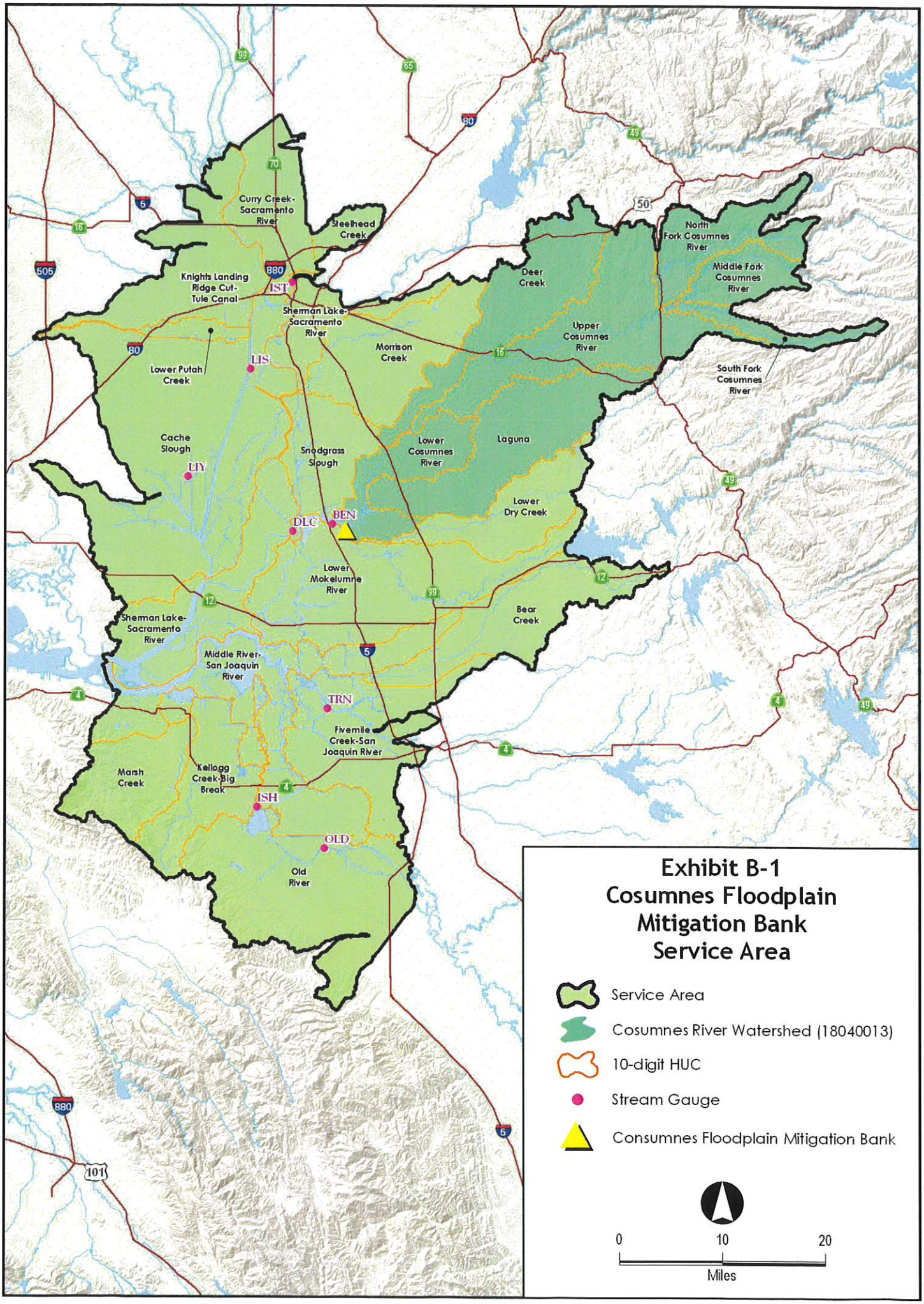
Exhibit B-2
Service Area Narrative

The Cosumnes Floodplain Mitigation Bank (Bank) is located at the confluence of two major rivers in the Central Valley of California: the Cosumnes and Mokelumne Rivers. Direct hydrological connection occurs with the Sacramento River, four miles downstream (west) of the Bank. The property on which the Bank occurs is within the secondary zone of the legal delta as defined by the Delta Protection Act of 1992, and the rivers at this location are subject to daily tidal influence. The Bank is adjacent to a broad, mosaic floodplain, typified by the Cosumnes River Preserve, that was typical of the riparian conditions along the first and second order magnitude rivers feeding into the Delta. The location of the Bank at the confluence of several rivers, watershed, and ecozones supports the riparian habitats to be created on site serving as mitigation for impacts across a broad geographic spectrum.

During high flow periods in the Cosumnes and/or the Mokelumne Rivers, the confluence becomes a bottleneck for flows continuing downstream to the Sacramento River. During these periods of high flows, water elevations rise along the Cosumnes River. Breaching the levee will introduce approximately 493 acres of land back into the floodplain of the Cosumnes River. The ability of the site to provide floodwater retention and water quality improvements (via wetlands filtration) will directly benefit waters originating thoughout the Cosumnes River watershed. The habitats which will develop on the Bank are representative of the riparian vegetation communities occurring throughout the Sacramento-San Joaquin Delta and contributory river systems, and will provide an equivalent or enhanced wetland function to resources which could potentially be impacted in these areas. Therefore, the Service Area for the Bank includes the entirety of the Cosumnes River watershed 8-digit Hydrologic Unit Code (HUC) -18040013.

Hydrology on the Bank is subject to both seasonal flooding associated with drainage of the Cosumnes River watershed and daily tidal influence from the Sacramento-San Joaquin Delta. Habitats on site will provide equivalent functionality to wetlands and other riparian habitats within watershed thoughout the eastern portion of the Sacramento-San Joaquin Delta. Therefore, the Service Area for the Bank also includes all 10-digit HUC watersheds which have tidal influence. The range of tidal influence along local waterways is supported by data from the following Stream Gauges:

- Sacramento River I Street Bridge (IST)
- Yolo Bypass at Lisbon (LIS)
- Liberty Island (LIY)
- Delta Cross Canal (Between Sacramento River and Snodgrass) (DLC)
- Benson's Ferry (Mokelumne River near Thorton) (BEN)
- Turner Cut near Holt (TRN)
- Italian Slough Headwater (near Byron) (ISH)
- Old River near Tracy (OLD)



M. Lozano May 12, 2009 G:\GIS\GIS\Project09\CosumnesRiver\MBMXD_0905\RT_Final_Doc\Exhibit B\Exhibit B-1 Cosumnes River Service Area.mxd

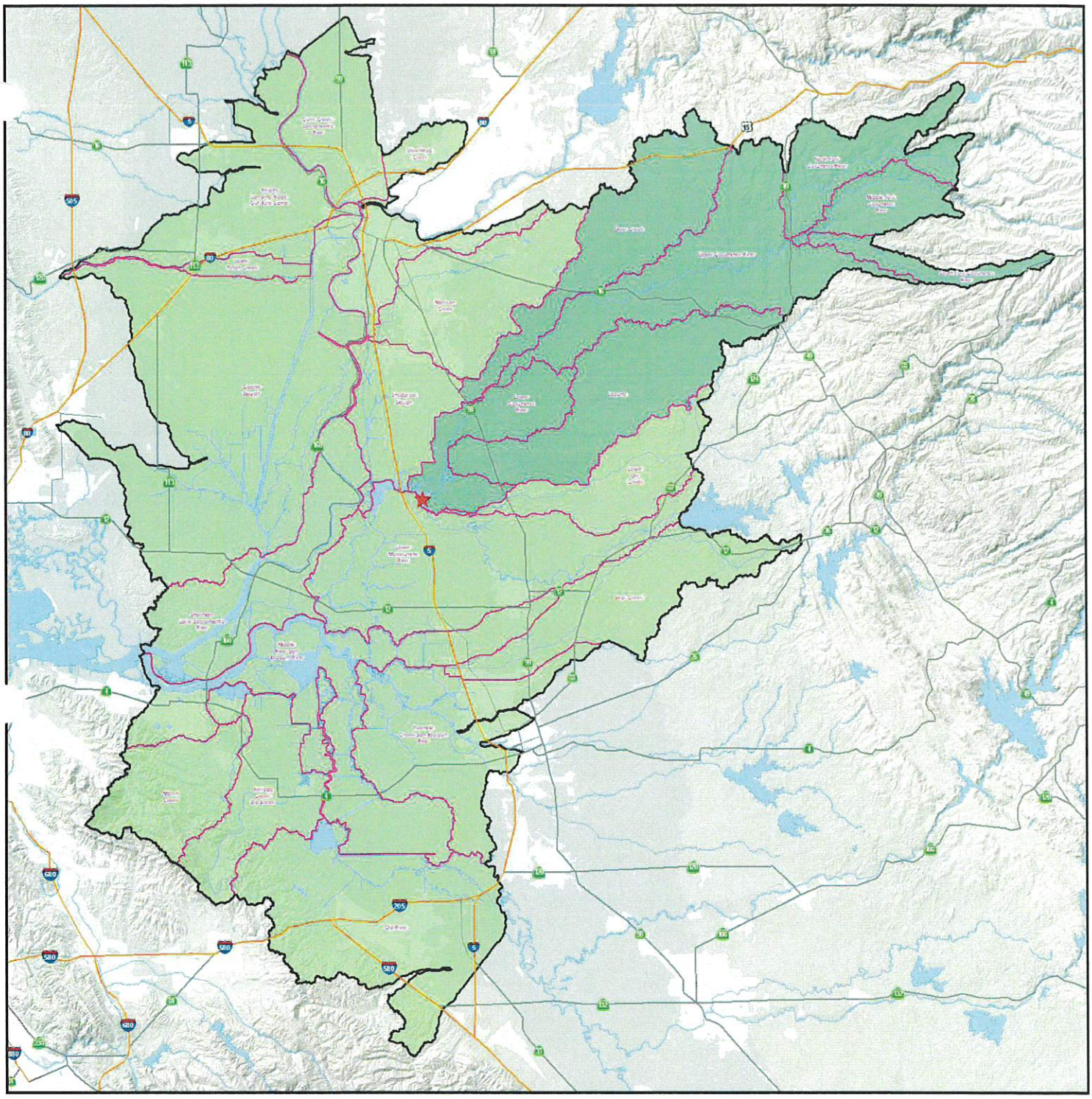


Exhibit B-1
Cosumnes Floodplain Mitigation Bank
Service Area

Consumnes Floodplain Mitigation Bank

Service Area

Cosumnes River Watershed (18040013)

10-digit HUC

0 10 20

Miles

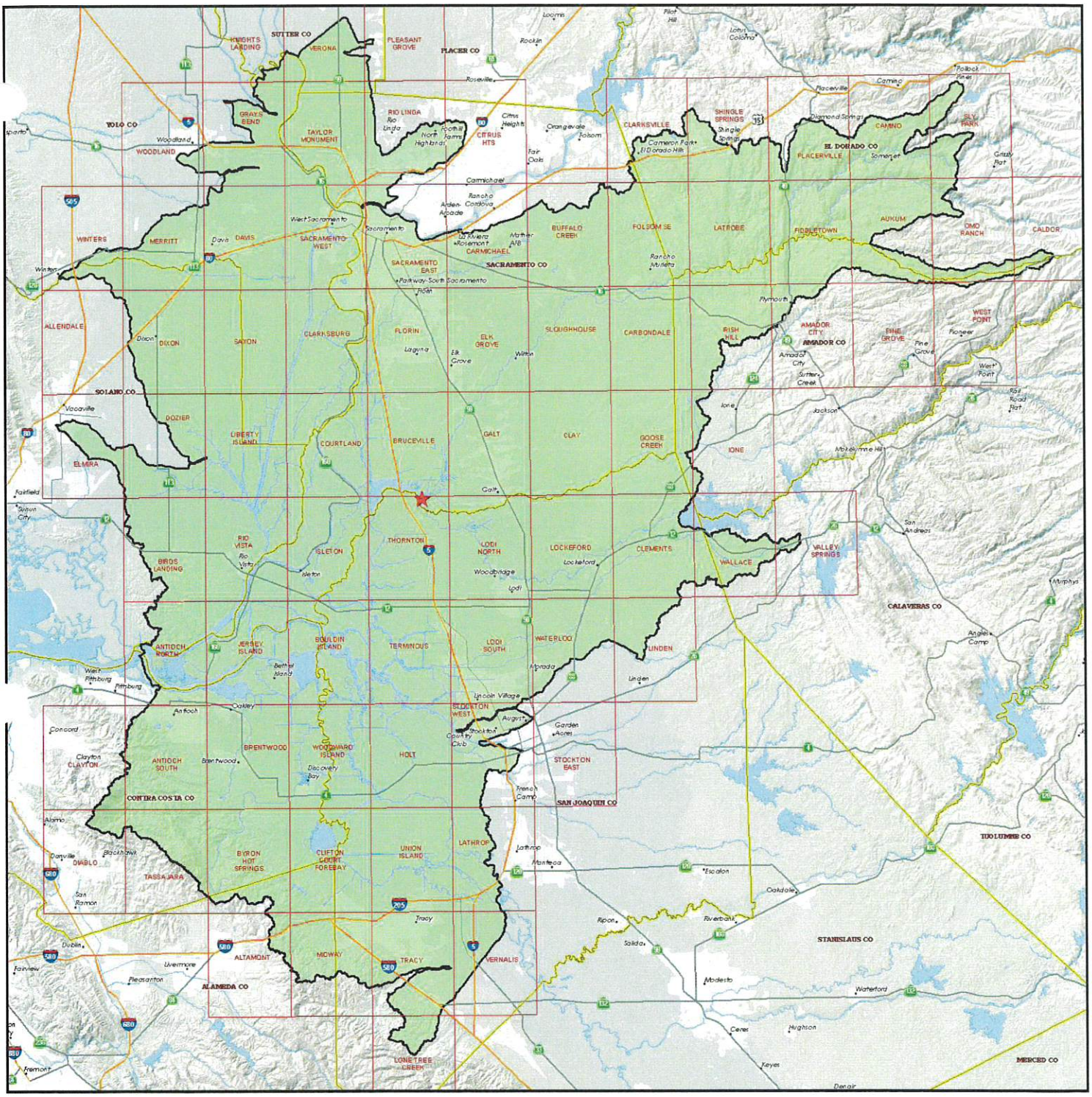


Exhibit B-2
Cosumnes Floodplain Mitigation Bank
Service Area
Geographic Boundaries