

MMG

# Cottonwood Apartments

315 South 300 East, Roosevelt, Utah 84066

Number of Units: 54 Year Built: 1995



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## TABLE OF CONTENTS

CLICK TO JUMP

**4** Investment Strategy

**7** The Property

**11** Market Overview

**18** Financials



MMG Real Estate Advisors is pleased to present the opportunity to acquire **Cottonwood Apartments**, a 54-unit garden-style community located in the center of Roosevelt, Utah—an established workforce hub for the broader Uintah Basin. Built in 1995, the property benefits from stable regional employment drivers, structurally limited housing supply, and demand supported by energy, healthcare, agriculture, education, and essential services. With a walkable location near schools, parks, retail, and the UBMU medical campus, Cottonwood Apartments offers long-term operational durability in one of rural Utah's most stable submarkets.

## COTTONWOOD APARTMENTS

315 SOUTH 300 EAST, ROOSEVELT, UT 84066

County	Duchesne
Total Units	54
Year Built	1995
Average Unit Size (SF)	2-Beds: 940   3-Beds: 1,110 to 1,180

Site Acreage	3.74
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Density (Units/Acre)	14.40
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No. of Residential Buildings	13
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No. of Stories	2
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Foundation	Concrete
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Construction Type	Townhomes
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Exterior	Brick and Stucco
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Roofs	Asphalt Shingle
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Windows	Vinyl
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Electrical	Copper
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Plumbing (Waste/Stack)	Copper
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Parking Spaces	84
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Parking Ratio (Spaces/Unit)	1.55
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Parcel ID Number(s)	00-0031-1138, 00-0002-4202
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### Utilities Summary

HVAC	
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- A/C	Electrical
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- Heat	Gas
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Hot Water	Gas
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### Utilities Metering & Responsibility

Electric/Gas	Tenant
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Water/Sewer/Trash	Tenant
-------------------	--------

Cable/Internet	Tenant
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## INVESTMENT HIGHLIGHTS



Consistently Strong Demand



Diverse Local Economy



Low Operating Costs



Walkable, Service-Rich Location



Long-Term Stability



## Consistently Strong Demand

Cottonwood Apartments benefits from a chronic shortage of quality, affordable housing in Duchesne County. Limited multifamily stock and virtually no new deliveries in over a decade support consistently high occupancy levels and minimal competitive pressure. As the Roosevelt area continues to serve as the employment and service hub for surrounding towns, demand for well-located, professionally managed rental housing remains resilient.



## Diverse Local Economy

Roosevelt anchors one of rural Utah's most economically diverse regions. Employment is supported by energy production in the Uinta Basin, the UBM/C medical campus, education (including Utah State University–Uintah Basin), retail services, agriculture, logistics, and public-sector roles. This mix provides a stable workforce and a broad renter base that supports consistent housing demand throughout economic cycles.



## Low Operating Costs

The property's rural Utah location offers meaningfully lower operating costs relative to major metro markets, including reduced labor, maintenance, and insurance expenses. These structural cost advantages enhance cash flow durability and improve long-term performance potential.





### Walkable, Service-Rich Location

Cottonwood Apartments sits within immediate proximity to schools, parks, grocery options, medical services, civic amenities, and everyday retail. This convenience improves tenant retention and enhances the property's competitiveness, particularly among workforce renters seeking proximity to major employers such as UBMC and local education centers.



### Long-Term Stability

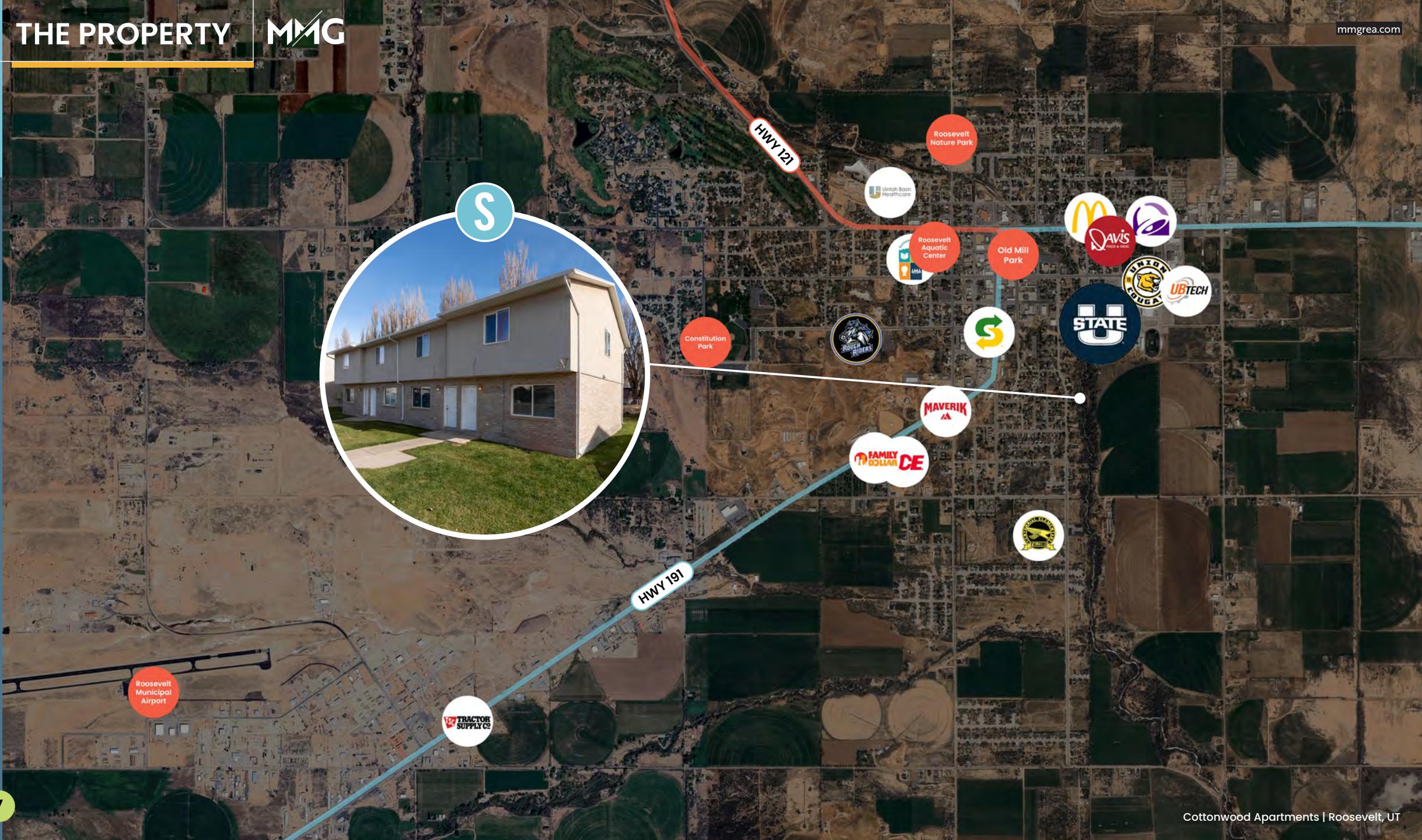
With minimal new construction, a growing county population, strong occupancy trends, and a workforce-driven economy, Roosevelt offers a fundamentally stable backdrop for long-term multifamily ownership. Cottonwood Apartments is positioned to benefit from these durable demand drivers and the region's limited supply pipeline.



# THE PROPERTY

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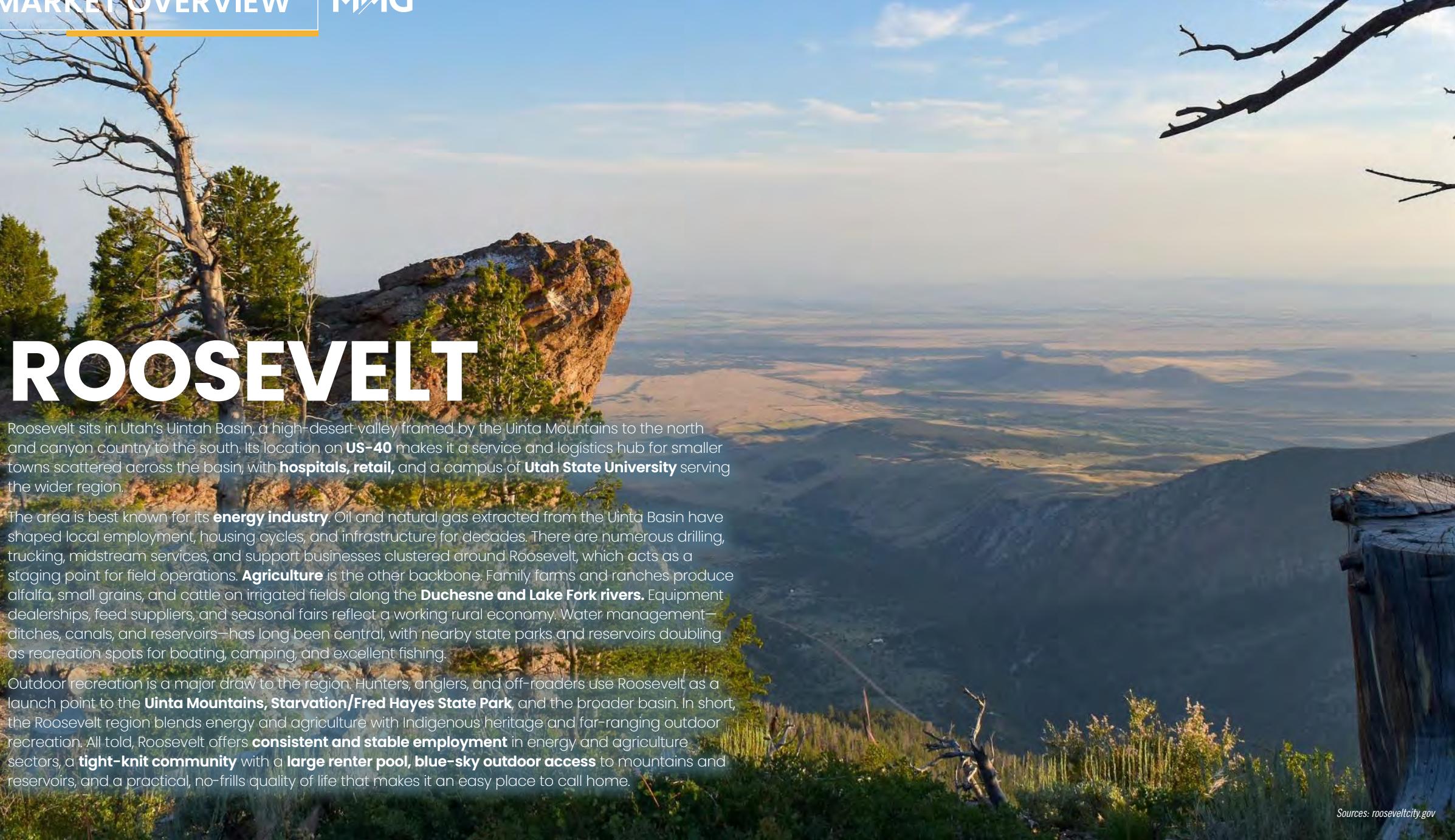








# MARKET OVERVIEW

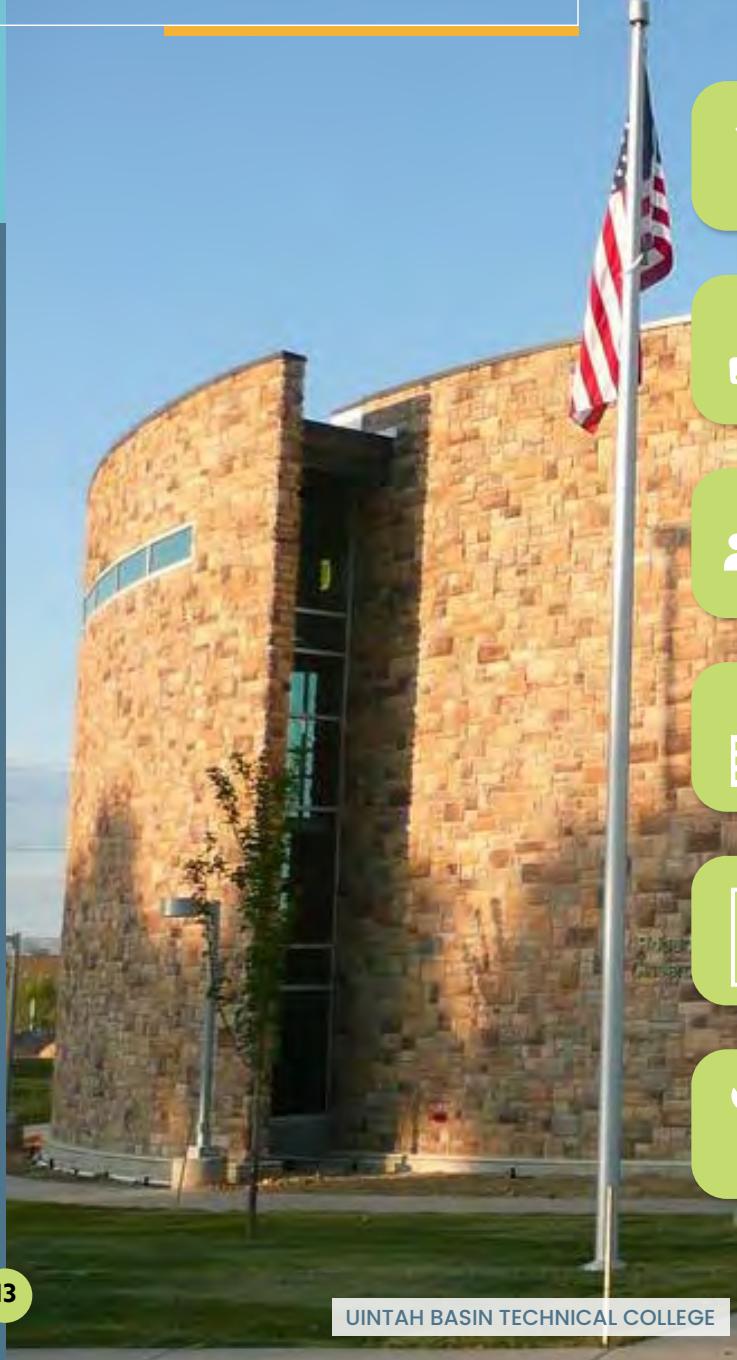


# ROOSEVELT

Roosevelt sits in Utah's Uintah Basin, a high-desert valley framed by the Uinta Mountains to the north and canyon country to the south. Its location on **US-40** makes it a service and logistics hub for smaller towns scattered across the basin, with **hospitals, retail**, and a campus of **Utah State University** serving the wider region.

The area is best known for its **energy industry**. Oil and natural gas extracted from the Uinta Basin have shaped local employment, housing cycles, and infrastructure for decades. There are numerous drilling, trucking, midstream services, and support businesses clustered around Roosevelt, which acts as a staging point for field operations. **Agriculture** is the other backbone. Family farms and ranches produce alfalfa, small grains, and cattle on irrigated fields along the **Duchesne and Lake Fork rivers**. Equipment dealerships, feed suppliers, and seasonal fairs reflect a working rural economy. Water management—ditches, canals, and reservoirs—has long been central, with nearby state parks and reservoirs doubling as recreation spots for boating, camping, and excellent fishing.

Outdoor recreation is a major draw to the region. Hunters, anglers, and off-roaders use Roosevelt as a launch point to the **Uinta Mountains, Starvation/Fred Hayes State Park**, and the broader basin. In short, the Roosevelt region blends energy and agriculture with Indigenous heritage and far-ranging outdoor recreation. All told, Roosevelt offers **consistent and stable employment** in energy and agriculture sectors, a **tight-knit community** with a **large renter pool, blue-sky outdoor access** to mountains and reservoirs, and a practical, no-frills quality of life that makes it an easy place to call home.



## APARTMENT FUNDAMENTALS

### LIMITED SUPPLY & STEADY POPULATION GROWTH SUPPORT STRONG FUNDAMENTALS

The Duchesne–Uintah County submarket continues to see a housing shortage, with occupancy and rent growth outperforming regional and national benchmarks for several years. The region boasts a 97.4% stabilized occupancy rate, well above the 93.5% national rate and higher than top regional markets such as Provo and Salt Lake City, which average below 95.0%. The submarket's occupancy has been supported by consistent population growth paired with a lack of new supply—no properties have been completed in over a decade and none are underway—while absorptions have remained positive or at least flat since 2018.

These factors have also driven rents higher and, although gains have decelerated from the double-digit increases seen in 2021–2023, the region continues to post above-average annual increases, including 2.0% in the most recent quarter. This was above the national benchmark of ~0.5% and contrasts with the flat or negative annual rent trends in most of Utah's larger markets. The region's stable employment base and steadily growing population suggest the submarket is likely to continue outperforming, with consistently high occupancy and solid rent growth.

## Population

	Cottonwood Apts-3 Mile Radius	Duchesne County
2025	9,135	20,460
2030	9,407	21,027
Change	3.0%	2.8%

## Educational Attainment

	Cottonwood Apts-3 Mile Radius	Duchesne County
Bachelor's	13.5%	12.6%
Professional	6.8%	5.8%
Total	20.3%	18.4%

## Employment Segmentation

	Cottonwood Apts-3 Mile Radius	Duchesne County
White Collar	47.8%	50.9%
Blue Collar	35.2%	35.6%
Service	17.0%	13.5%

## Households

	Cottonwood Apts-3 Mile Radius	Duchesne County
2025	2,891	6,794
2030	2,983	6,977
Change	3.2%	2.7%

## Median HHI

	Cottonwood Apts-3 Mile Radius	Duchesne County
2025	\$77,372	\$76,948
2030	\$85,880	\$85,370
Change	11.0%	10.9%

## Key Renter Demographic

	Cottonwood Apts-3 Mile Radius	Duchesne County
20-29	13.5%	12.13%
30-39	13.6%	11.59%
Total	27.1%	23.7%

## Occupied Housing Units

	Cottonwood Apts-3 Mile Radius	Duchesne County
Renter Occupied	27.3%	20.9%
Owner Occupied	72.7%	79.1%

## UTAH STATE UNIVERSITY-UINTAH BASIN

USU Uintah Basin is a **Statewide Campus** of Utah State University with hubs in **Roosevelt** and **Vernal**, and it's the university's oldest regional campus (founded 1967). It delivers associate through **doctoral** degrees plus certificates via a mix of local instruction and online delivery, covering business, education, health, technology, and natural resources—supported by on-site advising, testing, and student services.

Recent reporting pegs enrollment at roughly **780 students**, positioning the campus as a steady talent pipeline for the Basin. Its mission centers on **accessible**, workforce-aligned education, with tuition tied to USU's standard cost framework (including Western regional programs where applicable). In short, USU Uintah Basin functions as a practical higher-ed anchor for the region, connecting learners to in-demand programs and local employers.



## UBMC MEDICAL CAMPUS

The **UBMC Medical Campus** in Roosevelt is the Uintah Basin's full-service hospital and anchor health system hub with **42 beds**, 24/7 ED, trauma, specialty clinics. As the region's primary acute-care provider, it concentrates a large share of the area's **stable, year-round employment**—clinical staff, nonclinical roles, and vendor ecosystem. Healthcare demand is relatively **non-cyclical**, so payrolls and operating hours stay consistent across cycles, providing a dependable base of middle-income jobs and relocations.

That footprint translates directly into **housing demand**. Hospitals run 24/7, so staff value proximity, fueling rental demand within short commute sheds and across shift schedules. UBMC's specialty clinics and rotating providers add short-term needs that absorb **near-hospital rentals** and extended-stay supply. Longer term, career ladders and family-support benefits encourage **household formation**, while UBMC's outreach across Duchesne and Uintah counties widens the **catchment** of employees who may prefer Roosevelt for convenience. Net-net, UBMC acts as a durable demand engine for both **workforce housing** and more permanent tenancy in the Roosevelt submarket.



## UINTA BASIN RAILWAY

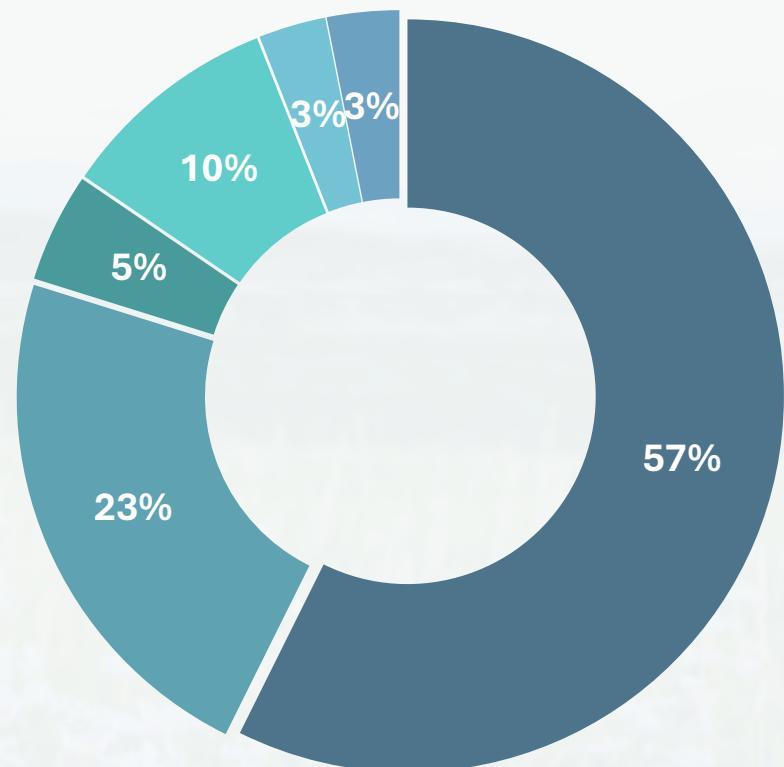
The **Uinta Basin Railway** is a proposed ~85–88-mile common-carrier line linking Utah's Uinta Basin to the national rail network near Kyune (Union Pacific), primarily to move **waxy crude** at scale. It's sponsored by the Seven County Infrastructure Coalition via a public-private structure. The project received **STB approval in 2021** and, after multiple legal challenges, an **8–0 U.S. Supreme Court ruling in May 2025** upheld that approval. Backers are pursuing roughly **\$2.4B** in private activity bonds; even with the legal green light, the project still requires full financing and remaining permits, so delivery is **years out** rather than imminent.

If built, rail could reduce trucking constraints, enabling **higher, more stable takeaway** for Basin crude and catalyzing related **midstream, logistics, and industrial** investment—though opponents continue to flag spill and climate risks along the route. For Roosevelt specifically, the railway's planned origin area (South/Leland Bench near Myton) sits **just east of the city and within its natural service/catchment area**, positioning Roosevelt as a convenient **operations and workforce hub**.



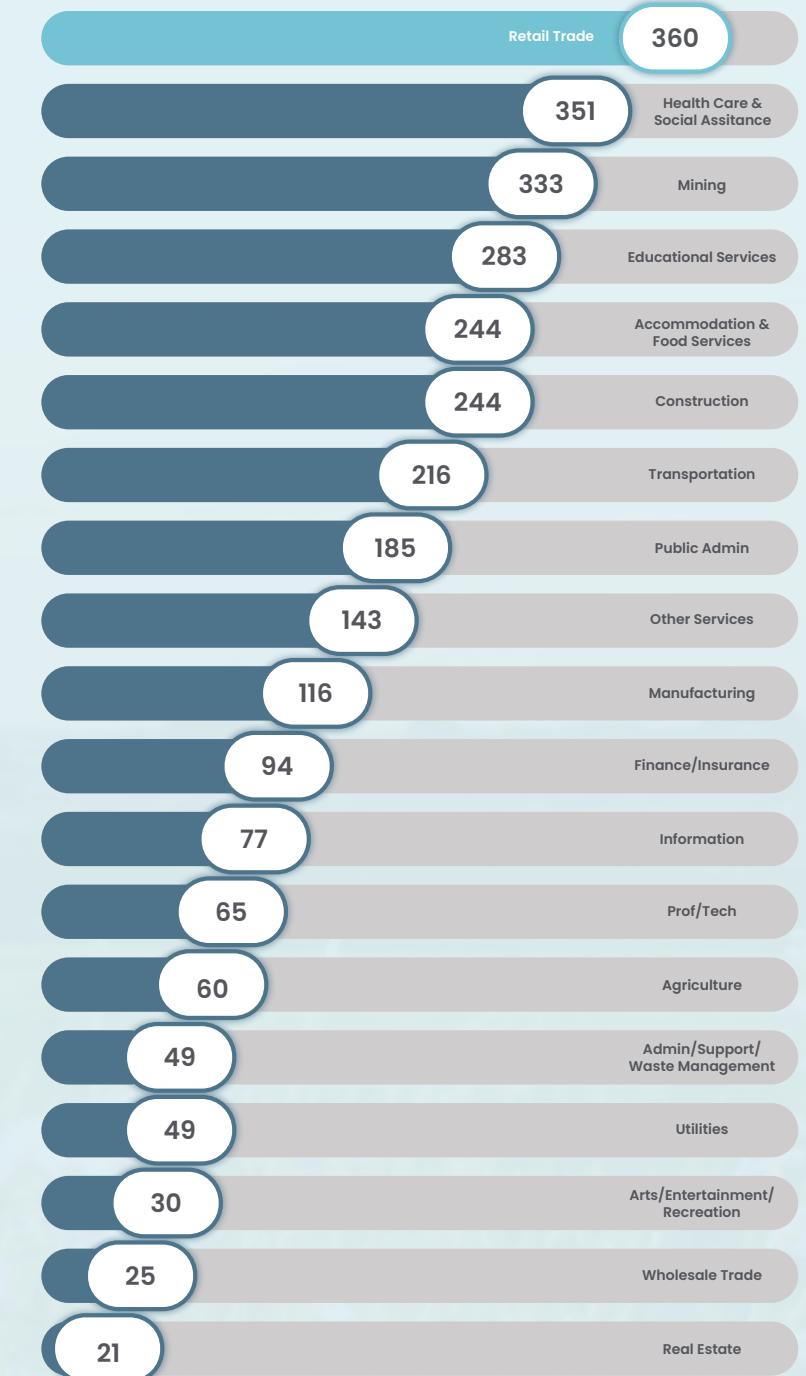
# RESIDENT COMMUTE TIME TO WORK

■ 0–9 minutes ■ 10–19 minutes ■ 20–29 minutes  
 ■ 30–39 minutes ■ 40–59 minutes ■ 60+ minutes



Source: BLS

## ROOSEVELT, UT EMPLOYED POPULATION 16+ BY INDUSTRY





## ROOSEVELT, UT MSA MAJOR EMPLOYERS

COMPANY	# EMPLOYEES
1 Uintah Basin Medical Center	500–999
2 Uintah Basin Telecommunications	100–249
3 Finley Resources	100–249
4 Stewart's Marketplace	100–249
5 Peak Well Service	100–249
6 Delsco Northwest	50–99
7 Ovintiv	50–99
8 Uintah Basin Applied Technology Center	50–99
9 Moon Lake Electric Association	50–99
10 Jim Nebeker Trucking	50–99
11 Scout Energy Partners	50–99
12 Savage Industries	50–99
13 K&H Green	50–99
14 Berry Petroleum Company	50–99
15 Davis Food & Drug	50–99

Source: UT Dept. of Workforce Services

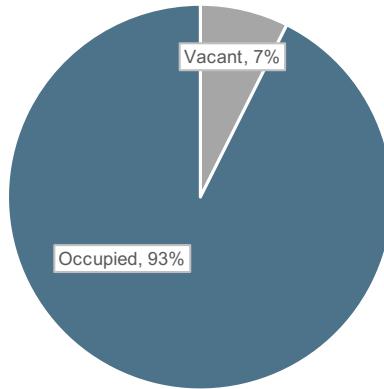
\*Direct Employees. Employee counts are estimates derived from publicly available information, including press releases, company websites, and annual publications. Actual employment numbers may vary.



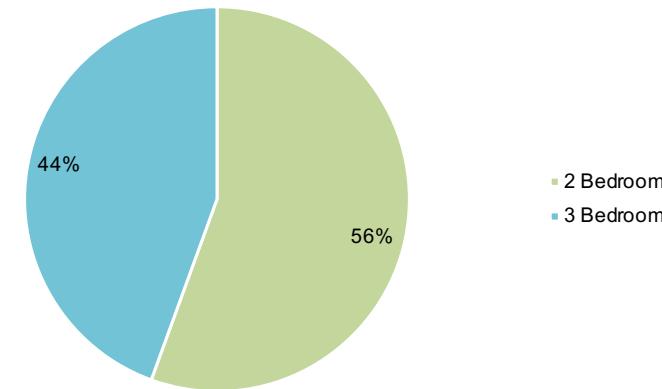
# FINANCIAL ANALYSIS

Units	Type	Unit SF	Total SF	Avg	Monthly	Annual	Upgraded Market Rent	Upgraded Rent/SF
				In-Place	In-Place	In-Place		
10	2 Bedroom / 1 Bathroom - 49% AMI	940	9,400	\$884	\$8,839	\$106,067	\$928	\$0.99
14	2 Bedroom / 1 Bathroom - 55% AMI	947	13,260	\$900	\$12,600	\$151,200	\$945	\$1.00
6	2 Bedroom / 1 Bathroom - 50% AMI	957	5,740	\$888	\$5,325	\$63,900	\$932	\$0.97
14	3 Bedroom / 1 Bathroom - 55% AMI	1,111	15,560	\$1,008	\$14,107	\$169,288	\$1,058	\$0.95
10	3 Bedroom / 1 Bathroom - 50% AMI	1,180	11,800	\$997	\$9,972	\$119,667	\$1,047	\$0.89
<b>54</b>		<b>1,033</b>	<b>55,760</b>	<b>\$942</b>	<b>\$50,843</b>	<b>\$610,121</b>	<b>\$989</b>	<b>\$0.96</b>

Occupancy



Unit Mix Breakdown



	MMG Pro Forma	T-1 Annualized [ Nov'25 ]	T-3 Annualized [ Sep'25-Nov'25 ]	T-6 Annualized [ Jun'25-Nov'25 ]	T-12 Actuals [ Dec'24-Nov'25 ]					
<b>Income</b>										
<b>Rental Income</b>										
Gross Potential Rent	\$610,121	Per Unit	\$563,364	Per Unit	\$579,308	Per Unit	\$577,334	Per Unit	\$568,792	Per Unit
Less: Loss to Lease	(\$6,406)	1.00%	\$0	0.00%	\$0	0.00%	\$0	0.00%	\$0	0.00%
Less: Vacancy	(\$32,031)	5.00%	\$0	0.00%	(\$44,070)	7.61%	(\$43,984)	7.62%	(\$31,506)	5.54%
Less: Concessions	\$0	0.00%	\$0	0.00%	\$0	0.00%	\$0	0.00%	\$0	0.00%
Less: Non-Rev/Bad Debt/Adjust	(\$6,406)	1.00%	\$0	0.00%	\$0	0.00%	(\$6,012)	1.04%	(\$12,862)	2.26%
Plus: Rent Growth	\$30,506	5.00%	\$0	0.00%	\$0	0.00%	\$0	0.00%	\$0	0.00%
<b>Net Rental Income</b>	<b>\$595,783</b>		<b>\$563,364</b>	<b>\$10,433</b>	<b>\$535,238</b>	<b>\$9,912</b>	<b>\$527,337</b>	<b>\$9,766</b>	<b>\$524,424</b>	<b>\$9,712</b>
<b>Other Income</b>										
Plus: Fee Income	\$3,020	\$56	\$1,080	\$20	\$2,220	\$41	\$3,450	\$64	\$3,020	\$56
Plus: All Other Income	\$7,176	\$133	\$0	\$0	\$6,916	\$128	\$8,951	\$166	\$7,176	\$133
<b>Total Other Income</b>	<b>\$10,196</b>	<b>\$189</b>	<b>\$1,080</b>	<b>\$20</b>	<b>\$9,136</b>	<b>\$169</b>	<b>\$12,401</b>	<b>\$230</b>	<b>\$10,196</b>	<b>\$189</b>
<b>Effective Gross Income</b>	<b>\$605,979</b>	<b>\$11,222</b>	<b>\$564,444</b>	<b>\$10,453</b>	<b>\$544,374</b>	<b>\$10,081</b>	<b>\$539,738</b>	<b>\$9,995</b>	<b>\$534,620</b>	<b>\$9,900</b>
<b>Expenses</b>										
<b>MMG Pro Forma</b>			<b>MMG Pro Forma</b>		<b>MMG Pro Forma</b>		<b>T-12 Actuals [ Dec'24-Nov'25 ]</b>		<b>T-12 Actuals [ Dec'24-Nov'25 ]</b>	
<b>Fixed Expenses</b>										
Real Estate Taxes	\$35,401	\$656	\$35,401	\$656	\$35,401	\$656	\$27,942	\$517	\$27,942	\$517
Insurance	\$32,400	\$600	\$32,400	\$600	\$32,400	\$600	\$27,228	\$504	\$27,228	\$504
Utilities	\$29,005	\$537	\$29,005	\$537	\$29,005	\$537	\$29,005	\$537	\$29,005	\$537
<b>Total Real Estate Taxes, Insurance, &amp; Utilities</b>	<b>\$96,806</b>	<b>\$1,793</b>	<b>\$96,806</b>	<b>\$1,793</b>	<b>\$96,806</b>	<b>\$1,793</b>	<b>\$84,175</b>	<b>\$1,559</b>	<b>\$84,175</b>	<b>\$1,559</b>
<b>Controllable Expenses</b>										
Contracted Services	\$21,550	\$399	\$21,550	\$399	\$21,550	\$399	\$21,550	\$399	\$21,550	\$399
Repairs & Maintenance	\$35,100	\$650	\$35,100	\$650	\$35,100	\$650	\$66,013	\$1,222	\$66,013	\$1,222
Marketing & Promotion	\$8,100	\$150	\$8,100	\$150	\$8,100	\$150	\$0	\$0	\$0	\$0
General & Administrative	\$16,200	\$300	\$16,200	\$300	\$16,200	\$300	\$16,696	\$309	\$16,696	\$309
On-Site Payroll	\$62,400	\$1,156	\$62,400	\$1,156	\$62,400	\$1,156	\$62,607	\$1,159	\$62,607	\$1,159
Management Fee	5.00%	\$30,299	\$561	5.37%	\$30,299	5.57%	\$24,601	4.56%	\$24,601	4.60%
Replacement Reserve		\$0	\$0		\$0	\$0	\$0	\$0	\$0	\$0
<b>Total Controllable Expenses</b>	<b>\$173,649</b>	<b>\$3,216</b>	<b>\$173,649</b>	<b>\$3,216</b>	<b>\$173,649</b>	<b>\$3,216</b>	<b>\$191,467</b>	<b>\$3,546</b>	<b>\$191,467</b>	<b>\$3,546</b>
<i>Total Expenses as % of EGI</i>		44.63%		47.92%			49.68%		51.07%	
<b>Total Expenses</b>	<b>\$270,455</b>	<b>\$5,008</b>	<b>\$270,455</b>	<b>\$5,008</b>	<b>\$270,455</b>	<b>\$5,008</b>	<b>\$275,642</b>	<b>\$5,104</b>	<b>\$275,642</b>	<b>\$5,104</b>
<b>Net Operating Income</b>	<b>\$335,525</b>	<b>\$6,213</b>	<b>\$293,989</b>	<b>\$5,444</b>	<b>\$273,920</b>	<b>\$5,073</b>	<b>\$264,096</b>	<b>\$4,891</b>	<b>\$258,978</b>	<b>\$4,796</b>

## INCOME ASSUMPTIONS

<b>Gross Potential Rent</b>	The Gross Potential Rent used are per the provided asking market rents. Scheduled Market Rents totaled \$610,121 annually, \$942 per unit per month, and \$0.91 per square foot.
<b>Loss to Lease</b>	Loss to Lease is underwritten at 1.00%. The current gain to lease is 0.00%.
<b>Vacancy</b>	Vacancy loss is underwritten at 5.00% and in line with the submarket and historical operations. The asset is currently 7.41% vacant.
<b>Concessions</b>	Concessions are underwritten at 0.00%. T12 concessions are 0.00%.
<b>Non-Rev/Bad Debt/Adjust</b>	Non-Rev Units / Bad Debt / Adjustments are underwritten at 1.00%. T12 Non-Rev Units / Bad Debt / Adjustments total 2.26%.
<b>Plus: Rent Growth</b>	Rent Growth is underwritten at an effective 5.00% above the Scheduled Market Rents.
<b>Fee Income</b>	Fee Income is underwritten at \$3,020.
<b>All Other Income</b>	All Other Income is underwritten at \$7,176.

## EXPENSE ASSUMPTIONS

<b>Real Estate Taxes</b>	Cottonwood Apartments is located in Duchesne County, Utah and is subject to its taxing authority. Per the County, the 2025 value is \$6,232,900, and based on the prior years mill levy of 1.23% the tax bill is estimated to be \$42,029, which yields an effective tax rate of 0.67%. Year 1 proforma tax expense is \$35,401, which assumes a -16% increase to the market value / tax bill.
<b>Insurance</b>	Insurance is underwritten at \$600/unit/year.
<b>Utilities</b>	Utilities are underwritten at \$537/unit/year and assume trailing operations.
<b>Contracted Services</b>	Contract Services are underwritten at \$399/unit/year.
<b>Repairs &amp; Maintenance</b>	Repair & Maintenance is underwritten at \$650/unit/year.
<b>Marketing &amp; Promotion</b>	Marketing & Promotion is underwritten at \$150/unit/year.
<b>General &amp; Administrative</b>	General & Administrative expenses are underwritten at \$300/unit/year.
<b>On-Site Payroll</b>	On-Site Payroll expense is underwritten at \$1,156/unit/year. This assumes 1 Part Time Manager at \$30 per hour at 20 hours per week and 1 Maintenance Tech at \$30 per hour at 20 hours per week
<b>Management Fee</b>	Management Fee is underwritten to be 5.00% (% of EGI).
<b>Replacement Reserves</b>	Replacement Reserves are underwritten at \$0/unit/year.



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## **DISCLAIMER AND CONFIDENTIALITY AGREEMENT**

All interested buyers are hereby advised that the ownership of Cottonwood Apartments is soliciting offers via MMG Real Estate Advisors. Any offers submitted by a prospective buyer may be accepted or rejected in the sole discretion of the Owners. As part of the offer process, the Owners will be evaluating a number of factors above and beyond the price and terms, including the experience, financial health and track record of the purchasers.

This Offering Memorandum package was prepared exclusively by MMG Real Estate Advisors, with all information within having been reviewed by the Owner. The information herein is confidential and provided solely for the purpose of analyzing a potential acquisition of the Property. It is not to be used for any other purpose or made available to another without the express written consent of MMG Real Estate Advisors. While the information relied on to create this package is deemed to be highly reliable, it does not represent all material information regarding the subject Property and buyers should not consider this package as any sort of substitute for a thorough and complete examination of the financials and a rigorous and in-depth due diligence process. MMG Real Estate Advisors and seller have not conducted an analysis of the operating documents and history, the financial records, the individual leases, or the tenants that have signed them. In addition, there has been no in-depth investigation of the physical premises or any potential environmental issues that could potentially affect the property, and MMG Real Estate Advisors makes no warranty or representation whatsoever regarding the integrity or accuracy of the aforementioned information. As such, any prospective purchasers are strongly encouraged to conduct their own in-depth investigation of both the financial health and physical soundness of the property. MMG Real Estate Advisors also strongly encourages all prospective purchasers to contact their own personal and corporate tax and legal counsel to determine the consequences of this type of potential investment.

MMG Real Estate Advisors and Seller strongly recommend that prospective purchasers conduct an in-depth investigation of every physical and financial aspect of the property to determine if the property meets their needs and expectations. We also recommend that prospective purchasers consult with their tax, financial and legal advisors on any matter that may affect their decision to purchase the property and the subsequent consequences of ownership.

No commission or finder's fee shall be payable to any party by the Owners nor any affiliate or agent thereof in connection with the sale of the Properties unless otherwise agreed to by the Owners in writing. Any compensation paid to a buyer's broker will be paid by the purchaser and will not be paid by the seller or seller's exclusive agent.

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A landscape photograph of a field with tall grass and wildflowers under a clear blue sky. The foreground is filled with various plants, including some with white flowers. The middle ground shows a flat, open field. The background is a clear blue sky.

MMG

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