

Green Loan Details

How does this work?

You are loaning our farm cash that we will use for farm operations. In exchange we will pay you interest on this money in the form of cash or produce deliveries.

What is the minimum and maximum investment?

The minimum investment is \$1,000 and the maximum investment is \$20,000.

How do I get interest payments?

There are three options that you may choose from:

Deliveries. We will pay you 7% in deliveries to borrow this money for one year. When your investment money is received we will immediately credit your account with 7% of the investment amount that you can use for deliveries. To receive a free every-other week delivery for one year invest \$10,400 or \$20,000 for a free year's weekly delivery. When you wish to remove your money, give us written notice and we will refund your investment within 60 days. If you are taking your investment back before a full year, we will pro-rate the interest you earned and refund the interest credit difference from the principal investment.

Cash paid annually. If you choose the cash payment option we will pay you 6% cash in interest on your investment every year. The interest payments will be made at the end of every year. If you wish to remove your money from the farm before the end of the year, you may do so with 60 days notice and our farm will pay a pro-rated interest rate for the time that your money was in our farm.

Let your investment grow. With this option you earn 6% on your money every year, which is then added to the principal investment balance each year. You may remove your money from the farm at any time with 60 days notice and we will pay a pro-rated interest rate for the time that our money was in our farm.

How safe is my investment?

In addition to investing in a stable company, you are investing in a company committed to securing lines of credit from commercial institutions for amounts greater than money borrowed from customers. In the event that everyone wants their money back at the same time, we will be able to use existing lines of credit to repay all investments.

How do I get my investment back?

When you want your investment back notify our farm in writing and we will return your investment to you within 60 days. Interest earned on partial years will be pro-rated. If you select to earn your interest in credits you will receive all of these at the time your investment was processed. If you use all of the credits and then request your investment back before your investment has been in the farm for a full year the difference in what you should have earned in credits and what was given to you will be deducted from the principal investment.

What are the conditions?

You must sign a written agreement with our farm. The most important details are:

If you receive interest payments in deliveries we will give you the credits immediately but if you take your money out before a full year the credits that were over paid will be deducted from your principal investment.

Once you request your investment back our farm has 60 days to return your investment.

Our farm reserves the right to pay back investments at any time.

You understand you are lending our farm money. You are not purchasing any part of our company.

Arbitration Clause. In the unlikely event a dispute arises out of or in connection with this contract, the result of the dispute shall be determined by the appointment of a single arbitrator.

Will I be more involved in the farm?

Our farm will host an annual Partners' Meeting on the farm. At this meeting we will discuss operations issues, crop variety selection, recent and planned equipment purchases

and general business plans for our farm. The results of this meeting will be put together in the form of an annual report and will be distributed to all partners.

How do I invest?

Find the attached "Farm Investment Contract"

Fill out your personal information

Select an amount you wish to invest (between \$1,000 and \$20,000)

Select how you wish to receive your interest payments

Sign the contract

Send a check

Mail contract and investment check to:

We will return proof of receiving your investment a copy of the signed contract to you by mail.

Questions? If you have any questions regarding the farm share program please contact Noah Barnes, noah@farmfreshtoyou.com cel. 530-681-3184

Green Loan Contract

Lender Information

Name: _____

Tax ID Number: ____ - ____ - _____

Mailing

Address: _____

City: _____ State: _____ Zip Code: _____

Phone Number 1: (_____) _____ - _____ Phone Number 2: (_____) _____ - _____

Email Address: _____

Investment Amount (\$1,000 min - \$25,000 max): \$ _____ (Payable to:)

Interest Payment Option (select one):

Deliveries. When your loan is received, 7% of the total value will immediately be put into your account as a credit for produce delivery. When you want your loan back notify our farm in writing and we will return your loan within 60 days. Note: if you take your money out before the end of the year we will pro-rate the interest you should have earned and from the principal loan we will take the difference from what we credited your account at the beginning of the year. If you do not request your loan back your contract will renew automatically at the beginning of every year.

Cash interest. You will receive an annual check mailed to the above address every year for 6% of the amount loaned. When you want your loan back notify our farm in writing and we will return your loan within 60 days. If you do not request your loan back your contract will renew automatically every year.

Let the investment grow. Annually an interest rate of 6% of your principal balance will be re-loaned as additional principal. When you want your loan back notify our farm in writing and we will return your principal within 60 days. If you do not request your loan back your contract will renew automatically every year.

Conditions:

1. You are loaning money to the company . You are not purchasing any part of the company. In exchange for this loan, will pay you an interest rate of 6% in cash on an annual basis or 7% in credits on an annual basis.
2. When you wish to receive your loan back, send written notice to our farm at: . Your loan will be returned to you within 60 days. If an adjustment is needed, it will be taken from or added to the principal loan.
3. This is an unsecured loan. However, the farm is committed to securing lines of credits from commercial institutions for an amount greater that what is being borrowed from our lenders.
4. The farm may at any time return your loan to you with no penalty or binding conditions. In the

event that the farm chooses to return your loan to you, a pro-rated interest rate will be applied to

the principal balance for the portion of the year that the money was loaned to the farm.

5. You understand that the only commitments the farm is making are to: pay interest on the amount

loaned and to return the loan money in full per the above conditions. The farm is not selling any

part of the company or opening any financial information or business decisions to lenders.

6. Arbitration clause. In the unlikely event a dispute arises out of or in connection with this contract, the dispute will be

settled by the appointment of a single arbitrator to be agreed upon between all parties, or failing agreement within 30

days, by an arbitrator of the American Arbitration Association.

7. The farm will report interest earned as required by the Internal Revenue Service.

I understand and agree to the Conditions of this contract:

Signed: _____ Name
(Printed): _____ Date: _____
Lender

Signed: _____ Name
(Printed): _____ Date: _____
Owner of the farm