

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

WHEREAS, Joe Coppedge, doing business as Treetop Auto Body, currently has a lease with the White Mountain Apache Tribe to use improvements located on the reservation as an auto body and paint repair business; and

WHEREAS, said Lease was recently renewed effective January 1, 2000 through December 31, 2003; and

WHEREAS, Joe Coppedge is requesting that the lease be modified to include the name of his son, Timothy D. Coppedge, as co-owner of Treetop Auto Body; and

WHEREAS, the Tribal Council is also advised that Resolution 11-98-257 authorized the assignment of all Treetop Auto Body lease payments to the Revolving Credit Program to assist in restoring its Loan Fund, until expiration of Treetop's original lease term, which was December 31, 1999; and

WHEREAS, the Revolving Credit Program loan fund has been replenished and the moratorium on loans has been lifted, however, Revolving Credit continues to receive all lease payments from Treetop Auto Body; and

WHEREAS, after discussion of the matter, the Tribal Council has no objections to modifying the Treetop Auto Body lease to include Timothy D. Coppedge as co-owner, and further finds there is no longer any basis for the assignment of Treetop Auto Body lease payments to the Revolving Credit Program.

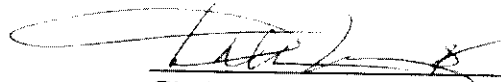
BE IT RESOLVED by the Tribal Council of the White Mountain Apache Tribe that it hereby approves a Modification of its lease with Joe Coppedge dba Treetop Auto Body, to include the name of Timothy D. Coppedge as co-owner and co-lessee.

BE IT FURTHER RESOLVED by the Tribal Council of the White Mountain Apache Tribe that it hereby directs that the assignment of lease payments made by Treetop Auto Body to the Revolving Credit Program be canceled, effective immediately.

BE IT FURTHER RESOLVED by the Tribal Council of the White Mountain Apache Tribe that it hereby authorizes the Tribal Chairman, and 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.

Resolution No. 02-2002-13

The foregoing resolution was on February 22, 2002 duly adopted by a vote of FOUR for, ZERO against, and ONE abstention, 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).



Chairman of the Tribal Council


Secretary of the Tribal Council

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x

White Mountain Apache Tribe
Fort Apache Indian Reservation
Whiteriver, AZ
Feb. 1, 2002

RE: Lease # BFA-99-119

Sirs:

This is a formal request to amend Business Site Lease Agreement # BFA-99-119. Currently, the lease is an agreement between the White Mountain Apache Tribe and Joe Coppedge, DBA Treetop Auto Body (Enclosed). It is the intention of Joe Coppedge to enter into a partnership with his son, Timothy Coppedge, and to have both named as leesee.

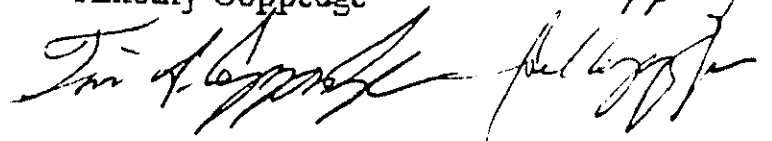
There would be no other changes in the lease agreement other than adding Timothy Coppedge to the agreement. Timothy Coppedge is a citizen in good standing in Springerville, Az. and has been commuting and working at Treetop Auto Body, with his father, Joe Coppedge, for many years. It is the wish of Joe Coppedge to make this family business a partnership with his son.

We hope you will amend this agreement as quickly as you see fit and if there is any assistance that we can provide, please contact us and we will provide you with any pertinent information.

Thank You,

Timothy Coppedge

JOE Coppedge

Handwritten signatures of Timothy Coppedge and Joe Coppedge. Timothy's signature is on the left, and Joe's is on the right. Both are written in dark ink.

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

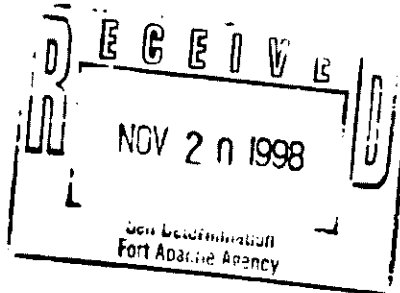
- WHEREAS, Ruby Altaha, Credit Officer of the Revolving Credit Program has advised the Tribal Council that the Revolving Credit Program has several residential and business loan accounts that have become seriously delinquent; and
- WHEREAS, these delinquent loan accounts thought to be unlikely for collection or recovery at this time are through the foreclosure process; and
- WHEREAS, due to the shortage of funds to Revolving Credit created by these delinquent accounts it has been necessary to enact a limited moratorium on making new residential home loans to members of the Tribe; and
- WHEREAS, the Tribal Council recognizes that additional housing funds are necessary to help remedy the severe housing shortage with which Tribal members are faced on the Reservation; and
- WHEREAS, one current business, Treetop Auto Body, is occupying leased premises formally held by one of the delinquent business borrowers prior to the business lease termination by the Tribal Council; and
- WHEREAS, the Tribe is currently receiving monthly rent revenues from the Treetop Auto Body lease premises which it is willing to assign to Revolving Credit in order to replenish the revolving loan fund; and
- WHEREAS, the Tribal Council recognizes the importance of assuring that all borrowers are fully accountable for the debt which they in writing have agreed to repay to the Revolving Credit fund; and
- WHEREAS, the Tribal Council does not wish to see the assignment of the rent proceeds from the auto body business be used to relieve the liability of any debtor to the Revolving Credit Program; and ✓
- WHEREAS, such assignment would be used merely to build up the Revolving Credit fund to make housing loans available to as many Tribal members as possible; and ✓
- WHEREAS, the Tribal Council also directs Revolving Credit to review its loan policies to safeguard against further defaults and uncollectible loans.

BE IT RESOLVED by the Tribal Council of the White Mountain Apache Tribe that it hereby assigns the lease payments in the amount of \$1,500 per month currently being paid by Tree Top Auto Body to the Revolving Credit Program to help restore the Revolving Loan Fund so that additional loans may be made to Tribal Members.

BE IT FURTHER RESOLVED by the Tribal Council of the White Mountain Apache Tribe that the assignment of payment which shall be made until the lease term expires. ✓

BE IT FURTHER RESOLVED by the Tribal Council of the White Mountain Apache Tribe that the assignment of such rent proceeds does not in any manner relieve any debtor to the Revolving Loan Program of their responsibility to carry out their loan repayments as required under the loan documents.

The foregoing resolution was on November 4, 1998 duly adopted by a vote of six 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), (k), 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).



[Signature] ACTING
Chairman of the Tribal Council

[Signature]
Secretary of the Tribal Council