

Exhibit 13

Buyer Incentives

The property is not in an active Tax Increment Financing District. However, the seller may discount the land price based on the use of the property. Discounts may apply based on the electric demands and volume of energy required by the business.

St. Croix Electric Cooperative may apply for United States Department of Agriculture Grants (USDA) for its member consumers in amounts up to \$450,000. Grants are available for businesses demonstrating job growth and new employment opportunities. St. Croix Electric does not approve grant applications. Grants are reviewed and approved by the USDA.

St. Croix Electric and its power supplier, Dairyland Power may provide below market rate loans in amounts up to \$250,000 for qualifying businesses locating in the Hammond ~ St. Croix Business Center II.