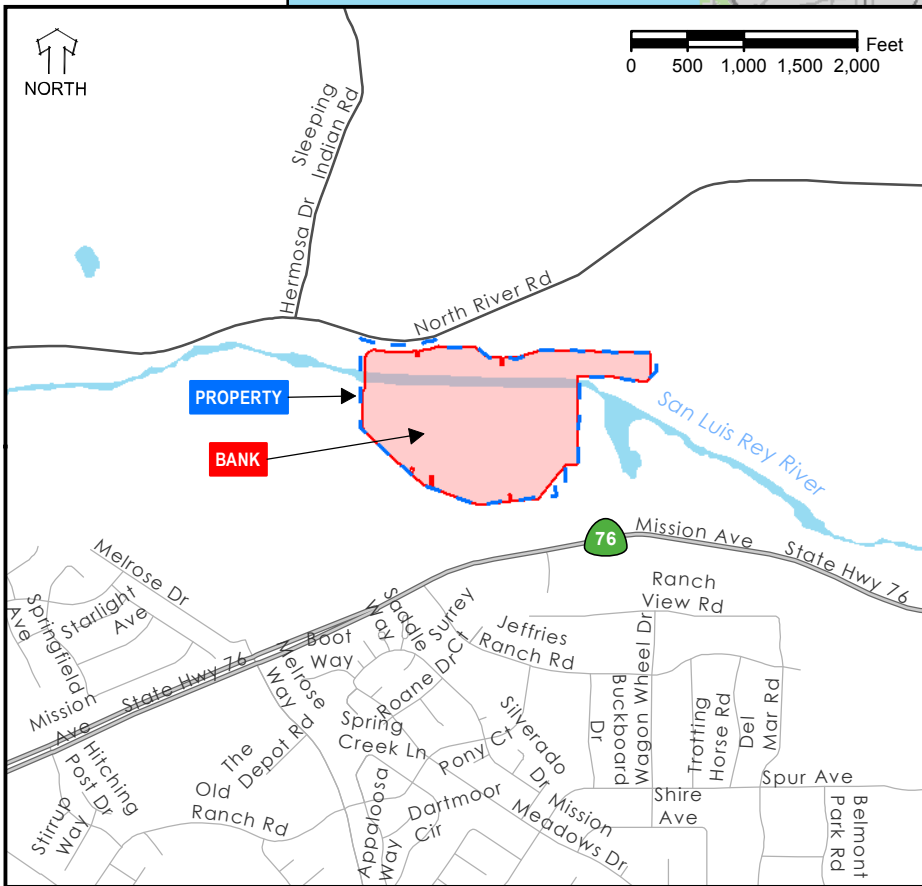
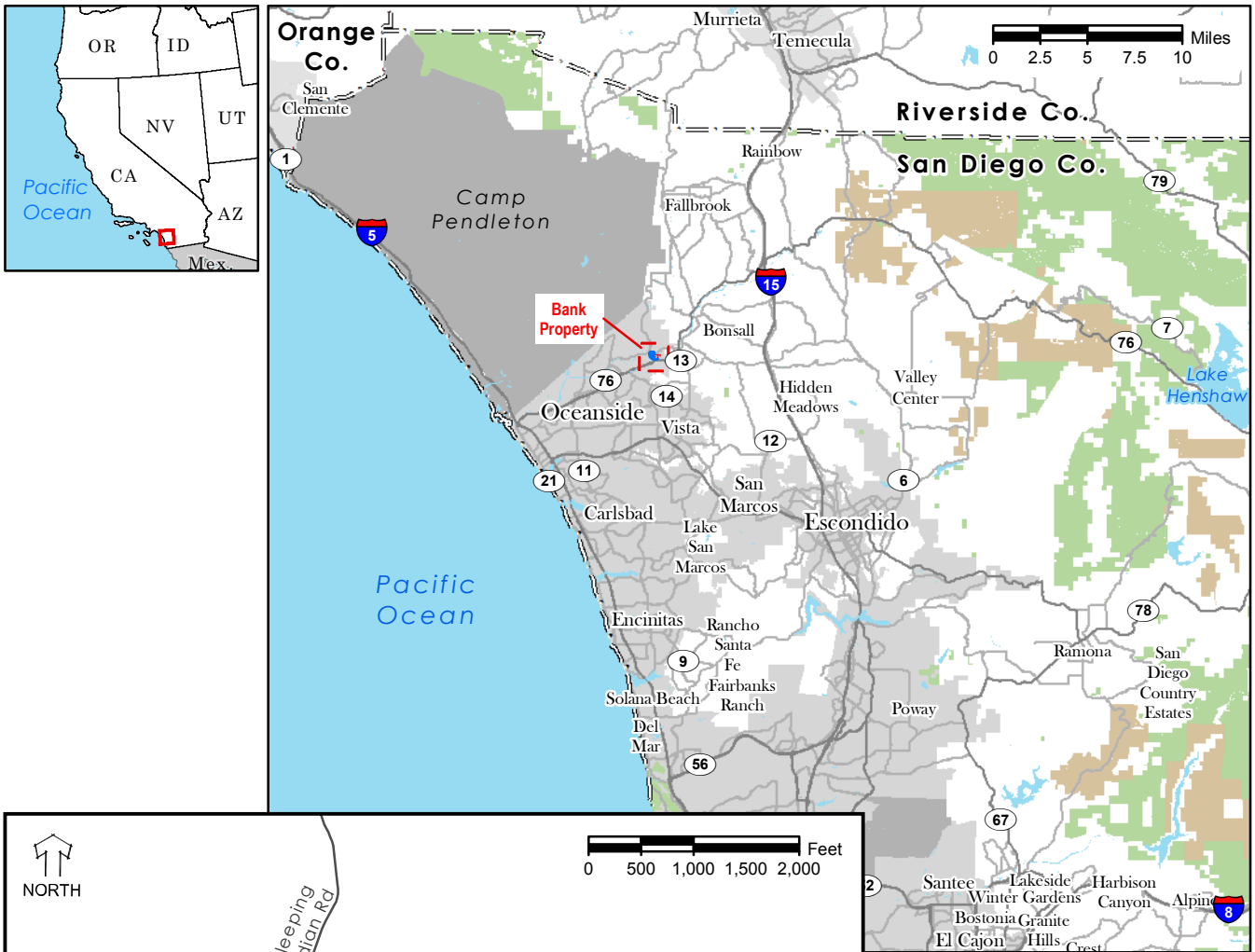


Exhibit A

Bank Location Maps

CONTENTS

- Exhibit A-1 General Vicinity Map
- Exhibit A-2 Map of Property including Bank Property



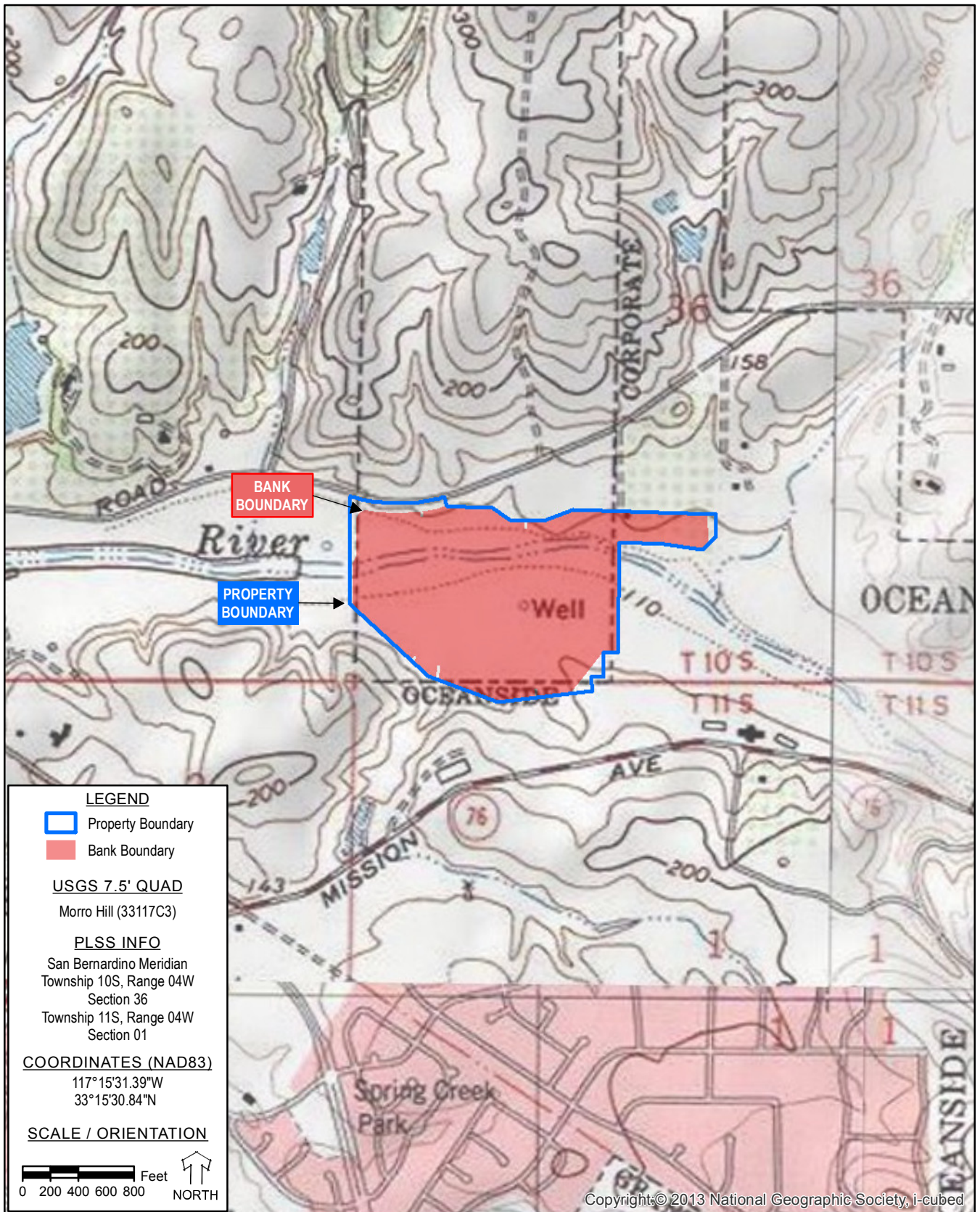
- LEGEND**
- Property Boundary
 - Bank Boundary

WILDLANDS

San Luis Rey Mitigation Bank
Bank Enabling Instrument

Exhibit A-1
General Vicinity Map





WILDLANDS

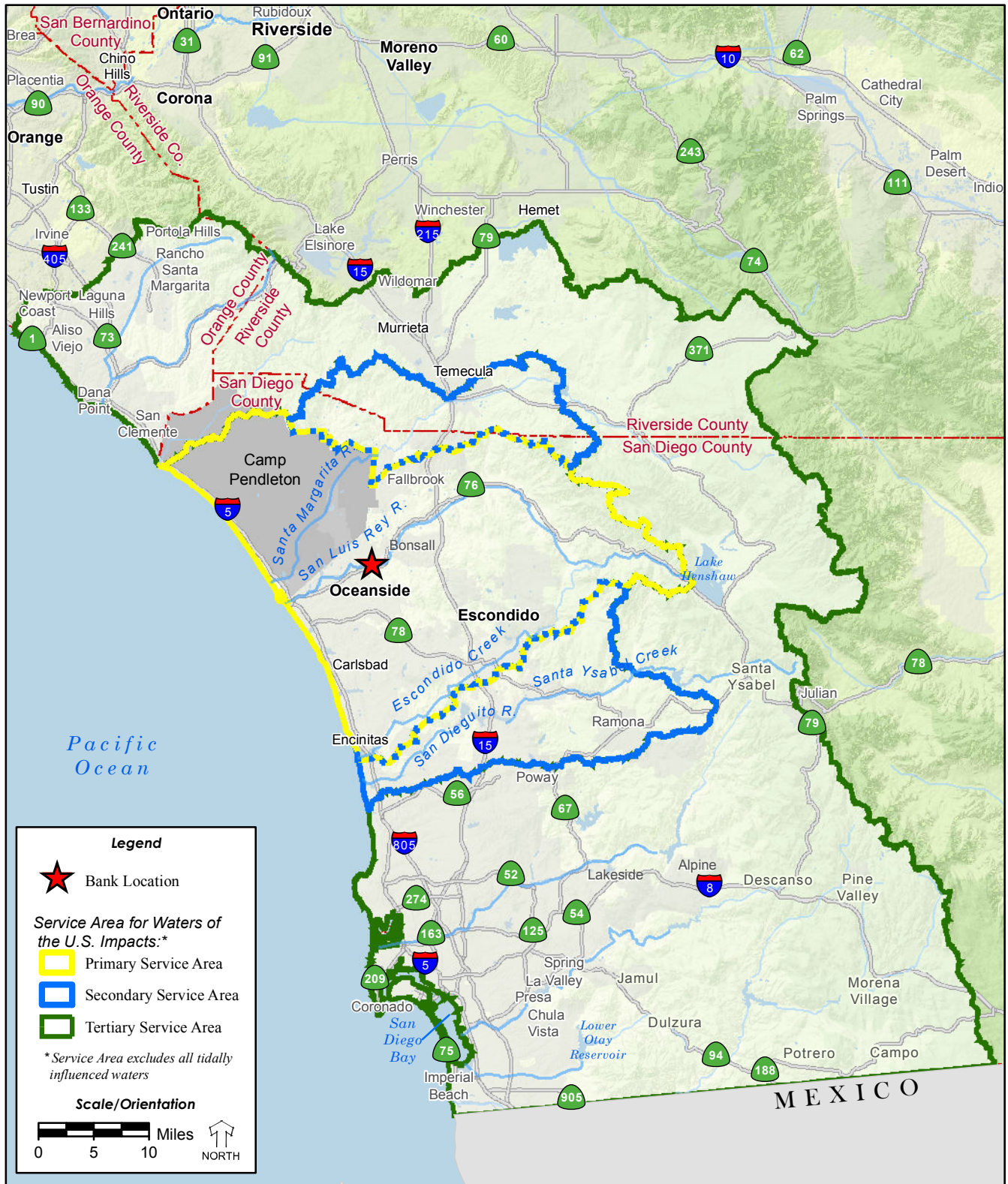
San Luis Rey Mitigation Bank
Bank Enabling Instrument

Exhibit A-2
Map of Property including Bank Property



Exhibit B

Service Area Map(s) and Description(s)

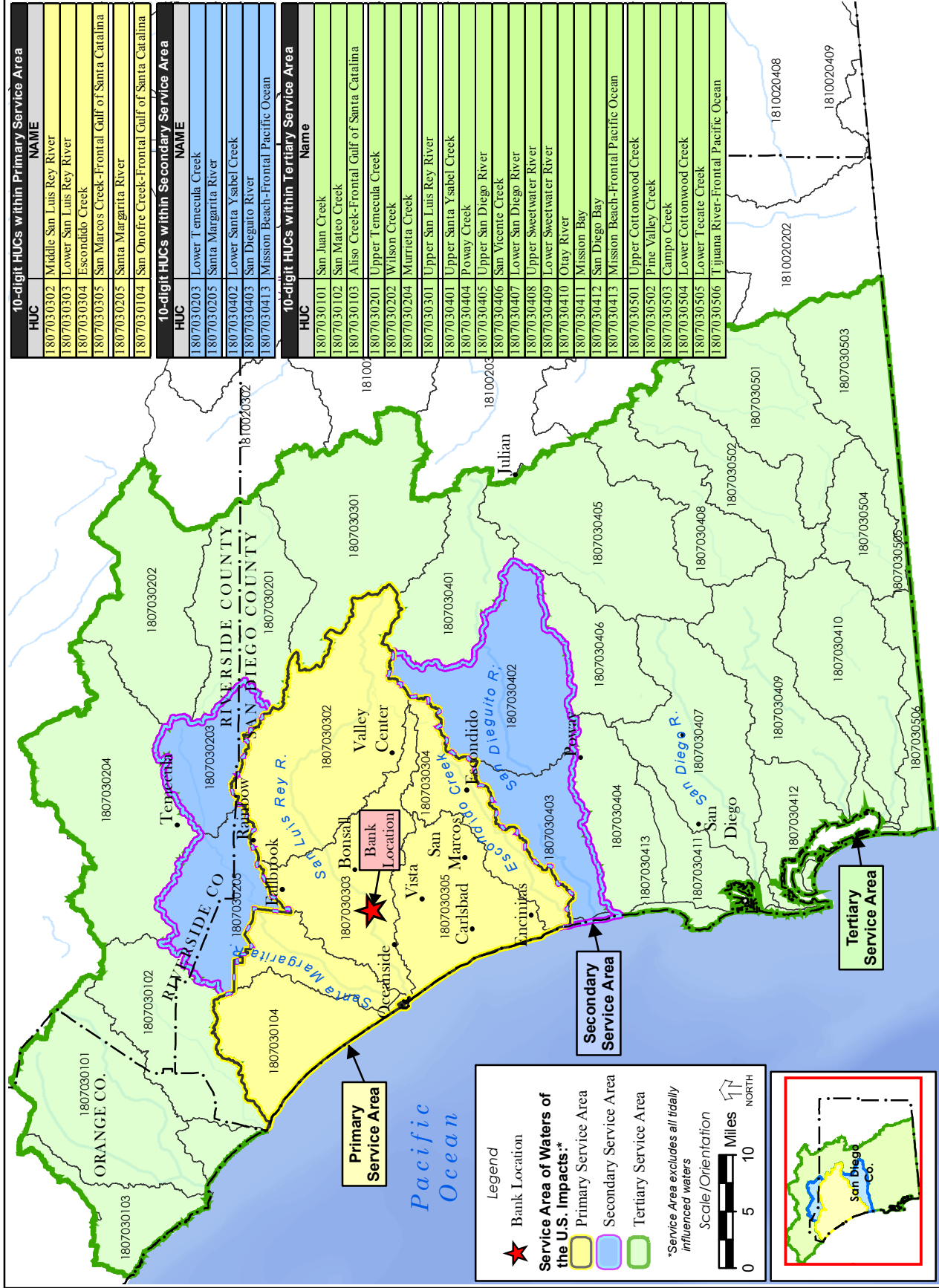


WILDLANDS

San Luis Rey Mitigation Bank
Bank Enabling Instrument

Exhibit B-1a
Service Area for Waters of the U.S. Impacts - Regional Context





10-digit HUCs within Primary Service Area	
HUC	NAME
1807030302	Middle San Luis Rey River
1807030303	Lower San Luis Rey River
1807030304	Escorridido Creek
1807030305	San Marcos Creek-Frontal Gulf of Santa Catalina
1807030205	Santa Margarita River
1807030104	San Onofre Creek-Frontal Gulf of Santa Catalina

10-digit HUCs within Secondary Service Area	
HUC	NAME
1807030203	Lower Temecula Creek
1807030205	Santa Margarita River
1807030402	Lower Santa Ysabel Creek
1807030403	San Dieguito River
1807030413	Mission Beach-Frontal Pacific Ocean

10-digit HUCs within Tertiary Service Area	
HUC	Name
1807030101	San Juan Creek
1807030102	San Mateo Creek
1807030103	Aliso Creek-Frontal Gulf of Santa Catalina
1807030201	Upper Temecula Creek
1807030202	Wilson Creek
1807030204	Murrieta Creek
1807030301	Upper San Luis Rey River
1807030401	Upper Santa Ysabel Creek
1807030404	Poway Creek
1807030405	Upper San Diego River
1807030406	San Vicente Creek
1807030407	Lower San Diego River
1807030408	Upper Sweetwater River
1807030409	Lower Sweetwater River
1807030410	Otay River
1807030411	Mission Bay
1807030412	San Diego Bay
1807030413	Mission Beach-Frontal Pacific Ocean
1807030501	Upper Cottonwood Creek
1807030502	Pine Valley Creek
1807030503	Caupo Creek
1807030504	Lower Cottonwood Creek
1807030505	Lower Tecate Creek
1807030506	Tijuana River-Frontal Pacific Ocean

Legend

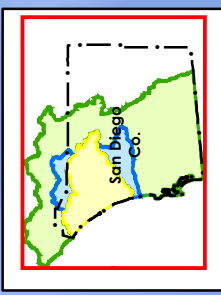
- ★ Bank Location
- Service Area of Waters of the U.S. Impacts:****
 - Primary Service Area
 - Secondary Service Area
 - Tertiary Service Area

*Service Area excludes all tidally influenced waters

Scale/Orientation

0 5 10 Miles

NORTH

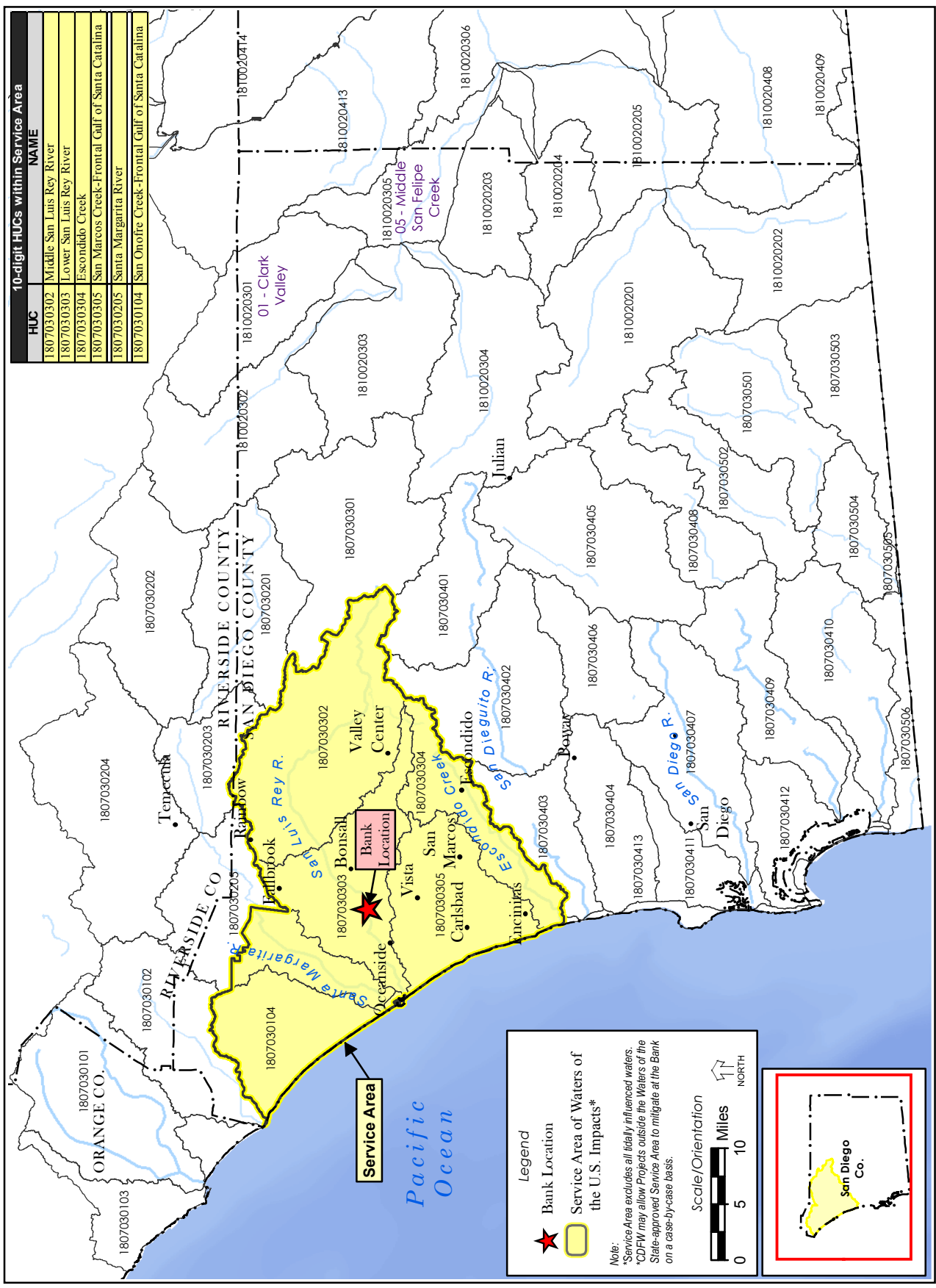


WILDLANDS

San Luis Rey Mitigation Bank
Bank Enabling Instrument



Service Area for Waters of the U.S. Impacts - HUC Context
Exhibit B-1b



HUC	NAME
1807030302	Middle San Luis Rey River
1807030303	Lower San Luis Rey River
1807030304	Escondido Creek
1807030305	San Marcos Creek-Frontal Gulf of Santa Catalina
1807030205	Santa Margarita River
1807030104	San Onofre Creek-Frontal Gulf of Santa Catalina

Legend

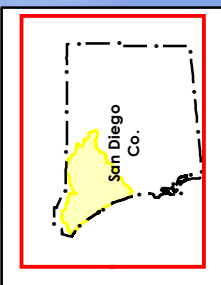
- ★ Bank Location
- Service Area of Waters of the U.S. Impacts*

Note:
*Service Area excludes all tidally influenced waters.
**CDPW may allow Projects outside the Waters of the State-approved Service Area to mitigate at the Bank on a case-by-case basis.

Scale/Orientation

Miles
0 5 10

NORTH



SERVICE AREA

Service Area Description for Waters of the U.S. Impacts

A “Service Area” is the watershed, ecoregion, physiographic province, and/or other geographic area within which a bank is authorized to provide compensatory mitigation. The Service Area should be appropriately sized to ensure that the aquatic resources provided will effectively compensate for adverse environmental impacts across the entire Service Area.

The 2008 federal mitigation rule requires USACE and EPA to take a watershed approach to compensatory mitigation. The primary factor the USACE and other members of the IRT use in determining a Service Area is the ecological suitability of the bank to provide the aquatic resources to effectively compensate for adverse environmental impacts across the entire Service Area.

The Bank is located within the Laguna-San Diego Coastal drainage unit 180703 that discharges into the Pacific Ocean from and including the Moro Canyon drainage basin in the north near Laguna Beach to the California-Baja California international boundary in the south. This drainage unit covers 3,860 square miles and includes the following five 8-digit hydrologic unit codes (HUCs):

- 18070301 Aliso-San Onofre Area = 498 square miles
- 18070302 Santa Margarita Area = 731 square miles
- 18070303 San Luis Rey-Escondido Area = 766 square miles
- 18070304 San Diego Area = 1,390 square miles
- 18070305 Cottonwood-Tijuana Area = 477 square miles

All of these watersheds are located within the San Diego Planning Area of the South Coast Hydrologic Region as defined by the California Department of Water Resources. Topographically, most of the South Coast Region is composed of several large, undulating coastal and interior plains. Most of the rivers drain into the Pacific Ocean, and many terminate in lagoons or wetlands areas that provide critical coastal habitat. The headwaters for many of the rivers are found in the relatively undeveloped coastal mountain ranges.

The Bank occurs within the San Luis Rey-Escondido 8-digit HUC (18070303) and the Lower San Luis Rey 10-digit HUC (1807030303), as shown on Exhibit B-1.

Exhibit B-1 depicts the Primary, Secondary, and Tertiary Service Areas and identified by 10-digit HUCs. The 8- and 10-digit HUCs within the Service Areas are as follows:

PRIMARY SERVICE AREA

- 18070301 Aliso Creek - San Onofre Creek
 - 1807030104 San Onofre Creek-Frontal Gulf of Santa Catalina

- 18070302 Santa Margarita River
 - 1807030205 Santa Margarita River
- 18070303 Escondido Creek – San Luis Rey River
 - 1807030303 Lower San Luis Rey River
 - 1807030302 Middle San Luis Rey River
 - 1807030304 Escondido Creek
 - 1807030305 San Marcos Creek-Frontal Gulf of Santa Catalina

SECONDARY SERVICE AREA

- 18070302 Santa Margarita River
 - 1807030205 Santa Margarita River
 - 1807030203 Lower Temecula Creek
- 18070304 San Diego River
 - 1807030402 Lower Santa Ysabel Creek
 - 1807030403 San Dieguito River
 - 1807030413 Mission Beach-Frontal Pacific Ocean

TERTIARY SERVICE AREA

- 18070301 Aliso Creek - San Onofre Creek
 - 1807030101 San Juan Creek
 - 1807030102 San Mateo Creek
 - 1807030103 Aliso Creek-Frontal Gulf of Santa Catalina
- 18070302 Santa Margarita River
 - 1807030201 Upper Temecula Creek
 - 1807030202 Wilson Creek
 - 1807030204 Murrieta Creek
- 18070303 Escondido Creek – San Luis Rey River
 - 1807030301 Upper San Luis Rey River
- 18070304 San Diego River
 - 1807030401 Upper Santa Ysabel Creek
 - 1807030404 Poway Creek
 - 1807030405 Upper San Diego River
 - 1807030406 San Vicente Creek
 - 1807030407 Lower San Diego River
 - 1807030408 Upper Sweetwater River
 - 1807030409 Lower Sweetwater River
 - 1807030410 Otay River
 - 1807030411 Mission Bay
 - 1807030412 San Diego Bay
 - 1807030413 Mission Beach-Frontal Pacific Ocean

- 18070305 Cottonwood – Tijuana
 - 1807030501 Upper Cottonwood Creek
 - 1807030502 Pine Valley Creek
 - 1807030503 Campo Creek
 - 1807030504 Lower Cottonwood Creek
 - 1807030505 Lower Tecate Creek
 - 1807030506 Tijuana River-Frontal Pacific Ocean

Service Area Justification for Waters of the U.S. Impacts

The Service Areas for the Bank are based on an ecoregion composed of similar soils, geology, vegetation, land use, physiography, and climate to the 10-digit HUC in which the Bank is located (Exhibit B-1), discussed in detail below for each Service Area: Primary, Secondary, and Tertiary.

Primary Service Area: The portion of the Primary Service Area is located entirely within the coastal portion of the San Diego Planning Area and consists of portions of three 8-digit HUCs (depicted in yellow on Exhibits B-1a and B-1b). These 8-digit HUCs share similar watershed characteristics, climate, soil types, vegetation and wildlife, special status species and critical habitat. The portion of the Santa Margarita River watershed and San Onofre Creek—Frontal Gulf of Santa Catalina watershed (specific 10-digit HUCs listed above) included in the Primary Service Area lies within Camp Pendleton (approximately 38,150 acres and 66,200 acres, respectively). These watersheds are in close proximity, (10 and 20 miles, respectively), to the Bank Property and contains similar watershed characteristics, climate, soil types, vegetation and wildlife, special status species, and critical habitat as the Lower San Luis Rey River HUC and were therefore included within the Primary Service Area. Furthermore, Camp Pendleton has expressed interest in purchasing Credits at an off-site mitigation bank to compensate for waters of the U.S. impacts for their numerous, upcoming military infrastructure projects, further justifying its inclusion into the Primary Service Area for the Bank’s economic viability in accordance with 33 CFR 332.8(d)(6)(ii)(A).

Secondary Service Area: As with the Primary Service Area, although further from the Bank, areas within the 8- and 10-digit HUCs located in the Secondary Service Area have similar soils, geology, vegetation, land use, physiography, and climate to the 10-digit HUC in which the Bank is located (depicted in blue in Exhibit B-1a and B-1b).

Tertiary Service Area: The Tertiary Service Area (depicted in green in Exhibit B-1a and B-1b) for the Bank is located to the north, south, and east of the Primary and Secondary Service Areas. The Corps determined this Service Area based on the limits of the San Diego Regional Water Quality Control Board area of responsibility. While farther from the Bank, the majority of Tertiary Service Area is within the same ecoregion as the Bank with a portion falling in the Southern California Mountains ecoregion. However, many areas within the Tertiary Service Area contain similar soils, geology, vegetation, land use, physiography, and climate to the 10-digit HUC in which the Bank is located.

Use of Credits within Service Area for Waters of the U.S. Impacts

The use of Credits at the Bank for USACE-authorized impacts within the Service Areas shall be approved at the discretion of and the Credit/acreage amount determined by the USACE Project Manager (PM). Waters of the U.S. impact sites should have similar functions and services as those at the Bank for the USACE to authorize to purchase of Credits at the Bank to satisfy compensatory mitigation requirements. Waters of the U.S. impacts requiring authorization under Section 10 of the Rivers and Harbors Act or occurring within tidally influenced habitats (i.e., eelgrass beds, tidal salt marshes and mudflats, lagoons, and estuaries) or rare and sensitive aquatic resources (e.g., vernal pools) may not use the Bank to satisfy compensatory mitigation requirements.

Within the Primary, Secondary, and Tertiary Service Areas, the following types of projects/activities may be authorized to purchase Credits at the Bank for compensatory mitigation requirements determined through the USACE permitting process:

1. Primary Service Area - Permitted impacts to waters of the U.S. may be compensated through the purchase of Credits at the Bank for projects evaluated under the Standard Individual Permit (SIP) or General Permit (GP) processes pursuant to Section 404 of the Clean Water Act.
2. Secondary Service Area - Permitted impacts to waters of the U.S. may be compensated through the purchase of Credits at the Bank for projects evaluated under the GP process pursuant to Section 404 of the Clean Water Act, subject to the following conditions:
 - a. The impact site is not within another Primary Service Area or the same 10-digit HUC for another USACE-approved mitigation bank or in-lieu fee program having available Credits;
 - b. The USACE has determined permittee-responsible mitigation is impracticable and/or inconsistent with a watershed approach; and
 - c. The number of Credits to be purchased would be greater to account for the increased distance from the impact site to the Bank, at the USACE PM's discretion.
3. Tertiary Service Area - Permitted impacts to waters of the U.S. may be compensated through the purchase of Credits at the Bank for projects evaluated under the GP (temporary impacts and permanent impacts less than 0.10 acre) and Regional General Permit No. 63 (*Repair and Protection Activities in Emergency Situations*) processes pursuant to Section 404 of the Clean Water Act, subject to the following conditions:
 - a. The impact site is not within another Primary or Secondary Service Area or the same 10-digit HUC for another USACE-approved mitigation bank or in-lieu fee program having available Credits;
 - i. If another bank or in-lieu fee program is established within the Bank's Tertiary Service Area the primary service area of the other bank or in-lieu fee program shall be excluded from the Bank's Tertiary Service Area.
 - b. The USACE has determined permittee-responsible mitigation is impracticable and/or inconsistent with a watershed approach; and

- c. The number of Credits to be purchased would be greater to account for the increased distance from the impact site to the Bank, at the USACE PM's discretion.

Service Area Description, Justification, and Use of Credits for Waters of the State Impacts

The Waters of the State Service Area for the Bank is located entirely within the coastal portion of the San Diego Planning Area and consists of portions of three 8-digit HUCs (see Exhibits B-1a and B-1b). These 8-digit HUCs share similar watershed characteristics, climate, soil types, vegetation and wildlife, special status species and critical habitat. Flooding in the region is predominately from winter storms that can produce large amounts of water in the steep upper watersheds resulting in sudden and severe flooding in the lowland areas.

The Waters of the State Service Area contains a portion of the Escondido Creek—San Luis Rey River 8-digit HUC excluding that portion to the east of Lake Henshaw (1807030301—Upper San Luis Rey River); plus those portions of the Santa Margarita and Aliso Creek watersheds within Camp Pendleton. The Waters of the State Service Area includes all or portions of the 8- and 10-digit HUCs located listed below.

- 18070303 Escondido Creek—San Luis Rey River
1807030302 Middle San Luis Rey River
1807030303 Lower San Luis Rey River
1807030304 Escondido Creek
1807030305 San Marcos Creek—Frontal Gulf of Santa Catalina
- 18070302 Santa Margarita River
1807030205 Santa Margarita River (within the boundaries of Camp Pendleton)
- 18070301 Aliso Creek—San Onofre Creek
1807030104 San Onofre Creek—Frontal Gulf of Santa Catalina (within the boundaries of Camp Pendleton)

CDFW may allow projects outside the Waters of the State-approved Service Area to mitigate at the Bank on a case-by-case basis.

California Department of Water Resources. 2009. California Water Plan Update 2009. Volume 3, Regional Reports. Chapter 5 South Coast Hydrologic Region. Public Review Draft.

California Protected Areas Database. 2011. <http://calands.org/> Accessed on September 1, 2011.