

Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Wheat (0011)	Use NWA 1 as a FD
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Bedford (019)

Program Dates for Insurable Types and Practices

Sales Closing Date 9/30/2025	Cancellation Date 9/30/2025	Earliest Planting Date	Final Planting Date 11/10/2025	End of Late Planting Period Date 11/25/2025	Acreage Reporting Date 1/15/2026
Premium Billing Date 7/1/2026	End of Insurance Date 8/31/2026	Termination Date 9/30/2026	Contract Change Date 6/30/2026	Production Reporting Date 11/14/2025	Insured's Production Reporting Date 11/14/2026

TP	Type	Practice
T/P 1	Winter 011	Non-Irrigated 003
T/P 2	Winter 011	Irrigated 002
T/P 3	Winter 011	Organic(Certified) Non-Irr. 713
T/P 4	Winter 011	Organic(Certified) Irr. 702
T/P 5	Winter 011	Organic(Transitional) Non-Irr. 714
T/P 6	Winter 011	Organic(Transitional) Irr. 712

General

Contact your agent regarding possible premium discounts, options, and/or additional coverage that may be available.

Corn planted on acreage following a crop that has been prevented from being planted will not be considered a cover crop and will be considered a crop planted for harvest.

Date

In lieu of the definition of late planting period in section 1 of the Basic Provisions, please refer to the End Of Late Planting Period Date.

In lieu of section 7 of the Small Grains Crop Provisions, the end of insurance period for winter-type acreage will be August 31 immediately following planting.

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Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Bedford (019)

Insurance Availability

Insurance shall attach to a crop following a cover crop when the cover crop meets the definition provided in the Basic Provisions, was planted within the last 12 months, and is managed and terminated according to NRCS Cover Crop Termination Guidelines. The Guidelines include information on cover crops and crop insurance, Good Farming Practices for cover crops, and termination information and exceptions, which can be found at <https://www.rma.usda.gov/en/Topics/Cover-Crops>.

In addition to Section 35 of the Basic Provisions, if you elect to obtain a Farm Service Agency Graze-Out Payment for acres of this crop grazed by livestock and not otherwise harvested, you are not eligible for an indemnity.

Quality

GENERAL STATEMENTS:

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V@A| | a A A b • d ^ } A a q | A O D A F E E A a ~ • A @ A { A A @ A } | A a | A O & | ~ } A a q | • A O D A c | ^ • • a A | |, A a A @ ^ E | a A A & a a • E V @ A ~ { A A | A a } | A a | A O A a | A A A a A A F E E A } | A @ A a A b • d ^ } A a q | • A } | A a A @ | ^ a A A } • a | ^ a A A A c | { a a * A | [a ~ & q } A | A | } E A | A c | A ~ a A adjustment factors are considered in determining production to count.

V@A| | [a ~ & q } A | A | ~ } A ^ { a a * A a | A | |, a | ^ A ^ a ~ & q } • A A | [• • A | [a ~ & q } A A & | a a & A a @ A } | A a | A O |] A | [a a } • E A ~ | a | a A A A @ A O A | A • • A than zero) to determine net production to count.

U | [a ~ & q } A qualifying for quality adjustment, that does not contain substances or conditions that are injurious to human or animal health, shall be adjusted under U ^ & q } • A | A O A ~ A | A c A

W | ^ • • A The AIP grants an extension of time to harvest as specified below, the samples of production used to determine insurable quality deficiencies under Sections A, B and C must be obtained in accordance with this Quality Adjustment Statement, but not later than 60 days after the calendar date for the end of the insurance period O U O D A

O | A Any production qualifying under section B or C (except for section C3) that is sold**** to other than a disinterested third party**, or that is not sold 60 days after the & q } a a A a A | A @ O U O A ^ A a | A c A | ~ | A a A • a * A @ A } | A a | A O E A @ A | [a ~ & q } A A a A | A A a | A A [a ^ & q } a A | A a b • A | ~ | A a A | A a { } a E

O | A Production qualifying under Sections B or C (except for production qualifying under section C3) that is unsold 60 days after the calendar date for the EOIP, an automatic 30 day extension will be allowed only for the purpose of submitting your claim for indemnity, unless an extension of time to harvest has been granted or a delay in measurement of farm stored production has been elected under the general statements below.

V@A| | F for production qualifying for quality adjustment containing substances or conditions that are injurious to human or animal health will be determined in a a | a a & A a @ ^ & q } A O A | A | [a ~ & q } A ~ a a * A | A ~ a A b • d ^ } A } a | K

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Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Bedford (019)

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1. OPTION TO DELAY CLAIM SETTLEMENT

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2. SECTION 14(e) OF THE BASIC PROVISIONS

The statement does not supersede the provisions contained in section 14 (e) in the Basic Provisions.

3. EXTENSION OF TIME TO HARVEST

Unless the AIP grants an extension of time to harvest as specified below, the samples of production used to determine insurable quality deficiencies under sections A, B, and C must be obtained in accordance with the Quality Adjustment Statement, but not later than 60 days after the calendar date for the end of the insurance period

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Year: 2026	Commodity: Wheat (0011)	Use: 100% a a FD
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Bedford (019)

(EOIP).

Qave determine you are prevented from harvesting by the calendar date for the EOIP due to an insurable cause of damage that occurred during the insurance period and we allow an extension of time to harvest, the time to determine insurable quality deficiencies will also be extended to 60 days after the EOIP. All samples for QA { ~ • s^Aa^ } A[oae!Aae A eAae • Aee!A@OUUEA[~ Aee^•A@&[] A[a!A A eAae • Aee!A@&[] aaeAae A!A@OUUEA[~!&[A[a!A^A^a^A A aae!aa & A a^A^&[] • AOEFA!Aae A[] Aae!A[] • A[~ A!&^a^A A^!ae A^a^ { ^ } o!A[~!&[A[] A @&Ae^A^A!A A Aae[e^EQA[~ A^!A^ } aae!A Aee^•A your crop until AFTER 60 days after the calendar date for the EOIP, and your production qualifies for quality adjustment under sections B1, C1a or C2a i, you will be allowed 30 days after harvest to market your grain and receive an RIV unless the production qualifies solely under Section A, in which case, only the DF(s) in Section A , a!A^A^•a^EQA@A[! a~ &[] A A[o! [aA a@AeAae A^!a a^A@&[A[a!A^A^a^A^•a^•A@&[] Aae!A!^E•ae!a @a^OEAY[~ A ~•&[{] |^Aae aA~a{ aaeA claim for indemnity not later than the earlier of 60 days after harvest, or 60 days after the date we determine the crop could have been harvested and you did not @eç^•EQA[~!A[! a~ &[] A~ aae•A } a^!A^&[] AOEFA[~!&[A[a!A^A^a^Aae A[] ^&a^a^A^&[] AOE

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If you elect to delay measurement of farm stored production as provided in the Basic Provisions, all samples of farm stored production used to determine insurable quality deficiencies must be obtained in accordance with this Quality Adjustment Statement, but not later than 60 days after the EOIP, otherwise such production will not a^Aab•c^A!A!A~ aae EQA!Aae] |^•A acae^aA!A^•c^!A~ a~c^ &•A!A[] aae } •A b!a~•A A@{ ae A!Aae a aeA@aeQA@!Aae A[{ ae ca D[~•s^Aa^ } A[a!A A] | a~ &[] A } c!a^•A d!ae^EQA!A[{ ae ca A } | Eae] |^•A!A^•c^•A ae A^A acae^aA!A[{ A d!ae^EAY@A[! ••&[{ } o!A[! a~ &[] A[a!A^A^c!{ a^a^A^•A^•A[oae!A c^A A! eAae • Aee!A@OUUEA@A } aA A! eAae • E@Aab•c!A a!A^ae~!A@A[! a~ &[] Aae A[] Aae A[••ae!A[A[~!&[Aae A!A[{] |^c^a^a^ aA~a{ ae aA[A later than 30 days after the 180th day.

5. FAIR CONSIDERATION TO DELIVER TO DISTANT MARKETS

Öc&^ oae A[, ^a^A^ae!ae Q! Aae!A[, EaeA[] • aae!ae } A[A^!a^!A[] aA[! a~ &[] A[Aae aae o! ae^A^A[, ^aA[] |^A @ } A@!A^A^A[A~^!•A A[~!A &A ae^o ae aA[] |^A!A@&[] ^•Aae aA^c^•A Aae ae^A &~ a^a^A^&[] • AOEFAEÖGaeÖHae a^A^A[, EÖaeA[] • aae!ae } A[A[oae[, ^aA!A[! a~ &[] A@ae A } • [aA sold to other than a disinterested third party, fed, utilized in any other manner, or when a pre-established DF is applicable.

6. ZERO MARKET VALUE

Qon the date of final inspection for the unit, any production which due to insurable causes is determined to have zero market value***, such production will not be &[] • aae!AaA[! a~ &[] A[A[] • A@A[! a~ &[] A A^•d[^a^A^Aae } ^!Aae } aae!A A^•A^A^&[] AOEFA[] • aae!ae } A ae A^A^•a^A A@A^c!{ aae } A A^! / market value, except for production fed or used in any other manner.

7. REDUCTION IN VALUE (RIV):

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a. Moisture content;

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Date: 6/17/2025

Plan: Yield Protection (01)

County: Bedford (019)

Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

- b. Damage due to uninsured causes;
- c. Drying;
- d. Handling;
- e. Processing; or
- f. Any other costs associated with normal harvesting, handling, and marketing of your production.
 - i. RIVs cannot be used in combination with chart DFs.
 - ii. $\frac{RIV_{local} + RIV_{distant} \times \frac{Distance_{local}}{Distance_{distant}}}{1 + \frac{Distance_{local}}{Distance_{distant}}}$ production to the distant market, provided the resulting RIV does not exceed the RIV in your local marketing area.
 - iii. $\frac{RIV_{local} + RIV_{distant} \times \frac{Distance_{local}}{Distance_{distant}}}{1 + \frac{Distance_{local}}{Distance_{distant}}}$ exceed the RIV before conditioning.
 - iv. $\frac{RIV_{local} + RIV_{distant} \times \frac{Distance_{local}}{Distance_{distant}}}{1 + \frac{Distance_{local}}{Distance_{distant}}}$

SECTION A - DISCOUNT FACTOR CHARTS

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GRADE DISCOUNT:

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- “ U.S. Grade No. 5 for Kernel Damage - 10.01% to 15.0%
- “ U.S. Grade No. 5 for Total Defects - 12.01% to 20.0%
- “ U.S. Sample Grade for Kernel Damage - 15.01% and above
- “ U.S. Sample Grade for Total Defects - 20.01% and above

Only one DF for grade can be applied.

Special Provisions

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TEST WEIGHT DISCOUNT:

For all Spring and White Club wheat will be discounted for low test weight as follows (U.S. Grade No. 5 for Test Weight . 45 lbs. to 50 lbs.; U.S. Sample Grade . 45 lbs. and below):

Test Weight Pounds	DF
50 and above	None
49.99-44	See Quality Adjustment Tab for Discount Factors
Below 44	See Section B

For all Hard Red Winter wheat will be discounted for low test weight as follows (U.S. Grade No. 5 for Test Weight . 45 lbs. to 51 lbs.; U.S. Sample Grade . 45 lbs. and below):

Test Weight Pounds	DF
51 and above	None
50.99-44	See Quality Adjustment Tab for Discount Factors
Below 44	See Section B

For all Soft Red Winter wheat will be discounted for low test weight as follows (U.S. Grade No. 5 for Test Weight . 45 lbs. to 51 lbs.; U.S. Sample Grade . 45 lbs. and below):

For all Soft White Winter wheat will be discounted for low test weight as follows (U.S. Grade No. 5 for Test Weight . 45 lbs. to 51 lbs.; U.S. Sample Grade . 45 lbs. and below):

SRW, HRW, and HWW classes of wheat will be discounted for excessive Defects as follows:

Defects %	DF
15 and below	None
15.01-35	See Quality Adjustment Tab for Discount Factors
Above 35	See section B

SWW, HRS, and DUM classes of wheat will be discounted for excessive Defects as follows:

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Defects %	DF
10 and below	None
10.01-35	See Quality Adjustment Tab for Discount Factors
Above 35	See section B

FACTOR] Based on the above factors, the production is not eligible for any additional discount factor in the Falling Number Discount Table below.

SPROUT DAMAGE DISCOUNT FOR ALL CLASSES

Upon inspection of the production, if the sprout damage is found to be greater than 10% and the production is not eligible for any additional discount factor in the Falling Number Discount Table or the Sprout Damage Discount Table below, the production is not eligible for any additional discount factor in the Falling Number Discount Table below.

Sprout Damage Percent	DF
10 and below	None
10.01 - 15.0	See Quality Adjustment Tab for Discount Factors
Above 15.0	See Section B

FALLING NUMBER DISCOUNTS:

When a wheat producer uses a quick test method to determine the falling number of the production, and the production is not eligible for any additional discount factor in the Falling Number Discount Table, the production is not eligible for any further sprout damage discount in the Defects Discount Table or the Sprout Damage Discount Table above.

In addition to the quality deficiencies allowed in section 11 (d) of the Small Grains Crop Provisions, the following quality factors for Falling Number will apply:

All Other Classes of wheat will be discounted for falling number, regardless of U.S. grade designation as follows:

Falling Number Range	DF
299-200	See Quality Adjustment Tab for Discount Factors
Below 200	See Section B

Special Provisions

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Falling Numbers - Durum:

Falling Numbers Range	DF
299-200	See Quality Adjustment Tab for Discount Factors
Below 200	See Section B

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SPECIAL GRADE DISCOUNTS:

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SAMPLE GRADE DISCOUNTS:

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SECTION B - DEFICIENCY NOT IN DISCOUNT FACTOR CHARTS

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1. If sold to a disinterested third party prior to 60 days after the calendar date for the EOIP, the DF will be the sum of all RIVs applied by the buyer due to all á~!æ^Á~æ^Áæ}á•Eáá@æ^Áæ^ÁáÁ@Á&qæ^Á!áEÜ!|á~&q}Á^&qá*ÁEÜQÁ!Á!|~öæææ^Áá!|æ[Á^&qáÁEÜQÁ!Á
2. Q!Á}•[|á!|á~&q}Á!Á!|á~&q}Á!|á!Á@Á@Áæ^Ááá^•á@áááæ^Á!Á!ÁEæ^Áæ^Á@Áæ^}áááæ^Á!Á@ÁÖÜE@ÁÖÁá!ÁE€Á (unless you elect to delay settlement as specified in the General Statements above).
3. QÁ}•[|áÁEæ^Áæ^Á@Áæ^}áááæ^Á!Á@ÁÖÜEáEáá^áÁ~^Á@Áæ}^!Á!Á!|á!Á!@Á@Áæ^Ááá^•á@áááæ^Áæ^Á@ÁÖÁá!ÁE€Á

SECTION C - SUBSTANCES OR CONDITIONS THAT ARE INJURIOUS TO HUMAN OR ANIMAL HEALTH

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Year: 2026
Date: 6/17/2025
Commodity: Wheat (0011)
Plan: Yield Protection (01)
Revenue Protection (02)
Revenue Prot with Harvest Price Exclusion (03)
Use XXXX as a seed
County: Bedford (019)

sections A or B above, except as shown in C3 below.

health agency of the applicable State in which the insured crop is grown, at a level determined as injurious to human or animal health, will be covered only if the appropriate samples of the production were obtained by our adjuster (or a trained disinterested third party approved by us) (except for flood-damaged grain), and the

from such flood-damaged acreage and commingle with production from acreage not damaged by flood, such commingled production will not be adjusted for any quality deficiencies listed in Section C.

substances or conditions in excess of the amount allowed by the lower of the following:

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Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Wheat (0011)	Use: 0000000000 FD
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Bedford (019)

DFs for Vomitoxin:

Vomitoxin Range	DF
0.1 - 10.0 ppm	See Quality Adjustment Tab for Discount Factors
10.1 ppm & above	See C3 below

2. If the level of a substance or condition is less than the maximum allowable, adjust the production in the following manner.
 - a. If the level of a substance or condition is less than the maximum allowable, the DF will be:
 - i. If the level of a substance or condition is less than the maximum allowable, the DF will be the sum of all insurable quality deficiencies, and that value divided by the local market price.
 - ii. If the level of a substance or condition is less than the maximum allowable, the DF will be the sum of the applicable DFs included in sections A or B2 above, plus the applicable DFs included in sections A or B2 above, plus the applicable DFs included in sections A or B2 above.
 - iii. If the level of a substance or condition is less than the maximum allowable, the DF will be the sum of the applicable DFs included in sections A or B2 above, plus the applicable DFs included in sections A or B2 above, plus the applicable DFs included in sections A or B2 above.
 - iv. For unsold production containing all other mycotoxins or substances or conditions prior to 60 days after the calendar date for the EOIP (unless you elect to delay settlement as specified in the General Statements above), added to the applicable DFs included in sections A, or B2 above.
 - v. For unsold production containing all other mycotoxins or substances or conditions 60 days after the calendar date for the EOIP, the DFs will be .500, plus the applicable DFs included in sections A or B2 above.
 - b. If the level of a substance or condition is less than the maximum allowable, the DF will be:
 - i. If the level of a substance or condition is less than the maximum allowable, the DF will be the sum of the applicable DFs included in sections A or B2 above.
 - ii. If the level of a substance or condition is less than the maximum allowable, the DF will be the sum of the applicable DFs included in sections A or B2 above.
 - iii. If the level of a substance or condition is less than the maximum allowable, the DF will be the sum of the applicable DFs included in sections A or B3 above.

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Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Bedford (019)

DFs for Aflatoxin:

Aflatoxin Range	DF
0.0 - 300.1 ppb	See Quality Adjustment Tab for Discount Factors
300.1 ppb & above	See C3 below

3. For production that has an Aflatoxin level in excess of 300 ppb, a Vomitoxin level in excess of 10 ppm, or any other substances or conditions qualifying under Section C having a level exceeding the maximum amount allowed or when the edible portion of a crop is exposed to flood waters, a claim will not be allowed for you to submit your claim for indemnity, following the date we determine the production was sold, fed, utilized in any other manner, or destroyed
 - a. If the level of Aflatoxin is greater than 300 ppb, the level of Vomitoxin is greater than 10 ppm, or the level of any other substance or condition is greater than the maximum amount allowed, the claim will not be allowed for you to submit your claim for indemnity, following the date we determine the production was sold, fed, utilized in any other manner, or destroyed
 - i. If the level of Aflatoxin is greater than 300 ppb, the level of Vomitoxin is greater than 10 ppm, or the level of any other substance or condition is greater than the maximum amount allowed, the claim will not be allowed for you to submit your claim for indemnity, following the date we determine the production was sold, fed, utilized in any other manner, or destroyed
 - ii. If the level of Aflatoxin is greater than 300 ppb, the level of Vomitoxin is greater than 10 ppm, or the level of any other substance or condition is greater than the maximum amount allowed, the claim will not be allowed for you to submit your claim for indemnity, following the date we determine the production was sold, fed, utilized in any other manner, or destroyed
 - b. If the level of Aflatoxin is greater than 300 ppb, the level of Vomitoxin is greater than 10 ppm, or the level of any other substance or condition is greater than the maximum amount allowed, the claim will not be allowed for you to submit your claim for indemnity, following the date we determine the production was sold, fed, utilized in any other manner, or destroyed
 - i. If the level of Aflatoxin is greater than 300 ppb, the level of Vomitoxin is greater than 10 ppm, or the level of any other substance or condition is greater than the maximum amount allowed, the claim will not be allowed for you to submit your claim for indemnity, following the date we determine the production was sold, fed, utilized in any other manner, or destroyed
 - ii. If the level of Aflatoxin is greater than 300 ppb, the level of Vomitoxin is greater than 10 ppm, or the level of any other substance or condition is greater than the maximum amount allowed, the claim will not be allowed for you to submit your claim for indemnity, following the date we determine the production was sold, fed, utilized in any other manner, or destroyed
 - c. If the level of Aflatoxin is greater than 300 ppb, the level of Vomitoxin is greater than 10 ppm, or the level of any other substance or condition is greater than the maximum amount allowed, the claim will not be allowed for you to submit your claim for indemnity, following the date we determine the production was sold, fed, utilized in any other manner, or destroyed
 - d. If production qualifying under Section C3 remains unsold, or is not destroyed, more than 365 days after the calendar date for the end of the insurance period, such production will not be adjusted for any quality deficiencies listed in Section C.

SECTION D - ZERO MARKET VALUE PRODUCTION

If the level of Aflatoxin is greater than 300 ppb, the level of Vomitoxin is greater than 10 ppm, or the level of any other substance or condition is greater than the maximum amount allowed, the claim will not be allowed for you to submit your claim for indemnity, following the date we determine the production was sold, fed, utilized in any other manner, or destroyed

1. If the level of Aflatoxin is greater than 300 ppb, the level of Vomitoxin is greater than 10 ppm, or the level of any other substance or condition is greater than the maximum amount allowed, the claim will not be allowed for you to submit your claim for indemnity, following the date we determine the production was sold, fed, utilized in any other manner, or destroyed

Special Provisions 2026 and Succeeding Crop Years

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County: Bedford (019)

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| | %Local Market Price-As defined in the applicable Basic, Crop, or these Provisions. |
| ** | %Disinterested third party-A person or business who does not routinely purchase production for resale or for feed will not be considered a disinterested third party if the RIVs applied by the buyer are not reflective of the RIVs in the local market. |
| *** | %Zero market value-Occurs when no buyers in your local area are willing to purchase the production and fair consideration to deliver production to a market outside your local marketing area (distant market) is equal to or greater than the production's value at the distant market or when acreage of an insured crop in which the edible portion of the crop has been exposed to flood waters. |
| **** | %Sold-A Grain is considered sold on the date that final settlement between the buyer and seller has occurred and title of the grain has passed from the seller to the buyer. |
| ***** | %Unsold-A Grain that does not meet the definition of %sold. |