

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

WHEREAS, tribal members Tom and Joyce (Cosay) Francis, have applied for a loan with the Revolving Credit Program to construct a new home on their residential land assignment, described in Appendix A attached hereto, which is located in the Jurassic Park Community; and

WHEREAS, it will be necessary to encumber the leasehold interest in order to secure the financing on the home, and therefore Mr. and Mrs. Francis are requesting Tribal Council approval to convert their present land assignment in the Jurassic Park Community, to a residential lease for the purpose of securing financing; and

WHEREAS, the Tribal Council has no objections to Mr. and Mrs. Francis' request.

BE IT RESOLVED by the Tribal Council of the White Mountain Apache Tribe that it hereby approves a 25-year lease with an automatic 25-year renewal, to tribal members Tom and Joyce (Cosay) Francis, for the premises described in Appendix A attached hereto, pursuant to the following conditions:

1. The premises shall not be re-leased or rented without Tribal Council permission in the form of a resolution;
2. Boundaries of the leased premises shall not exceed the original land assignment described herein;
3. The Lessees shall maintain the improvements and premises to standards of repair, orderliness, neatness, sanitation and safety acceptable to the Tribe, and all electrical wiring, if and when installed, shall conform to underwriters specifications;
4. Said premises shall be used for residential purposes only and no purpose that would injure reputation or be in violation of law;
5. Lessee shall, at Lessee's sole cost and expense, keep and maintain all buildings, structures and other improvements on said premises in good order and repair and the whole thereof in a clean, sanitary, neat and attractive condition;
6. The Lessee shall not encumber, assign, or transfer ownership of the premises without the written consent of the Tribe in the form of a Tribal Council resolution;
7. No commercial businesses are allowed to take place on the premises, such as auto repair, nurseries, junk yards, or any other wholesale or retail business that would detract from a residential appearance.

8. Lessee shall obtain certification that water and septic/sewer facilities are available from the Tribe or IHS.

BE IT FURTHER RESOLVED by the Tribal Council of the White Mountain Apache Tribe that violation of any of the foregoing conditions shall make this authorization for a lease null and void.

BE IT FURTHER RESOLVED by the Tribal Council of the White Mountain Apache Tribe that it hereby approves and grants authority to Tom and Joyce (Cosay) Francis to encumber the premises for the purpose of securing a loan through the Revolving Credit Program.

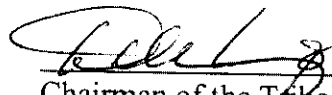
BE IT FURTHER RESOLVED by the Tribal Council of the White Mountain Apache Tribe that the permission granted herein to encumber the premises shall expire after 180 days, and if Tom and Joyce (Cosay) Francis have not obtained financing within that time period, they must return to the Tribal Council to request permission to encumber the premises.

BE IT FURTHER RESOLVED by the Tribal Council of the White Mountain Apache Tribe that authorization for the residential lease requested is for the specific lot identified herein.

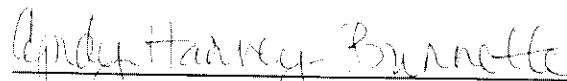
BE IT FURTHER RESOLVED by the Tribal Council of the White Mountain Apache Tribe that it hereby authorizes the Tribal Chairman, or in his absence the Vice Chairman or other duly authorized representative, to execute any and all documents necessary to carry out the intent of this resolution.

The foregoing resolution was on August 9, 1999 adopted by a vote of TEN for and ZERO against by the Tribal Council of the White Mountain Apache Tribe, pursuant to authority vested in it by Article IV, Section 1(a), (b), (h), (i), (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).

APPROVED



Chairman of the Tribal Council



Secretary of the Tribal Council

LAND ASSIGNMENT FORM

II. ASSIGNMENT INFORMATION

NAME: Tom Francis JR. DATE: 10-11-95

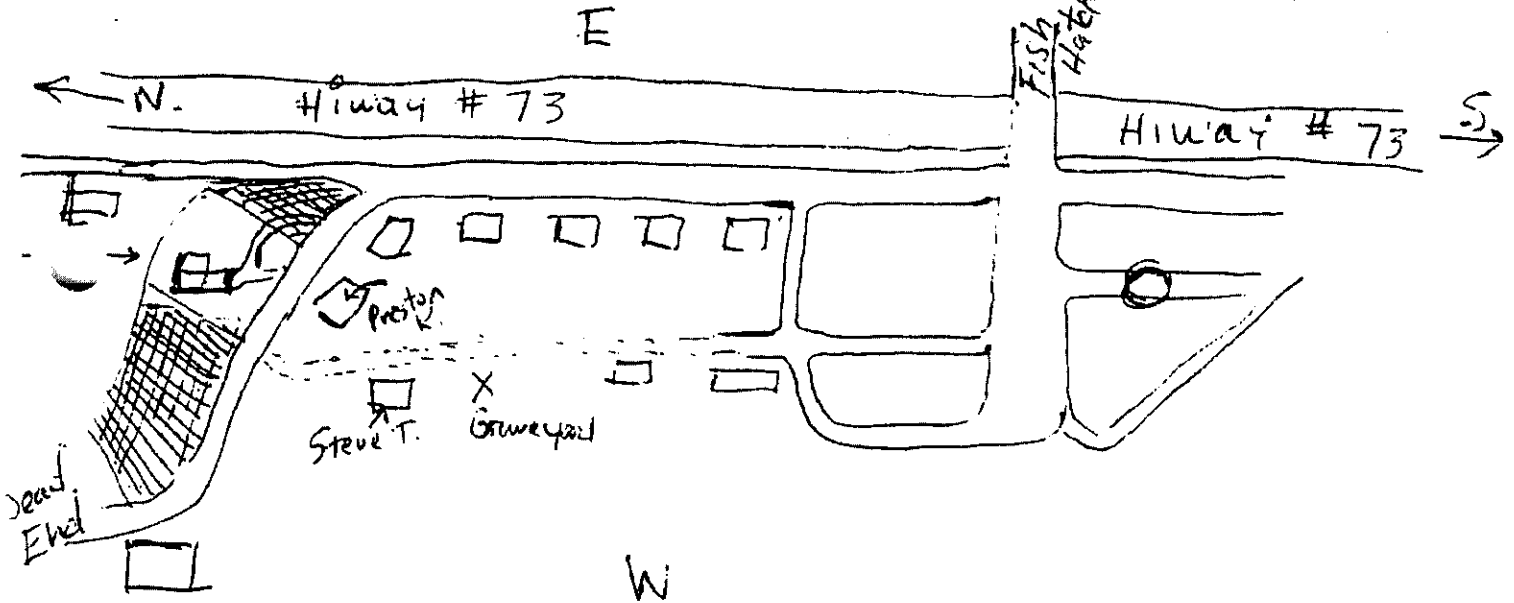
APPLICATION IS MADE FOR (CHECK ONE):

HOMESITE: BUSINESS SITE: OTHER (SPECIFY): Addition

IF OTHER THAN HOMESITE, GIVE BUSINESS OR REASONS FOR REQUEST: _____

COMMUNITY: Diamond Cr. SIZE OF AREA: 200

SKETCH OF THE AREA (SHOW ROADS, POWER LINES, NORTH ARROW, ETC.):



ADDITIONAL NOTES:

TO ENHANCE THE LIVING CONDITIONS OF THE MEMBERS OF THE WHITE MOUNTAIN APACHE TRIBE, THE AVAILABILITY OF WATER AND POWER IS A REQUIREMENT FOR AN ASSIGNMENT.

DISTANCE TO THE NEAREST WATER SOURCE: _____

DISTANCE TO THE NEAREST POWER SOURCE: _____