

## Special Provisions

### 2026 and Succeeding Crop Years

Year: 2026	Commodity: Wheat (0011)	Use All [ ] as a [ ]
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Treasure (103)

### Program Dates for Insurable Types and Practices

<b>Sales Closing Date</b> 9/30/2025	<b>Cancellation Date</b> 9/30/2025	<b>Earliest Planting Date</b>	<b>Final Planting Date</b> 11/15/2025	<b>End of Late Planting Period Date</b> 12/10/2025	<b>Acreage Reporting Date</b> 11/15/2025
<b>Premium Billing Date</b> 8/15/2026	<b>End of Insurance Date</b> 10/31/2026	<b>Termination Date</b> 11/30/2026	<b>Contract Change Date</b> 6/30/2026	<b>Production Reporting Date</b> 11/15/2025	<b>Insured's Production Reporting Date</b> 11/15/2026

TP	Type	Practice
T/P 02	Winter 011 *6	Summerfallow 005 *5 *8
T/P 04	Winter 011 *6	Continuous Cropping 004 *4 *8
T/P 06	Winter 011 *6	Irrigated 002
T/P 09	Winter 011 *6	Summerfallow(OC) 717 *5 *8
T/P 11	Winter 011 *6	Continuous Cropping(OC) 715 *4 *8
T/P 13	Winter 011 *6	Organic(Certified) Irr. 702
T/P 16	Winter 011 *6	Summerfallow(OT) 718 *5 *8
T/P 18	Winter 011 *6	Continuous Cropping(OT) 716 *4 *8
T/P 20	Winter 011 *6	Organic(Transitional) Irr. 712

<b>Sales Closing Date</b> 3/15/2026	<b>Cancellation Date</b> 9/30/2025	<b>Earliest Planting Date</b> 3/26/2026	<b>Final Planting Date</b> 5/20/2026	<b>End of Late Planting Period Date</b> 6/14/2026	<b>Acreage Reporting Date</b> 7/15/2026
<b>Premium Billing Date</b> 8/15/2026	<b>End of Insurance Date</b> 10/31/2026	<b>Termination Date</b> 11/30/2026	<b>Contract Change Date</b> 6/30/2026	<b>Production Reporting Date</b> 11/15/2025	<b>Insured's Production Reporting Date</b> 11/15/2026

TP	Type	Practice
T/P 01	Khorasan (Spring) 017	Summerfallow 005 *5 *8

## Special Provisions 2026 and Succeeding Crop Years

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County: Treasure (103)

TP	Type	Practice
T/P 03	Spring 012	Summerfallow 005 *5 *8
T/P 05	Spring 012	Continuous Cropping 004 *4 *8
T/P 07	Spring 012	Irrigated 002
T/P 08	Khorasan (Spring) 017	Summerfallow(OC) 717 *5 *8
T/P 10	Spring 012	Summerfallow(OC) 717 *5 *8
T/P 12	Spring 012	Continuous Cropping(OC) 715 *4 *8
T/P 14	Spring 012	Organic(Certified) Irr. 702
T/P 15	Khorasan (Spring) 017	Summerfallow(OT) 718 *5 *8
T/P 17	Spring 012	Summerfallow(OT) 718 *5 *8
T/P 19	Spring 012	Continuous Cropping(OT) 716 *4 *8
T/P 21	Spring 012	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.

In accordance with the definition of "production reporting date" in the Basic Provisions, if you submit an application for insurance after the winter sales closing date or land is added after the production reporting date on which the spring type will be planted, the production reporting date will be the earlier of the acreage reporting date or 45 days after the spring sales closing date.

## Practice

- \*4 Continuous Cropping : Any non-irrigated production practice that does not qualify as a summerfallow practice.
- \*5 Summerfallow :

year:

## Special Provisions 2026 and Succeeding Crop Years

Year: 2026	Commodity: Wheat (0011)	Use: 1001 [ ] 03 01 ED
Date: 6/17/2025	Plan: Yield Protection (01) Revenue Protection (02) Revenue Prot with Harvest Price Exclusion (03)	County: Treasure (103)

1. The acreage must not have been planted to a crop (excluding a cover crop, see exceptions below) during the preceding crop year; and
2. Any plant growth, including weeds, volunteer crops, existing perennial vegetation (including acreage emerging from USDA programs (such as CRP) and/or
3. Any additional plant re-growth must be terminated on or before June 15, and any later plant growth (e.g. weeds, volunteer crop) must be controlled by mechanical or chemical means.

(b) The following are exceptions to these requirements:

1. Failed Crop Exception: Acreage will qualify as summerfallow the current crop year, if a crop (excluding a cover crop) was planted the preceding crop year:
  - i. On acreage qualifying as summerfallow; and
  - ii. Was not harvested; and
  - iii. Failed and was terminated on or before June 15, and any later plant growth was controlled by mechanical or chemical means.
2. Cover Crop Exception: Acreage will qualify for the summerfallow practice in the current crop year if a cover crop was planted during the preceding crop year, provided the cover crop was:
  - i. Not hayed, grazed or otherwise harvested; and
  - ii. Terminated according to the NRCS Cover Crop Termination Guidelines and any later plant growth was controlled by mechanical or chemical means.

### Date

- \*6 Acreage insured under the winter coverage endorsement will have a final planting date of October 31. The winter coverage endorsement is not applicable to winter wheat acreage initially planted after October 31. Acreage insured under the winter coverage endorsement will have an acreage reporting date of November 15.

### 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>.

- \*8 Any acreage designated as unrated on the actuarial map will be insurable only by written agreement. Contact your crop insurance agent by the sales closing date to determine eligibility requirements.

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.

## Special Provisions 2026 and Succeeding Crop Years

Year: 2026

Commodity: Wheat (0011)

Underwritten by: ACH

Date: 6/17/2025

Plan: Yield Protection (01)  
Revenue Protection (02)  
Revenue Prot with Harvest Price Exclusion (03)

County: Treasure (103)

Any acreage planted to a hay/forage variety (including but not limited to Willow Creek) is not insurable, unless grown for harvest or sale as seed. A written agreement will be required to insure any hay/forage variety grown for harvest or sale as seed.

### Quality

#### GENERAL STATEMENTS:

For the purpose of this policy, the following definitions apply:

**Quality Adjustment:** A factor used to adjust the production to count for quality deficiencies. The quality adjustment is determined by the difference between the actual production and the production adjusted for quality deficiencies. The quality adjustment is determined by the difference between the actual production and the production adjusted for quality deficiencies.

**Net Production:** The production to count after quality adjustment. The net production is determined by the difference between the actual production and the quality adjustment.

**Qualifying for quality adjustment:** Production that does not contain substances or conditions that are injurious to human or animal health, shall be adjusted under the quality adjustment.

**Extension of time to harvest:** 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.

**Production qualifying under section B or C:** 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 calendar date for the end of the insurance period.

**Production qualifying under Sections B or C:** 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.

**DF for production qualifying for quality adjustment:** Production containing substances or conditions that are injurious to human or animal health will be determined in accordance with the following:

- Production containing substances or conditions that are injurious to human or animal health will be determined in accordance with the following:
- Sections C1 or C2 and Section B below, the DF will be determined by adding the applicable DFs from Section B to the applicable DFs from Sections C1 or C2.

## Special Provisions 2026 and Succeeding Crop Years

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County: Treasure (103)

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Q. We 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

## Special Provisions 2026 and Succeeding Crop Years

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County: Treasure (103)

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## 5. FAIR CONSIDERATION TO DELIVER TO DISTANT MARKETS

## 6. ZERO MARKET VALUE

7. REDUCTION IN VALUE (RIV):

- Moisture content;
- Damage due to uninsured causes;
- Drying;
- Handling;
- Processing; or

## Special Provisions 2026 and Succeeding Crop Years

Year: 2026  
Date: 6/17/2025

Commodity: Wheat (0011)  
Plan: Yield Protection (01)  
Revenue Protection (02)  
Revenue Prot with Harvest Price Exclusion (03)

U.S. Grade No. 5  
County: Treasure (103)

- 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. ~~When the resulting RIV exceeds the RIV in your local marketing area, the RIV in your local marketing area shall be used.~~ production to the distant market, provided the resulting RIV does not exceed the RIV in your local marketing area.
  - iii. ~~When the resulting RIV exceeds the RIV in your local marketing area, the RIV in your local marketing area shall be used.~~ exceed the RIV before conditioning.
  - iv. ~~When the resulting RIV exceeds the RIV in your local marketing area, the RIV in your local marketing area shall be used.~~

### SECTION A - DISCOUNT FACTOR CHARTS

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

When the resulting RIV exceeds the RIV in your local marketing area, the RIV in your local marketing area shall be used.

### GRADE DISCOUNT:

When the resulting RIV exceeds the RIV in your local marketing area, the RIV in your local marketing area shall be used.

- “ 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.

### TEST WEIGHT DISCOUNT:

When the resulting RIV exceeds the RIV in your local marketing area, the RIV in your local marketing area shall be used.

## Special Provisions 2026 and Succeeding Crop Years

Year: 2026

Commodity: Wheat (0011)

Use: HWT [ ] or HED

Date: 6/17/2025

Plan: Yield Protection (01)  
Revenue Protection (02)  
Revenue Prot with Harvest Price Exclusion (03)

County: Treasure (103)

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

SRW, HRW, and HWW classes of wheat will be discounted for excessive Defects as follows:  
U.S. Sample Grade . Abs. to 51 lbs.;  
U.S. Sample Grade . Abs. and below):

Test Weight Pounds	DF
50.99-44	See Quality Adjustment Tab for Discount Factors
Below 44	See Section B

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

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

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:

Defects %	DF
10 and below	None
10.01-35	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:



Special Provisions
2026 and Succeeding Crop Years

Year: 2026 Commodity: Wheat (0011) U.S. Grade: CHD
Date: 6/17/2025 Plan: Yield Protection (01) County: Treasure (103)
Revenue Protection (02)
Revenue Prot with Harvest Price Exclusion (03)

SPROUT DAMAGE DISCOUNT FOR ALL CLASSES

Discount Factors Table or the Sprout Damage Discount Table below, the production is not eligible for any additional discount factor in the Falling Number Discount Tables below.

Table with 2 columns: Sprout Damage Percent, DF. Rows: 10 and below (None), 10.01 - 15.0 (See Quality Adjusmtent Tab for Discount Factors), Above 15.0 (See Section B)

FALLING NUMBER DISCOUNTS:

Equipment and procedure used to perform what is generally referred to as a "quick test" as shown 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:

Table with 2 columns: Falling Number Range, DF. Rows: 299-200 (See Quality Adjustment Tab for Discount Factors), Below 200 (See Section B)

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Falling Numbers - Durum:

Table with 2 columns: Falling Numbers Range, DF. Rows: 299-200 (See Quality Adjustment Tab for Discount Factors), Below 200 (See Section B)

**Special Provisions**  
**2026 and Succeeding Crop Years**

Year: 2026

Commodity: Wheat (0011)

U.S. Wheat [ ] crop year

Date: 6/17/2025

Plan: Yield Protection (01)

County: Treasure (103)

Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

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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^ ææ Áæ^ áá } áá • áá áá @ áá^ Áá áá áá Á@ Á! & ä } áá & áá \* áá ÁÜ Á! Á! [ ~ áá æ^ Á! á! [ áá • Á! & áá áá ÁÜ Á! Á! falling number.
2. Ö! Á! • [ | á! [ á~ & ä } Á! Á! [ á~ & ä } Á! | á! Á! @ Á@ Áæ áá áá c! ^ • c! áá @ áá æc Á! á! Á! Á! Áæ • Áæ^ Á@ Áá^ } áá Áæ Á! Á@ ÁÜ Ö Ë @ ÁÖ Á! á! Á! ËÁ (unless you elect to delay settlement as specified in the General Statements above).
3. ÖÁ! • [ | á! Áæ • Áæ^ Á@ Áá^ } áá Áæ Á! Á@ ÁÜ Ö Ë áá áá áá ^ áá áá ^ Á@ Á! á } ^ | Á! Á! [ | á! Á! @ Á@ Áæ áá áá c! ^ • c! áá @ áá æc Á@ ÁÖ Á! á! Á! ËÁ

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

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## Special Provisions 2026 and Succeeding Crop Years

Year: 2026

Commodity: Wheat (0011)

Urea Nitrate (0011)

Date: 6/17/2025

Plan: Yield Protection (01)

County: Treasure (103)

Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

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:

- a. Vomitoxin range and discount factors for quality deficiencies listed in Section C.
- b. For unsold production or production sold to other than a disinterested third party prior to 60 days after the calendar date for the EOIP, the DF will be the applicable DFs shown in the chart below (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.
- c. For production sold to a disinterested third party after 60 days after the calendar date for the EOIP, the DF will be the applicable DFs shown in the chart below added to the applicable DFs included in sections A or B3 above.

1. Vomitoxin range and discount factors for quality deficiencies listed in Section C.

1. Vomitoxin range and discount factors for quality deficiencies listed in Section C.
- a. For unsold production or production sold to other than a disinterested third party prior to 60 days after the calendar date for the EOIP, the DF will be the applicable DFs shown in the chart below (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.
- b. For unsold production or production sold to other than a disinterested third party prior to 60 days after the calendar date for the EOIP, the DF will be the applicable DFs shown in the chart below (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.
- c. For production sold to a disinterested third party after 60 days after the calendar date for the EOIP, the DF will be the applicable DFs shown in the chart below added to the applicable DFs included in sections A or B3 above.

DFs for Vomitoxin:

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

## Special Provisions 2026 and Succeeding Crop Years

Year: 2026

Commodity: Wheat (0011)

U.S. Wheat [ ] Co. of ID

Date: 6/17/2025

Plan: Yield Protection (01)

County: Treasure (103)

Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

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 producer elects to delay settlement as specified in the General Statements above, the DF will be:
    - i. All insurable quality deficiencies, and that value divided by the local market price.
    - ii. C2b (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.
    - iii. 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.
    - iv. For unsold production containing all other mycotoxins or substances or conditions 60 days after the calendar date for the EOIP (unless you elect to delay settlement as specified in the General Statements above), the DFs will be .500, 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, added to the applicable DFs included in sections A or B2 above.
  - b. If the producer elects to delay settlement as specified in the General Statements above, the DF will be:
    - i. Applicable DFs included in sections A or B2 above.
    - ii. To the applicable DFs included in sections A or B2 above.
    - iii. Applicable DFs included in sections A or B3 above.

DFs for Aflatoxin:

Aflatoxin Range	DF
0.1 - 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

## Special Provisions

2026 and Succeeding Crop Years

Year: 2026

Commodity: Wheat (0011)

Underlying Contract: 0011

Date: 6/17/2025

Plan: Yield Protection (01)

County: Treasure (103)

Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

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 loss is less than the level of loss allowed, the claim will be adjusted for any quality deficiencies listed in Section C.
- i. If the level of loss is less than the level of loss allowed, the claim will be adjusted for any quality deficiencies listed in Section C.
- ii. If the level of loss is less than the level of loss allowed, the claim will be adjusted for any quality deficiencies listed in Section C.
- b. If the level of loss is less than the level of loss allowed, the claim will be adjusted for any quality deficiencies listed in Section C.
- i. If the level of loss is less than the level of loss allowed, the claim will be adjusted for any quality deficiencies listed in Section C.
- ii. If the level of loss is less than the level of loss allowed, the claim will be adjusted for any quality deficiencies listed in Section C.
- c. If the level of loss is less than the level of loss allowed, the claim will be adjusted for any quality deficiencies listed in Section C.
- 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 loss is less than the level of loss allowed, the claim will be adjusted for any quality deficiencies listed in Section C.

1. If the level of loss is less than the level of loss allowed, the claim will be adjusted for any quality deficiencies listed in Section C.
2. If you do not destroy (or refuse to destroy) production in a manner acceptable to us, such production to count is no longer considered to be zero market value and will be adjusted as follows:
  - a. If the level of loss is less than the level of loss allowed, the claim will be adjusted for any quality deficiencies listed in Section C.
  - b. If the level of loss is less than the level of loss allowed, the claim will be adjusted for any quality deficiencies listed in Section C.
  - c. For production in Section C1 or C2, such production will not be adjusted for any quality deficiencies listed in Section C.
3. If the level of loss is less than the level of loss allowed, the claim will be adjusted for any quality deficiencies listed in Section C.

## Special Provisions

2026 and Succeeding Crop Years

Year: 2026

Commodity: Wheat (0011)

Upland Cotton (103)

Date: 6/17/2025

Plan: Yield Protection (01)

County: Treasure (103)

Revenue Protection (02)

Revenue Prot with Harvest Price Exclusion (03)

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manner, or destroyed unless Section C3d applies. An automatic 30 day extension of time will be allowed for you to submit your claim for indemnity.

*	%Local Market Price-As defined in the applicable Basic, Crop, or these Provisions.
**	%Disinterested third party-As 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-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-Grain that does not meet the definition of %Sold.