

**RESOLUTION OF THE  
WHITE MOUNTAIN APACHE TRIBE OF THE  
FORT APACHE INDIAN RESERVATION**

**WHEREAS,** the Tribal Council has given approval for the implementation of the HUD Section 184 lending program on the Reservation; and

**WHEREAS,** the loan program guarantees loans to Tribal members by commercial lenders for the purchase or construction of homes on the Reservation; and

**WHEREAS,** the homes are located upon land which is leased from the Tribe to the homeowner; and

**WHEREAS,** to secure the loan, the purchaser must pledge the leasehold interest to the lender; and

**WHEREAS,** representatives from the Tribe and HUD have met to discuss terms in the lease document, which will be used for the HUD Section 184 Program; and

**WHEREAS,** the terms of that lease document preserve and maintain the Tribe's right to regulate leases on the Reservation; and

**WHEREAS,** the terms also preserve the lenders' and HUD's ability to recover their loan investment should a default occur from the loan agreement to the purchaser; and

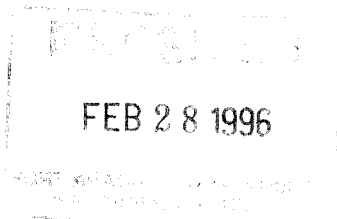
**WHEREAS,** in the event of a default on the loan and assignment of the lease to HUD, HUD will sell or rent the premises only to an enrolled member of the White Mountain Apache Tribe; and

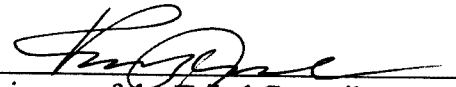
**WHEREAS** it is the expectation of both HUD and the Tribe that in the event of such a sale or rental, the Tribe and HUD will work cooperatively together to protect the interest of each.

**BE IT RESOLVED** by the Tribal Council of the White Mountain Apache Tribe that it hereby approves the attached lease document for use by the Tribe to lease residential property to Tribal members who receive housing loans under the HUD Section 184 Program.

Resolution No. 02-96-032

The foregoing resolution was on February 14, 1996, duly adopted by a vote of eight for and zero against by Tribal Council of the White Mountain Apache Tribe, pursuant to authority vested in it by Article IV, Section 1 (a), (b), (e), (h), (s), (t) and (u) of the Constitution of the Tribe, ratified by the Tribe September 30, 1993, and approved by the Secretary of the Interior on November 12, 1993, pursuant to Section 16 of the Act of June 18, 1934 (48 Stat. 984).



  
Chairman of the Tribal Council

  
Secretary of the Tribal Council