

PART ONE: Applicant Information

If applicant is an entity (company, government entity, partnership, etc.), an authorized contact person must be identified. If the applicant is using an agent (consultant, lawyer, or other third party) and has authorized them to act on their behalf, the agent's contact information must also be provided.

Applicant/Landowner Name: Keith Larson
Mailing Address: 19920 Rendova St NE, East Bethel, MN 55011
Phone: (612) 221-9872
E-mail Address: klarsontccp@gmail.com

Agent Name: Mitch Brinks, Brinks Wetland Services LLC
Mailing Address: 11914 Joneswood Cir, Baxter, MN 56425
Phone: 218-820-9502
E-mail Address: Mapsbymitch@gmail.com

PART TWO: Site Location Information

County: Aitkin **City/Township:** Workman Twp
Parcel ID and/or Address: 39-0-000108, 22105 519th Ln
Legal Description (Section, Township, Range): 1, 49, 24
Lat/Long (decimal degrees): Available upon request
Attach a map showing the location of the site in relation to local streets, roads, highways.
Approximate size of site (acres) or if a linear project, length (feet): 1578 sq. ft (0.0362 acres)

If you know that your proposal will require an individual Permit from the U.S. Army Corps of Engineers, you must provide the names and addresses of all property owners adjacent to the project site. This information may be provided by attaching a list to your application or by using block 25 of the Application for Department of the Army permit which can be obtained at:

http://www.mvp.usace.army.mil/Portals/57/docs/regulatory/RegulatoryDocs/engform_4345_2012oct.pdf

PART THREE: General Project/Site Information

If this application is related to a delineation approval, exemption determination, jurisdictional determination, or other correspondence submitted *prior to* this application then describe that here and provide the Corps of Engineers project number.

Describe the project that is being proposed, the project purpose and need, and schedule for implementation and completion. The project description must fully describe the nature and scope of the proposed activity including a description of all project elements that effect aquatic resources (wetland, lake, tributary, etc.) and must also include plans and cross section or profile drawings showing the location, character, and dimensions of all proposed activities and aquatic resource impacts.

Keith Larson is proposed lot improvements to his property on Big Sandy Lake, which includes a new 3-bedroom dwelling with attached garage on his lake lots (parcels # 39-1-063300, 39-1-063400, 39-1-063500). Because he owns a back lot (parcel # 39-0-000108), that is the proposed location for the septic system. The septic was designed by local designer, Jeff Blummer. Due to previous fill near the road, the septic absorption area (rock bed) and mound needs to be pushed south, which requires 1578 sq. ft of wetland impacts.

See attachment C & attached maps for more details.

Wetland credits will be purchased at a 1:1 ratio from the Aitkin County Highway Department Bank

PART FOUR: Aquatic Resource Impact¹ Summary

If your proposed project involves a direct or indirect impact to an aquatic resource (wetland, lake, tributary, etc.) identify each impact in the table below. Include all anticipated impacts, including those expected to be temporary. Attach an overhead view map, aerial photo, and/or drawing showing all of the aquatic resources in the project area and the location(s) of the proposed impacts. Label each aquatic resource on the map with a reference number or letter and identify the impacts in the following table.

Aquatic Resource ID (as noted on overhead view)	Aquatic Resource Type (wetland, lake, tributary etc.)	Type of Impact (fill, excavate, drain, or remove vegetation)	Duration of Impact Permanent (P) or Temporary (T) ¹	Size of Impact ²	Overall Size of Aquatic Resource ³	Existing Plant Community Type(s) in Impact Area ⁴	County, Major Watershed #, and Bank Service Area # of Impact Area ⁵
Wetland A	Wetland	Fill	P	1578 sq. ft (0.0363 acres)	10+ acre	Type 7 Hardwood Swamp	Aitkin, Miss. Grand Rapids (#9), BSA #5

¹If impacts are temporary; enter the duration of the impacts in days next to the "T". For example, a project with a temporary access fill that would be removed after 220 days would be entered "T (220)".

²Impacts less than 0.01 acre should be reported in square feet. Impacts 0.01 acre or greater should be reported as acres and rounded to the nearest 0.01 acre. Tributary impacts must be reported in linear feet of impact and an area of impact by indicating first the linear feet of impact along the flowline of the stream followed by the area impact in parentheses). For example, a project that impacts 50 feet of a stream that is 6 feet wide would be reported as 50 ft (300 square feet).

³This is generally only applicable if you are applying for a de minimis exemption under MN Rules 8420.0420 Subp. 8, otherwise enter "N/A".

⁴Use *Wetland Plants and Plant Community Types of Minnesota and Wisconsin* 3rd Ed. as modified in MN Rules 8420.0405 Subp. 2.

⁵Refer to Major Watershed and Bank Service Area maps in MN Rules 8420.0522 Subp. 7.

If any of the above identified impacts have already occurred, identify which impacts they are and the circumstances associated with each:

PART FIVE: Applicant Signature

Check here if you are requesting a pre-application consultation with the Corps and LGU based on the information you have provided. Regulatory entities will not initiate a formal application review if this box is checked.

By signature below, I attest that the information in this application is complete and accurate. I further attest that I possess the authority to undertake the work described herein.

Signature: _____ Date: _____

I hereby authorize Mitch Brinks to act on my behalf as my agent in the processing of this application and to furnish, upon request, supplemental information in support of this application.

¹ The term "impact" as used in this joint application form is a generic term used for disclosure purposes to identify activities that may require approval from one or more regulatory agencies. For purposes of this form it is not meant to indicate whether or not those activities may require mitigation/replacement.

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Attachment A

Request for Delineation Review, Wetland Type Determination, or Jurisdictional Determination

By submission of the enclosed wetland delineation report, I am requesting that the U.S. Army Corps of Engineers, St. Paul District (Corps) and/or the Wetland Conservation Act Local Government Unit (LGU) provide me with the following (check all that apply):

Wetland Type Confirmation

Delineation Concurrence. Concurrence with a delineation is a written notification from the Corps and a decision from the LGU concurring, not concurring, or commenting on the boundaries of the aquatic resources delineated on the property. Delineation concurrences are generally valid for five years unless site conditions change. Under this request alone, the Corps will not address the jurisdictional status of the aquatic resources on the property, only the boundaries of the resources within the review area (including wetlands, tributaries, lakes, etc.).

Preliminary Jurisdictional Determination. A preliminary jurisdictional determination (PJD) is a non-binding written indication from the Corps that waters, including wetlands, identified on a parcel may be waters of the United States. For purposes of computation of impacts and compensatory mitigation requirements, a permit decision made on the basis of a PJD will treat all waters and wetlands in the review area as if they are jurisdictional waters of the U.S. PJDs are advisory in nature and may not be appealed.

Approved Jurisdictional Determination. An approved jurisdictional determination (AJD) is an official Corps determination that jurisdictional waters of the United States are either present or absent on the property. AJDs can generally be relied upon by the affected party for five years. An AJD may be appealed through the Corps administrative appeal process.

In order for the Corps and LGU to process your request, the wetland delineation must be prepared in accordance with the 1987 Corps of Engineers Wetland Delineation Manual, any approved Regional Supplements to the 1987 Manual, and the *Guidelines for Submitting Wetland Delineations in Minnesota* (2013).

<http://www.mvp.usace.army.mil/Missions/Regulatory/DelineationJDGuidance.aspx>

Attachment C

Avoidance and Minimization

Project Purpose, Need, and Requirements. Clearly state the purpose of your project and need for your project. Also include a description of any specific requirements of the project as they relate to project location, project footprint, water management, and any other applicable requirements. Attach an overhead plan sheet showing all relevant features of the project (buildings, roads, etc.), aquatic resource features (impact areas noted) and construction details (grading plans, storm water management plans, etc.), referencing these as necessary:

Project Purpose/Need:

The project purpose is to develop his 4 parcels on/near Big Sandy Lake. The 3 lake lots currently have an old cabin, shed, and septic. These will be removed and replaced with a new 3-bedroom dwelling with attached garage. The septic system will largely be across the road to the south, with the tanks on the lake side. There is simply no room on the lake side as the total lot acre on that side is only 0.44 acres, with under half of that remaining for the building envelope, less than 6000 sq. ft. A 3 bedroom mound (alone) is over 2500 sq. ft.

Project Requirements/Minimization:

The Basic components are a 2-compartment Septic / Pump tank on the north side of the Road. The pump tank will be used to surge a demand dose under the road, instead of a trickle. A trickle will have a higher chance of freezing. This surge is pumped to the Mound Pump tank that will demand dose the mound. On the north end of the mound there will be a pump tank that will meet the road setback. The septic designer has kept the mound as possible. The west side and around the North side of the rockbed area is a gravel fill used for parking, Compacted. The septic designed does not want any more of the Mound Absorption area on top of the compacted area. Compacted soil does not take effluent, or treat it. It is always best to place mounds on original un-disturbed soils when possible. The farther north the mound is moved the more compacted soil it will be on. Also by keeping the mound back from the road there is more room for the surface water that will be moving through the culvert to drain around the mound and not get ponded. In the design, the area between the mound and the shed pad has to be left open for this surface water Drainage. The east side will also be a drainage way.

Avoidance. Both the CWA and the WCA require that impacts to aquatic resources be avoided if practicable alternatives exist. Clearly describe all on-site measures considered to avoid impacts to aquatic resources and discuss at least two project alternatives that avoid all impacts to aquatic resources on the site. These alternatives may include alternative site plans, alternate sites, and/or not doing the project. Alternatives should be feasible and prudent (see MN Rules 8420.0520 Subp. 2 C). Applicants are encouraged to attach drawings and plans to support their analysis:

Option 1: Do nothing

Continuing to use the current cabin and mound does not meet the project purpose of developing/improving the site to modern standards, including current setbacks and septic treatment. Improving or adding on to the existing cabin would be tough and require variances given how close it is to the lake (< 50 ft).

Option 2: Holding Tank

Holding tanks could be used to avoid wetland impacts. However, they are not a Type I system and generally only used if there is a lack of space for a mound. They require regular pumping and are generally not considered a long-term solution.

Minimization. Both the CWA and the WCA require that all unavoidable impacts to aquatic resources be minimized to the greatest extent practicable. Discuss all features of the proposed project that have been modified to minimize the impacts to water resources (see MN Rules 8420.0520 Subp. 4):

See text above in 'project requirements' for context. In addition, the size of the dwelling was reduced from a 4 bedroom to a 3 bedroom due to impervious surface limitations on the lake side of the road (15% for buildings, 10% for driveways/landscaping). A 4 bedroom septic would have been larger and required more wetland impacts.

Off-Site Alternatives. An off-site alternatives analysis is not required for all permit applications. If you know that your proposal will require an individual permit (standard permit or letter of permission) from the U.S. Army Corps of Engineers, you may be required to provide an off-site alternatives analysis. The alternatives analysis is not required for a complete application but must be provided during the review process in order for the Corps to complete the evaluation of your application and reach a final decision. Applicants with questions about when an off-site alternatives analysis is required should contact their Corps Project Manager.

N/A

Attachment D Replacement/Compensatory Mitigation

Complete this part *if* your application involves wetland replacement/compensatory mitigation not associated with the local road wetland replacement program. Applicants should consult Corps mitigation guidelines and WCA rules for requirements.

Replacement/Compensatory Mitigation via Wetland Banking. Complete this section if you are proposing to use credits from an existing wetland bank (with an account number in the State wetland banking system) for all or part of your replacement/compensatory mitigation requirements.

Wetland Bank Account #	County	Major Watershed #	Bank Service Area #	Credit Type (if applicable)	Number of Credits
1485	Aitkin	9	5		0.0363 acres (1:1 ratio)

Applicants should attach documentation indicating that they have contacted the wetland bank account owner and reached at least a tentative agreement to utilize the identified credits for the project. This documentation could be a signed purchase agreement, signed application for withdrawal of credits or some other correspondence indicating an agreement between the applicant and the bank owner. *However, applicants are advised not to enter into a binding agreement to purchase credits until the mitigation plan is approved by the Corps and LGU.*

Project-Specific Replacement/Permittee Responsible Mitigation. Complete this section if you are proposing to pursue actions (restoration, creation, preservation, etc.) to generate wetland replacement/compensatory mitigation credits for this proposed project.

WCA Action Eligible for Credit ¹	Corps Mitigation Compensation Technique ²	Acres	Credit % Requested	Credits Anticipated ³	County	Major Watershed #	Bank Service Area #

¹Refer to the name and subpart number in MN Rule 8420.0526.

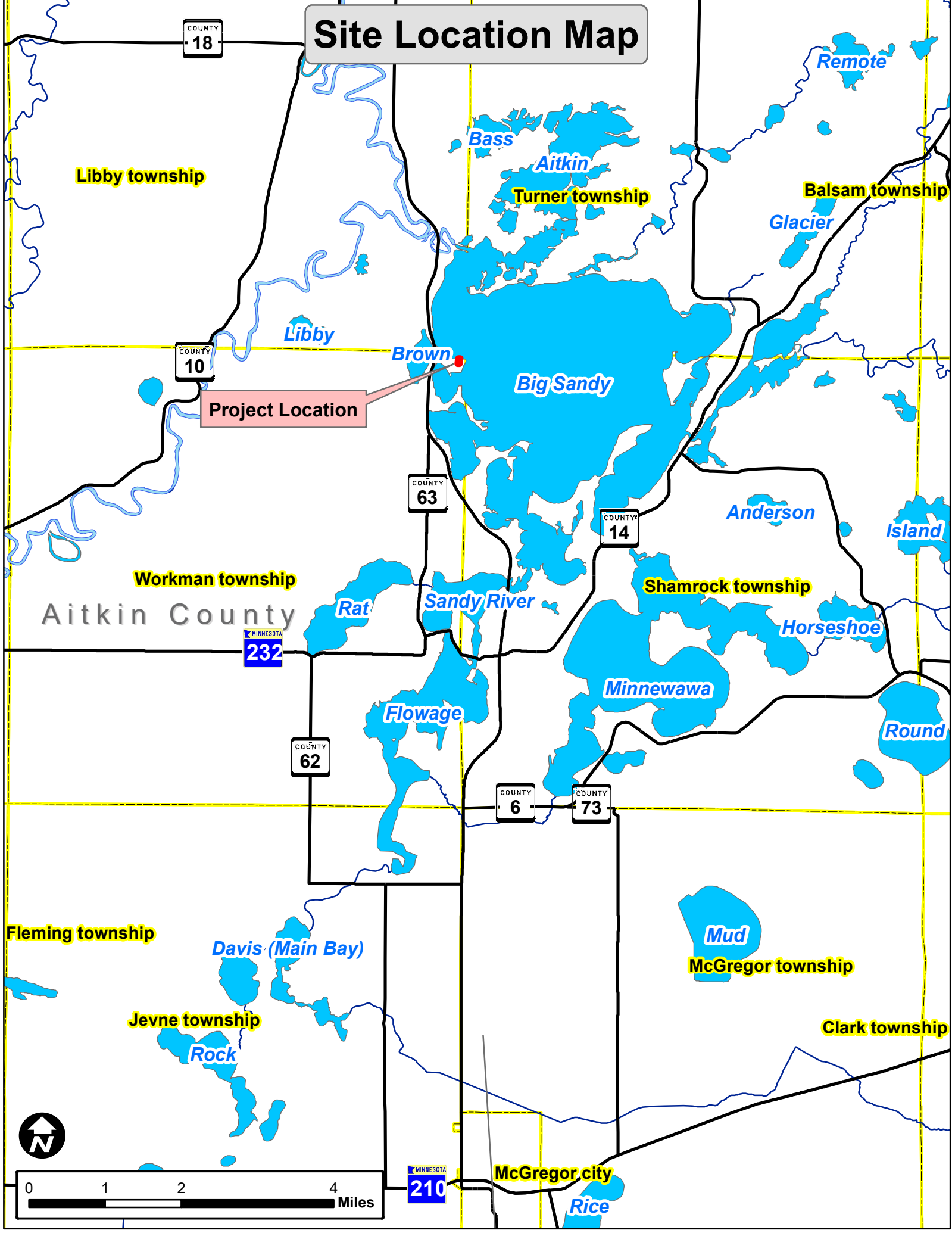
²Refer to the technique listed in *St. Paul District Policy for Wetland Compensatory Mitigation in Minnesota*.

³If WCA and Corps crediting differs, then enter both numbers and distinguish which is Corps and which is WCA.

Explain how each proposed action or technique will be completed (e.g. wetland hydrology will be restored by breaking the tile.....) and how the proposal meets the crediting criteria associated with it. Applicants should refer to the Corps mitigation policy language, WCA rule language, and all associated Corps and WCA guidance related to the action or technique:

Attach a site location map, soils map, recent aerial photograph, and any other maps to show the location and other relevant features of each wetland replacement/mitigation site. Discuss in detail existing vegetation, existing landscape features, land use (on and surrounding the site), existing soils, drainage systems (if present), and water sources and movement. Include a topographic map showing key features related to hydrology and water flow (inlets, outlets, ditches, pumps, etc.):

Site Location Map



Project Location

COUNTY 63

COUNTY 14

MINNESOTA 232

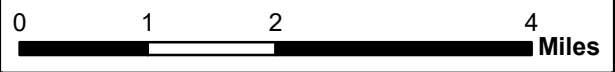
COUNTY 62

COUNTY 6

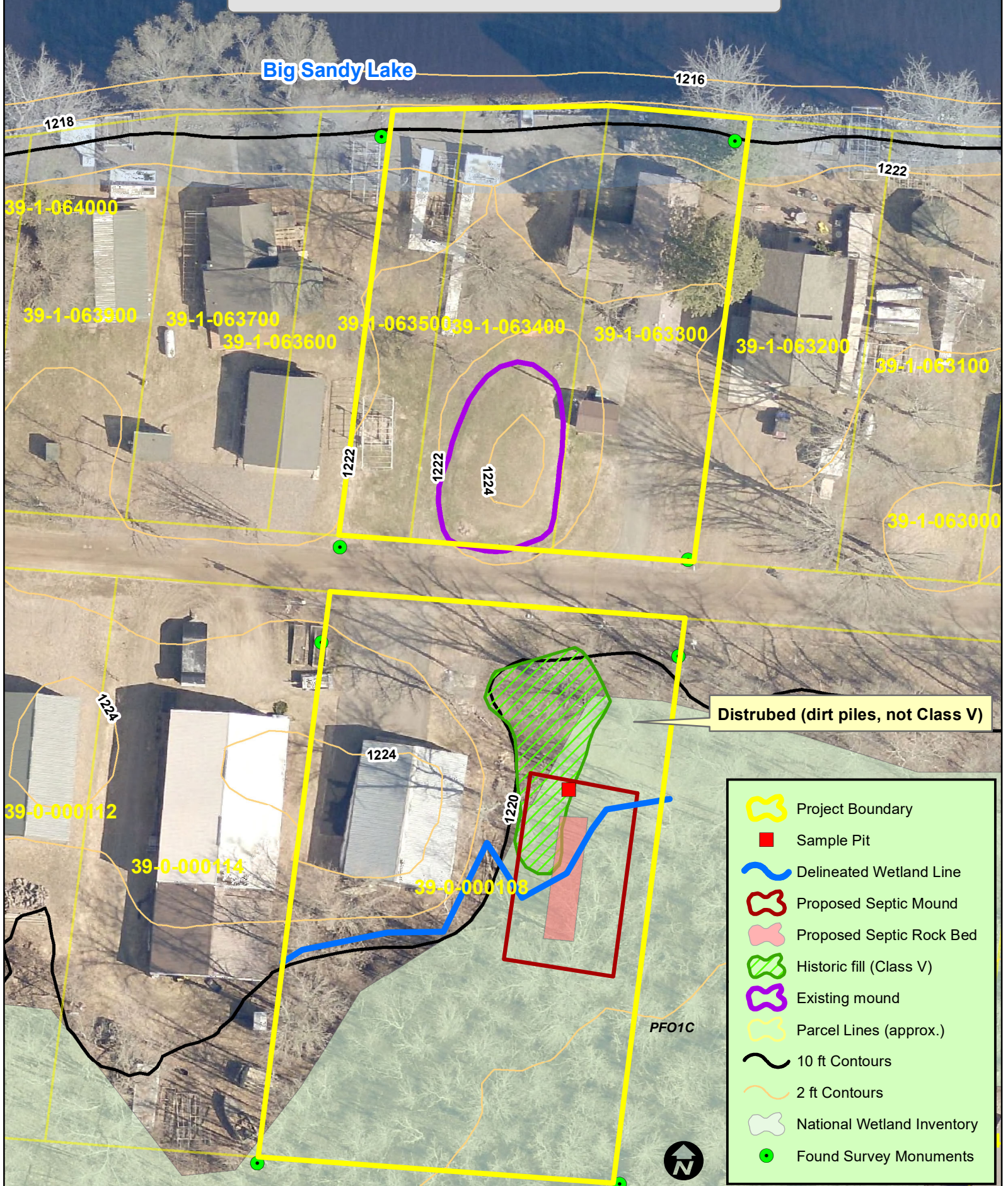
COUNTY 73

MINNESOTA 210

McGregor city



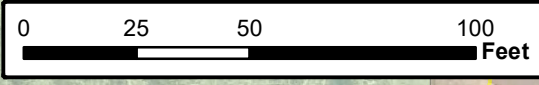
Keith Larson Wetland Delineation



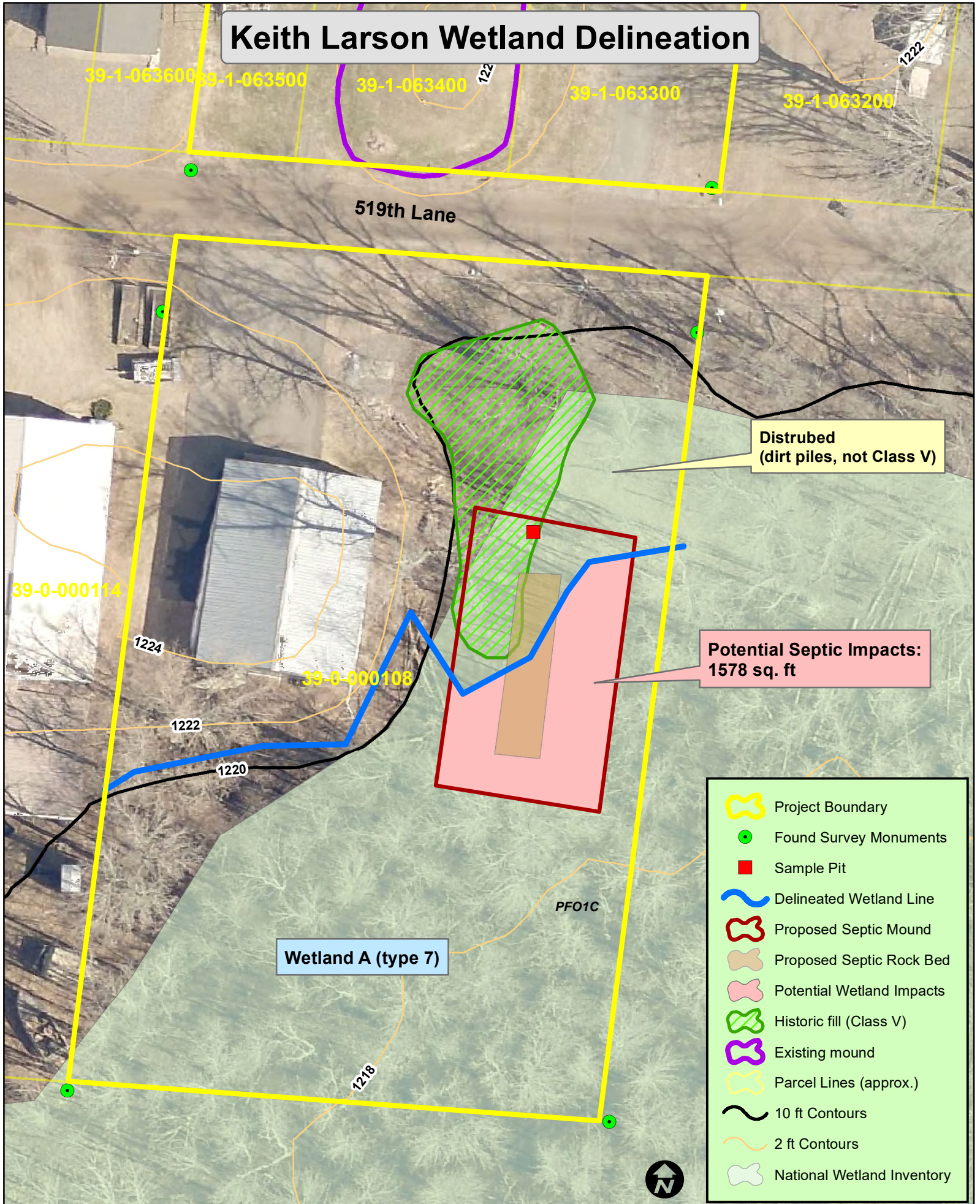
Distrubed (dirt piles, not Class V)

- Project Boundary
- Sample Pit
- Delineated Wetland Line
- Proposed Septic Mound
- Proposed Septic Rock Bed
- Historic fill (Class V)
- Existing mound
- Parcel Lines (approx.)
- 10 ft Contours
- 2 ft Contours
- National Wetland Inventory
- Found Survey Monuments

Delineation Conducted by Mitch Brinks on 7-24-24
 Aerial Photo Source: Aitkin County, 2020



Keith Larson Wetland Delineation



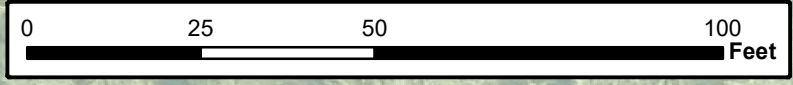
**Disturbed
(dirt piles, not Class V)**

**Potential Septic Impacts:
1578 sq. ft**

Wetland A (type 7)

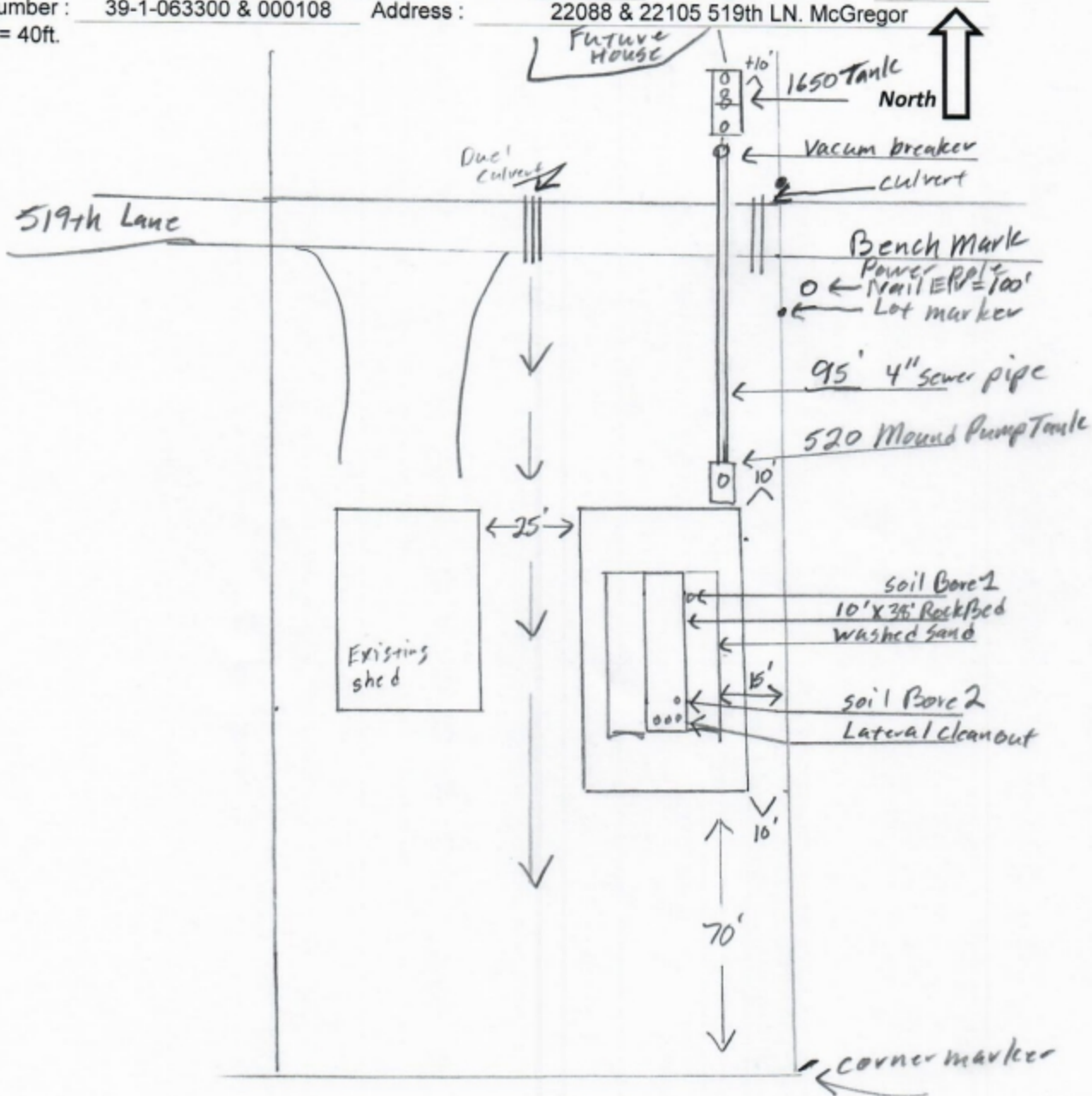
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- 2 ft Contours
- National Wetland Inventory

Delineation Conducted by Mitch Brinks on 7-24-24
Aerial Photo Source: Aitkin County, 2020



{ Design Drawing }

Property Owner: Keith Larson Date: 7/16/24 Designer's Initials: JB
 Parcel ID. Number: 39-1-063300 & 000108 Address: 22088 & 22105 519th LN. McGregor
 one Inch = 40ft.



	Surface/ SHWT	Nail on Power Pole= Bench Mark 100'		Existing Grade
Soil Bore 1	96.8' / 5"	Bench Mark	100'	Upslope Edge of Rockbed Elv.= 97'
Soil Bore 2	96.6' / 5"	Ground Elv. BM	98.6'	Bottom of Rockbed Elv.= 100'
Soil Bore 3		Ground Elv. Tank	100'	Top of Washed Sand Elv.= 100'
	New Grade of	Proposed house	103' ?	Estimated
				Grade at 520 Mound Pump Tank Elv.= 97.4'



Standard Credit Withdrawal Form

Minnesota Wetland Bank Program

(Incomplete forms may be returned unprocessed)

1. Credit User		<i>This space for BWSR use only.</i>
Name: Keith Larson	Organization/Company (if any):	
Address: 19920 Rendova St NE East Bethel, MN 55011	Phone: 612-221-9872	
	E-mail: klarsontccp@gmail.com	
If others should receive withdrawal verification email, please include their email below (e.g., Consultants, partners, etc.): Mitch Brinks - mapsbymitch@gmail.com		

2. Wetland Impact Information			
Project Name: Private Lot Improvements		Project Type: Other	ACRES of Impact: 0.0362
City (if applicable):	County: Aitkin	Sec/Twp/Range: (Project Center) Sec. 1 T. 49 R. 24	Major Watershed No./Bank Service Area (BSA): 9 / 5
WCA LGU Name: Aitkin County		Majority Impact Wetland Type: 7 - Hardwood Swamp	Majority HGM Class: Unknown
Corps of Engineers Letter/Email Received? <input type="checkbox"/> Yes <input type="checkbox"/> No		If Yes, Corps File No.: (e.g. 2021-00101-ABC) MVP-	If Yes, is Corps Replacement Required? <input type="checkbox"/> Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> Unknown
Comments:			

3. Credits to be Withdrawn				
Bank Account No./Name: 1485/CHD French Lake		Bank County: Aitkin		Bank BSA: 5
Credit Subgroup	Wetland Type/Plant Community Type	Federally Approved?	Cost per Credit	Credit Amounts
C	6 - Shrub-Carr/Alder Thicket	Yes	\$19602	0.0362
---Select---	---Select---	---Select---	\$	
---Select---	---Select---	---Select---	\$	
---Select---	---Select---	---Select---	\$	
---Select---	---Select---	---Select---	\$	
Per Credit Withdrawal Fee by BSA			Total Credits: 0.0362	
BSA 1 \$520	BSA 6 \$1,083	Enter Bank Account's BSA Withdrawal Fee and hit Tab key: <i>(Withdrawal Fee X total credits)</i>		
BSA 2 \$371	BSA 7 \$1,992	\$685.00		
BSA 3 \$725	BSA 8 \$2,577	Easement Stewardship Fee: <i>(Easement Stewardship fee x total credits)</i>		
BSA 4 \$1,412	BSA 9 \$2,628	\$302		
BSA 5 \$685	BSA 10 \$3,099	Withdrawal Fee:		\$24.80
		Stewardship Fee:		\$10.93
Total Fees:				\$35.73

Please make checks payable to the Minnesota Board of Water and Soil Resources. BWSR does not accept cash.

Project Name: Private Lot Improvements

After completing all necessary fields, select "Request Signatures" option in the Home tab of your toolbar to convert your agreement to a PDF version and add your digital signature. See these [instructions](#) if you do not know how to create a digital signature.

4. WCA Authorization *(Must include representative's name and email address)*

By signing below, the identified Wetland Conservation Act Local Government Unit (LGU) representative attests that the LGU has approved the use of the credits in Box 3 for wetland replacement/mitigation.

WCA LGU:	Representative's Name:	Email Address:
Signature:		Date:

5. Other Agency/Program Authorization *(Must include representative's name and email address)*

By signing below, the identified agency representative attests that the agency has approved the use of the credits in Box 3 for wetland replacement/mitigation.

Agency:	Representative's Name:	Email Address:
Signature:		Date:

6. Credit User Signature

By signing below the credit user attests that they have secured use of the credits in Box 3 from the account holder for wetland replacement/mitigation.

Signature:	Date:
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7. Account Holder Signature *(Must include seller/manager name and email address)*

By signing below the account holder authorizes BWSR to withdraw the credits identified in Box 3 from their account to satisfy wetland replacement/mitigation requirements for the credit user indicated in Box 1. The account holder attests that the identified credits have not been sold or used by a different credit user.

Seller/Manager:	Email Address:	
Signature:		Date:

SEND COMPLETED FORM AND FEE PAYMENT TO:

Wetland Bank Administration
Minnesota Board of Water and Soil Resources
520 Lafayette Road North
Saint Paul, MN 55155

**PURCHASE AGREEMENT
FOR
WETLAND BANKING CREDITS**

THIS PURCHASE AGREEMENT is made this 9th day of August, 2024 between the Aitkin County Highway Department (Seller) and Keith Larson.

1. Seller agrees to sell to Buyer and Buyer agrees to buy from Seller, the wetland banking credits (Credits) listed below:

CREDITS TO BE SOLD					
Credit Sub-Group ¹	Wetland Circ. 39 Type ²	Plant Community Type ³	Acres	Cost per acre	Cost Estimate
C	6	Shrub Carr	0.0362	\$19,602	\$709.59
Totals			0.0362	\$19,602	\$709.59
<input type="checkbox"/> Check here if additional credit sub-groups are part of this account and are listed on an attachment to this document.					
¹ A separate credit sub-group shall be established for each wetland or wetland area that has different wetland characteristics.					
² Circular 39 types: 1, 1L, 2, 3, 4, 5, 6, 7, 8, B, U.					
³ Wetland plant community type: shallow open water, deep marsh, shallow marsh, sedge meadow, fresh meadow, wet to wet-mesic prairie, calcareous fen, open bog or coniferous bog, shrub-carr/alder thicket, hardwood swamp or coniferous swamp, floodplain forest, seasonally flooded basin. See <i>Wetland Plants and Plant Communities of Minnesota and Wisconsin (Eggers and Reed, 1997)</i> as modified by the Board of Water and Soil Resources, United States Army Corps of Engineers..					

Withdrawal/Stewardship Fee	
Total Acres of Credits to Be Sold*	0.0362
BWSR Withdrawal Fee of \$685 per Credit (acre) ^	\$24.80
BWSR Easement Stewardship Fee of \$302 per Credit (acre) `	\$10.93
Total Fee	\$35.73
* Square Feet to Acre Conversion Factor = 1/43,560	
^Based on BWSR Withdrawal Fee Schedule for Bank Service Area (BSA) 5	
`Based on BWSR Easement Stewardship Fee	

2. Seller represents and warrants as follows:
- a) The US Army Corps of Engineers (USACE) approved Wetland Credits are deposited in an account (1485) in the Minnesota Wetland Bank administered by the Minnesota Board of Water and Soil Resources pursuant to Minn. Rules Chapter 8420.0700-.0760.
 - b) Seller owns the Credits and has the right to sell the Credits to Buyer.

3. Buyer will pay Seller a total of \$ **709.59** for the Wetland Banking Credits payable to Aitkin County **AND** Buyer also agrees to pay the BWSR Withdrawal Fee of \$24.80 & the BWSR Easement Stewardship Fee of \$10.93 for a total of **\$35.73** payable to the Minnesota Board of Water and Soil Resources (BWSR). Both payments shall be submitted to Aitkin County – 1211 Airpark Drive – Aitkin, MN 56431. The check made payable to the Minnesota Board of Water and Soil Resources will be forwarded to BWSR by Aitkin County with the finalized Transaction Form document.

4. The Closing Date of the purchase and sale shall occur on or before 2-1-25. Beyond this date this agreement will no longer be valid. In addition, this Purchase Agreement must be signed by both parties to be valid, otherwise the Seller will not reserve the above referenced Wetland Credits for the Buyer if this Purchase Agreement is not signed.

5. Buyer has applied or will apply to the Local Governmental Unit (LGU (or other regulatory authority)) for approval of a replacement plan utilizing the above listed Wetland Credits as the means of replacing impacted wetlands. Upon payment of the purchase price, Seller will sign a fully executed Transaction Form to Withdraw Credits as specified by BWSR, provide a copy of the signed Transaction Form to Withdraw Credits to the Buyer and forward the same to BWSR along with the payment for the Withdrawal/Stewardship Fees.

6. If the LGU does not approve the Buyer’s application for a replacement plan utilizing these Credits by the Closing Date, and no extension of the Closing Date has been agreed to, this Agreement will be cancelled and neither Buyer nor Seller shall have any further obligations under this Agreement.

(Name of Buyer)

8-9-24
(Signature of Seller) (Date)

(Signature of Buyer) (Date)