STATE OF TEXAS	§	**TAX ABATEMENT AGREEMENT**
	§	
COUNTY OF POLK	§	**BETWEEN THE COUNTY OF POLK**
	§	
	§	**AND CORRIGAN OSB, L.L.C.**

THIS TAX ABATEMENT AGREEMENT ("***Agreement***") is entered into as of **March 1, 2015** ("***Effective Date***") between the County of Polk, a political subdivision of the State of Texas ("***COUNTY***"), duly acting herein by and through the Polk County Commissioners Court ("***Commissioners Court***") for and on behalf of COUNTY, and Corrigan OSB, L.L.C., a Louisiana limited liability company, validly existing, in good standing and authorized to do business under the laws of the State of Texas ("***CORRIGAN OSB***"). The COUNTY and CORRIGAN OSB may be collectively referenced herein as the "***Parties***" or individually as a "***Party***".

RECITALS:

WHEREAS, the Commissioners Court of Polk County, Texas, by resolution, established the Texas Reinvestment Zone No. 2014-01 ("***the Zone***"), which constitutes a reinvestment zone for commercial or industrial tax phase-in, as authorized by the Texas Property Redevelopment and Tax Abatement Act (Texas Tax Code Chapter 312); and

WHEREAS, CORRIGAN OSB intends to purchase certain real property within Polk County and intends to locate a manufacturing Facility (as defined in Section 1.08) and manufacture oriented strand board for use in single and multi-family housing projects and associated business operations, all to be located within the Zone (cumulatively, the "***Project***"); and

WHEREAS, CORRIGAN OSB has made application to the COUNTY for a tax abatement on certain Eligible Property (as defined in Section 1.05) to be located at the Project site after execution of this Agreement; and

WHEREAS, COUNTY has approved Tax Abatement Guidelines ("***Guidelines***") that govern tax abatement agreements entered into by COUNTY; and

WHEREAS, in order to maintain and enhance the commercial and industrial economic and employment base, the Commissioners Court has determined to grant the Tax Abatement and enter into this Agreement, in accordance with the Guidelines and all other applicable laws; and

WHEREAS, the Commissioners Court finds that the proposed investment, as described within this Agreement, is consistent with the expansion of primary employment and the attraction of major investment in the Zone, which contributes to economic development in Polk County and the enhancement of the tax base and is in compliance with other applicable laws;

NOW, THEREFORE, for good and valuable consideration, the adequacy and receipt of which is hereby acknowledged, the Parties do hereby agree as follows:

ARTICLE I
DEFINITIONS

COUNTY and CORRIGAN OSB agree that all defined terms in the preamble and the recitals of this

Agreement are incorporated herein.

1.01 "***Application***" for purposes of this Agreement will mean the Polk County Application for Tax Abatement Assistance dated on or about November 6, 2014, on file with the Commissioners Court, attached hereto as Exhibit D incorporated herein for all purposes.

1.02 "***Base Value***" for purposes of the abatement on Personal Property (as defined in Section 1.11) will mean the assessed value of any Personal Property located on the Real Property (as defined in Section 1.12) prior to the Effective Date. Base Value for purposes of the Facility will mean the assessed value of the Real Property and any Improvements (as defined in Section 1.10) located on the Real Property prior to the Effective Date. Base Value for purposes of the Eligible Property (as defined in Section 1.05) will mean the assessed value of the Real Property prior to the Effective Date plus the assessed value of any Personal Property or Improvements located on the Real Property prior to the Effective Date. Such values will be determined by the Polk County Appraisal District ("***Appraisal District***") under applicable Texas law.

1.03 "***Business Activities***" for purposes of this Agreement will mean the normal business activities conducted by CORRIGAN OSB which, for the purposes of this Agreement, include the manufacturing of oriented strand board and associated business operations including those support service activities (including, but not limited to, finance, procurement, human resources, supply chain management, and customer service) necessary to support the business operations of CORRIGAN OSB.

1.04 "***Certificate of Completion***" for purposes of this Agreement means the sworn certificate of CORRIGAN OSB in the form attached as Exhibit C, incorporated herein for all purposes upon submission to the COUNTY by CORRIGAN OSB, affirming that the construction of its manufacturing facility is complete and no uncured breach of any term or condition of this Agreement then exists.

1.05 "***Eligible Property***" means property that is eligible for Tax Abatement under this Agreement. The Eligible Property under this Agreement shall be the following: (1) the Facility, and (2) the Personal Property located on the Real Property after the Effective Date of this Agreement.

1.06 "***Employee Benefits***" for purposes of this Agreement means those benefits that are offered by CORRIGAN OSB to its employees which, at a minimum, must include health insurance. The Employee Benefits package that CORRIGAN OSB will offer to its employees will be attached hereto as Exhibit E and incorporated herein for all purposes upon submission to the COUNTY.

1.07 "***Employment Positions***" for purposes of this Agreement will mean non-temporary, full-time employees of CORRIGAN OSB employed at the facility located within the Zone in Polk County, working at least forty (40) hours per week and eligible for the Employee Benefits described above.

1.08 "***Facility***" for purposes of this Agreement means the approximately 37,000 and 200,000 square foot buildings and any other Improvement to be constructed by CORRIGAN OSB on the Real Property for the purpose of supporting its Business Activities, and which shall be eligible for Tax Abatement under this Agreement.

1.09 "***Force Majeure***" for purposes of this Agreement means an act of God, natural disaster, acts of public enemies, failures to act by any Governmental Authority, riots, perils of the sea, or any other extraordinary cause beyond the reasonable control of CORRIGAN OSB. It also includes explosion or other casualty or accident which is not the result of negligence, intentional act or misconduct on the part of CORRIGAN OSB. In addition to the relief expressly granted in this Agreement, COUNTY may grant relief from performance of this Agreement if CORRIGAN OSB is prevented from compliance and performance by an event of Force Majeure. The burden to prove the occurrence of an event of Force Majeure will rest solely with CORRIGAN OSB. To obtain release

based upon Force Majeure, CORRIGAN OSB must file a written submission detailing the event(s) to the COUNTY's Economic Development Department Executive Director with copy to the Polk County Judge.

1.10 "***Improvements***" for purposes of this Agreement will have the meaning assigned by the Texas Tax Code § 1.04(3)(A) and will include buildings, structures, fixtures and fences erected on or affixed to land.

1.11 "***Personal Property***" for purposes of this Agreement will have the meaning assigned by the Texas Tax Code § 1.04(4) and (5) and will include structures, equipment, fixtures, and machinery. For purposes of this Agreement, Personal Property does not include land, inventories, supplies, tools, furnishings, other forms of moveable personal property, vehicles, vessels, or aircraft. The Personal Property subject to abatement of taxes pursuant to this Agreement is only that Personal Property brought onto Real Property after the Effective Date and owned by CORRIGAN OSB or its affiliates.

1.12 "***Real Property***" for purposes of this Agreement means the tax-exempt parcel of land owned by CORRIGAN OSB which consists of 1703 acres of land on which CORRIGAN OSB will construct its facility. A description of the parcel of land constituting the Real Property is attached to this Agreement as Exhibit A and incorporated herein for all purposes.

1.13 "***Tax Abatement***" for purposes of this Agreement means: the percentage of the increase in the assessed value above the Base Value of the Eligible Property that is located on the Real Property after the Effective Date of this Agreement, which will be exempt from ad valorem taxation in accordance with the Texas Tax Code, subject to the terms and conditions herein.

1.14 "***Term***" for purposes of this Agreement means the period beginning on the Effective Date of execution by the COUNTY and ends upon the expiration of the Tax Abatement Period.

1.15 "***Tax Abatement Period***" for purposes of this Agreement means the period beginning on **January 1, 2017** and continuing for a period of ten (10) years thereafter ending on December 31st of that tenth year.

ARTICLE II
TERMS OF TAX ABATEMENT

2.01 Provided CORRIGAN OSB remains in compliance with the terms and conditions of this Agreement, a Tax Abatement will be granted to CORRIGAN OSB during the Tax Abatement Period on that portion of CORRIGAN OSB Eligible Property, above the Base Value, under the following Tax Abatement Schedule:

TAX ABATEMENT SCHEDULE	
Year of Tax Abatement Period	**Tax Abatement Percentage Granted**
Year 1 – 5	100%
Year 6	98%
Year 7	96%
Year 8	94%
Year 9	92%
Year 10	90%

2.01 CORRIGAN OSB must establish separate tax accounts for the Eligible Property subject to this Agreement with the Appraisal District and provide those tax account number(s) to the COUNTY

within ninety (90) days following the Effective Date of this Agreement.

2.03 The ad valorem taxes eligible for Tax Abatement under this Agreement will be the ad valorem taxes levied by the Commissioners Court for and on behalf of COUNTY on CORRIGAN OSB's Eligible Property only and will specifically exclude: (1) taxes levied on any other property owned by CORRIGAN OSB, including the Real Property; and (2) ad valorem taxes levied by Commissioners Court for and on behalf of any other taxing authority or jurisdiction.

2.04 The Agreement will begin on the Effective Date of execution by COUNTY and terminate upon expiration of the Term.

2.05 CORRIGAN OSB, or its valid successors and assignees authorized under Article VIII of this Agreement, must own the Personal Property subject to this Agreement during the Term.

2.06 CORRIGAN OSB, or its valid successors and assignees authorized under Article VIII of this Agreement, agrees that during the Term, it will own the Real Property and occupy the Facility (to be constructed on the Real Property after the Effective Date).

2.07 CORRIGAN OSB agrees that during the Term it will NOT:

(a) discontinue or cease its Business Activities at the Project site for period of ninety (90) days for any reason, excepting a Force Majeure event. Should a cessation of Business Activities occur, the COUNTY's determination of the date of cessation will be conclusive unless CORRIGAN OSB presents credible evidence that clearly indicates an alternate date;

(b) relocate all, or alternatively, a significant portion of, its Business Activities to a location outside of the Zone, unless the purpose for such relocation is to transfer its Business Activities, and all of its Employment Positions, to another building or facility located entirely within Polk County, Texas; or

(c) utilize any substantial portion of the Real Property for any purpose other than the Business Activities for any period longer than ninety (90) days for any reason, excepting a Force Majeure event, unless the Commissioners Court provides prior written consent for the purpose. Should CORRIGAN OSB use or allow the Real Property to be used for purposes other than the Business Activities, the COUNTY's determination of the date such inconsistent use began will be conclusive for calculating the above ninety (90) day period unless CORRIGAN OSB presents credible evidence that clearly indicates an alternate date.

2.08 CORRIGAN OSB agrees to pay, before the delinquency date, all of its ad valorem taxes due with respect to any other person or entity located in Polk County that is not subject to Tax Abatement under this Agreement or other similar incentive agreement, subject to its right to protest or contest ad valorem taxes as permitted by applicable law.

2.09 CORRIGAN OSB agrees and understands that the Base Value of the Eligible Property, and the tax levy on the Base Value, will not decrease, but taxes may increase and that amount of ad valorem taxes paid by CORRIGAN OSB attributable to the Eligible Property will not be less than the amount of taxes paid for the tax year this Agreement was executed. CORRIGAN OSB, however, will have the right to protest or contest appraisals over and above the Base Value.

2.10 CORRIGAN OSB agrees to furnish the Appraisal District with such information outlined in the Texas Tax Code as is necessary for abatement and appraisal purposes, as well as any relevant accounting or tax records deemed necessary by the Appraisal District for this Tax Abatement. All values (including Base Value) relevant to this Agreement and the yearly amount of the Tax Abatement to be provided hereunder will be determined by the Appraisal District under applicable Texas law and the Appraisal District's final determination of amounts for purposes of this Agreement will be conclusive.

2.11 CORRIGAN OSB must maintain in good repair and condition during the Term the Real Property, Facility, and any Improvements to be located on the Real Property, normal wear and tear expected.

2.12 CORRIGAN OSB also agrees that it will conduct its Business Activities in accordance with all applicable federal, state and local laws.

ARTICLE III
CAPITAL INVESTMENT COMMITMENTS

3.01 This Agreement and the Tax Abatement granted hereunder is conditioned on CORRIGAN OSB complying with the capital investment commitments described in this Article III.

3.02 CORRIGAN OSB agrees that its capital investment commitments in the Project are as follows: (1) capital investment in the Real Property will be in an amount of not less than **FIVE MILLION AND NO/100 DOLLARS ($5,000,000.00)**; (2) capital investment in the Facility will be in an amount of not less than **TEN MILLION AND NO/100 DOLLARS ($10,000,000)**; and (3) capital investment in the Personal Property will be in an amount not less than **TWO HUNDRED AND SEVENTY MILLION AND NO/100 DOLLARS ($270,000,000)**. The capital investments related to the Real Property contemplated by this Section must be completed on or before December 31, 2015, subject to Force Majeure. The capital investments related to the Facility contemplated by this Section must be completed on or before December 31, 2017, subject to Force Majeure. The capital investments related to the Personal Property contemplated by this Section must be completed on or before December 31, 2017, subject to Force Majeure. Within thirty (30) days following substantial completion of CORRIGAN OSB's proposed Improvements to the Real Property at the Project site, including the Facility, CORRIGAN OSB must submit to COUNTY a fully complete and endorsed original Certificate of Completion as to Real Property. Within thirty (30) days following substantial completion of CORRIGAN OSB's proposed investment as to Personal Property at the Project site, CORRIGAN OSB must submit to COUNTY a fully complete and endorsed original Certificate of Completion as to Personal Property.

3.03 CORRIGAN OSB agrees that all property subject to this Agreement will be located entirely within Polk County and solely within the Zone.

3.04 CORRIGAN OSB agrees that all construction at the Real Property site will comply with:

(a) applicable building codes and ordinances, including but not limited flood, subdivision, building, electrical, plumbing, fire, and life safety codes and ordinances, as amended; and

(b) any applicable city, county, state, and federal laws, rules, regulations, statutes, ordinances, orders, and codes, as amended.

3.05 CORRIGAN OSB understands and agrees that the Tax Abatement granted pursuant to this Agreement applies only to CORRIGAN OSB's Eligible Property, and that no Real Property or any Improvements located on the Real Property prior to the Effective Date will be eligible for Tax Abatement under this Agreement.

3.06 CORRIGAN OSB agrees to furnish COUNTY with semi-annual reports in a form satisfactory to COUNTY that is substantially similar to Exhibit B, certifying its compliance with the capital investment commitments contemplated by this Agreement. The semi-annual reports must include information on the extent and amount of investment in the Real Property, Facility and Personal Property which occurred during the semi-annual period preceding the submission of such reports. CORRIGAN OSB agrees to submit the reports by March 31st (covering the period July 1 through December 31) and September 30th (covering the period January 1 through June 30) of each year until such time as it has certified that all of the investments contemplated by this Agreement are

completed, after which no further semi-annual reports will be required pursuant to this Section 3.06. COUNTY may require that the reports include detailed information on capital expenditures, to include purchase order numbers, vendor names, and dollar amounts paid for all of the capital investments. These reports must be prepared and administered in accordance with generally accepted accounting principles. During the Term, COUNTY and its employees and agents will have access to the Real Property and Facility, upon ten (10) days advance written notice and during normal business hours, for the purpose of inspection to ensure that the investments contemplated by this Agreement have been made and CORRIGAN OSB facilities are being used for the purposes described in this Agreement. COUNTY representatives may be accompanied by CORRIGAN OSB representatives and such inspections shall be conducted in such a manner as to (a) not unreasonably interfere with CORRIGAN OSB's Business Activities; and (b) comply with CORRIGAN OSB's reasonable security and confidentiality requirements. All information provided by CORRIGAN OSB will be subject to applicable state or federal law or regulation, including the Texas Public Information Act, Texas Government Code § 552.001, et seq. (the "***Act***"). Any information CORRIGAN OSB deems confidential and proprietary must be clearly marked confidential and proprietary as appropriate, and if appropriately marked, COUNTY will take reasonable steps to protect that information from further disclosure pursuant to applicable law or regulation. Notwithstanding anything to the contrary in this Agreement, the Parties understand and agree that the COUNTY is a political subdivision of the State of Texas and the Act shall control over the release or disclosure of all tangible information under this Agreement and the COUNTY shall have the right to rely on advice, decisions and opinions of the Texas Attorney General regarding any such disclosure or release.

ARTICLE IV
EMPLOYMENT COMMITMENTS

4.01 This Agreement (and the Tax Abatement granted hereunder) is conditioned upon CORRIGAN OSB creating and maintaining the agreed number of Employment Positions within Polk County and in the Zone and complying with the additional employment commitments as described in this Article during the Term.

4.02 CORRIGAN OSB represents that as of December 31, 2014, it had no previous employees in permanent Employment Positions in Polk County, Texas (the "***Employment Baseline***").

4.03 As further consideration supporting this Agreement, CORRIGAN OSB covenants and agrees that it will create and fill not less than one hundred and sixty (160) new Employment Positions in Polk County over and above the Employment Baseline (the "***Employment Commitment***") as follows:

EMPLOYMENT COMMITMENT SCHEDULE		
Year	**Number of Additional Employment Positions Created**	**Total Employment Positions**
Prior to December 31, 2015	5	5
Prior to December 31, 2016	25	30
Prior to December 31, 2017	130	160

CORRIGAN OSB further covenants and agrees that once its Employment Commitment is achieved pursuant to the Employment Commitment Schedule, it will maintain not less than the cumulative total number of Employment Positions, above the Employment Baseline, in the Zone as described by the above Employment Commitment Schedule ("***Total Employment Positions***") through the Term. For clarity, CORRIGAN OSB agrees that after execution of the Agreement and

during year one of the Term it will create and fill not less than 5 Employment Positions above the Employment Baseline for a total of 5 Employment Positions in the Zone and maintain the same number through the Term. In year two of the Term, CORRIGAN OSB will create a fill another 25 Employment Positions in the Zone for a total of 30 Employment Positions in the Zone and maintain those 30 Employment Positions through the Term. In year three of the Term, CORRIGAN OSB will create and fill another 130 Employment Positions in the Zone for a total of 160 Employment Positions in the Zone and maintain those 160 Employment Positions through the Term.

4.04 CORRIGAN OSB agrees that from the Effective Date throughout the Term, one hundred percent (100%) of all Employment Positions at the Facility will be paid a minimum wage, not including benefits, of at least $12.00 per hour.

4.05 CORRIGAN OSB agrees that within one year from the Effective Date, seventy percent (70%) of all new and existing Employment Positions at the Facility will be paid a minimum wage, not including benefits, of at least $15.00 per hour.

4.06 CORRIGAN OSB agrees to make a good faith effort to fill at least twenty-five percent (25%) of the new Employment Positions created and maintained with qualified Polk County residents.

4.07 CORRIGAN OSB agrees that from the Effective Date throughout the Term, all of the Employment Positions it creates to comply with the Employment Commitment described in Section 4.03 will be entitled to the Employee Benefits detailed in Section 1.06.

4.08 CORRIGAN OSB must not engage in employment practices that will have the effect of discriminating against any employee or applicant for employment, and will take affirmative steps to ensure that applicants are employed, and employees are treated during employment, without regard to their race, color, religion, national origin, sex, age, disability, or political belief or affiliation.

4.09 CORRIGAN OSB agrees to comply with all applicable federal and state laws governing the employer-employee relationship including, but not limited to, Title VII of the Civil Rights Act of 1974, the Age Discrimination in Employment Act of 1967, the Equal Pay Act of 1963, the Family and Medical Leave Act, and Title I and V of the Americans with Disabilities Act.

4.10 CORRIGAN OSB must furnish COUNTY with semi-annual reports substantially similar to Exhibit B certifying to its compliance with the Employment Commitment and each semi-annual report must include information on the number of new Employment Positions created and the total number of Employment Positions then filled in the Zone. CORRIGAN OSB further agrees that the reports will certify the number of Polk County residents employed by CORRIGAN OSB and the salaries of the individuals in the Employment Positions in the Zone. CORRIGAN OSB agrees to submit reports by March 31st (covering the period of July 1 through December 31) and September 30th (covering the period January 1 through June 30) for each year of the Term of this Agreement. With at least ten (10) days prior notice to CORRIGAN OSB, CORRIGAN OSB must grant COUNTY and its employees and agents reasonable access to payroll records and related information provided in the reports outlined in this Section. COUNTY shall not have any right or ability to obtain copies of CORRIGAN OSB records or remove any information or documents from CORRIGAN OSB's files. Similarly, COUNTY shall not have the ability to obtain copies or otherwise review records or files that are protected by the trade secret privilege, the attorney-client privilege, as attorney work product, or by any applicable state or federal law, statute, or regulation. COUNTY representatives may be accompanied by CORRIGAN OSB representatives and such inspections shall be conducted in such a manner as to (a) not unreasonably interfere with CORRIGAN OSB's Business Activities; and (b) comply with CORRIGAN OSB's reasonable security and confidentiality requirements. All information provided by CORRIGAN OSB shall be

subject to applicable state or federal law or regulation, including the Act. Any information CORRIGAN OSB deems confidential and proprietary must be clearly marked confidential and proprietary as appropriate, and if appropriately marked, COUNTY will take reasonable steps to protect that information from further disclosure pursuant to applicable law or regulation. Notwithstanding anything to the contrary in this Agreement, the Parties understand and agree that the COUNTY is a political subdivision of the State of Texas and the Act shall control over the release or disclosure of all tangible information under this Agreement and the COUNTY shall have the right to rely on advice, decisions and opinions of the Texas Attorney General regarding any such disclosure or release.

ARTICLE V
GOODWILL BENEFITS

5.01 CORRIGAN OSB, as a tax abatement recipient, will make a good faith effort to provide goodwill benefits to the COUNTY's community. These goodwill benefits may include completed, current or planned benefits, which can be in-kind donations, monetary donations or service donations to local non-profits, community organizations or national organizations directly assisting citizens of the COUNTY.

ARTICLE VI
REPRESENTATIONS OF CORRIGAN OSB

6.01 The execution and performance of this Agreement by CORRIGAN OSB has been duly authorized by its governing authority and does not require the consent or approval by any other person which has not been obtained. Additionally, the individual executing this Agreement on behalf of CORRIGAN OSB represents, warrants, assures and guarantees that he or she has full legal authority to execute this Agreement on behalf of CORRIGAN OSB and to bind CORRIGAN OSB to all terms, performances, and provisions herein contained. In the event that a dispute arises as to the legal authority of either CORRIGAN OSB, or the person signing on behalf of CORRIGAN OSB, to enter into this Agreement, COUNTY will have the right, at its option, to either temporarily suspend or permanently terminate this Agreement.

6.02 CORRIGAN OSB represents that the Real Property and Facility will only be used for the Business Activities described in this Agreement. CORRIGAN OSB agrees that any change in the use of the Real Property or the Facility during the Term from the Business Activities so described must have the prior written approval of the Commissioners Court, such approval not to be unreasonably withheld, and any other governmental entity having an interest in the abatement of ad valorem taxation of the property subject to this Agreement.

6.03 CORRIGAN OSB represents that the Project described in this Agreement is not financed by tax increment bonds.

6.04 CORRIGAN OSB represents that no bonds for which the COUNTY is liable have been (or will be) used to finance any portion of this Project. Further, CORRIGAN OSB acknowledges that this Agreement is entered into subject to the rights of the holders of outstanding bonds of COUNTY.

6.05 CORRIGAN OSB represents that no interest in any of the property subject to Tax Abatement under this Agreement is presently held or leased to, and that it will not, during the Term, sell or lease an interest in such property to, a member of the Commissioners Court, any officer or employee of COUNTY or the City of Corrigan, or any member of the governing body of any taxing unit joining in or adopting this Agreement.

6.06 CORRIGAN OSB represents that all of its activities related to this Agreement will be conducted in accordance with applicable federal, state and local laws.

6.07 CORRIGAN OSB represents that there is no litigation pending or threatened against either party or any of their affiliates for any violations under the Occupational Safety and Health Act (29 U.S.C. §§ 651, et seq.), and agrees to provide COUNTY with notice of such actions if discovered subsequent to execution of this Agreement.

6.08 CORRIGAN OSB represents that the information provided and the representations made in the Application are true and correct.

6.09 CORRIGAN OSB represents that any and all oral representations made to Commissioners Court are true and correct in all material respects and agrees to comply with such representations and perform the same as though those representations were expressly described herein.

ARTICLE VII
DEFAULT, TERMINATION, AND RECAPTURE

7.01 During the Term, this Agreement will default upon the occurrence of any one or more of the following (each, an "***Event of Default***"):

(a) CORRIGAN OSB fails to meet the capital investment commitment set out in Section 3.02 on or before December 31, 2015 as to Real Property, on or before December 31, 2017 as to the Facility, or December 31, 2017 as to Personal Property (or on any date thereafter with the written consent of Commissioners Court in the form of an amendment to this Agreement entered into prior to the passing of such date) except if such failure is the result of an event of Force Majeure;

(b) CORRIGAN OSB fails to meet its Employment Commitment numbers as set out in Section 4.03 within the time periods specified in that Section (or an alternate date with the written consent of Commissioners Court in the form of an amendment to this Agreement entered into prior to the passing of such date) or fails to maintain the Total Employment Positions once achieved for the duration of the Term, except if such failure is the result of an event of Force Majeure;

(c) CORRIGAN OSB fails to comply with any term or conditions of this Agreement, or if any representation or warranty made by CORRIGAN OSB to COUNTY in this Agreement is false or misleading;

(d) CORRIGAN OSB makes a general assignment for the benefit of a creditor or creditors;

(e) CORRIGAN OSB files a petition under any section or chapter of federal bankruptcy laws or under any similar law or statute of the United States or any state thereof and it is not dismissed, withdrawn or otherwise concluded without adjudication within sixty (60) days after being filed;

(f) CORRIGAN OSB admits in writing its inability to pay its debts when due;

(g) a final judgment representing a claim or charge against the assets of CORRIGAN OSB in an amount in excess of one million dollars ($1,000,000.00) remains unsatisfied or of record for ninety (90) days or longer unless a supersedes or other appeal bond is filed;

(h) CORRIGAN OSB ceases to operate for a period exceeding ninety (90) days, is dissolved or is terminated;

(i) a suit to foreclose any lien against any portion of the Personal Property, Real Property or

Facility is instituted against CORRIGAN OSB and not dismissed within sixty (60) days;

(j) CORRIGAN OSB submits falsified information or documentation or fails to timely submit any information or documentation required or requested by the COUNTY pursuant to the terms of this Agreement including, but not limited to, the semi-annual reports required under Section 3.06 and 4.10;

(k) in the event CORRIGAN OSB attempts to assign this Agreement in violation of the assignment provisions set out in Section 8.01;

(l) in the event CORRIGAN OSB violates Section 16.01 of this Agreement; provided, however, that notwithstanding anything in Article VIII to the contrary, if CORRIGAN OSB should violate Section 16.01, the notice and repayment provisions of Article XVI will control;

(m) any subsequent federal or state legislation or any decision by a court of competent jurisdiction that declares or renders this Agreement invalid, illegal or unenforceable; or

(n) in the event CORRIGAN OSB fails to pay taxes that have become due and owing under the Default Procedures in Section 7.03.

7.02 Promptly, but in no event later than ten (10) business days following the occurrence of an Event(s) of Default, CORRIGAN OSB must notify the COUNTY in accordance with the notice provisions contained in Section 9.01 of this Agreement. Upon receipt of notification of an Event(s) of Default from CORRIGAN OSB (or by the COUNTY's independent discovery of the Event of Default), the COUNTY will send written notice describing the Event(s) of Default prior to applying the procedures set forth in Section 7.03 ("***Default Notice***"). If COUNTY provides CORRIGAN OSB with a Default Notice and the Event(s) of Default as identified in the Default Notice is not cured within sixty (60) days from the date the Default Notice is sent ("***Cure Period***"), then this Agreement will automatically enter a Default Period, whereby an Event of Default is not cured during the Cure Period ("***Default Period***"), governed by Section 7.03 as of the date of the expiration of the Cure Period. COUNTY may, in its sole and exclusive discretion, extend a Cure Period if CORRIGAN OSB commences the cure within the Cure Period and is diligently pursuing such cure.

7.03 If this Agreement enters a Default Period as the result of an uncured Event(s) of Default that occurs during the Tax Abatement Period, CORRIGAN OSB agrees that taxes on all of the Eligible Property will become due and owing for the calendar year in which the Default Notice leading to a Default Period of this Agreement is sent ("***Default Procedures***"). A Default Period will not result in an automatic termination of this Agreement, only a forfeiture of the abated taxes on the Eligible Property for the calendar year in which the Default Notice is sent. Upon the expiration of the Default Period on January 1 of the subsequent calendar year, this Agreement will have full effect and will operate under the Tax Abatement for the remainder of the Tax Abatement Period.

7.04 CORRIGAN OSB agrees that any amounts that become due and owing under this Article VII must be paid to COUNTY within ninety (90) days after CORRIGAN OSB enters a Default Period. It is not a waiver of default if COUNTY fails to declare immediately an Event of Default, or delays in taking action with respect to an Event of Default, or fails to take any action with respect to an Event of Default. Additionally, the remedies contained herein are non-exclusive, and the COUNTY will have any and all remedies it may be entitled to in law or in equity. The exercise of any remedy by COUNTY will not be deemed as a waiver of any other remedy to which COUNTY may be entitled.

7.05 In the event any property subject to this Agreement is taken by any public or quasi-public authority under the powers of eminent domain, condemnation, or expropriation, then the Tax

Abatement as to that portion of property affected will terminate and there will be no recapture of taxes or other penalty.

7.06 The remedies contained within this Agreement are non-exclusive and COUNTY will have any and all remedies it may be entitled to either in law or in equity. The exercise of any remedy by COUNTY will not be deemed as a waiver of any other remedy to which COUNTY may be entitled.

ARTICLE VIII
ASSIGNMENT

8.01 Except as provided in this Article VIII, no legal or business entity other than CORRIGAN OSB will be entitled to receive the benefit of the Tax Abatement provided herein, without the prior written consent of COUNTY acting by and through the Commissioners Court, such consent not to be unreasonably withheld. In addition, except as provided below, this Agreement cannot be assigned by CORRIGAN OSB to any other legal entity without the prior written consent of COUNTY, such consent to not be unreasonably withheld. Any attempted transfer of the rights and responsibilities under this Agreement or the assignment of this Agreement without prior approval of COUNTY, acting by and through the Commissioners Court, is void and this Agreement will terminate, triggering the provisions of Article VII and CORRIGAN OSB will have no ability to cure. Notwithstanding anything to the contrary in this Agreement, no consent by COUNTY is required for an assignment or transfer to a parent of CORRIGAN OSB, a subsidiary of CORRIGAN OSB, an affiliate entity of CORRIGAN OSB, or to any new entity created as a result of a merger, acquisition or other corporate restructure of CORRIGAN OSB. CORRIGAN OSB, however, shall give COUNTY prior written notice of all assignments or other transfers that do not require COUNTY's consent.

8.02 In the event of an assignment by CORRIGAN OSB to which COUNTY has consented in writing, or in the event of an assignment by CORRIGAN OSB for which no COUNTY consent is required under Section 8.01, the assignee, or the assignee's legal representative, must enter into a written agreement with the COUNTY agreeing to assume, perform and be bound by all of the covenants, obligations and agreements contained within this Agreement. CORRIGAN OSB agrees that such assignment will in no way relieve it from any obligation created under this Agreement attributable to the period prior to the assignment.

ARTICLE IX
NOTICES

9.01 All notices provided to be given under this Agreement must be in writing and either be personally served against a written receipt therefore or given by certified mail or registered mail, return receipt requested, postage prepaid, and addressed to the proper Party at the address which appears below, or at such other address as the Parties may hereafter designate. All notices given by mail will be deemed to have been given at the time of deposit in the United States mail and will be effective from such date.

If to COUNTY: Polk County Judge
Polk County Commissioners Court
101 West Church Street, Suite 300
Livingston, TX 77351
Attn: CORRIGAN OSB Tax Abatement Agreement

With a copy to: Commissioner, Precinct 3
P.O. Box 670
Corrigan, Texas 75939

and Polk County Criminal District Attorney
Civil Division
101 W. Mill Street, Suite 247
Livingston, Texas 77351

If to CORRIGAN OSB: CORRIGAN OSB, LLC
P.O. Box 1110
Alexandria, LA 71309
Attn: Roy O. Martin, III

and CORRIGAN OSB, LLC
P.O. Box 1110
Alexandria, LA 71309
Attn: Scott Poole

ARTICLE X
SEVERABILITY

10.01 In the event any section, subsection, paragraph, subparagraph, sentence, phrase, or word contained in this Agreement is held invalid, illegal or unenforceable, the balance of this Agreement will stand, will be enforceable, and will be read as if the Parties intended at all times to delete said invalid section, subsection, paragraph, subparagraph, sentence, phrase, or word. In such event, there will be substituted for such deleted provision a provision as similar in terms and in effect to such deleted provision as may be valid, legal and enforceable.

ARTICLE XI
APPLICABLE LAW

11.01 This Agreement will be governed by and construed in accordance with the laws of the United States and more specifically, the laws of the State of Texas, without regard to conflicts of law principles that would require the application of the laws of any foreign jurisdiction or the laws of any other state. Venue for any action brought hereunder in state court will lie exclusively in Polk County, Texas. Venue for any action brought hereunder in federal court will lie exclusively in Jefferson County, Texas.

ARTICLE XII
INCORPORATION OF OTHER DOCUMENTS

12.01 The following exhibits are attached hereto and incorporated herein for all purposes:

Exhibit A	Description of the Real Property
Exhibit B	Polk County Semi-Annual Tax Abatement Compliance Report
Exhibit C	Certificate of Completion

Exhibit D	The Polk County Application for Tax Abatement Assistance
Exhibit E	CORRIGAN OSB Employee Benefits Package

ARTICLE XIII
AMENDMENT OF DOCUMENTS

13.01 No amendment, modification or alteration of the terms hereof will be binding unless the same is in writing, dated subsequent to the date hereof, and duly executed by the Parties hereto.

ARTICLE XIV
MULTIPLE COUNTERPARTS

14.01 This Agreement may be executed by the Parties in several counterparts, and each counterpart, when so executed and delivered, will constitute an original instrument, and all such separate counterparts will constitute but one and the same instrument.

ARTICLE XV
PRIOR AGREEMENTS SUPERSEDED

15.01 Subject to Section 6.09, this Agreement constitutes the sole and only agreement of the Parties hereto and supersedes all prior understandings or written or oral agreements between the Parties respecting the subject matter within.

ARTICLE XVI
CERTIFICATION

16.01 CORRIGAN OSB, by execution of this Agreement in accordance with Chapter 2264 of the Texas Government Code, agrees not to knowingly employ any undocumented workers at the Project site during the Term of this Agreement. If CORRIGAN OSB is convicted of a violation under 8 U.S.C. Section 1324a(f), this Agreement will terminate without necessity of the Cure Period, and CORRIGAN OSB must pay to COUNTY all of the ad valorem taxes previously abated by this Agreement. The COUNTY will provide written notice to CORRIGAN OSB of such a breach (“***Violation Notice***”) and within one hundred twenty (120) days after the Violation Notice is sent, CORRIGAN OSB must repay to COUNTY all of the ad valorem taxes previously abated by is Agreement with interest to be calculated in accordance with the money judgment rate set forth in Section 304.003 of the Texas Finance Code, as may be amended from time to time, from the date of the Valuation Notice until paid. The COUNTY, in its sole discretion, may extend the period for repayment set forth herein. In addition, CORRIGAN OSB agrees to pay all costs and expenses, including attorney’s fees, incurred by the COUNTY in enforcing this provision. Notwithstanding any other provision of this Agreement, for purposes of this Article XVI, the default termination provisions contained herein will control.

16.02 In the event of termination pursuant to Section 16.01, CORRIGAN OSB agrees that ad valorem taxes will be due for the calendar year during which the written notice leading to such termination is sent (if termination occurs during the Tax Abatement Period) and will accrue without abatement for all years thereafter.

ARTICLE XVII

COUNTERPARTS; DELIVERY BY FACSIMILE OR ELECTRONIC MAIL

17.01 This Agreement may be executed in counterparts. Each of the counterparts will be deemed an original instrument, but all of the counterparts will constitute one and the same instrument. This Agreement may be executed in any number of counterparts and by different Parties in separate counterparts, and all of which, when taken together, will constitute one and the same instrument. Delivery of an executed counterpart of a signature page to this Agreement by facsimile or electronic mail will be as effective as delivery of a manually executed counterpart of this Agreement, except that any Party delivering an executed counterpart of this Agreement by facsimile or electronic mail also must deliver a manually executed counterpart of this Agreement. Notwithstanding the foregoing, failure to deliver a manually executed counterpart will not affect the validity, enforceability and binding effect to this Agreement.

(remainder of page intentionally left blank)

ARTICLE XVIII
COMMISSIONERS COURT AUTHORIZATION

18.01 This Agreement was approved by Order of the Commissioners Court dated December 9, 2014 authorizing the County Judge to execute this Agreement on behalf of COUNTY. The Tax Abatement contemplated by this Agreement is expressly subject to CORRIGAN OSB fulfillment of all the terms and conditions described herein.

IN WITNESS WHEREOF, this Agreement is executed in triplicate originals effective this First day of March, 2015.

COUNTY OF POLK

By: _____
SYDNEY MURPHY
Polk County Judge

CORRIGAN OSB, L.L.C.

By: _____
ROY O. MARTIN, III
PRESIDENT

Date: 2/24/2015

ATTEST:

_____
SHELANA HOCK
Polk County Clerk

APPROVED AS TO LEGAL FORM:

WILLIAM LEE HON
Criminal District Attorney
County of Polk, Texas

By: _____
WILLIAM LEE HON
Criminal District Attorney

APPROVED AS TO FINANCIAL CONTENT:

By: _____
MARGIE AINSWORTH
County Auditor

Exhibit A
Description of Real Property

TAB 09

Description of Land

The land property associated with the proposed project is found within the area described as "...a 1,700 acre tract of land, more or less, situated in the Samuel L. Crissman Survey, Abstract Number 22, the George Jamison Survey, Abstract Number 41, the J. W. Angell Survey, Abstract Number 878, the J. Poitevent Survey #39, Abstract Number 493 and the J. Poitevent Survey #40 (a/k/a the Charles Bender Survey), Abstract Number 893, all in Polk County, Texas."

Currently, no structures or components related to the project reside on the designated land. A map of existing property at the site can be found in Tab 11. Associated Polk County Appraisal District accounts include:

EXHIBIT "A"

BEING 1,700 acres, more or less, out of, and a part of, the following tracts of land:

TRACT 282: Being 1,106.7 acres, more or less, situated in the SAMUEL L. CRISSMAN SURVEY, A-22, Polk County, Texas, and being more particularly described as Tract 282 in a Deed dated July 18, 2007 from Corrigan Timberlands L.P. to Red Town Timber Products, L.P., recorded in Volume 1592, Page 229 et seq., Official Records, Polk County, Texas, said tract being more particularly described by field notes attached hereto. Only a portion of this tract constitutes a portion of, and is included in, the 1,700 acres, more or less.

TRACT 284: Being 152 acres, more or less, situated in the GEORGE JAMISON SURVEY, A-41, Polk County, Texas, and being more particularly described as Tract 284 in a Deed dated July 18, 2007 from Corrigan Timberlands L.P. to Red Town Timber Products, L.P., recorded in Volume 1592, Page 229 et seq., Official Records, Polk County, Texas, said tract being more particularly described by field notes attached hereto. This entire tract constitutes a portion of, and is included in, the 1,700 acres, more or less.

TRACT 290: Being 19.05 acres, more or less, situated in the GEORGE JAMISON SURVEY, A-41, Polk County, Texas, and being more particularly described as Tract 290 in a Deed dated July 18, 2007 from Corrigan Timberlands L.P. to Red Town Timber Products, L.P., recorded in Volume 1592, Page 229 et seq., Official Records Polk County, Texas, said tract being more particularly described by field notes attached hereto. This entire tract constitutes a portion of, and is included in, the 1,700 acres, more or less.

TRACT 363: Being 40 acres, more or less, situated in the J. W. ANGELL SURVEY, A-878, Polk County, Texas, and being more particularly described as Tract 363 in a Deed dated July 18, 2007 from Corrigan Timberlands L.P. to Red Town Timber Products, L.P., recorded in Volume 1592, Page 229 et seq., Official Records, Polk County, Texas, said tract being more particularly described by field notes attached hereto. This entire tract constitutes a portion of, and is included in, the 1,700 acres, more or less.

TRACT 407: Being 290 acres, more or less, situated in the GEORGE JAMISON SURVEY, A-41, Polk County, Texas, and being more particularly described as Tract 407 in a Deed dated July 18, 2007 from Corrigan Timberlands L.P. to Red Town Timber Products, L.P., recorded in Volume 1592, Page 229 et seq., Official Records, Polk County, Texas, said tract being more particularly described by field notes attached hereto. This entire tract constitutes a portion of, and is included in, the 1,700 acres, more or less.

TRACT 412: Being 26.56 acres, more or less, situated in the GEORGE JAMISON SURVEY, A-41, Polk County, Texas, and being more particularly described as Tract 412 in a Deed dated July 18, 2007 from Corrigan Timberlands L.P. to Red Town Timber Products, L.P., recorded in Volume 1592, Page 229 et seq., Official Records, Polk County, Texas, said tract being more particularly described by field notes attached hereto. This entire tract constitutes a portion of, and is included in, the 1,700 acres, more or less.

TRACT 413: Being 26.56 acres, more or less, situated in the GEORGE JAMISON SURVEY, A-41, Polk County, Texas, and being more particularly described as Tract 413 in a Deed dated July 18, 2007 from Corrigan Timberlands L.P. to Red Town Timber Products, L.P., recorded in Volume 1592, Page 229 et seq., Official Records, Polk County, Texas, said tract being more particularly described by field notes attached hereto. This entire tract constitutes a portion of, and is included in, the 1,700 acres, more or less.

TRACT 414: Being 26.56 acres, more or less, situated in the GEORGE JAMISON SURVEY, A-41, Polk County, Texas, and being more particularly described as Tract 414 in a Deed dated July 18, 2007 from Corrigan Timberlands L.P. to Red Town Timber Products, L.P., recorded in Volume 1592, Page 229 et seq., Official Records, Polk County, Texas, said tract being more particularly described by field notes attached hereto. This entire tract constitutes a portion of, and is included in, the 1,700 acres, more or less.

TRACT 415: Being 26.56 acres, more or less, situated in the GEORGE JAMISON SURVEY, A-41, Polk County, Texas, and being more particularly described as Tract 415 in a Deed dated July 18, 2007 from Corrigan Timberlands L.P. to Red Town Timber Products, L.P., recorded in Volume 1592, Page 229 et seq., Official Records, Polk County, Texas, said tract being more particularly described by field notes attached hereto. This entire tract constitutes a portion of, and is included in, the 1,700 acres, more or less.

TRACT 484: Being out of, and a part of, that portion of 8,698.335 acres, more or less, that is situated in the J. POITEVENT SURVEY #39, A-493, (lying west of U.S. Highway No. 59), J. POITEVENT SURVEY #40, A-893, and the GEORGE JAMISON SURVEY, A-41, Polk County, Texas, and being more particularly described as Tract 484 in a Deed dated July 18, 2007 from Corrigan Timberlands L.P. to Red Town Timber Products, L.P., recorded in Volume 1592, Page 229 et seq., Official Records, Polk County, Texas, said tract being more particularly described by field notes attached hereto. Only a portion of these tracts constitute a portion of, and are included in, the 1,700 acres, more or less.

TRACT 411: Being 7.51 acres, more or less, situated in the GEORGE JAMISON SURVEY, A-41, Polk County, Texas, and being more particularly described as Tract 411 in a Deed dated July 18, 2007 from Corrigan Timberlands L.P. to Red Town Timber Products, L.P., recorded in Volume 1592, Page 229 et seq., Official Records, Polk County, Texas, said tract being more particularly described by field notes attached hereto. This entire tract constitutes a portion of, and is included in, the 1,700 acres, more or less.

With the location of the 1,700 acres, more or less, being more particularly depicted and described by dark/red crosshatching on the Exhibit "A-1" map attached hereto for additional descriptive purposes. The actual metes and bounds legal description of this 1,700 acres, more or less, will be established based upon the survey of the property.

FIDELITY NATIONAL TITLE INSURANCE COMPANY

File No.: NYN01-5797TX
Commitment No.: 201-06031

EXHIBIT "A"
LEGAL DESCRIPTION
(continued)

TRACT 282:

BEING 1,106.7 acres, more or less, situated in the Samuel L. Crissman Survey, Abstract No. 22 in Polk County, Texas, more particularly described as Tract No. 6 in a Deed from Marion Davidson Dorrance, et al, to U.S. Plywood-Champion Papers, Inc. dated February 7, 1969 and of record in Volume 236, Page 514, et seq., of the Deed Records of Polk County, Texas. Said Tract is more particularly described in said Deed as follows:

1106.7 acres of land in the Samuel L. Crisman Survey in Polk County, Texas, being the East 1106.7 acres of that part of the land described as Tract No. 13 in the deed from Lynch Davidson & Company to National Lumber & Creosoting Company and of record in Volume 86, Page 213, of the Deed Records of Polk County, Texas, which is situated South of State Highway No. 287, the West line of said 1106.7 acres to run North and South.

The land described as Tract No. 13 of said deed to National Lumber & Creosoting Company is as follows:

Out of the Samuel L. Crissmann League of land in Polk County, Texas, Abstract No. 22 and being described as follows, to wit:

Beginning at the Southeast corner of said League;

Thence West with the South boundary line of said League to the Southwest corner of same;

Thence North with the West boundary line of said League to a point which a line runs East and parallel with the South line of said League, will include 1100 acres of said League;

Thence East along such line;
Thence South with said East line to the place of beginning.

The tract described above is modified by that Boundary Line Agreement between Katy Lynch Cummings, et al and Marion Davidson Dorrance, et. al., recorded in Volume 160, pages 612 et seq. of the Deed Records of Polk County, Texas.

Tax Parcel #. 10022-0033-00

FIDELITY NATIONAL TITLE INSURANCE COMPANY

File No.: NYN01-5797TX
Commitment No.: 201-06031

EXHIBIT "A"
LEGAL DESCRIPTION
(continued)

TRACT 284:

BEING 152 acres, more or less, situated in the George Jamison Survey, Abstract No. 41 in Polk County, Texas, more particularly described as Tract No. 8 in a Deed from Marion Davidson Dorrance, et al, to U.S. Plywood-Champion Papers, Inc. dated February 7, 1969 and of record in Volume 236, Page 514, et seq., of the Deed Records of Polk County, Texas. Said Tract is more particularly described in said Deed as follows:

152 acres of land, more or less, in the George Jamison League in Polk County, Texas, and being that part of the land described as Tract A in Tract No. 7 in the deed from Lynch Davidson & Company to National Lumber & Creosoting Company and of record in Volume 86, Page 213, of the Deed Records of Polk County, Texas, which is situated South of State Highway No. 287.

The land described as Tract A in Tract No. 7 in said deed to National Lumber & Creosoting Company is more particularly described on Exhibit "A-284" attached hereto. This land is a portion containing 152 acres more or less situated South of State Highway No. 287.

FIDELITY NATIONAL TITLE INSURANCE COMPANY

File No.: NYN01-5797TX
Commitment No.: *

EXHIBIT "A-284"
LEGAL DESCRIPTION
(continued)

Beginning at the northeast corner of said Jamison League the same being the N. E. corner of the S. Crisman League, stake for corner,

Thence South with the dividing line of said leagues, 2700 varas cross said railroad, 4036 varas the center of Bear Creek at the N. W. corner of C. Bender & Sons 1540 acres, maple 12" mkd. X.

Thence down said creek with its meanders to the west line of the Sterling Jones 320 acres.

Thence North with said Jones West line 1080 varas to the N. W. corner of said Jones 320 acres, stake on north side of M. K. & T. Ry. pine mkd. X.

Thence East with said Jones N. line 944 varas to the S. W. corner of the Williams homestead 200 acres, now owned by Mrs. Emma Farris, stake, pine 8" X. brs. N. 15 E. 4 varas, hickory 5" X. brs. N. 47 E. 5 varas.

Thence North 747 varas to the N. W. corner of said 200 acres, pine 18" X. brs. S. 28 E. 18 varas, pine - X, brs. N. 83 E. 13 varas.

Thence East with the N. line of said 200 acres, 970 varas to an inner corner of same, pine 12" X. bars S. 84 W. 11 varas P. O. N. 68 W. 8-4/10 varas.

Thence North 220 varas, upper N. W. corner of said 200 acres P. O. X. brs. N. 79 E. 6-6/10 varas, white oak 8" X. bears South 10-4/10 varas.

Thence East 258 varas to corner of same, on a branch pin oak 10" X. brs. S. 75 E. 5 varas, black gum X. brs. N. 10 E. 4 varas;

Thence South 55 varas, to an inner corner of said 200 acres, pine 12" X. bears N. 46 E. 5 varas;

Thence East 80 varas to the East line of said Jamison League, corner on a branch, white oak mkd. X. brs. S. 6 varas, ironwood brs. S. 28 W. 2½ varas.

Thence North with said line 1704 varas to the Northeast corner of said league, stake sweet gum mkd. X. also two hickorys mkd. X.

Thence West with the N. line of said League and South line of Nacogdoches County School Land, at 2252 varas pass the NW corner of said 311 acres at 3172 varas the place of beginning.

FIDELITY NATIONAL TITLE INSURANCE COMPANY

File No.: NYN01-5797TX
Commitment No.: 201-06031

EXHIBIT "A"
LEGAL DESCRIPTION
(continued)

TRACT 290:

BEING 19.05 acres, more or less, situated in the George Jamison Survey, Abstract No. 41 in Polk County, Texas, more particularly described as Tract No. 2 in a Deed from East Texas Fiber Line, Incorporated to Champion International Corporation dated October 10, 1990 and of record in Volume 782, Page 263, et seq., of the Official Public Records of Polk County, Texas. Said Tract is more particularly described in said Deed on Exhibit "A-290" attached hereto.

Tax Parcel # 10041-0026-15

FIDELITY NATIONAL TITLE INSURANCE COMPANY

File No.: NYN01-5797TX
Commitment No.: *

EXHIBIT "A-290"
LEGAL DESCRIPTION
(continued)

BEING 19.05 acres of land located in the GEORGE JAMISON SURVEY, ABSTRACT NO. 41 in Polk County, Texas and being part of the second of two 26.56 acre tracts of land awarded to Andy Lloyd, plaintiff, in the Final Judgement in Cause No. 10,548, styled W. C. Lloyd, Andy Lloyd, Geneva Armour, Cynthia Lee McCabe and Tennie Eudora Knox Lloyd vs. Boyd Lloyd, Sr. and dated March 10, 1987, said 26.56 acre tract being as described on page 3 of Exhibit A of the said Final Judgement. Said 19.05 acres being all of the said 26.56 acre tract of land SAVE and EXCEPT the 7.51 acre tract of land described as Tract No. 1 in the deed from E. L. McClendon, Jr., Trustee, to Champion International Corporation dated February 1, 1990 and recorded in Volume 753 page 236 of the Official Records of Polk County, Texas.

FIDELITY NATIONAL TITLE INSURANCE COMPANY

File No.: NYN01-5797X
Commitment No.: *

EXHIBIT "A-290"
LEGAL DESCRIPTION
(continued)

The land described in the Final Judgment in Cause No. 10,548 is as follows:

FIELDNOTES of 26.56 acres in the George Jamison Survey, A-41, Polk County, Texas and being part of the above described 159.36 acre tract described as a resurvey of the Retha Lloyd 80.0 acre tract and the C. Lloyd 80.0 acre tract described in Volume 94, Page 392 and in Volume 94, Page 391 respectively, of the Deed Records of Polk County, Texas. Said 26.56 acres being more particularly described as follows:

BEGINNING at a point in the East line of said 159.36 acre tract which bears N01°51'52"W, 897.20 feet from the Southeast corner of same;

THENCE West, 252.12 feet to corner in the West line of said 159.36 acre tract in the center of Bear Creek;

THENCE down the center of Bear Creek with its meanders as follows:

(1) N33°07'24"W, 136.06 feet;
(2) N53°17'24"W, 257.96 feet;
(3) N11°58'24"W, 71.0 feet; and
(4) N25°50'56"E, 101.95 feet to corner;

THENCE East, 2760.54 feet to corner in the East line of said 159.36 acre tract;

THENCE with said East line S01°51'52"E, 429.54 feet to the Place of Beginning and containing 26.56 acres of land.

THERE is a 60.0 foot road easement reserved inside this tract, being parallel and adjacent to the East line of same.

THERE is also a 60.0 foot road easement conveyed across part of said 159.36 acre tract, being more particularly described as follows:

BEGINNING at the Southeast corner of said 159.36 acre tract;

THENCE with the South line of said 159.36 acre tract S89°29'40"W, 860.0 feet to point on the West side of an existing road from the South;

THENCE N00°30'20"W, 60.0 feet to point;

THENCE N89°29'40"E, 798.56 feet to point;

THENCE N01°51'52"W, 2541.04 feet to point;

THENCE West, 680.64 feet to point;

THENCE North 60.0 feet to point in the North line of said 159.36 acre tract on the West side of an existing road from the North;

THENCE with said North line East 738.72 feet to the Northeast corner of same;

THENCE with the East line of said 159.36 acre tract S01°51'52"E, w660.56 feet to the Place of Beginning.

FIDELITY NATIONAL TITLE INSURANCE COMPANY

File No.: NYN01-5797X
Commitment No.: *

EXHIBIT "A-290"
LEGAL DESCRIPTION
(continued)

LESS AND EXCEPT:

BEING 7.51 acres of land located in the GEORGE JAMISON SURVEY, ABSTRACT NO. 41 in Polk County, Texas and being part of the second of two 26.56 acre tracts of land awarded to Andy Lloyd, plaintiff, in the Final Judgement in Cause No. 10,548, styled W. C. Lloyd, Andy Lloyd, Geneva Armour, Cynthia Lea McCabe and Tennie Eudora Knox Lloyd vs. Boyd Lloyd, Sr. and dated March 10, 1987, said 26.56 acre tract being as described on page 3 of Exhibit A of the said Final Judgement. Said 7.51 acre tract of land being more particularly described by metes and bounds as follows to-wit:

BEGINNING at the Northeast corner of the said 26.56 acre tract of land in the East boundary line of a 159.36 acre tract of land described as a resurvey of the Retha Lloyd 80.0 acre tract and the C. Lloyd 80.0 acre tract described in Volume 94 page 392 and in Volume 94 page 391, respectively, of the Deed Records of Polk County, Texas, same being the Northeast corner of the 7.51 acre tract of land herein described and said corner bears North 01 deg. 51 min. 52 sec. West 897.20 feet from the Southeast corner of the said 159.36 acre tract;

THENCE South 01 deg. 51 min. 52 sec. East with the East boundary line of the said 26.56 acre tract, the said 159.36 acre tract, and the said 7.51 acre tract, at 429.54 feet the Southeast corner of the said 26.56 acre tract and the said 7.51 acre tract;

THENCE West with the South boundary line of the said 26.56 acre tract and the said 7.51 acre tract, at 762.00 feet the Southwest corner of the said 7.51 acre tract;

THENCE North 01 deg. 51 min. 52 sec. West with the West boundary line of the said 7.51 acre tract, at 429.54 feet the Northwest corner of the said 7.51 acre tract in the North boundary line of the said 26.56 acre tract;

THENCE East with the North boundary line of the said 26.56 acre tract and the said 7.51 acre tract, at 762.00 feet the point and place of BEGINNING, containing 7.51 acres of land, more or less.

THERE is also a 60 foot road easement reserved inside this tract, being parallel and adjacent to the East line of same.

THERE is also a 60 foot road easement conveyed across part of said 159.36 acre tract, being more particularly described as follows:

BEGINNING at the Southeast corner of the said 159.36 acre tract;

THENCE with the South line of said 159.36 acre tract South 89 deg. 29 min. 40 sec. West 860.00 feet to point on the West side of an existing road from the South;

THENCE North 00 deg. 30 min. 20 sec. West 60.00 feet to point;

THENCE North 89 deg. 29 min. 40 sec. East 798.56 feet to point;

THENCE North 01 deg. 51 min. 52 sec. West 2541.04 feet to point;

THENCE West 680.64 feet to point;

THENCE North 60.00 feet to point in the North line of said 159.36 acre tract on the West side of an existing road from the North;

THENCE with the said North line East 738.72 feet to the Northeast corner of same;

THENCE with the East line of said 159.36 acre tract South 01 deg. 51 min. 52 sec. East 2660.56 feet to the Place of Beginning.

FIDELITY NATIONAL TITLE INSURANCE COMPANY

File No.: NYN01-5797TX
Commitment No.: *

EXHIBIT "A-363"
LEGAL DESCRIPTION
(continued)

Beginning at a stake marking the southwest corner of the said J. W. Angell Survey and of the said J. Poitevent Survey number 38, the same being the northwest corner J. Poitevent Survey number 39, abstract number 493 and being in the east boundary line of the George Jamason League, abstract number 41, both in Polk County, Texas and from which stake a pine bears N 20° E 11 varas and a pine bears N 49° E 10½ varas;

Thence north 663½ varas along the west boundary line of the said J. W. Angell Survey and of the said J. Poitevent Section No. 38, the same being the east boundary line of the said Jamason League to a stake in said line marking the northwest corner of the said J. W. Angell Survey, the same being the southwest corner of the Allen Maxey Survey, abstract number 441 in said county and from which stake a pine bears S 81½° E 6.34 varas and a blackjack oak bears S 68° W 3 varas;

Thence east along the north boundary line of the said J. W. Angell Survey and of the said J. Poitevent Survey number 38, the same being the south boundary line of the said Allan Maxey Survey: at 387 varas cross the Corrigan and Moscow road, at 540 varas cross Dry Creek, at 634 varas cross the centerline of the N E & W T railroad and continue to a total distance of 681 varas to a stake marking the northeast corner of the said J. W. Angell Survey, the same being the northwest corner of the H. B. Purvis Survey, abstract number 1103 in said county and from which stake a magnolia bears S 64° W 14 varas and a pin oak bears S 3° W 11½ varas;

Thence south along the east boundary line of the said J. W. Angell Survey and the west boundary line of the said H. B. Purvis Survey: at 24 varas cross Dry Creek and continue to a total distance of 663½ varas to a stake marking the southeast corner of the said J. W. Angell Survey and the southwest corner of the said H. B. Purvis Survey, and being in the south boundary line of the said J. Poitevent Section 38, the same being the north boundary line of the said J. Poitevent Section 39 and from which stake a pine bears S 42° E 26½ varas;

Thence west 681 varas along said south boundary line of the said J. W. Angell Survey and of the said J. Poitevent Section number 38 to the place of Beginning containing 80 acres of land, more or less.

FIDELITY NATIONAL TITLE INSURANCE COMPANY

File No.: NYN01-5797TX
Commitment No.: 201-06031

EXHIBIT "A"
LEGAL DESCRIPTION
(continued)

TRACT 407:

BEING 290 acres, more or less, situated in the George Jamison Survey, Abstract No. 41 in Polk County, Texas, more particularly described as Tract No. 4 in a Deed from Katherine Cummings Martin, et al, to Champion International Corporation dated December 17, 1990 and of record in Volume 790, Page 166, et seq., of the Official Public Records of Polk County, Texas, to which Deed reference is hereby made for descriptive purposes and any and all other purposes. Said Tract is more particularly described in said Deed as follows:

Being 290 acres of land, more or less, located in the George Jamison League, Abstract No. 41 in Polk County, Texas and being all of the land described as Tract C of Tract No. 7 in the deed from Lynch Davidson & Company to National Lumber & Creosoting Company, dated July 21, 1927 and recorded in Volume 86 page 213 of the Deed Records of Polk County, Texas, more particularly described by metes and bounds on Exhibit "A-407" attached hereto.

FIDELITY NATIONAL TITLE INSURANCE COMPANY

File No.: NYN01-5797TX
Commitment No.: *

EXHIBIT "A-407"
LEGAL DESCRIPTION
(continued)

Beginning in the South line of the Sterling Jones 320 acres, 672 varas East from the S. W. corner, stake on the West side of a branch pine mkd. X.

Thence East 442 varas to corner in the West line of F. E. Cobb's 170 acres, stake for corner.

Thence South with said line 900 varas to the S. W. corner of said 170 acres, stake, pine mkd. X.

Thence East with Cobb's line 808 varas to S. W. corner of E. G. Purvis 61± acres,

Thence S. 82 E. with said Purvis line 580 varas to the S. E. corner of same in the East line of said league, stake, red oak mkd. X.;

Thence South with said league line, 700 varas to the N. E. corner of 1540 acres owned by C. Bender & Sons, stake two pines, both mkd. X.

Thence West with said Bender line 1540 varas to the S. W. corner of this survey, and an inner corner of said Bender, stake on a high hill, pine mkd. X.

Thence North 1800 varas to the place of beginning, containing 290 acres of land more or less.

FIDELITY NATIONAL TITLE INSURANCE COMPANY

File No.: NYN01-5797TX
Commitment No.: 201-06031

EXHIBIT "A"
LEGAL DESCRIPTION
(continued)

TRACT 412:

BEING 26.56 acres, more or less, situated in the George Jamison Survey, Abstract No. 41 in Polk County, Texas, more particularly described as Tract No. 2 in a Deed from E. L. McClendon, Jr., Trustee, to Champion International Corporation dated February 1, 1990 and of record in Volume 753, Page 236, et seq., of the Official Public Records of Polk County, Texas, to which Deed reference is hereby made for descriptive purposes and any and all other purposes. Said Tract is more particularly described by metes and bounds on Exhibit "A-412" attached hereto.

The land described on Exhibit "A-412" is from:

Fieldnotes of 26.56 acres in the George Jamison Survey, Abstract No. 41, Polk County, Texas and being a part of the 159.36 acre tract described as a resurvey of the Retha Lloyd 80.0 acre tract and the C. Lloyd 80.00 acre tract described in Volume 94, Page 392 and in Volume 94, Page 391 respectively, of the Deed Records of Polk County, Texas, said 26.56 acres being more particularly described as follows:

FIDELITY NATIONAL TITLE INSURANCE COMPANY

File No.: NYN01-5797TX
Commitment No.: *

EXHIBIT "A-412"
LEGAL DESCRIPTION
(continued)

BEGINNING at the Southeast corner of said 159.36 acre tract, a concrete monument for corner from which a 6" Sweet Gum (X) bears South 81 deg. 25 min. West 7.49 feet and a 9" Pine (X) bears North 82 deg. 51 min. East 2.43 feet;

THENCE with the South line of said 159.36 acre tract South 89 deg. 29 min. 40 sec. West 2543.72 feet to the Southwest corner of same in the center of Bear Creek, a concrete monument for corner from which a 18" Pine (X) South 05 deg. 57 min. East 16.0 feet and a 12" Ash (X) bears South 38 deg. 05 min. East 30.0 feet;

THENCE down the center of Bear Creek with its meanders as follows:

(1) North 29 deg. 45 min. 47 sec. East 46.15 feet;
(2) North 46 deg. 03 min. 24 sec. West 41.45 feet;
(3) South 85 deg. 49 min. 36 sec. West 155.57 feet;
(4) North 04 deg. 39 min. 19 sec. West 188.06 feet; and
(5) North 30 deg. 00 min. 31 sec. East 232.10 feet to corner;

THENCE East 2591.21 feet to corner in the East line of said 159.36 acre tract;

THENCE with said East line South 01 deg. 51 min. 52 sec. East 423.70 feet to the Place of Beginning and containing 26.25 acres of land.

THERE is reserved inside this tract a 60.0 foot road easement, being more particularly described as follows:

BEGINNING at the Southeast corner of said 29.56 acres;

THENCE with the South line of said 159.36 acre tract South 89 deg. 29 min. 40 sec. West 860.0 feet to point in the West side of an existing road from the South;

THENCE North 00 deg. 30 min. 20 sec. West 60.0 feet to point;

THENCE North 89 deg. 29 min. 40 sec. East 798.56 feet to point;

THENCE North 01 deg. 51 min. 52 sec. West 364.21 feet to point in the North line of said 26.56 acres;

THENCE with the North line of said 26.56 acres East, 60.03 feet to the Northeast corner of same;

THENCE with the East line of said 26.56 acre tract South 01 deg. 51 min. 52 sec. West 423.70 feet to the Place of Beginning.

THERE is also a 60.0 foot road easement conveyed across part of said 159.36 acre tract, being more particularly described as follows:

FIDELITY NATIONAL TITLE INSURANCE COMPANY

File No.: NYN01-5797TX
Commitment No.: *

EXHIBIT "A-412"
LEGAL DESCRIPTION
(continued)

BEGINNING at the Southeast corner of said 159.36 acre tract;

THENCE with the South line of said 159.36 acre tract South 89 deg. 29 min. 40 sec. West 860.0 feet to point on the West side of an existing road from the South;

THENCE North 00 deg. 30 min. 20 sec. West 60.0 feet to point;

THENCE North 89 deg. 29 min. 40 sec. East 798.56 feet to point;

THENCE North 01 deg. 51 min. 52 sec. West 2451.04 feet to point;

THENCE West 680.64 feet to point;

THENCE North 60.0 feet to point in the North Line of said 159.36 acre tract on the West side of an existing road from the North;

THENCE with said North line East 738.72 feet to the Northeast corner of same;

THENCE with the East line of said 159.36 acre tract South 01 deg. 51 min. 52 sec. East 2660.56 feet to the Place of Beginning.

FIDELITY NATIONAL TITLE INSURANCE COMPANY

File No.: NYN01-5797TX
Commitment No.: 201-06031

EXHIBIT "A"
LEGAL DESCRIPTION
(continued)

TRACT 413:

BEING 26.56 acres, more or less, situated in the George Jamison Survey, Abstract No. 41 in Polk County, Texas, more particularly described as Tract No. 3 in a Deed from E. L. McClendon, Jr., Trustee, to Champion International Corporation dated February 1, 1990 and of record in Volume 753, Page 236, et seq., of the Official Public Records of Polk County, Texas, to which Deed reference is hereby made for descriptive purposes and any and all other purposes. Said Tract is more particularly described by metes and bounds on Exhibit "A-413" attached hereto.

The land described on Exhibit "A-413" is from:

Fieldnotes of 26.56 acres in the George Jamison Survey, Abstract No. 41, Polk County, Texas and being a part of the 159.36 acre tract described as a resurvey of the Retha Lloyd 80.0 acre tract and the C. Lloyd 80.00 acre tract described in Volume 94, Page 392 and in Volume 94, Page 391 respectively, of the Deed Records of Polk County, Texas, said 26.56 acres being more particularly described as follows:

FIDELITY NATIONAL TITLE INSURANCE COMPANY

File No.: NYN01-5797TX
Commitment No.: 201-06031

EXHIBIT "A"
LEGAL DESCRIPTION
(continued)

TRACT 484: 8,926.285 acres, more or less

BEING 8,935.72 acres, more or less, situated in the J. A. Bahr Survey, Abstract No. 960; the J. P. Follett Survey, Abstract No. 247, the James Hooker Survey, Abstract No. 305, the Frank Womack Survey, Abstract No. 723, the Phillip Dixon Survey, Abstract No. 227, the J. Poitevent #39 Survey, Abstract No. 493, the J. Poitevent #40 Survey (also referred to as the Charles Bender Survey), Abstract No. 893, the J. Poitevent #41 Survey, Abstract No. 494, the J. Poitevent #42 Survey (also referred to as the Charles Bender Survey), Abstract No. 912, the J. Poitevent #44 Survey (also referred to as the Charles Bender Survey), Abstract No. 894, the George Jamison Survey, Abstract No. 41, the John Maginnis Survey, Abstract No. 47, the W. W. Ferguson Survey, Abstract No. 248, the John Dickerson Survey, Abstract No. 211, the O. D. Johnson Survey, Abstract No. 367 and the J. Poitevent #37 Survey, Abstract No. 492, all in Polk County, Texas, more particularly described as Tract No. 1 in a Deed from Polk County Land and Timber Company to The Champion Paper and Fibre Company dated April 30, 1952 and of record in Volume 155, Page 231, et seq., of the Deed Records of Polk County, Texas, to which Deed reference is hereby made for descriptive purposes and any and all other purposes. Said Tract is more particularly described in said Deed on Exhibit "A-484" attached hereto.

SAVE AND EXCEPT, from the land hereinabove described, 9.435 acres, more or less, situated in the Frank Womack Survey, Abstract No. 723 in Polk County, Texas, more particularly described as the first (unnumbered) tract in a Deed from Champion International Corporation to Champion Realty Corporation (Florida) dated June 24, 1999 and of record in Volume 1142, Page 704, et seq., of the Official Public Records of Polk County, Texas, to which Deed reference is hereby made for descriptive purposes and any and all other purposes. See Exhibit "A-484" Save and Except attached hereto.

LEAVING HEREIN DESCRIBED 8,926.285 acres, more or less.

FIDELITY NATIONAL TITLE INSURANCE COMPANY

File No.: NYN01-5797TX
Commitment No.: *

EXHIBIT "A-413"
LEGAL DESCRIPTION
(continued)

BEGINNING at a point in the East line of said 159.36 acre tract which bears North 01 deg. 51 min. 52 sec. West 423.70 feet from the Southeast corner of same;

THENCE West 2591.21 feet to corner in the West line of said 159.36 acre tract in the center of Bear Creek;

THENCE down the center of Bear Creek with its meanders as follows:

(1) North 30 deg. 00 min. 31 sec. East 138.48 feet;
(2) North 70 deg. 11 min. 51 sec. East 203.06 feet;
(3) North 56 deg. 19 min. 51 sec. East 112.85 feet;
(4) North 07 deg. 16 min. 11 sec. East 46.01 feet;
(5) North 82 deg. 05 min. West 66.28 feet;
(6) South 61 deg. 08 min. 05 sec. West 83.36 feet;
(7) North 81 deg. 12 min. 19 sec. West 78.52 feet;
(8) North 31 deg. 16 min. 50 sec. West 64.68 feet;
(9) North 03 deg. 13 min. 48 sec. West 56.99 feet; and
(10) North 33 deg. 07 min. 24 sec. West 99.42 feet to corner;

THENCE East, 2523.12 feet to corner in the East line of said 159.36 acre tract;

THENCE with said East line South 01 deg. 51 min. 52 sec. East 473.50 feet to the Place of Beginning and containing 26.56 acres of land.

THERE is also a 60.0 foot road easement reserved inside this tract, being parallel and adjacent to the East line of same;

THERE is also a 60.0 foot road easement conveyed across part of said 159.36 acre tract, being more particularly described as follows:

BEGINNING at the Southeast corner of said 159.36 acre tract;

THENCE with the South line of said 159.36 acre tract South 89 deg. 29 min. 40 sec. West 860.0 feet to point on the West side of an existing road from the South;

THENCE North 00 deg. 30 min. 20 sec. West 60.0 feet to point;

THENCE North 89 deg. 29 min. 40 sec. East 798.56 feet to point;

THENCE North 01 deg. 51 min. 52 sec. West 2541.04 feet to point;

THENCE West 680.64 feet to point;

THENCE North 60.0 feet to point in the North line of said 159.36 acre tract on the West side of and existing road from the North;

THENCE with said North line East, 738.72 feet to the Northeast corner of same;

THENCE with the East line of said 159.36 acre tract South 01 deg. 51 min. 52 sec. East 2660.56 feet to the Place of Beginning.

FIDELITY NATIONAL TITLE INSURANCE COMPANY

File No.: NYN01-5797TX
Commitment No.: 201-06031

EXHIBIT "A"
LEGAL DESCRIPTION
(continued)

TRACT 414:

BEING 26.56 acres, more or less, situated in the George Jamison Survey, Abstract No. 41 in Polk County, Texas, more particularly described as Tract No. 4 in a Deed from E. L. McClendon, Jr., Trustee, to Champion International Corporation dated February 1, 1990 and of record in Volume 753, Page 236, et seq., of the Official Public Records of Polk County, Texas, to which Deed reference is hereby made for descriptive purposes and any and all other purposes. Said Tract is more particularly described by metes and bounds on Exhibit "A-414" attached hereto.

The land described on Exhibit "A-414" is from:

Fieldnotes of 26.56 acres in the George Jamison Survey, Abstract No. 41, Polk County, Texas and being a part of the 159.36 acre tract described as a resurvey of the Retha Lloyd 80.0 acre tract and the C. Lloyd 80.00 acre tract described in Volume 94, Page 392 and in Volume 94, Page 391 respectively, of the Deed Records of Polk County, Texas, said 26.56 acres being more particularly described as follows:

EXHIBIT "A-414"
LEGAL DESCRIPTION
(continued)

BEGINNING at a point in the East line of said 159.36 acre tract which bears North 01 deg. 51 min. 52 sec. West 1326.74 feet from the Southeast corner of same;

THENCE West 2760.54 feet to corner in the West line of said 159.36 acre tract in the center of Bear Creek;

THENCE down the center of Bear Creek with its meanders as follows:

(1) North 25 deg. 50 min. 56 sec. East 102.33 feet;
(2) South 77 deg. 05 min. 24 sec. East 94.95 feet;
(3) South 70 deg. 56 min. 04 sec. East 62.69 feet;
(4) North 66 deg. 14 min. 26 sec. East 55.38 feet;
(5) North 41 deg. 47 min. 26 sec. East 62.56 feet;
(6) North 47 deg. 49 min. 44 sec. West 90.46 feet;
(7) North 22 deg. 38 min. 29 sec. West 96.36 feet;
(8) North 44 deg. 26 min. 11 sec. East 48.47 feet;
(9) South 84 deg. 45 min. 04 sec. East 104.54 feet;
(10) North 46 deg. 15 min. 56 sec. East 73.72 feet;
(11) North 00 deg. 55 min. 31 sec. East 77.53 feet; and
(12) North 29 deg. 33 min. 19 sec. West 44.63 feet to corner;

THENCE East 2390.36 feet to corner in the East line of said 159.36 acre tract;

THENCE with said East line South 01 deg. 51 min. 52 sec. East 461.66 feet to the Place of Beginning and containing 26.56 acres of land.

THERE is a 60.0 foot road easement reserved inside this tract, being parallel and adjacent to the East line of same.

THERE is also a 60.0 foot road easement conveyed across part of said 159.36 acre tract being more particularly deacribed as follows:

BEGINNING at the Southeast corner of said 159.36 acre tract;

THENCE with the South line of said 159.36 acre tract South 89 deg. 29 min. 40 sec. West 860.0 feet to point on the West side of an existing road from the South;

THENCE North 00 deg. 30 min. 20 sec. West 60.0 feet to point;

THENCE North 89 deg. 29 min. 40 sec. East 798.56 feet to point;

THENCE North 01 deg. 51 min. 52 sec. West 2541.04 feet to point;

THENCE West 680.64 feet to point;

THENCE North 60.0 feet to point in the North line of said 159.36 acre tract on the West side of an existing road from the North;

THENCE with said North line East 738.72 feet to the Northeast corner of same;

THENCE with the East line of said 159.36 acre tract South 01 deg. 51 min. 52 sec. East 2660.56 feet to the Place of Beginning.

FIDELITY NATIONAL TITLE INSURANCE COMPANY

File No.: NYN01-5797TX
Commitment No.: 201-06031

EXHIBIT "A"
LEGAL DESCRIPTION
(continued)

TRACT 415:

BEING 26.56 acres, more or less, situated in the George Jamison Survey, Abstract No. 41 in Polk County, Texas, more particularly described as Tract No. 5 in a Deed from E. L. McClendon, Jr., Trustee, to Champion International Corporation dated February 1, 1990 and of record in Volume 753, Page 236, et seq., of the Official Public Records of Polk County, Texas, to which Deed reference is hereby made for descriptive purposes and any and all other purposes. Said Tract is more particularly described by metes and bounds on Exhibit "A-415" attached hereto.

The land described on Exhibit "A-415" is from:

Fieldnotes of 26.56 acres in the George Jamison Survey, Abstract No. 41, Polk County, Texas and being a part of the 159.36 acre tract described as a resurvey of the Retha Lloyd 80.0 acre tract and the C. Lloyd 80.00 acre tract described in Volume 94, Page 392 and in Volume 94, Page 391, respectively, of the Deed Records of Polk County, Texas, said 26.56 acres being more particularly described as follows:

FIDELITY NATIONAL TITLE INSURANCE COMPANY

File No.: NYN01-5797TX
Commitment No.: *

EXHIBIT "A-415"
LEGAL DESCRIPTION
(continued)

BEGINNING at a point in the East line of said 159.36 acre tract North 01 deg. 51 min. 52 sec. West 2235.01 feet from the Southeast corner of same;

THENCE West, 2740.37 feet to corner in the West line of said 159.36 acre tract in the center of Bear Creek;

THENCE down the center of Bear Creek as follows:

(1) North 00 deg. 04 min. 46 sec. East 191.07 feet; and
(2) North 11 deg. 28 min. 06 sec. East 239.03 feet to the Northwest corner of said 159.36 acre tract, iron bolt for corner from which a 20" Pin Oak (X) bears South 79 deg. 15 min. East 12.11 feet and a 9" Sweet Gum (X) bears North 88 deg. 34 min. West 30.52 feet;

THENCE with the North line of said 159.36 acre tract East, 2678.74 feet to the Northeast corner of same, a concrete monument for corner from which an 8" Post Oak (X) bears South 23 deg. 15 min. West 12.70 feet;

THENCE with the East line of said 159.36 acre tract South 01 deg. 51 min. 52 sec. East 425.55 feet to the Place of Beginning and containing 26.56 acres of land.

THERE is a 60.0 foot road easement reserved inside this tract, being more particularly described as follows:

BEGINNING at the Northeast corner of said 26.56 acres;

THENCE with the East line of said 26.56 acre tract South 01 deg. 51 min. 52 sec. West 425.55 feet to the Southeast corner of same;

THENCE with the South line of said 26.56 acres West 60.03 feet to point;

THENCE North 01 deg. 51 min. 52 sec. West 365.52 feet to point;

THENCE West 680.04 feet to point;

THENCE North 60.0 feet to point in the North line of said 26.56 acres;

THENCE with said North line East 738.32 feet to the Place of Beginning.

THERE is also a 60.0 foot road easement conveyed across part of said 159.36 acre tract, being more particularly described as follows:

BEGINNING at the Southeast corner of said 159.36 acre tract;

THENCE with the South line of said 159.36 acre tract South 89 deg. 29 min. 40 sec. West 860.0 feet to point on the West side of an existing road from the South;

THENCE North 00 deg. 30 min. 20 sec. West 60.0 feet to point;

THENCE North 89 deg. 29 min. 40 sec. East 798.56 feet to point;

FIDELITY NATIONAL TITLE INSURANCE COMPANY

File No.: NYN01-5797TX
Commitment No.: *

EXHIBIT "A-415"
LEGAL DESCRIPTION
(continued)

THENCE North 01 deg. 51 min. 52 sec. West 2541.04 feet to point;

THENCE West 680.64 feet to point;

THENCE North 60.0 feet to point in the North line of said 159.36 acre tract on the West side of an existing road from the North;

THENCE with said North line East 738.72 feet to the Northeast corner of same;

THENCE with the East line of said 159.36 acre tract South 01 deg. 51 min. 52 sec. East 2660.56 feet to the Place of Beginning.

FIDELITY NATIONAL TITLE INSURANCE COMPANY

File No.: NYN01-5797TX
Commitment No.: *

EXHIBIT "A-484"
LEGAL DESCRIPTION
(continued)

The following surveys, in Polk County, Texas.

(1) The J. A. Bahr Survey, Abstract No. 960
(2) The J. P. Follett Survey, Abstract No. 247
(3) The James Hooker Survey, Abstract No. 305
(4) The Frank Womack Survey, Abstract No. 723
(5) The Phillip Dixon Survey, Abstract No. 227
(6) The Shepherd Brazelton Survey, Abstract No. 122
(7) The M. M. Huggins Survey, Abstract No. 903
(8) The J. Poitevent Survey, No.39, Abstract No. 493
(9) The J. Poitevent Survey, No.40, Abstract No. 893
(10) The J. Poitevent Survey, No.41, Abstract No. 494
(11) The J. Poitevent Survey, No.42, Abstract No. 912
(12) The J. Poitevent Survey, No.43, Abstract No. 495
(13) The J. Poitevent Survey, No.44, Abstract No. 894
(14) The J. Poitevent Survey, No.45, Abstract No. 496

and parts of the following surveys, to-wit:

(15) The George Jamison League, Abstract No. 41
(16) The John Maginnis League, Abstract No. 47
(17) The W. W. Ferguson Survey, Abstract No. 248
(18) The John Dickerson League, Abstract No. 211
(19) The O. D. Johnson Survey, Abstract No. 367
(20) The J. Poitevent Survey, No. 37, Abstract No. 492,
(21) The J. Poitevent Survey, No. 46, Abstract No. 961;

containing 11,500.62 acres of land, more or less.

<u>excepts</u> from this conveyance and excludes herefrom those three certain tracts of land containing 901.9 acres, more or less, 250 acres, more or less, and 1413 acres more or less, respectively this day conveyed by Grantor by separate deeds unto Gordon Reily, J. B. Edens, and W. F. Edens, reference to which deeds is here made for descriptive purposes.

EXHIBIT "A-484"
LEGAL DESCRIPTION
(continued)

SAVE AND EXCEPT:

COMMENCING at the Southeast corner of said Womack Survey and the Southwest corner of the James Hooker Survey, A-305, Polk County, Texas, found a Concrete Monument stamped "P-572" in the North Line of the John Dickerson Survey, A-211, Polk County, Texas and also in the most Northerly North Line of a 16.81 Acre Tract conveyed to Champion International Corporation by deed recorded in Volume 1024, Page 129 of the Polk County Official Records;

THENCE with the South Line of said Womack Survey, the North Line of said Dickerson Survey, and said North Line of said 16.81 Acre Tract, S89°04'19"W 38.93 feet to a 5/8" dome head bridge bolt set for corner and the Actual Place of Beginning of the herein described 9.435 Acres;

THENCE continuing with said Survey Line and said North Line of said 16.81 Acre Tract, S89°04'19"W, at 574.48 feet pass the most Northerly Northwest corner of said 16.81 Acre Tract and the most Northerly Northeast corner of a 2.93 Acre Tract described in Volume 721, Page 382 of said Official Records and continue on same course with said Survey Line and the most Northerly North Line of said 2.93 Acre Tract a total distance of 596.99 feet to a dome head bridge bolt set for corner in the East Right of Way of U. S. Highway No. 59;

THENCE with said Right of Way, N06°51'49"E 262.88 feet to a 5/8" dome head bridge bolt set for an angle corner;

THENCE continuing with said Right of Way, N03°02'47"E 446.53 feet to a 5/8" dome head bridge bolt set for corner;

THENCE S66°23'06"E 68.63 feet to a 5/8" dome head bridge bolt set for corner at a fence corner;

THENCE N41°41'44"E 81.99 feet to a 5/8" dome head bridge bolt set for corner at a fence corner;

THENCE N14°49'53"E 22.02 feet to a 5/8" dome head bridge bolt set for corner;

THENCE S82°29'37"E 436.36 feet to a 5/8" dome head bridge bolt set for corner at a fence corner;

THENCE S00°54'44"W 696.24 feet to the Place of Beginning and containing 9.435 Acres of Land.

THERE is also conveyed the following described 60.00 foot Road Easement;

EXHIBIT "A-484"
LEGAL DESCRIPTION
(continued)

SAVE AND EXCEPT:

BEGINNING at the most Westerly Northwest corner of said 9.435 Acre Tract in the East Right of Way of U. S. Highway No. 59;

THENCE with said Right of Way, N03°02'47"E 64.08 feet to a point;

THENCE S86°23'05"E 108.74 feet to a point in the Northwest Line of said 9.435 Acre Tract;

THENCE with said Northwest Line, S41°41'44"W 83.12 feet to an interior corner of said 9.435 Acre Tract;

THENCE with the most Westerly North Line of said 9.435 Acre Tract, N86°23'05"W 66.63 feet to the Place of Beginning.

The bearings described herein are based on the North Line of said 16.81 Acre Tract.

FIDELITY NATIONAL TITLE INSURANCE COMPANY

File No.: NYN01-5797TX
Commitment No.: 201-06031

EXHIBIT "A"
LEGAL DESCRIPTION
(continued)

TRACT 411:

BEING 7.51 acres, more or less, situated in the George Jamison Survey, Abstract No. 41 in Polk County, Texas, more particularly described as Tract No. 1 in a Deed from E. L. McClendon, Jr., Trustee, to Champion International Corporation dated February 1, 1990 and of record in Volume 753, Page 236, et seq., of the Official Public Records of Polk County, Texas, to which Deed reference is hereby made for descriptive purposes and any and all other purposes. Said Tract is more particularly described by metes and bounds on Exhibit "A-411" attached hereto.

FIDELITY NATIONAL TITLE INSURANCE COMPANY

File No.: NYN01-5797TX
Commitment No.: *

EXHIBIT "A-411"
LEGAL DESCRIPTION
(continued)

BEING 7.51 acres of land located in the GEORGE JAMISON SURVEY, ABSTRACT NO. 41 in Polk County, Texas and being part of the second of two 26.56 acre tracts of land awarded to Andy Lloyd, plaintiff, in the Final Judgement in Cause No. 10,548, styled W. C. Lloyd, Andy Lloyd, Geneva Armour, Cynthia Lee McCabe and Tennie Eudora Knox Lloyd vs. Boyd Lloyd, Sr. and dated March 10, 1987, said 26.56 acre tract being as described on page 3 of Exhibit A of the said Final Judgement. Said 7.51 acre tract of land being more particularly described by metes and bounds as follows to-wit:

BEGINNING at the Northeast corner of the said 26.56 acre tract of land in the East boundary line of a 159.36 acre tract of land described as a resurvey of the Retha Lloyd 80.0 acre tract and the C. Lloyd 80.0 acre tract described in Volume 94 page 392 and in Volume 94 page 391, respectively, of the Deed Records of Polk County, Texas, same being the Northeast corner of the 7.51 acre tract of land herein described and said corner bears North 01 deg. 51 min. 52 sec. West 897.20 feet from the Southeast corner of the said 159.36 acre tract;

THENCE South 01 deg. 51 min. 52 sec. East with the East boundary line of the said 26.56 acre tract, the said 159.36 acre tract, and the said 7.51 acre tract, at 429.54 feet the Southeast corner of the said 26.56 acre tract and the said 7.51 acre tract;

THENCE West with the South boundary line of the said 26.56 acre tract and the said 7.51 acre tract, at 762.00 feet the Southwest corner of the said 7.51 acre tract;

THENCE North 01 deg. 51 min. 52 sec. West with the West boundary line of the said 7.51 acre tract, at 429.54 feet the Northwest corner of the said 7.51 acre tract in the North boundary line of the said 26.56 acre tract;

THENCE East with the North boundary line of the said 26.56 acre tract and the said 7.51 acre tract, at 762.00 feet the point and place of BEGINNING, containing 7.51 acres of land, more or less.

THERE is also a 60 foot road easement reserved inside this tract, being parallel and adjacent to the East line of same.

THERE is also a 60 foot road easement conveyed across part of said 159.36 acre tract, being more particularly described as follows:

BEGINNING at the Southeast corner of the said 159.36 acre tract;

THENCE with the South line of said 159.36 acre tract South 89 deg. 29 min. 40 sec. West 860.00 feet to point on the West side of an existing road from the South;

THENCE North 00 deg. 30 min. 20 sec. West 60.00 feet to point;

THENCE North 89 deg. 29 min. 40 sec. East 798.56 feet to point;

THENCE North 01 deg. 51 min. 52 sec. West 2541.04 feet to point;

THENCE West 680.64 feet to point;

THENCE North 60.00 feet to point in the North line of said 159.36 acre tract on the West side of an existing road from the North;

FIDELITY NATIONAL TITLE INSURANCE COMPANY

File No.: NYN01-5797TX
Commitment No.: *

EXHIBIT "A-411"
LEGAL DESCRIPTION
(continued)

THENCE with the said North line East 738.72 feet to the Northeast corner of same;

THENCE with the East line of said 159.36 acre tract South 01 deg. 51 min. 52 sec. East 2660.56 feet to the Place of Beginning.

EXHIBIT "A-1"

[See Attached Map/Plat]

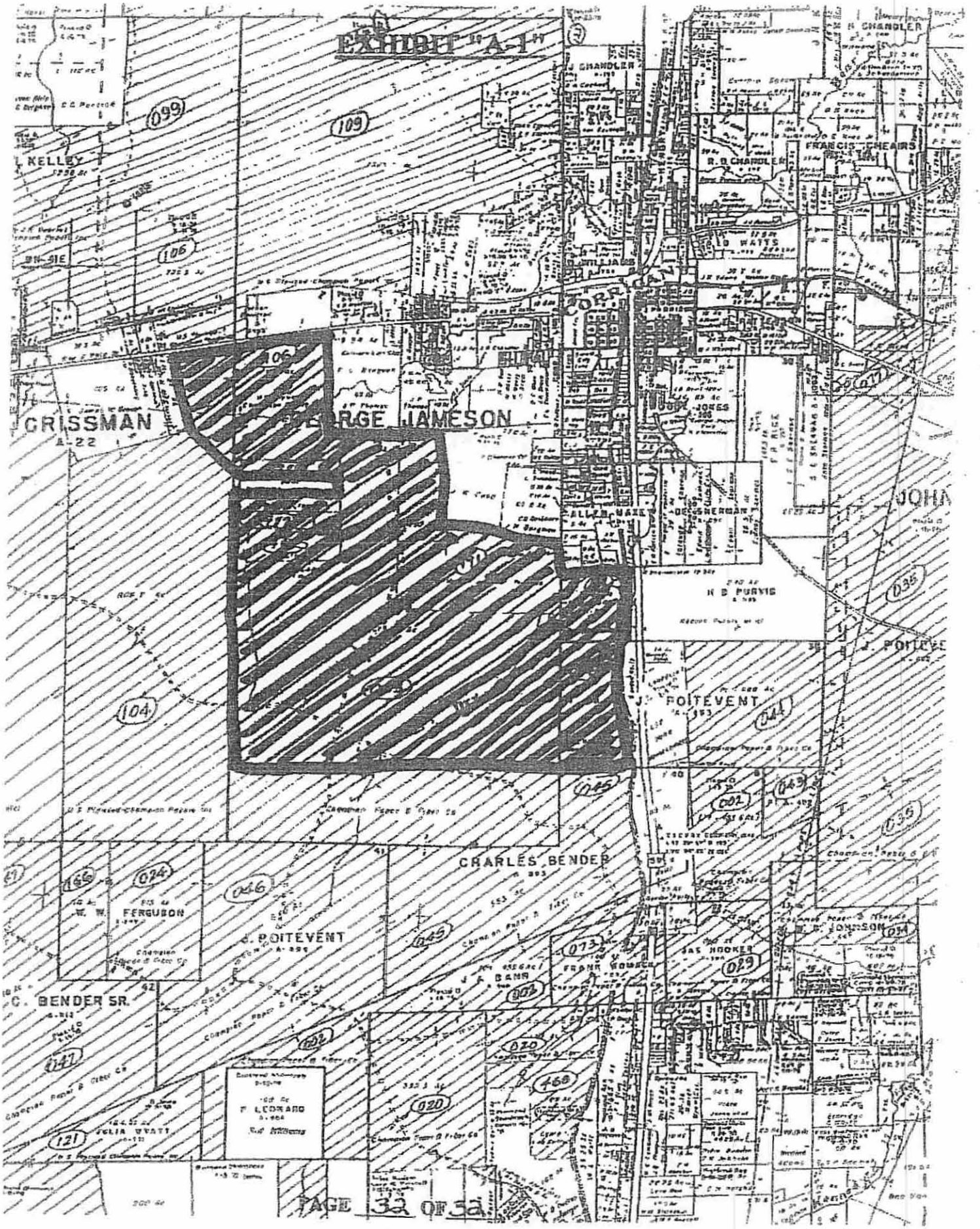

EXHIBIT "A-1"
GRISSMAN
A-22
GEORGE JAMESON
CHARLES BENDER
J. POITEVENT
R. B. PURVIS
FRANCIS CHEARIS
R. B. CHANDLER
W. W. FERGUSON
C. BENDER SR.
F. LEONARD
JULIA WYATT
SAS HOOKER
FRANK HOWELL
BANK
R. B. JOHNSON
KELLEY
J. CHANDLER
WATTS
JONES
ALLEN MAXEY
099
109
106
104
044
045
043
036
035
034
029
020
121

Exhibit B County of Polk Tax Abatement Compliance Report		
Personal Property Improvements		
Expenditures associated with the personal property improvements to your facility during _____ through _____.		
1.	Improvements occurring during reporting period.	$
2.	Improvements existing **prior to** reporting period.	$
3.	Total personal property improvements (add #1 and #2)	$
4.	Polk County Appraisal District Tax Account Number	
Real Property and Facility Improvements		
Expenditures associated with the real property improvements during _____ through _____.		
5.	Improvements occurring during reporting period.	$
6.	Improvements existing **prior to** reporting period.	$
7.	Total real property improvements (add #5 and #6)	$
4.	Polk County Appraisal Tax Account Number	
Jobs Created		
Full-time jobs created during _____ through _____.		
8.	Jobs created during reporting period.	
9.	Jobs existing **prior to** reporting period.	
10.	Total number of jobs created as a result of the Tax Abatement Agreement (add #8 and #9).	
11.	Minimum hourly wage of full-time permanent employment positions (required under Section 4.04)	$
12.	Percentage of employment positions earning a cash wage meeting the average hourly wage standard (required under Section 4.05)	
Additional Representatives		
13.	Percentage of new employment positions occupied by Polk County residents during reporting period (required under Section 4.06)	
14.	Goodwill benefits provided or planned to be provided to the Polk County community (pursuant to Section 5.01). Attach a printed description of goodwill benefits to this report with the company names as the title.	

Exhibit C
Certificate of Completion

DATE _____, 201__.
AFFIANT _____
_____
_____

Unless defined herein, each capitalized term or phrase used in this Certificate of Completion of construction ("***Certificate of Completion***") will have the meaning ascribed to such term or phrase in the Tax Abatement Agreement dated _____, 2014 ("***Tax Abatement Agreement***") between Corrigan OSB, L.L.C. ("***Affiant***") and Polk County, Texas ("***County***"), which is incorporated herein by reference for all purposes.

The person signing this Certificate of Completion has been duly sworn. Under oath, the undersigned swears the following information is true and correct:

1. Authority of Affiant. The undersigned person has been duly authorized by Affiant to sign this Certificate of Completion of construction as its agent and representative and deliver it to the County in accordance with the terms of the Tax Abatement Agreement.

2. Description of Affiant's Obligations. Affiant entered into the Tax Abatement Agreement with the County wherein the County agreed to abatement of the taxes on Affiant's Eligible Property as incentive for Affiant to make certain capital investments described in the Tax Abatement Agreement and create and fill a specified number of Employment Positions in the Zone and at the Project site.

3. Representations of the Affiant. Affiant swears that (a) the capital investments described in the Tax Abatement Agreement have been made, (b) substantial completion (except for minor, "punch-list" items) of Affiant's facilities occurred on or before _____, 20__, and (b) as of the date of this Certificate of Completion, no breach of any of the terms, conditions, representations or warranties contained in the Tax Abatement Agreement has occurred without cure by Affiant.

4. Liability for False Statements. Affiant is aware that the County is relying upon the truth and accuracy of this Certificate of Completion and that Affiant will be liable to the County for damages, attorney's fees, and other expenses incurred because of any false statement contained in this Certificate of Completion.

AFFIANT: _____

Printed Name: _____

SWORN AND SUBSCRIBED to before me on this _____ day of _____, 20__, by

_____.

[seal]

Notary Public, State of Texas

Exhibit D
Polk County Application for Tax Abatement Assistance

APPLICATION
FOR
TAX ABATEMENT

SUBMISSION REQUIREMENTS:

This application should be filed prior to the beginning of construction or the installation of equipment. This filing acknowledges familiarity and assumed conformance with the GUIDELINES AND CRITERIA FOR GRANTING TAX ABATEMENT IN A REINVESTMENT ZONE IN POLK COUNTY(copy enclosed). This application will become a part of any later agreement or contract and knowingly false representations thereon will be grounds for the voiding of any later agreement or contract.

THE ORIGINAL COPY OF THIS APPLICATION AND ATTACHMENTS SHOULD BE SUBMITTED TO:

COUNTY JUDGE
POLK COUNTY
POLK COUNTY COURTHOUSE
LIVINGSTON, TEXAS 77351

PART 1 – APPLICANT INFORMATION:

Company Name: Corrigan OSB, L.L.C.

Address: PO Box 1110

City, State, Zip: Alexandria, LA 71309-1110

Phone No: 318-448-0405

Contact Person/Title: Roy O. Martin, III

Submission Date: 12/01/2014

Type of Business Structure:
(X) Corporation
( ) Partnership
( ) Proprietorship

Total Number To Be Employed: 160

Annual Corporation Sales Per Year: $400 Million

POLK COUNTY TAX ABATEMENT APPLICATION

(INSTRUCTIONS FOR COMPLETING APPLICATION)

COMPLETE PART I

COMPLETE PART II

COMPLETE PART III AND ATTACH SHEETS OF INFORMATION REQUESTED

COMPLETE PART IV- ITEMS A, B, C, D, & E. LEAVE "F" BLANK, COMPLETE ITEM G.

COMPLETE PART V

LEAVE PART VI BLANK

(d) In compliance with Section 2264.101, et seq of the Texas Government Code, the City of Livingston may bring a civil action to recover any amounts owed to the City of Livingston under chapter 2264 of the Texas Government Code, including recovery of court costs and attorney's fees incurred in an action brought under Section 2264.101(a) of the Texas Government Code.

Section 6: ADMINISTRATION

(a) The Chief Appraiser of the Polk County Central Appraisal District shall annually determine an assessment of the property comprising Reinvestment Zone 3 (Livingston Main Street), and shall deliver to the Comptroller of Public Accounts for the State of Texas a report describing the reinvestment zone, including its size, types of property located in it, its duration, and the guidelines and criteria for the reinvestment zone, a copy of each tax abatement agreement, and any other information required by the Comptroller to administer its accounts for the reinvestment zone.

(b) Each year, any property owner receiving abatement shall furnish the appraiser with such information as may be necessary for the assessment and report.

(c) Upon establishing the value of the property, the Chief Appraiser shall notify the affected jurisdictions levying taxes on the property of the amount of the assessment.

Section 7: SUNSET PROVISION

These Guidelines and Criteria are effective upon the date of their adoption and will remain in force for two years, at which time all reinvestment zones and tax abatement contracts created pursuant to its provisions will be reviewed by the City of Livingston to determine whether the goals have been achieved. Based upon that review, the Guidelines and Criteria will be modified, renewed or eliminated providing that such actions shall not affect existing agreements. Within two years from date of adoption, the guidelines and criteria may be amended or repealed only by a vote of three-fourths of the members of the City Council.

compliance with each applicable term of the agreement;

(b) Exemption of taxable interests in each year covered by an agreement may be only to the extent the value for that year exceeds the value for the year in which the agreement is executed.

(c) The agreement shall be executed within 60 days after the applicant has forwarded all necessary information and documentation to the City of Livingston.

Section 5: RECAPTURE

(a) In the event that construction on the property is completed, but the improvements are subsequently demolished or destroyed for any reason excepting fire, explosion or other casualty or natural disaster for a period of one year during the abatement period, then the agreement shall terminate and so shall the abatement of the taxes for the calendar year during which the demolition or destruction occurred. The taxes otherwise abated for that calendar year shall be paid to the collecting entity within sixty days from the date of termination.

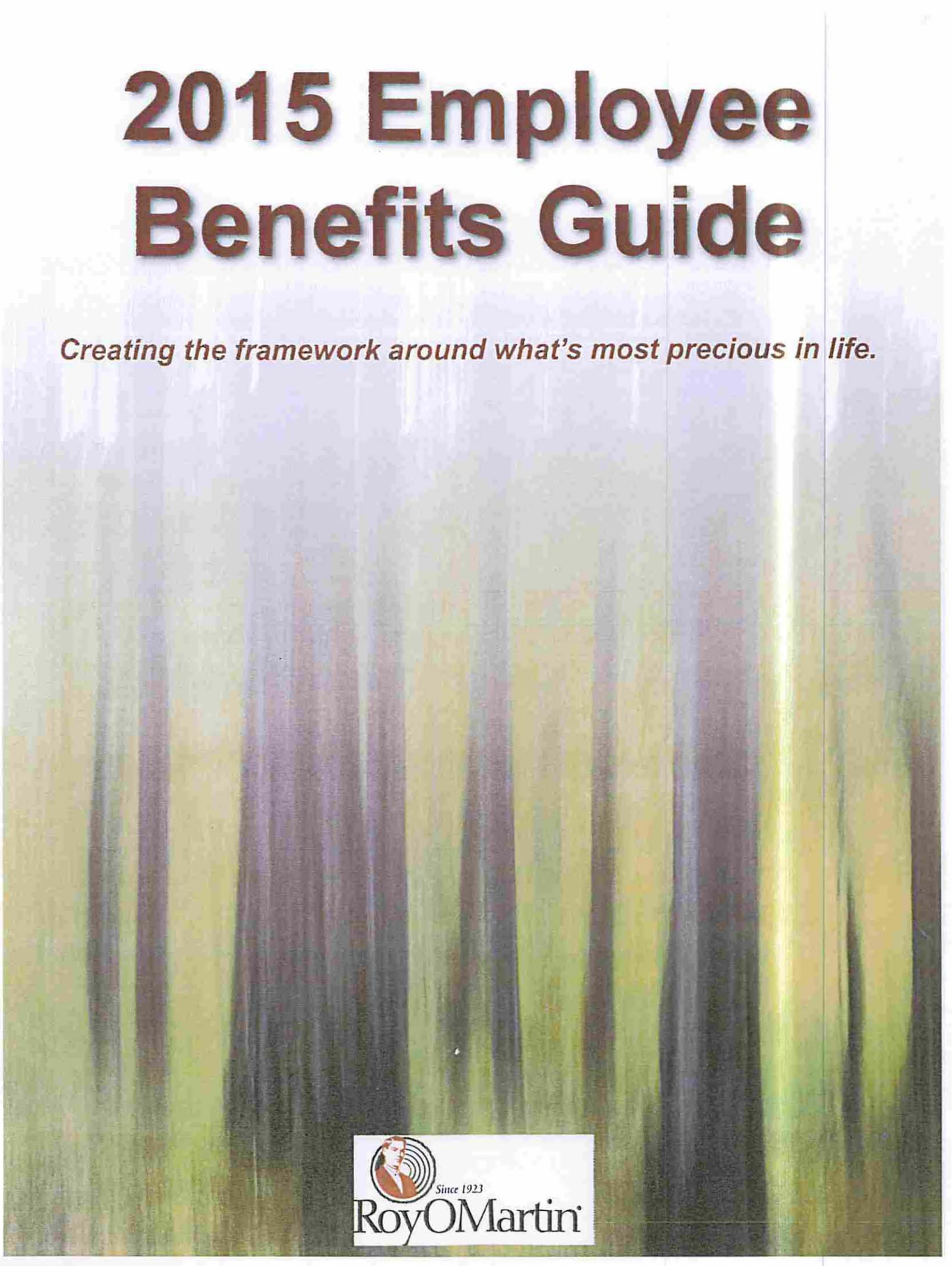
(b) Should the City of Livingston determine that the owner is in default of the terms and conditions of the agreement, or has failed to make the improvements or repairs as provided by the agreement, the City of Livingston shall notify the owner in writing at the address stated in the agreement, and if such default is not cured within sixty (60) days from the date of such notice ("Cure Period"), then the agreement may be terminated.

(c) In the event the owner (1) allows ad valorem taxes owed to any affected jurisdiction on the property to become delinquent and fails to timely or properly follow the legal procedures for their protest or contest, or (2) violates any of the terms and conditions of the abatement agreement and fails to cure during the Cure Period, the agreement may then be terminated and all taxes previously abated by virtue of the agreement will be recaptured and paid within sixty (60) days of the termination, or the City, at its option, may provide in the agreement that taxes for the year of default and subsequent years shall not be abated, but shall not recapture taxes for prior but previously abated years.

Exhibit E
CORRIGAN OSB Employee Benefits Package

2015 Employee Benefits Guide

Creating the framework around what's most precious in life.





RoyOMartin

In a world filled with uncertainty and stress, we are fortunate to work for a company that keeps their values ever present in their business model. RICHES – Respect, Integrity, Commitment, Honesty, Excellence and Stewardship are the values that guide our organization. These values are evidenced in our benefit plan with improvements every year. 2014 saw new beginnings with the addition of Dr. Brian Elkins as our company medical director and primary provider at Legacy Health & Wellness. Our Legacy team has improved the health profile of our employees and their families as well as our company's overall health outlook. We are building on what Dr. Elkins brings to the company by expanding our medical access to Central Louisiana Surgical Hospital (CLSH). The company now has an ownership interest in this hospital; therefore, we are able to offer you an improved benefit. After you meet your deductible, your coinsurance at CLSH will be 15% rather than the usual 20% you pay at other facilities. Because we have experienced more competitive pricing for services at CLSH, you will benefit by having lower coinsurance and lower prices.

In addition to the CLSH benefit, we will begin covering the "gastric sleeve" for patients with a BMI greater than 35 and diabetes. Before you can qualify for this procedure, there will be requirements for medical and/or psychological exams as well as health coaching sessions to prepare for life after surgery. These requirements will be explained in detail and forms will be available in benefits and human resources.

Concerning prescription drugs, we encourage you to use the website *www.scriptcare.com* to compare the price of your medication at different pharmacies. Many times a prescription filled at Walgreens will cost more than the same prescription filled at CVS for example – and sometimes it is the opposite. Use the tools available to lower your out of pocket expenses as much as possible. You are also able to compare some prices on medical services at *www.myhealthtoolkitla.com*.

Our efforts to improve overall health seem to be effective through the efforts of our nurses and staff at Legacy. We are excited to continue to see Dr. Guillot at OSB and welcome Willard Beard, PA to Chopin each week. We are also extending access to Lane Medical Group in Monroeville, AL to dependents covered on our medical plan. Covered dependents can be seen by Dr. Lane or Dr. House for $15 now as well as our employees.

As you can see, we are seeking ways to improve our benefit package while maintaining "Grandfathered Status" in compliance with the Affordable Care Act. Expanding access and improving health are making a positive impact on our company and we hope the year brings you continued health and happiness.

Diane Davidson
Employee Benefits Manager

2189 Memorial Drive; Alexandria, LA 71301 • 318-448-0405 • www.royomartin.com

Table of Contents

Medical Plan	1	Flexible Spending Accounts	7
Medical Home	2	Chaplain Assistance Program	8
Dental	3	Universal Life Insurance	9
Vision	3	Accident	10
Life Insurance and AD&D	4	Group Critical Illness	11
Weekly Indemnity	4	Short Term Disability	12
Long Term Disability	5	Resources	13
Retirement Benefits	6		

This booklet is designed to provide you with an overview of the benefit programs available. This booklet is meant only as a guide. For specific questions

Maximum Lifetime Benefit Amount	None
Deductible Per Calendar Year	
Plan A Per Covered Person Per Family Unit	 $500 $1,500
Plan B Per Covered Person Per Family Unit	 $1,250 $3,750
Maximum Out-of-Pocket Per Calendar Year	
Per Covered Person (Excludes Deductible)	$2,500
Hospital Services	
Room and Board	80% after deductible
Intensive Care Unit	80% after deductible
Central Louisiana Surgical Hospital	85% after deductible
Physical Services	
Inpatient Visits (requires pre-certification)	80% after deductible
Office Visits	80% after deductible
Surgery	80% after deductible
Allergy Testing	80% after deductible
Allergy Serum and Injections	80% after deductible
Legacy Health and Wellness	$12
Mental Health and Substance Abuse	
Initial three visits with a Mental Health or Substance Abuse professional at no charge; all Mental Health and Substance Abuse must go through Behavioral Health Systems	80% after deductible and EAP
Preventive Care	
Well Adult Care: Includes: office visit, x-rays, laboratory blood tests, immunizations, routine physical exam, pap smear, gynecological exam, prostate screening, hemocult (colon) exam, digital rectal exam, mammogram and colonoscopies	80% deductible waived
Well Child Care: Includes: office visit, x-rays, laboratory blood test and immunizations	80% deductible waived
Organ Transplants (requires pre-certification)	80% after deductible
Pregnancy Dependent daughters' pregnancy covered	80% after deductible
Prescription Drug Card Benefit Retail Pharmacy Option Generic: Brand: Mail Order is mandatory after 3rd refill (provides 90-day supply) Generic Brand	$100 Deductible Greater of $15 or 20% Greater of $30 or 20% Greater of $30 or 20% Greater of $60 or 20%

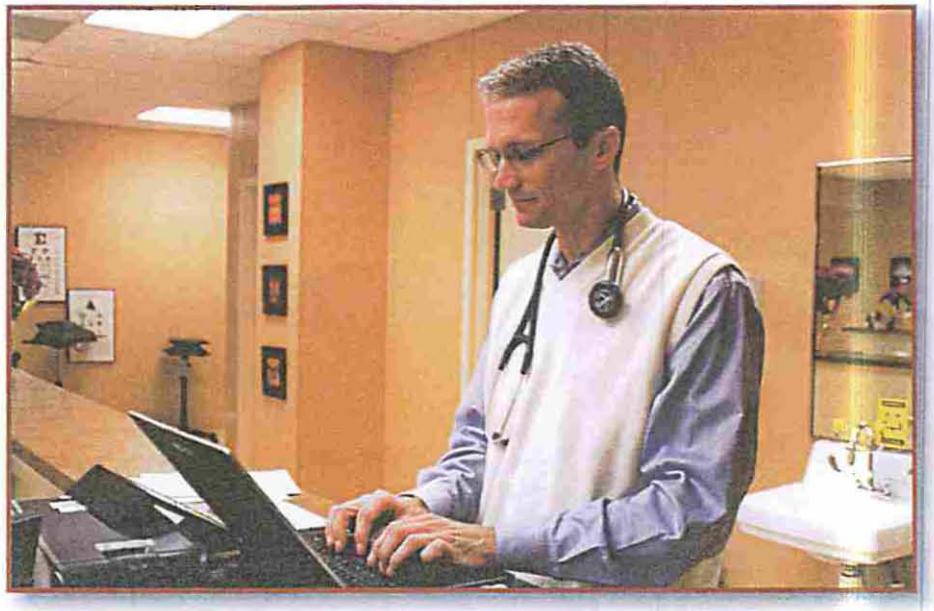


MEDICAL HOME

LEGACY HEALTH & WELLNESS

- Exclusive facility open only to employees and their eligible dependents and select other employers.
- Deductibles are waived
- $12 for each visit. The fee includes all services performed at the clinic.
- Primary care for prevention and illness
- Hours of operation:
  - Monday, Tuesday, and Thursday: 7:00 a.m. – 4:00 p.m.
  - Wednesday: 10:00 a.m. - 6:00 p.m.
  - Friday: 7:00 a.m. – noon





DENTAL PLAN

Summary of Benefits
Dental Coverage is provided by Delta Dental. The insurance for each insured and each insured Dependent will be based on the Insured's class shown in this Schedule of Benefits.

	Fee Schedule	Buy Up
Preventive	100%	100%
Basic	100% of schedule	80%
Major	100% of schedule	50%
Endodontics	100% of schedule	50%
Periodontics	100% of schedule	50%
Deductible per person	$50	$50
Annual maximum per person	$1,500	$1,500
Orthodontia (child only)	Not Covered	50%
Ortho lifetime max per child	N/A	$1,500
	Premium/Check Fee Schedule	**Buy Up**
Employee only	$2.90	$4.85
Employee and spouse	$8.29	$12.27
Employee and children	$10.49	$15.52
Employee and family	$14.72	$21.77

VISION PLAN

The Vision plan is provided through VSP.
Visit any doctor with your Full Feature Plan, but save by visiting any of the 34,000 locations in the nation's largest vision network.

	Full Feature Plan
Co-pay	
Exams Co-pay	$20
Materials Co-pay	$20
(waived for elective contact lenses)	
Contact lenses	Medically Necessary: Copay Applies Elective: $120 Allowance
Service Frequencies	
Exams	Every 12 months
Lenses (for glasses or contact lenses)	Every 12 months
Frames	Every 24 months
Network discounts (cosmetic extras, glasses and contact lens professional service)	Limitless within 12 months of exam.
Network	Vision Service Plan (VSP)

**Separate Out-of-Network Benefits Apply. Please consult the VSP Plan Summary for additional information.*



LIFE INSURANCE AND ACCIDENTAL DEATH & DISMEMBERMENT

Description of Class	Employees are considered full-time if they customarily work 30 or more hours a week.
Employee Waiting Period	An Employee is eligible for insurance on the later of the following dates: 1. The Group Policy's Effective Date. 2. The day following the day he/she completes 90 days of continuous employment with the Policyholder.
Cost of Insurance	The Covered Person is not required to contribute to the cost of his Basic Life/AD&D Insurance. The Covered Person is required to contribute to the entire cost of his Supplemental Life/AD&D Insurance and Basic Dependent Life Insurance.
Covered Person Insurance	**Basic Life Insurance Benefit** • $10,000 - $50,000 depending on the job description • will reduce to 65% at age 65, 50% at age 70 **Supplemental Life Insurance Benefit** • $10,000 - $50,000 depending on the job description • will reduce to 65% at age 65, 50% at age 70 and terminate at retirement **Basic Accidental Death and Dismemberment Benefit** • $10,000 - $50,000 depending on the job description, Basic Accidental Death and Dismemberment Benefit will reduce to 65% at age 65, 50% at age 70 **Supplemental Accidental Death and Dismemberment Benefit** • $10,000 - $50,000 depending on the job description • will reduce to 65% at age 65, 50% at age 70 and terminate at retirement

Weekly Indemnity

Eligible Class	Full Time Hourly Employees participating in the medical plan
Benefit Eligibility	1st Day Enrolled in Medical Plan
Elimination Period	1st Day Accident/8th Day Illness
Benefit Amount	$175 Week
Benefit Duration	13 Weeks



SALARY CONTINUATION

Salary continuance is available to salaried employees after one year of service. Benefit pays 100% of salary for 30 days, 75% for 60 days. Symetra will determine Long Term Disability (LTD) status.

LONG TERM DISABILITY

Covered Classes	All Salaried Employees.
Minimum Hours Requirement	Employees must be working at least 30 hours per week.
Employment Waiting Period	One year of continuous active employment.
Elimination Period	90 days.
Monthly Benefit	Benefits begin the day after Elimination Period is completed. 66 2/3% of your monthly earnings, but not more than $7,500. Your benefit may be reduced by deducible sources of income and disability earnings. Some disabilities may not be covered or may be limited under this coverage.

Maximum Payment Duration

Age When Disability Begins	Maximum Payment Duration
Less than age 60	To Social Security Normal Retirement Age (SSNRA)
60	60 months or to SSNRA, whichever is greater
61	48 months or to SSNRA, whichever is greater
62	42 months or to SSNRA, whichever is greater
63	36 months or to SSNRA, whichever is greater
64	30 months or to SSNRA, whichever is greater
65	24 months
66	21 months
67	18 months
68	15 months
69 and over	12 months

Social Security Normal Retirement Age (SSNRA) means the age at which you are eligible for Social Security full retirement benefits.



RETIREMENT BENEFITS

Profit Sharing and Supplemental Savings Plan

The Roy O. Martin Profit Sharing and Supplemental Savings Plan (the "Plan") was established in 1956 as a profit sharing plar to which participants made after-tax contributions. The Plan was revised in 2001 to allow participants to also make pre-tax contributions. The after-tax part of the Plan is commonly referred to as the 401(a); the pre-tax part is known as the 401(k). Participants have various investment options under each part of the Plan.

Eligible employees can begin making contributions to the 401(k) on the first day of the calendar month following the completion of 3 months of service. Contributions to the 401(a) can begin on the first day of the calendar month following the completion of the year of service. Changes to participant contribution rates can be made on a monthly basis. Company contributions are also made to the Plan on behalf of eligible participants. Company contributions to the 401(a) are made on a discretionary basis. A guaranteed company match of up to 4% of participant compensation is made to the 401(k) each year.

During orientation, you will receive an enrollment kit and more details explaining the benefits and investment options available to you through the Roy O. Martin Profit Sharing and Supplemental Savings Plan.

Post Retirement Benefits for Full Time Employees

Medical and Basic Life Insurance Benefits are maintained by the Company if:

(a) an employee has completed 15 years of service with the Company and reaches age 62; or
(b) the employee completes 25 years of service regardless of attained age.



FLEXIBLE SPENDING ACCOUNT

TASC – FlexSystem will be the administrator of the Flexible Spending Account benefit.
The program through TASC will include the access to a debit card, therefore, in most situations, eliminating the need to file a paper reimbursement. For those participating in the Dependent Care FSA, a reimbursement claim needs to be filed in Human Resources no later then Monday at 5:00 p.m. of the payroll week.

Important Note: Beginning January 1, 2011, Over-The-Counter medications are no longer eligible for reimbursement through the Flexible Spending Account.

Brief History of Flexible Spending Accounts (Section 125)

In 1978, Congress enacted Section 125. Section 125 flexible spending allows you to set aside your own money in order to pay for out-of-pocket expenses and dependent care expenses on a pre-tax basis. This turns into incredible tax savings opportunities for you, which in turn increases your take-home pay without costing you more money.

Flexible Spending Maximum Contributions

- Medical Reimbursement - $2,500/year
- Dependent Care - $5,000/year
- Rollover - up to $500 will roll to the following year if unused. There is no longer a 74 day grace period for incurring charges after December 31st.

Debit Card Tips

- **Incoming claim card!** If you have elected to participate in the Medical FSA, your claim card should arrive at your mailing address within 10-15 days of your Plan Start Date in a plain, white envelope from FlexSystem.
- **Web access?** Log in (at www.tasconline.com) for your account balance and claim information. Please disregard any reference to www.mbicard.com in the literature that arrives with your claim card.
- **Additional card?** Each account is allowed one free card for a spouse or dependent. To obtain more than one dependent claim card, please submit additional forms by fax. A $10.00 fee will be deducted from your FlexSystem account for each additional dependent claim card created.
- **Unable to use your card?** If you pay for your medical expenses without using your card, you can request reimbursement online. Use your Client ID and pin number sent to you from TASC and sign on. If you wish, you can set up to have your reimbursements direct deposited into your bank account. Your reimbursement will be issued within two days.
- **Lost or stolen?** Let us know! If you require a new claim card, please send an e-mail to service@tasconline.com with your name, client ID, Participant ID, current mailing address, and reason for the reissue. A standard $10.00 reissue fee will be deducted from your FlexSystem account at the time of reissue.
- **Three years until expiration!** Each FlexSystem claim card is valid for 3 years. The expiration date can be found on the front of your card. One month prior to the card's expiration, a new card will be mailed to your address on file. If you move, please update your mailing address with FlexSystem at www.tasconline.com.
- **Don't toss that card!** Your new annual FSA election will be loaded onto your card following enrollment each Plan Year. Please do not dispose of your card until the expiration date has been reached or a new card has been received.

ervice is just an e-mail away! Any other claim card questions or concerns may also be sent to service@tasconline.com. /e hope you enjoy the convenience of your claim card!

Please keep all receipts for verification of expenses.
Note: There will be an administration fee charged to you on each paycheck. This fee covers your cards and administration of ɔur account. For any FSA accounts set up after the first of the year, there will be a $15.00 charge.



CHAPLAIN ASSISTANCE PROGRAM



Martin Cares

Martin Cares is a chaplaincy program provided to all employees and their families. Chaplains make regular worksite visits to build trusting relationships with employees. The chaplains are trained, experienced, dedicated care-givers who are available 24 hours a day, 365 days a year, nationwide. On a voluntary and confidential basis, neutral from company business or operations, chaplains will extend care, concern, compassion and hope to all employees and their families.

The Martin Cares Program is available to employees and their families at no cost. Services provided by the program include (but are not limited to):

- Plan, officiate or attend funerals
- Marriage counseling
- Provide referral services for addictions, abuse to self or family, and other problems
- Grief counseling
- Meet in a neutral site to discuss your personal needs

Chaplains do not:

- Interfere with work progress
- Judge lifestyle or personal conduct
- Report to management regarding employee work habits
- Break confidentiality
- Promote a particular religious group or church, preach or proselytize
- Accept gifts or gratuities from employees for any service rendered
- Lend money

VOLUNTARY INDIVIDUAL UNIVERSAL LIFE INSURANCE



Unum's Voluntary Individual Universal Life Insurance provides a death benefit to your beneficiaries and offers financial flexibility. You can adjust the level of coverage and premium as your needs or budget change. Unlike term life insurance offered through the workplace, this coverage can continue into retirement. It also offers a living benefit for terminal illness and can include benefits for long term care, if needed.

Advantages of the plan

- Coverage is available to eligible employees age 15 to 80 who are actively at work.
- You can buy coverage for your spouse and dependent children.
- Premiums are based on your age at policy issue. Coverage can be continued as long as you pay your premiums and the policy surrender value is sufficient to cover the monthly deductions. This coverage ends at age 100.
- During initial enrollment, you may be able to get this insurance up to a specified amount without taking a medical exam. You may be asked a few health questions.
- The policy can build cash value with current interest rates, and the rate is guaranteed to never be less than 3%. Any interest earned is tax deferred under current laws.
- The death benefit this policy pays will be reduced by 50% at age 75 or 15 years after the policy anniversary, whichever is later; premiums will not be reduced.
- You get affordable rates when you buy this policy through your employer. The premiums are flexible and are conveniently deducted from your paycheck.
- You own the policy so you can keep this coverage if you leave the company or retire. Unum will bill you directly.
- Coverage becomes effective on the first day of the month in which payroll deductions begin.
- This policy includes a Living Benefit option. That means if you are diagnosed with a medical condition that limits life expectancy to 12 months or less, you can request up to 100% of the death benefit, to a maximum of $150,000. Your spouse and dependents have this option, as well.

Additional coverage options

- You have the option to select an Accidental Death Benefit Rider, which is available at initial enrollment to employees and spouses ages 15 to 65. This rider pays an additional death benefit equal to the base policy amount (subject to a $150,000 maximum) if the policyholder dies before age 70 as the result of a covered accident.

Eligible employees must be actively at work to apply for coverage. Being actively at work means on the day the employee applies for coverage, the individual must be working at one of his/her company's business locations, or the individual must be working at a location where he/she is required to represent the company. If applying for coverage on a day that is not a scheduled workday, the employee will be considered actively at work as of his/her last scheduled workday. Employees are not considered actively at work if they are on a leave of absence.

Employees must be U.S. citizens or legally authorized to work in the U.S. to receive coverage. Spouses and dependents must live in the U.S. to receive coverage.

This information is not intended to be a complete description of the insurance coverage available. The policy or its provisions may vary or be unavailable in some states. The policy has exclusions and limitations which may affect any benefits payable.

Underwritten by: Provident Life and Accident Insurance Company, Chattanooga, Tennessee

unum.com

©2014 Unum Group. All rights reserved. Unum is a registered trademark and marketing brand of Unum Group and its insuring subsidiaries.

GROUP ACCIDENT INSURANCE

Unum's Accident Insurance can pay benefits based on the injury you receive and the treatment you need, including emergency-room care and related surgery. The benefit can help offset the out-of-pocket expenses that medical insurance does not pay, including deductibles and co-pays.



Advantages of the plan

- Coverage is available to eligible employees age 17 to 80 who are actively at work.*
- You can buy coverage for your spouse and dependent children.
- There are no health questions to answer. If you apply, you automatically receive the base plan.
- Base plan is guaranteed renewable for life and covers a wide variety of injuries and accident-related expenses such as hospitalization, physical therapy, emergency-room treatment, doctor office visits, fractures and dislocations, transportation, lodging and more.
- Benefits are paid for accidents that occur off the job.
- You own the policy so you can keep this coverage if you leave the company or retire. Unum will bill you directly.
- This plan includes convenient payroll deduction, so you don't have to remember to write a check for your premiums.
- Coverage becomes effective on the first day of the month in which payroll deductions begin.

Additional coverage option

- You can purchase a Sickness Hospital Confinement Benefit to add additional coverage. This rider pays the insured employee, spouse or child a daily benefit if he or she is in the hospital for a covered illness. Amount is $100 per day for employee and spouse, $75 for children. This rider is available to family members who are covered by the base plan.

**Eligible employees must be actively at work to apply for coverage. Being actively at work means on the day the employee applies for coverage, the individual must be working at one of his/her company's business locations, or the individual must be working at a location where he/she is required to represent the company. If applying for coverage on a day that is not a scheduled workday, the employee will be considered actively at work as of his/her last scheduled workday Employees are not considered actively at work if they are on a leave of absence.*

Employees must be U.S. citizens or legally authorized to work in the U.S. to receive coverage. Spouses and dependents must live in the U.S. to receive coverage.

This information is not intended to be a complete description of the insurance coverage available. The policy or its provisions may vary or be unavailable in some states. The policy has exclusions and limitations which may affect any benefits payable.

THIS IS A LIMITED POLICY

Underwritten by: Provident Life and Accident Insurance Company, Chattanooga, Tennessee

unum.com

©2014 Unum Group. All rights reserved. Unum is a registered trademark and marketing brand of Unum Group and its insuring subsidiaries.

GROUP CRITICAL ILLNESS

Unum's Group Critical Illness Insurance can help protect your finances from the expense of a serious health problem, such as a stroke or heart attack. Cancer coverage is also available. You choose a lump-sum benefit up to $50,000 that's paid directly to you at the first diagnosis of a covered condition. You can use the benefit any way you choose.

What is covered?

Covered conditions

- Heart attack
- Major organ failure
- Occupational HIV
- Benign brain tumor
- Blindness
- End-stage renal (kidney) failure
- Coronary artery bypass surgery (pays 25% of lump-sum benefit)

Covered conditions with time limitations:

- Stroke (evidence of persistent neurological deficits confirmed at least 30 days after the event)
- Coma (resulting from severe injury lasting 14 consecutive days or more)
- Permanent paralysis (complete and permanent loss of the use of two or more limbs for a continuous 90 days as a result of a covered accident)

You may choose to select this benefit for an additional premium:

- Cancer
- Carcinoma in situ (pays 25% of the lump-sum benefit)*

Please refer to the policy for complete details about these covered conditions.

Advantages of the plan

- Coverage is available to eligible employees who are actively at work.**
- You can buy coverage for your spouse ages 17 to 64 with purchase of employee coverage.[1] Benefit amount is from $5,000 to $30,000 in $1,000 increments.
- All eligible dependent children ages newborn until their 26th birthday, regardless of marital or student status, are automatically covered at 25% of the employee benefit amount at no additional cost. Eligible children are covered for the same conditions as the employee and the following specific childhood conditions: cerebral palsy, cleft lip or palate, cystic fibrosis, Down syndrome and spina bifida. Diagnosis must occur after the child's coverage effective date.
- You can use this coverage more than once. If you receive a full benefit payout for a covered illness, your coverage can be continued for the remaining covered conditions. The diagnosis of a new covered illness must occur at least 90 days after the most recent diagnosis. Each condition is payable once per lifetime.
- You get affordable rates when you buy this coverage through your employer, and the premiums are conveniently deducted from your paycheck.
- Coverage is portable. You may take the coverage with you if you leave the company or retire, without having to answer new health questions. Unum will bill you directly.
- Coverage becomes effective on the first day of the month in which payroll deductions begin.
- **Wellness Benefit** — based on the plan selected by your employer, this benefit can pay $75 per calendar year per insured individual if a covered health screening test is performed, including blood tests, stress tests, colonoscopies, mammograms, chest X-rays. A full list of covered tests will be provided in your certificate.

Reduction of benefits - the benefit amount for the employee and spouse reduces by 50% on the first policy anniversary date after the insured individual's 70th birthday. Premiums will not be reduced. For coverage purchased after age 70, benefit amounts will not be reduced.

Termination provisions

If you choose to cancel your coverage under the policy, your coverage ends at 12:00 midnight on the first of the month following the date you provide notification to your employer. Otherwise, your coverage under the policy ends on the earliest of the following:

- Date this policy is cancelled
- Date you are no longer in an eligible group
- Date your eligible group is no longer covered
- Date of your death
- Last day of the period for which you made any required contributions
- Last day you are in active employment unless continued due to a covered layoff or leave of absence or due to an injury or sickness. Coverage on your dependent children ends on the earliest of the date your coverage under the policy ends or the date a dependent child no longer meets the definition of dependent children. Unum will provide coverage for a payable claim that occurs while you are covered under this policy.

** Carcinoma in situ is defined as cancer that involves only cells in the tissue in which it began and that has not spread to nearby tissues.*
1 Employees and spouses may be covered under a policy or the Spouse Rider, but not both.
***Eligible employees must be actively at work to apply for coverage. Being actively at work means on the day the employee applies for coverage, the individual must be working at one of his/her company's business locations, or the individual must be working at a location where he/she is required to represent the company. If applying for coverage on a day that is not a scheduled workday, the employee will be considered actively at work as of his/her last scheduled workday. Employees are not considered actively at work if they are on a leave of absence.*
Employees must be U.S. citizens or legally authorized to work in the U.S. to receive coverage. Spouses and dependents must live in the U.S. to receive coverage.
This information is not intended to be a complete description of the insurance coverage available. The policy or its provisions may vary or be unavailable in some states. The policy has exclusions and limitations which may affect any benefits payable.
THIS IS A LIMITED POLICY
Underwritten by: Unum Life Insurance Company of America, Portland, Maine
unum.com





INDIVIDUAL SHORT TERM DISABILITY INSURANCE

Unum's Individual Short Term Disability Insurance replaces a portion of your income if you are unable to work due to a coverec injury or illness. This coverage can pay a monthly benefit to provide some income during a time of need. Common reasons people use this coverage include injuries, a covered pregnancy and digestive problems — such as gall bladder surgery.

Advantages of the plan

- Coverage is available to eligible employees age 17 to 69 who are actively at work.*
- Choose a monthly benefit between $400 and $5,000 for covered disabilities due to injury or illness.
- Coverage of up to 60% of your gross monthly salary may be offered.
- The affordable premium is based on your age when you buy the insurance and will not increase as you get older.**
- Your policy is guaranteed renewable, until age 72, as long as you pay the premiums on time.
- Your plan includes a Waiver of Premium, included at no extra charge, for covered injuries and illnesses. This means you don't have to pay your premiums after 90 days of total disability or the elimination period (whichever is longer). They'll be waived as long as the disability continues, up to the maximum benefit period.
- This plan includes convenient payroll deduction, so you don't have to remember to write a check for your premiums.
- You own the policy so you can keep this coverage if you leave the company or retire. Unum will bill you directly.
- Coverage becomes effective on the first day of the month in which payroll deductions begin.

***Premiums can be changed only if we change them on all policies of this kind inforce in the state in which the policy is issued.*

**Eligible employees must be actively at work to apply for coverage. Being actively at work means on the day the employee applies for coverage, the individual must be working at one of his/her company's business locations, or the individual must be working at a location where he/she is required to represent the company. If applying for coverage on a day that is not a scheduled workday, the employee will be considered actively at work as of his/her last scheduled workday Employees are not considered actively at work if they are on a leave of absence.*

Employees must be U.S. citizens or legally authorized to work in the U.S. to receive coverage. Spouses and dependents must live in the U.S. to receive coverage

This information is not intended to be a complete description of the insurance coverage available. The policy or its provisions may vary or be unavailable in some states. The policy has exclusions and limitations which may affect any benefits payable.

Policy provisions

Pre-existing condition limitation *- if you have a pre-existing condition within a 12-month period before your coverage effective date, benefits will not be paid for disability period if it begins during the first 12 months the policy is inforce.*
A pre-existing condition is a condition for which symptoms existed (within 12 months before your coverage effective date) that would cause a person to seek treatment from a physician or for which a person was treated or received medical advice from a physician or took prescribed medicine. The determination of whether your condition qualifies as pre-existing will be based on the date of disability and not the date you notify Unum.

Pregnancy *- Nine months after coverage becomes effective, pregnancy is considered the same as any other covered illness. The available monthly benefits will be paid upon fulfillment of the elimination period. Benefits will not be paid if the insured individual gives birth within nine months after the coverage becomes effective. However, medical complications of pregnancy may be considered as any other covered illness, subject to the pre-existing condition limitation.*

Underwritten by: Provident Life and Accident Insurance Company, Chattanooga, Tennessee

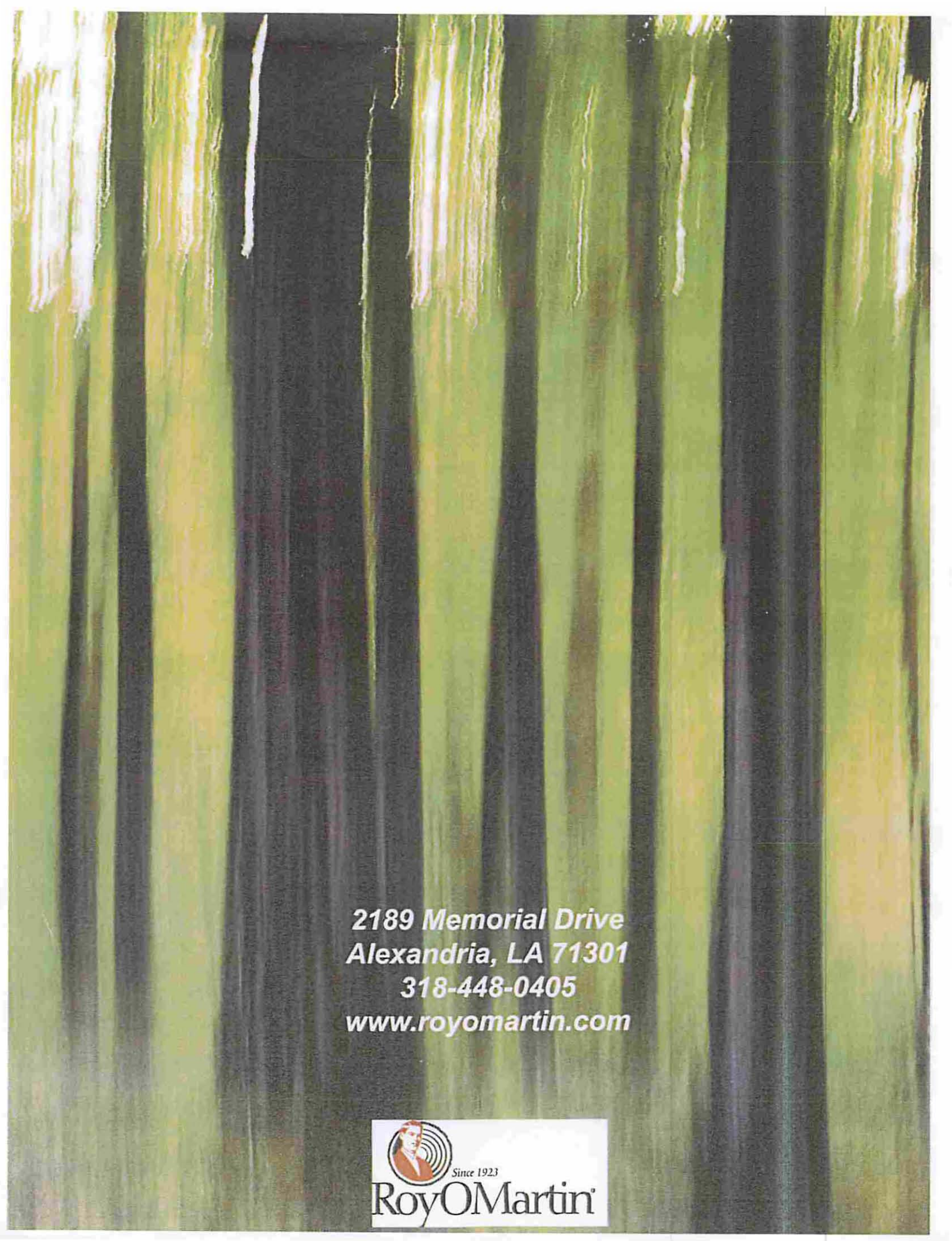
unum.com

©2014 Unum Group. All rights reserved. Unum is a registered trademark and marketing brand of Unum Group and its insuring subsidiaries.

RESOURCES

Benefit	Provider	Telephone Number	Website Address
Core Benefits			
Medical	Blue Cross Blue Shield of SC	(877) 705-5427	www.myhealthtoolkitla.com
Employee Assistance Program/Mental Health	Behavioral Health Systems	(800) 245-1150	www.bhs-inc.com
Prescription Benefits	Scriptcare - Our Customer Service Department is available 24 hours a day, 7 days a week. E-mail questions to customerservice@scriptcare.com	(800) 880-9988	www.scriptcare.com
Flexible Spending Account	TASC	(800) 422-4661	www.tasconline.com
Dental	Delta Dental	(800) 422-4234	www.deltadentalins.com
Vision	Guardian/VSP	(800) 627-4200	www.glic.com www.vsp.com
Non-Medical Benefits			
Basic & Supplemental Life Insurance and AD&D	Symetra Life Insurance	(800) 796-3872	www.symetra.com
Weekly Indemnity	MHC Employee Benefit Trust	(318) 448-0293 (800) 533-7169	N/A
Salary Continuation/ Long Term Disability	Symetra Life Insurance	(800) 796-3872	www.symetra.com
Voluntary Benefits			
Universal Life	Underwritten by Unum Serviced by Farmington Company	(800) 621-0067	www.farmingtonco.com
Accident	Underwritten by Unum Serviced by Farmington Company	(800) 621-0067	www.farmingtonco.com
Critical Illness	Underwritten by Unum Serviced by Farmington Company	(800) 621-0067	www.farmingtonco.com
Short Term Disability	Underwritten by Unum Serviced by Farmington Company	(800) 621-0067	www.farmingtonco.com




2189 Memorial Drive
Alexandria, LA 71301
318-448-0405
www.royomartin.com
Since 1923
RoyOMartin