathered and evaluated the information submitted. Based upon my inquiry of the person or persons who manage the system, or those persons directly involved in gathering the information, the information submitted is to the best of my knowledge and belief true, accurate and complete. I am aware there are significant penalties for submitting false information, including the possibility of fine and imprisonment for knowing violations.

Printed Name: David Fitz-Gerald
Title: Treasurer
Signature: 
Date: 8/10/09

Send No Exposure certification form to:

VT DEC
Water Quality Division
Stormwater Section – MSGP
103 South Main Street, 10 N
Waterbury, VT 05671-0408