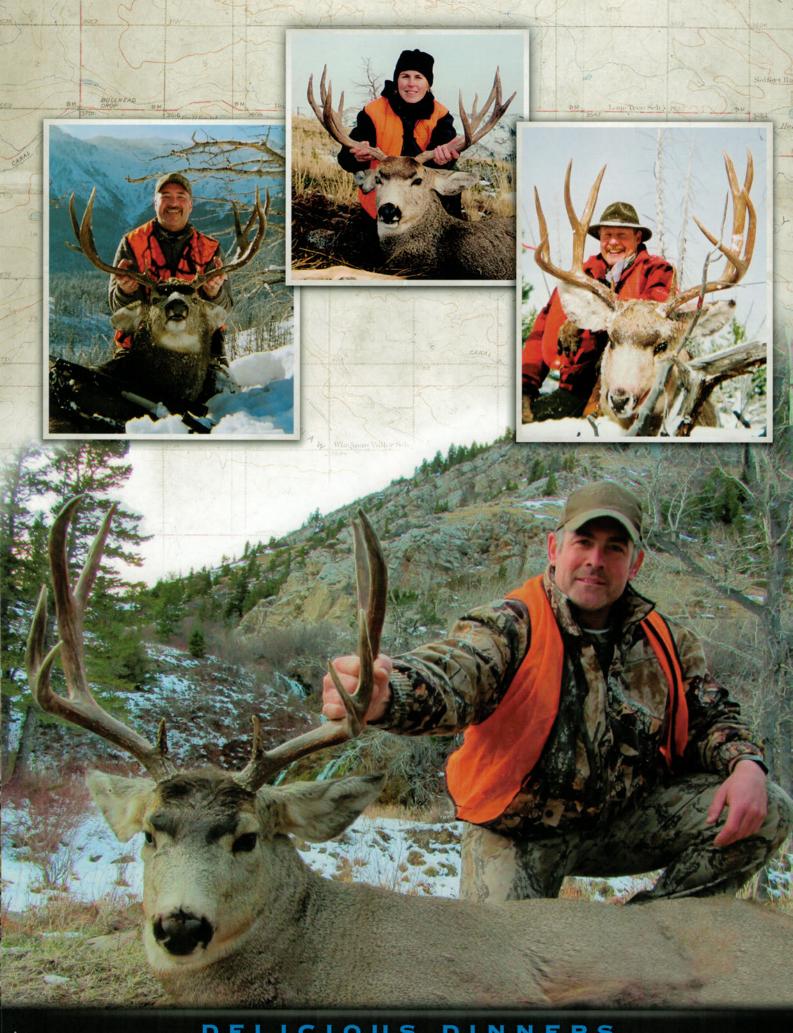


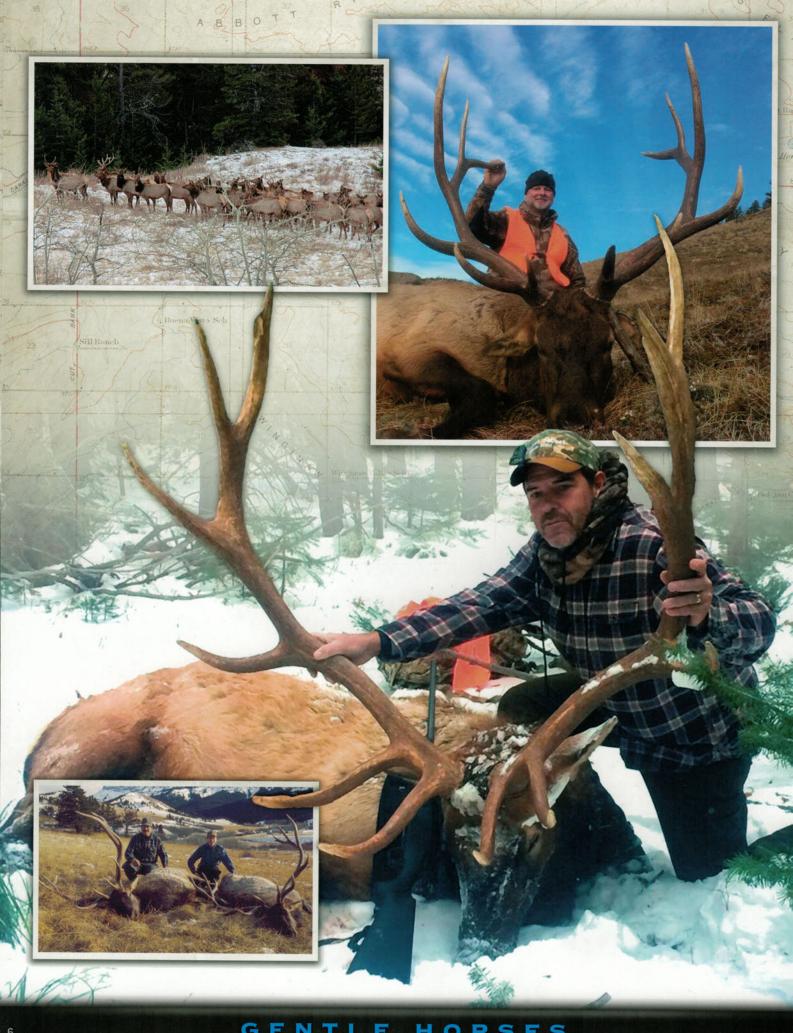
# OFFERING FAIR CHASE HUNTING EXPERIENCES ELK • MULE DEER • WHITETAIL DEER • BIGHORN SHEEP MOUNTAIN GOAT . MOUNTAIN LION MT Outfitter #26177 • Travis Barker Cell: (406) 781-9333 • Ranch Office: (406) 562-3672







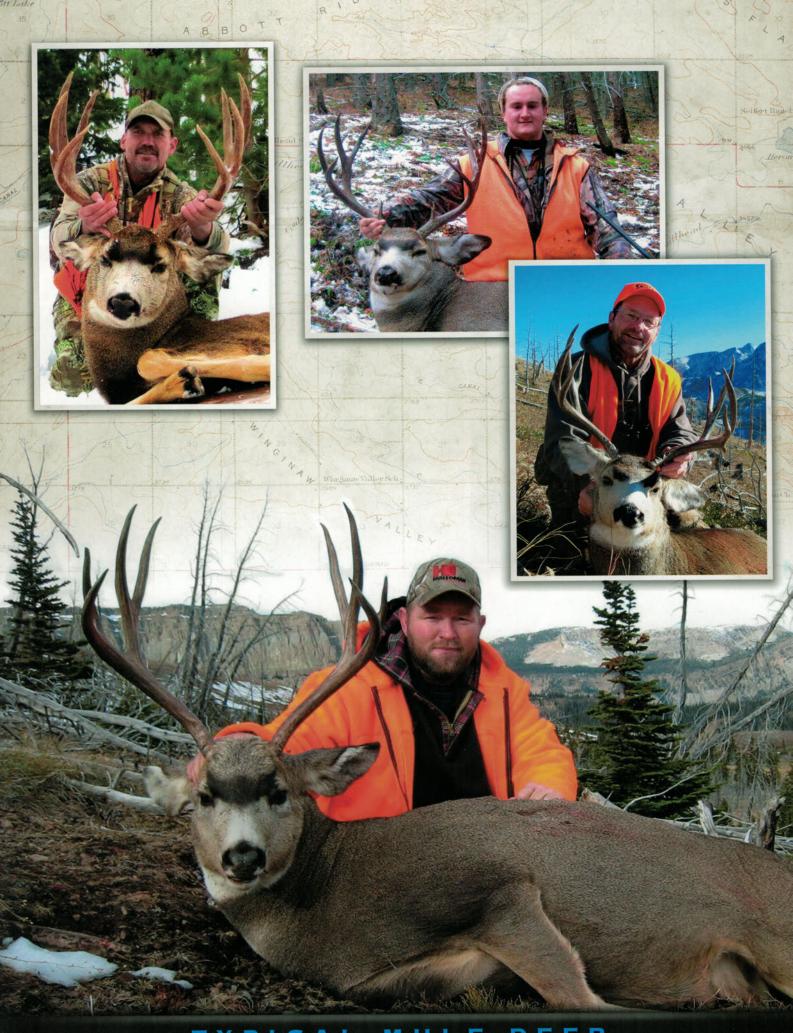












#### COMBO HUNTS FROM HEATED CABINS

#### Your Hunting Trip Includes 25 Items

- · First class heated cabins with comfortable mattresses
- · Cabins have either an attached bath or walk-to bath house
- · Housekeeping
- · Full time cook preparing delicious entrees and desserts
- · Dinner on your arrival night after settling into your cabin
- · Three daily meals during your six day hunt
- · Breakfast two hours before daylight
- · Lunch packed fresh each morning for the field
- · Dinner after your day is done, later when you kill
- · Licensed guides with sharp eyes and excellent ears
- · Photography of your game and you after you kill
- · Trophy caping, dressing, quartering at kill site
- · Antler and meat packing to the ranch by pack mule
- · Hanging of meat in cold storage until you leave
- · Skinning of your quarters while hanging
- · Freezer storage of your capes until departure
- · Trucking of your meat to the butcher in Augusta
- · Backbone and brain removal to comply with laws
- · Scull and antler preparation for hunters who fly
- · Plastic bagging of your meat for trucking to your home
- · Gentle saddle horses and pack mules
- · Comfortable saddle with wide stirrups for pack boots
- · Rifle scabbard large enough for most scopes and barrels
- · Light breakfast before your early departure
- · Assistance loading your trophies and meat into your truck

#### License Information

Your primary licenses are (1) Bull Elk and (1) Buck Deer. This is known as a Big Game Combo License (March 15 Deadline)

We mail you this application in mid February. Our prior success is 100% for these licenses.

(1) Cow Elk can be taken with additional licensing to your Big Game Combo License. Apply for this in May.

#### How Do I Book and Secure My Hunt Dates?

\$1000 deposit is required to book your hunt per person. \$1000 is due April 1st as your second payment. Total balance is due June 1st of your hunt year. Payments may be made by credit card, check or cash.

#### Arrival at Ford Creek Ranch

Plan to arrive at the ranch no earlier than 3:00 p.m. Mountain Standard Time and no later than 5:00 p.m. the day before your beginning hunt date.

Example dates of Nov 5 thru Nov 10: Arrive Nov 4 at 3:00 p.m. and depart Nov 11 at daylight or before.

GPS Coordinates: N47'24'55.66" W112'41'28.11"

#### FAIR CHASE RIFLE OR HANDGUN HUNTS

TROPHY BULL ELK . BUCK MULE DEER . BUCK WHITETAIL DEER

Common Guide Ratio (2) Hunters (1) Guide \$5900 each Relatives Guide Ratio (3) Hunters (1) Guide \$5500 each Single Hunter Ratio (1) Hunter (1) Guide \$8500 each

# 2017 COMBO HUNT DATES TROPHY BULL ELK • TROPHY BUCK DEER

Hunt #1	October 21-October 26	Saturday-Thursday
	Elk-Deer Combo	6 Guided Days
Hunt #2	October 28-November 2	Saturday-Thursday
	Elk-Deer Combo	6 Guided Days
Hunt #3	November 5-November 10	Sunday-Friday
	Elk-Deer Combo	6 Guided Days
Hunt #4	November 13-November 18	Monday-Saturday
	Elk-Deer Combo	6 Guided Days
Hunt #5	November 20-November 25	Monday-Saturday
	Elk-Deer Combo	6 Guided Days Thanksgiving Hunt

# 2018 COMBO HUNT DATES TROPHY BULL ELK • TROPHY BUCK DEER

		THE STATE OF THE S
Hunt #1	October 20-October 25	Saturday-Thursday
	Elk-Deer Combo	6 Guided Days
Hunt #2	October 27-November 1	Saturday-Thursday
	Elk-Deer Combo	6 Guided Days
Hunt #3	November 4-November 9	Sunday-Friday
	Elk-Deer Combo	6 Guided Days
Hunt #4	November 12-November 17	Monday-Saturday
	Elk-Deer Combo	6 Guided Days
Hunt #5	November 19-November 24	Monday-Saturday
	Elk-Deer Combo	6 Guided Days Thanksgiving Hunt

# 2019 COMBO HUNT DATES TROPHY BULL ELK • TROPHY BUCK DEER

Saturday-Thursday

	Elk-Deer Combo	6 Guided Days
Hunt #2	October 2-November 7	Saturday-Thursday
	Elk-Deer Combo	6 Guided Days
Hunt #3	November 10-November 15	Sunday-Friday
	Elk-Deer Combo	6 Guided Days
Hunt #4	November 18-November 23	Monday-Saturday
	Elk-Deer Combo	6 Guided Days
Hunt #5	November 25-November 30	Monday-Saturday
	Elk-Deer Combo	6 Guided Days Thanksgiving Hunt

October 26-October 31

Non-Hunters riding out each day with hunters in your personal group @ \$4,000 each. Non-Hunters not riding out each day with hunters but staying at camp @ \$2,500 each. It may be possible to book extra pro rated days at either end of a hunt to gain additional advantages.



Travis Cell: 1 (406) 781-9333
Ranch Office: 1 (406) 562-3672
Email: travis@fordcreek.com
Web: www.fordcreek.com





P.O. Box 329 • Augusta, MT 59410

Hunt #1

# PROFESSIONAL GUIDES

#### A SPORTSMAN'S AND HORSEMAN'S ULTIMATE PARADISE

Trophy big game hunting is our specialty. Since 1955, our reputation has grown steadily for smoothly run fair chase hunts. Our goal is to provide each of our hunters with an unequalled hunting adventure.

We are experienced professional outfitters, serve delicious home-cooked meals, use the finest outdoor equipment and provide gentle horses for your comfort and safety.

Ford Creek Outfitters and Dude Ranch is located 18 miles west of Augusta, Montana just south of the Sun River Game Range on the Rocky Mountain Front.

The Game Range is a National Treasure of magnificently antlered trophy elk.

Take your pick of our (5) rifle hunts offered throughout the 37 day general rifle season. Late October through November taking in both Mule Deer and Whitetail ruts.

#### Resident and Migratory Bulls and Bucks

Hunt heavy rutting Whitetail and Mule Deer along with heavy-tined migrating Bull Elk. Expect long range shots in open country or right up close on the edge of scattered timber pockets.

Bulls aged 5-9 and scoring 300-385 are migrating from the Wildernesses to Winter Range mid to late October and November.

Every hunt has excellent potential for Great Bulls while they are traveling to Winter Range on both sides of our Ranch.

Mule Deer aged 5-8 and scoring 160-220 start rutting in the first few days of November and rut into December.

Whitetails aged 3-6 and scoring 130-150 are seen on virtually every hunt. Heavy rut activity is from mid November on.



P.O. Box 329 • Augusta, MT 59410

Your Host and Montana Licensed Outfitter Travis Barker #26177, Insured

Travis Cell: 1 (406) 781-9333
Ranch Office: 1 (406) 562-3672
Email: info@fordcreek.com
Web: www.fordcreek.com

Members Montana Outfitters and Guides Assoc. Montana Professional Wilderness Outfitters Assoc.

> GPS Coordinates: N47'24'55.66" W112'41'28.11"

References and Equipment List available online at www.fordcreek.com



Ford Creek Guest Ranch is located on the Lewis and Clark National Forest Permitted on Lewis and Clark and Flathead National Forests

#### FLYFISHING • CABINS HORSEBACK RIDING

We offer spectacular summer vacations for Couples • Singles • Groups Fly Fishermen • Riders • Corporations • Retreats



Your Host and Montana Licensed Outfitter Travis Barker

#### Ford Creek Guest Ranch Booking Policy and Refund Policy

Booking deposits, secondary deposits and balances are not retundable or transferable. Hunters failing to make payments on or before the dates agreed upon and listed in this literature will forfeit all monies paid and their reservation will be cancelled without notice. Acceptable forms of payments are credit card, check or cash.

We will not refund any monies or re-book you on a future hunt for the following reasons: 1. Cancellation of your hunt or early departure by the hunter for any reason. This includes friends, returning hunters and first time hunters; 2. Changes in camp location due to weather, water, drought, fire or any consequences of natural process; 3. Changes in hunt dates made by policy or order of the Dept. of Fish, Wildfille and Parks, the U.S. Forest Service, Fish and Game Commission, Governor or other ranking authority, 4. Price increases for license, airlare, insurance, vehicular transportation, equipment, etc.; 5. To protect your investment we suggest that you buy an Adventure Insurance Policy to cover initial deposits, secondary deposits and balances made to this outlifier, 6. We ad only as your cutilitier of the activity of any person for any reason; 8. Injury or acute sickness of any second or third party to the hunter is no basis for a refund to the hunter; 9. Pandemic outbreaks, civil insurrection or terror threats offer no basis for refunds to hunters. Only the continuation of the party to the hunter of the party in the process. The process of the party of the party to the hunter of the party to the party to the party to the hunter of the party to t

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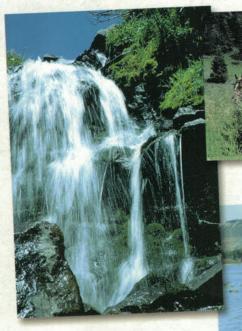
# DUDE RANGET

OFFERING EXPERIENCES IN FLY FISHING . RAFTING

AND WESTERN HORSEBACK RIDING

#### **EXPERIENCE A VACATION OF A LIFETIME!**

The Ford Creek Dude Ranch began in 1955. Since then our unique success has grown from our reputation for exciting, smoothly run adventures. We invite you to experience our spectacular location, exceptional personal service and western hospitality. Special attention is given to you during your stay to ensure that your vacation is comfortable and relaxed. The ranch is located on the Lewis and Clark National Forest, where we are remotely situated yet easily accessible by automobile. We are an hour and a half drive from the Great Falls International Airport. Private aircraft can land just 12 miles from the ranch on a beautiful 6000' paved runway. Our staff will meet you and shuttle you to your cabin.



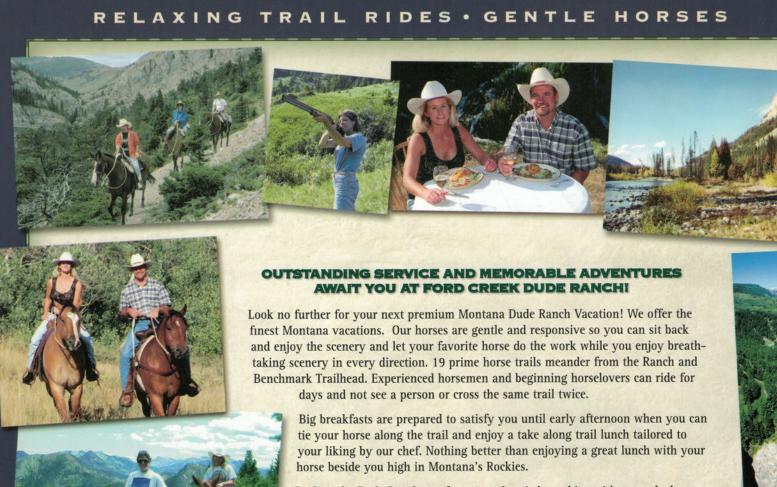


#### **OUTFITTERS & DUDE RANCH**

P.O. Box 329 • Augusta, MT 59410 Email: info@fordcreek.com Web: www.fordcreek.com

Phone: 1-888-463-5934 Dude Ranch Office: 1-406-562-3672 \* Travis Cell: 1-406-781-9333

BOOK YOUR VACATION TODAY: 1-888-463-5934



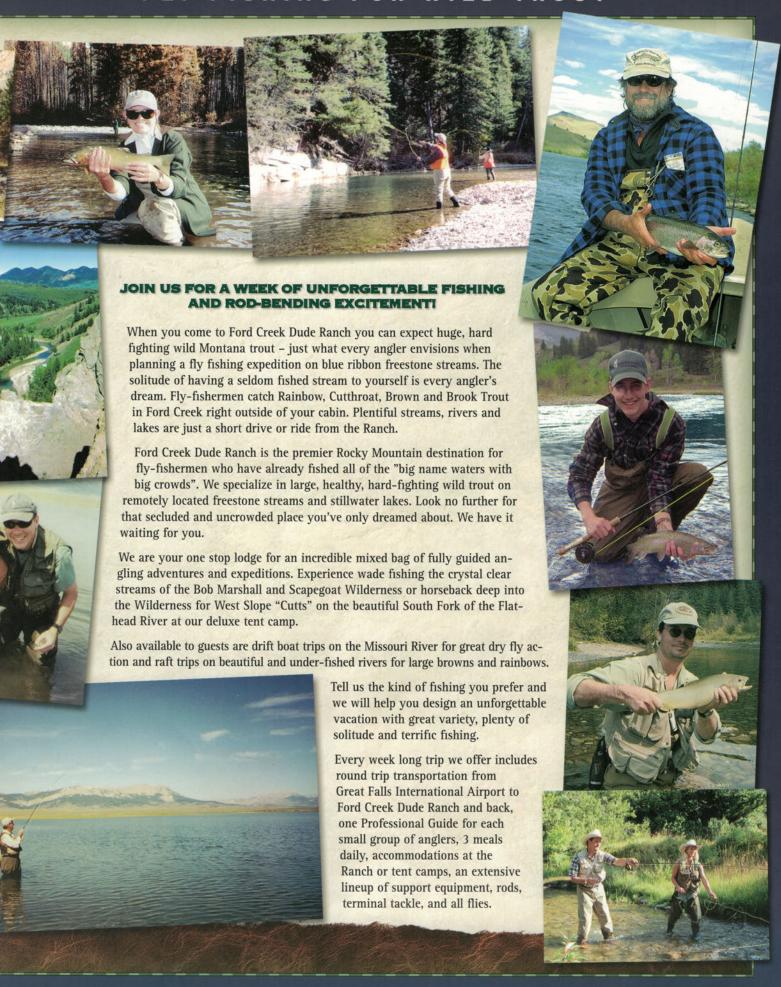
Back at the Dude Ranch, we feature authentic log cabins with queen beds, dresser and bedside stands with reading lights. Every cabin has air conditioning for those warm summer days and whisper quiet propane heat for those crisp nights. Relax under your covered sitting porch facing Ford Creek and Ford Reef.

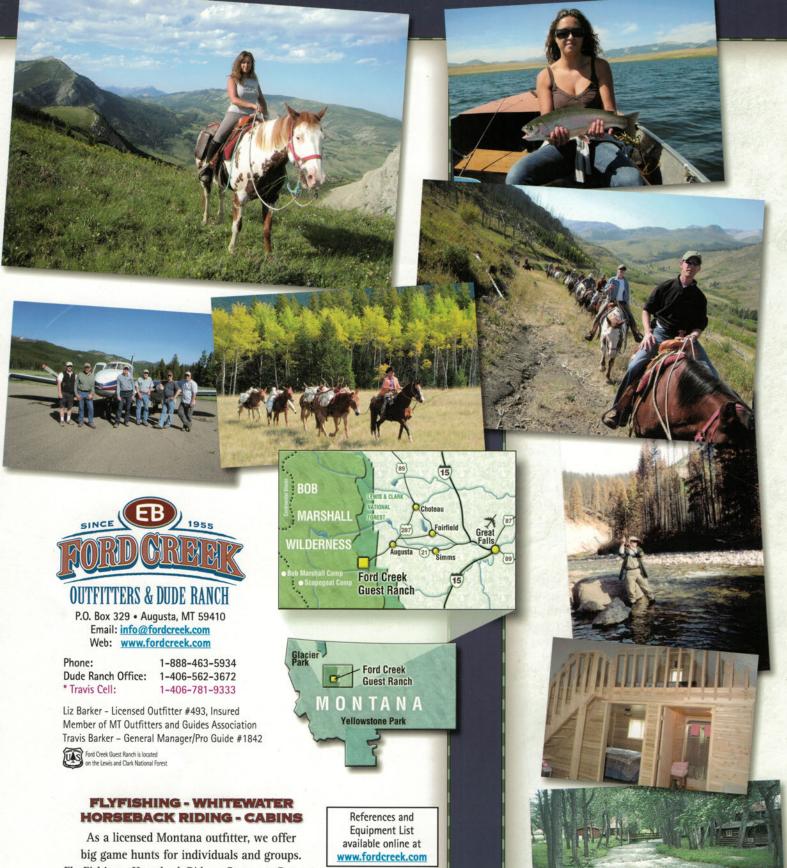
Enjoy all you can eat country-style meals with all the trimmings. We do all the cooking so you can savor every minute of your Montana vacation. Nothing beats a sizzling streamside barbeque with you in mind...a true western experience.

Enjoy a variety of other activies like trap shooting, archery, evening campfires, hiking and wildflower photography – put it all together and you have the makings for the vacation of your dreams. First timer? Personal instruction for horsemanship, fly casting, clay pigeon shooting, and target archery is available for all of our guests.

We look forward to serving you on your Montana Dude Ranch Vacation this summer or fall, please give us a call to book your vacation today!

BOOK YOUR VACATION TODAY: 1-888-463-5934





Fly Fishing - Horseback Rides - Corporate Retreats

Ford Creek Outfitters and Dude Ranch Refund Policy:

Booking deposits and deposit balances are not refundable or transferable. Guests failing to make payments on or before the dates agreed upon and listed in this literature will forfeit all monies paid and their reservation will be cancelled without notice to said guest. We prefer all payments be made in a timely manner by personal check, cash or credit card.

To protect your investment we suggest that you buy an Adventure Travel Insurance Policy from www.travelguard.com - 1-800-826-4919 (toll free international 1-715-345-0505) to cover initial and secondary deposits made to this outlitter, balances, airfare, etc. In case something unexpected happens to you, pandemic outbreaks, civil insurrection or terror threats. Highly suggested for all guests.

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### Outfitting and dude ranch big business in Montana

Peter Johnson, pjohnson@greatfallstribune.com

Published 10:08 p.m. MT March 6, 2017 | Updated 9:59 a.m. MT March 7, 2017



It's not unusual for tourism-related businesses to combine services, such as the dude ranch stays, pack trips and guided hunting trips offered by JJJ Wilderness Ranch out of Augusta, said Norma Nickerson, director of the Institute for Tourism & Recreation Research at the University of Montana.

Providing a blend of related offerings, which all revolve at least partly on providing horses for riding and pack trips, "allows such businesses to be a little less seasonal," she said. "They also get a different clientele in the summer enjoying dude ranch activities or scenic pack trips than those who might relish hunting trips in the fall."

(Photo: Courtesy Photo)

<u>Great Falls, MT - Home</u> (w.greatfallstribune.com/story/money/2017/03/07/outfitting-business-dude-ranch-year-round-job/98835352/)

Those sorts of services – dude ranches, pack trips and outfitter-guided hunts – are common throughout Montana and contribute a lot to state and local economies. Nickerson said.

Overall Montana, a state of 1 million residents, experienced 12.3 million travelers from out of state in 2016, according to ITRR surveys. Those visitors spent an estimated \$3.5 billion in the state last year and directly supported some 38,300 jobs, up to 52,630 jobs counting a ripple effect.

#### **Outfitting business 'robust'**

The bureau study projected that out of state visitors spent about \$268 million on outfitter and guide services alone in Montana in 2015, or about 7 percent of the total. Such travelers dropped \$18.4 million on outfitters and guides in the 13-county Central Montana tourism region, which includes Cascade County, or about 4 percent of their total spending.

"Our business is robust," said Mac Minard, executive director of the Montana Outfitters & Guides Association. "We ranked sixth in the category of spending by nonresident travelers to Montana, a category topped by fuel; restaurants and bars; retail sales; lodging, and groceries and snacks. And nobody comes to Montana just to drive, eat and drink and stay in motels. Outfitter and guide led trips are one of the main drivers bringing tourists to the Big Sky State."

There are about 550 active licensed outfitters in Montana, split between hunting and fishing roles, with some doing both, he said. They employ an estimated 1,600 seasonal guides, with many of those spending the rest of the year in such roles as teachers, college students and even winter ski instructors.

Outfitters do not have to be licensed for other increasingly popular roles, such as leading hiking trips, trail rides and tours of national parks, Minard said.

It's hard to give a typical price that outfitters charge, he said, since they provide a whole range of services and fees that can vary by the number of days in a trip, how fancy the services provided are and whether the guests are responsible for lining up their own lodging and meals.

But in general, guided Montana elk hunts can vary from \$2,500 to \$18,000 a person per week, while anglers might pay from \$2,500 to \$7,000 for a week's guided fishing.

#### Chinese Wall a goal for some Montanans

A vast majority of sportsmen taking part on guided hunting and fishing trips are not Montana residents, but there is some growing interest by Montanans in related trips, Minard said.

"Most Montana hunters and fishermen figure they are knowledgeable and equipped well enough to take care of their own trips," he said. "But there some Montanans who seek help to fulfill a bucket list goal, such as taking a pack trip to the Chinese Wall in the Bob Marshall Wilderness Area, because figure they don't have the horses or background knowledge to do it themselves."

Front outdoors experience wins over New Hampshire family

(http://www.greatfallstribune.com/story/money/2017/03/07/front-outdoors-

experience-wins-new-hampshire-family/98836090/)

The small towns located near the mountains, rivers and forests that draw outfitted pack trips or dude ranch stays benefit greatly from those services, Minard said.

"There's hardly a business in towns like Augusta that doesn't benefit from outfitters and dude ranches, which buy most of their supplies locally and hire seasonal wranglers, house keepers and other workers," he said. "And the tourists stop in town for fuel, groceries, burgers and beer and maybe a peak at an art gallery or T-shirt shop."

#### Dude ranch stays provide western flavor

The state tourism institute does not have current research available about the economic impact of Montana's dude ranches.



Pam Gosink, executive director of the Montana Dude Ranch Association, said visitors come to capture some western flavor. (Photo: Courtesy Photo)

But Pam Gosink, executive director of the Montana Dude Ranch Association estimates it to be well over \$13.7 million a year, for the association's 19 guest ranch members. She bases her calculation on a survey by the national dude ranch association that showed Montana dude ranches averaged nearly 300 guest per year, paying an average weekly rate of \$2,434 to capture some of the cowboy flavor of Montana.

In addition, there are another 54 guest ranches listed on the state of Montana's Visit Montana website that are not members of the Dude Ranch Association, Gosink noted. If they were factored in the \$13.7 million estimate of the economic impact would be considerably greater, she said.

Weekly fees for dude ranches range from about \$1,800 to \$4,400 per adult for a six- or seven-night stay, she said.

The Montana Dude Ranches Association classifies its 19 member ranches into three categories:

- Five working dude ranches in which some of the activities center around experience as a cowboy, such as helping with a cattle drive or roundup or doing ranch work such as checking fences or making sure the livestock has water.
- · Eleven dude ranches that offer horseback riding, but have other recreational activities, such as fly fishing, guided hikes, rafting and campfires.
- Three resort dude ranches that offer western activities with higher-end amenities and experiences.

Operating dude ranches can help working ranchers diversify their operations, Gosink said.

Read or Share this story: http://gftrib.com/2mz7u0q



# Real Estate and Personal Property Included and Not Included in the Sale of Ford Creek Guest Ranch

Permits Included\*

<u>USFS Resort Permit 245</u> - 4.1 acres unlimited day use and overnight cabin guests for traditional western outdoor activities for four seasons per year

<u>USFS Special Use Permit at Ayres Creek</u> in Bob Marshall Wilderness (18 mile ride) Permits summer riding and fly fishing starting September 1st and Bugle Season Rifle Hunting for Elk and Deer Sept 15 to October 20

<u>USFS Special Use Permit at Green Fork</u> in the Scapegoat Wilderness (10 mile ride) Permits summer riding in Jul, Aug and Sept, Archery Elk and Deer Hunting in Sept and rifle Elk and Deer hunting late Oct thru end of Nov

<u>USFS Special Use Permit at Observation Pass</u> in the Scapegoat Wilderness (10 mile ride) Permits archery Elk and Deer hunting in Sept and rifle Elk and Deer hunting Sept 15 thru end of Nov

\* Any prospective purchaser of Ford Creek Guest Ranch will need to be qualified to assume the Resort and Special Use Permits by the USFS. Because the holders of these permits are trusted agents of the USFS, only prequalified buyers with active offers and earnest money deposit will be introduced to USFS personnel responsible for qualficiation of prospective permit holders. Background and credit checks may be required prior to any transfer of permits.

bost 5 personner responsible for quantitation of prospective permit florders. Background and credit checks may be required prior to any transfer of			
permits.			
Buildings			
All of these structures are located on the north side of Ford Creek			
Newer Ranch House and Kitchen40 $\times$ 36 and 12 $\times$ 20 = 1440 + 240 total of 1680 sq/ft	1680	Incl	
Old West - cooks cabin, guest cabin, rod room22 x 56 = 1232 sq/ft	1232	Incl	
Dining Tent Cabin20 x 30 = 600 sq/ft	600	Incl	
Washouse / 2 Bath / 2 Shower18 × 38 = 684 sq/ft	684	Incl	
Falls Cabin15 x 24 = 300 sq/ft	300	Incl	
Creekside Cabin10 x 12 = 120 sq/ft	120	Incl	
Flush Outhouse6 × 6 = 36 sq/ft	36	Incl	
All of these structures are located on the south side of Ford Creek			
Travis' Cabin + Adjoining Guide Cabin + 5 adjoining cabins 48 × 20	960	Incl	
and 75 x 20 total of =2460 sq/ft	1500	Incl	
Outlaw18 x 26 and 10 x 10 loft total of = 568 sq/ft	568	Incl	
Frontier16 x 30 = 480 sq/ft	480	Incl	
Saddle Room / Shop Combo26 x 34 = 884 sq/ft	884	Incl	
Total of all structures9044 sf	9044		
Main Lodge Fixtures			
(1) 24 x 36 Inch Kitchen Grill		Incl	
(1) 6 Burner Propane Range and Oven		Incl	
(1) Dish Washer		Incl	
(1) Refrigerator		Incl	
(1) High Capacity Water Heater		Incl	
(1) Walk Around Phone System		Incl	
(1) Netgear 600 Router in office		Incl	
(1) Kitchen Air Conditioner		Incl	
(1) Microwave		Incl	
(All) Cookware		Incl	
(All) Flatware		Incl	

(1) Safe	Incl
(1) Sale	inci
Dining Tent Cabin Fixtures	
(1) Refrigerated Sandwich Station	Incl
(1) Refrigerated Sandwich Station	Incl
(2) Serving Tables	Incl
(5) Dining Tables	Incl
(24) High Back Chairs	Incl
(1) Commercial Coffee Maker	Incl
(1) Commercial Conee maker	Inci
Supply House Fixtures	
(2) Stand Up Freezers	Incl
(1) Chest Freezer	Incl
(1) Clothes Washer	Incl
(1) Clothes Dryers	Incl
(1) Ice Machine	Incl
(1) 100 macrimo	
Cabin Fixtures	
All Beds, Mattresses, Pillows, Linens,	Incl
Room Heaters, Water Heaters, Lighting, Wood Flooring, Carpet, Air Conditioners	Incl
Refrigerators	Incl
(1) Safe	Incl
Creek Bridges	
(1) Foot Bridge	Incl
(1) 1 ooi 2 nage	
Underground Infrastructure	
(1) 400 Amp Electricity Supply	Incl
(1) High Speed Fiber Optics	Incl
(1) Spring Fed Water Supply System	Incl
(3) Leach Fields	Incl
(All) Propane Supply Lines	Incl
(All) Electricity Supply Lines	Incl
Above Ground Infrastructure	
(1) 1000 Gallon Propane Tank	Leased
(3) 500 Gallon Propane Tanks	Leased
(All) Fine Gravel On Walks and Drives	Incl
Personal Property sold with Business	
Corrals	
Corrals (1) All Steel Hay Corral	Incl
Corrals (1) All Steel Hay Corral (2) All Steel Horse Corrals	Incl Incl
Corrals (1) All Steel Hay Corral (2) All Steel Horse Corrals (1) All Steel 55' Round Pen	
Corrals (1) All Steel Hay Corral (2) All Steel Horse Corrals (1) All Steel 55' Round Pen (4) All Steel Hay Mangers	Incl
Corrals (1) All Steel Hay Corral (2) All Steel Horse Corrals (1) All Steel 55' Round Pen (4) All Steel Hay Mangers (5) All Steel Horse Hitch Rails	Incl Incl
Corrals (1) All Steel Hay Corral (2) All Steel Horse Corrals (1) All Steel 55' Round Pen (4) All Steel Hay Mangers (5) All Steel Horse Hitch Rails (2) Log Hay Mangers	Incl Incl Incl Incl Incl
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Brand Inspections To All Stock		Incl	
Tack			
(11) All Steel Saddle Racks		Incl	
(15) Adult Western Riding Saddles			
(20) Riding Saddle Pads		Incl	
(5) Youth Western Riding Saddles		Incl	
(15) Pack Saddles		Incl	
(15) Pack Saddles (15) Pack Saddle Pads			
(30) Horse and Mule Halters		Incl	
(20) Horse Bridles		Incl	
(12) Rifle Scabbards			
(12) Kille Scapparus		Incl	
Shop Accessories			
(5) Gorilla Racks with Accessory Jars		Incl	
(1) Extensive Socket Sets		Incl	
(1) Extensive Socket Sets			
(1) Stainless Tool Chest on Rollers		Incl	
(1) Stainless 1001 Chest on Rollers (1) Air Compressor		Incl	
(1) Air Compressor (1) Long Wood Shop Bench	<del>                                     </del>	Incl	
Countless Valuable Operational Accessories		Incl	
Countiess valuable Operational Accessories		Inci	
Landscaping Equipment			
(2) Stihl Grass Trimmers		Incl	
(2) Stihl Chain Saws		Incl	
(1) Cub Cadet Riding Lawn Mower		Incl	
Countless Rakes, Shovels, Nippers, etc		Incl	
2003 Model 4630 Kubota Tractor with Air Cond Cab, loader, loader bucket8 bale front mounted hydraulic hay clamp, front snow blower, snow blower under carriage, 1500 rear box blade with hydraulic scarifier, front mounted round bale hay spear, pallet forks and 8 ' rear mounted landscape rake		Incl	
Vehicles			
Chevy 3500 Dually (vin)		Incl	
Chevy 3500 4x4 (vin)		Incl	
- ·			
Trailers			
Gooseneck Horse Trailer 7x24 foot		Incl	
Gooseneck Flatbed Hay Trailer 8x24 foot		Incl	
Developed FellO(The BeellOcore			
Benchmark End Of The Road Camp			
(1) 8x20 Foot (stationary) Tack Trailer		Incl	
(1) All Steel Horse / Mule Corral System		Incl	
(4) Hay Mangers		Incl	
(1) Gravity Water System		Incl	
Rackcountry Equipment			
Backcountry Equipment			
(3) Wall Tents		Incl	
(3) Quality Wood Stoves		Incl	
(12) Aluminum Sleeping Cots		Incl	
(12) Mantie Ropes		Incl	
(1) Electric Horse Corral and Charger		Incl	
(2) Crosscut Saws		Incl	

(3) 40# Propane Bottles	Incl
Managerial Inclusions	
(All) Advertising Photos with Releases	Incl
(All) Video Footage with Releases	Incl
(All) Check Lists	Incl
(All) Info On Successful Trade Show Locations	Incl
Personal Property Not Included in Sale of Ford Creek Guest Ranch	
Artwork	Not Included
Trophies	Not Included
Office Accessories	Not Included
Liz's Solid Cherry Furniture	Not Included
Liz's Solid Oak Rolltop Desk	Not Included
Liz's Bookcases and Books	Not Included
Liz's Temperpedic Mattress/Bed	Not Included
Horse Brand E bar B	Not Included
Travis' Temperpedic Mattress	Not Included
Liz and Travis bedrooms furniture and personal items	Not Included
Living room furniture and personal items	Not Included
Reloading Equipment	Not Included
Guns	Not Included
Foodstuffs	Not Included
Hay	Not Included
Propane (at move out a modest price will be fixed)	Not Included



#### FACT SHEET FOR STAKEHOLDERS



# Unmapped Areas on Flood Hazard Maps

## Understanding Zone D

#### **BACKGROUND**

Flood hazard maps, also known as Flood Insurance Rate Maps (FIRMs), are important tools in the effort to protect lives and properties in communities across the nation. By showing the extent to which areas of a community and individual properties are at risk for flooding, these flood maps help residents and business owners make better financial decisions about protecting their property.

However, flood risks are dynamic and can change over time. Water flow and drainage patterns can be altered dramatically due to surface erosion, land use, and natural forces. As a result, flood maps for those areas may no longer accurately portray the current flood risks. Consequently, the Federal Emergency Management Agency (FEMA) has been updating the nation's flood maps using the latest data gathering and mapping technology and new flood maps are being issued nationwide.

#### UNDERSTANDING ZONE D

The level of flood risk is indicated on the flood map by a letter. For example, flood zones labeled with the letters B, C or X represent moderate- and low-risk areas. Flood zones identified by the letters A or V represent high-risk areas, known as Special Flood Hazard Areas (SFHAs). On some flood maps, there may also be a zone labeled with the letter D. The Zone D designation is used for areas where there are possible but undetermined flood hazards, as no analysis of flood hazards has been conducted. The designation of Zone D is also used when a community incorporates portions of another community's area where no map has been prepared.

Flood insurance is available in Zone D and property owners should be encouraged to purchase it. However, flood insurance is not federally required by lenders for loans on properties in these zones. Although these areas are often undeveloped and sparsely populated when designated as Zone D, lenders may become aware that new development in such areas has increased the possibility of property damage from flooding. Consequently, they may require coverage as a condition of their loans, even though it is not federally required.

Flood insurance rates for properties in Zone D are commensurate with the uncertainty of the flood risk. Consequently, as seen in the table below, the Zone D premiums can be higher than a standard low-risk X zone premiums and significantly higher than the Preferred Risk Policy (PRP) premiums. If an area is being remapped and properties are going from Zone B, C, or X to Zone D, the insurance agent should determine if grandfathering the existing low-risk zone for future rating will provide a lower premium than using the new Zone D premium. Also, since Zone D is not considered an SFHA, a property that was designated in Zone D on the previous map and is newly designated in an SFHA by a map revision effective may be insured under the PRP based on the 2-year PRP eligibility extension. More details on grandfathering and PRP Extension can be found at <a href="https://www.fema.gov/library/viewRecord.do?id=3745">www.fema.gov/library/viewRecord.do?id=3745</a>.

#### **Premium Comparison (October 1, 2011 Rates)**

FIRM Date*/Building Type	Preferred Risk Policy (Zone B, C, X)	Standard Rates (Zone B, C, X)	Standard Rates (Zone D)
Pre-FIRM Home**	\$211	\$778	\$575
Post-FIRM Home**	\$211	\$778	\$952
Pre-FIRM Manufactured Home***	\$211	\$778	\$575
Post-FIRM Manufactured Home***	\$211	\$778	\$1,197

<sup>\*</sup>Pre-FIRM buildings are constructed prior to 12/31/74 or the effective date of the initial flood map; Post-FIRM buildings are constructed on or after the effective date of the initial flood map

To learn more about flood insurance coverage and options, visit <a href="www.FloodSmart.gov">www.FloodSmart.gov</a>. For more information about FEMA's latest mapping initiatives, visit <a href="www.fema.gov/plan/prevent/fhm/index.shtm">www.fema.gov/plan/prevent/fhm/index.shtm</a>.



<sup>\*\*</sup>Based on \$50,000 in building and \$20,000 in contents coverage; single family home on a slab with no garage; \$1,000 deductible for building and for contents for Zone B, C, X and post-FIRM D; \$2,000 deductible for pre-FIRM Zone D \*\*\*Based on \$50,000 in building and \$20,000 in contents coverage; permanently affixed to a lot with no enclosure; \$1,000 deductible for building and for contents for Zone B, C, X and post-FIRM D; \$2,000 deductible for pre-FIRM Zone D