



Exhibit B-2

Narrative Description of the Bank Service Area

The Willow Road Conservation Bank (WRCB) is located within the Metropolitan – Lakeside – Jamul Segment of the County of San Diego Multiple Species Conservation Program (MSCP) Subarea Planning Area. The designated Service Area is shown on the Service Area Map (Exhibit B-1).

The WRCB is within a MSCP Pre-Approved Mitigation Area (PAMA) which encompasses the San Diego River and its surrounding watersheds. Pre-Approved Mitigation Areas are those deemed most desirable for preservation under the MSCP. All other areas which may qualify as credit service areas must be approved by the California Department of Fish and Wildlife and the U.S. Fish & Wildlife Service on a case-by-case basis.

The MSCP area encompasses 582,243 acres and consists of both incorporated areas within 12 jurisdictions and 252,132 acres of the unincorporated area of the County. The planning area is focused on unincorporated areas within the County's land use jurisdiction, but includes tribal lands, U.S. Forest Service lands, and water district lands. Of the total 585,243-acre service area, approximately 41 percent is urbanized or developed and 5 percent is in active agriculture (excluding grazing lands). The remaining 54 percent of the planning area consists of natural lands.

Exhibit B-3

Willow Road Conservation Bank

Goals and Objectives

It is the goal of the Willow Road Conservation Bank (WRCB) to conserve the valuable biological resources on its 71.06- acre site.

It is the goal of the WRCB to sell conservation credits in exchange for setting aside and protecting this area in perpetuity.

Objectives

1. The WRCB will maintain fencing, signage, and easement protections over the site.
2. The WRCB will provide for a non-wasting endowment to ensure financial resources are in place to support patrols, maintenance, remediation, and reporting as provided for in the BEI.
3. The WRCB will track credits sales and report same as provided for in the CBEI.
4. The WRCB will work to maintain a high level of cooperation with all parties to the CBEI and conservation easement.