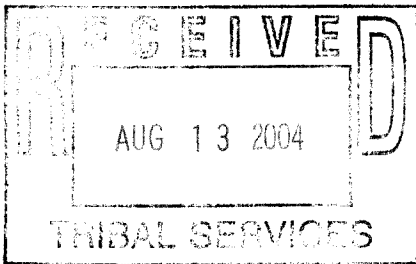


**RESOLUTION OF THE
WHITE MOUNTAIN APACHE TRIBE OF THE
FORT APACHE INDIAN RESERVATION**

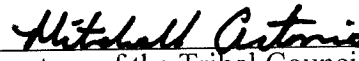
- WHEREAS,** The Plan of Operation and Loan Policy of the White Mountain Apache Tribe Revolving Credit Program authorizes that all credit activities be administered by a Committee of four (4) appointees, recommended by the Credit Committee and approved by the Tribal Council from outside Council membership. The Committee has full authority to act for and on behalf of the Tribe in all phases of its credit operations; and
- WHEREAS,** members are to be appointed for a term of three years and the terms are to be staggered with at least one vacancy to be appointed each year and members will continue to serve until their successors are appointed; and
- WHEREAS,** the Tribal Council adopted Resolution No. 00-2000-66 and appointed Timothy Clawson, Sr. to a three year term ending on December 31, 2001; and
- WHEREAS,** the Tribal Council adopted Resolution No. 02-2001-51 and 04-2001-104 and appointed Milfred Cosen and Sadie Burnette to a three year term on the Credit Committee ending December 31, 2003; and
- WHEREAS,** the Credit Committee at its July 1, 2004 meeting approved the attached Credit Committee Resolution Number CC-2004-01 and CC-2004-02 recommending to the Tribal Council certain replacements and reappointments to the Credit Committee; and
- WHEREAS,** the Tribal Council accepts the Credit Committee recommendation to reappoint Timothy Clawson, Sr. to the Credit Committee for a term ending December 31, 2005 and to reappoint Milfred Cosen to the Credit Committee for a term ending December 31, 2006; and
- WHEREAS,** the Credit Committee recommends that the following individuals be considered to fill the term ending December 31, 2006, they are Ermon Colelay and Cynthia (Burnette) Ethelbah; and
- WHEREAS,** the appointments set forth herein are of staggered duration to provide continuity to the board membership.
- BE IT RESOLVED** by the Tribal Council of the White Mountain Apache Tribe that it hereby reappoints Timothy Clawson, Sr. to a term ending on December 31, 2005.
- BE IT FURTHER RESOLVED** by the Tribal Council of the White Mountain Apache Tribe that it hereby reappoints Milfred Cosen to a new term ending December 31, 2006.
- BE IT FURTHER RESOLVED** by the Tribal Council of the White Mountain Apache Tribe that it appoints Ermon Colelay to a new term ending December 31, 2006.

Resolution No. 08-2004-165

The foregoing resolution was on AUGUST 5, 2004 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), (e), (h), (i), (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

ACTING 
Secretary of the Tribal Council

RESOLUTION NO. CC-2004-01

**RESOLUTION OF THE CREDIT COMMITTEE
OF THE REVOLVING CREDIT PROGRAM
WHITE MOUNTAIN APACHE TRIBE**

WHEREAS, the Plan of Operation and Loan Policy of the White Mountain Apache Tribe Revolving Credit Program authorizes that all credit activities be administered by a Committee of four (4) appointees, recommended by the Credit Committee and approved by the Tribal Council from outside Council membership. The Committee has full authority to act for and on behalf of the Program in all phases of its credit operations; and

WHEREAS, members are to be appointed for a term of three years and the terms are to be staggered with at least one vacancy to be appointed each year as this will allow for continuity and members will continue to serve until their successors are appointed; and

WHEREAS, the Tribal Council adopted Resolution No. 03-2000-66 and appointed Timothy Clawson Sr. to a three year term on the Credit Committee ending December 31, 2002.

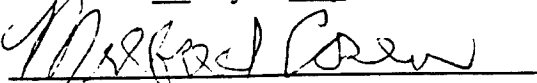
WHEREAS, the Credit Committee recommends to the Tribal Council of the White Mountain Apache Tribe that Timothy Clawson, Sr. be re-appointed for a term of three years, expiring on December 31, 2005.

BE IT RESOLVED by the Credit Committee of the Revolving Credit Program of the White Mountain Apache Tribe that at their meeting on July 1, 2004, they have recommended that Timothy Clawson, Sr. be re-appointed as a member to the Credit Committee.

CERTIFICATION

I, the undersigned as Chairman of the Credit Committee of the White Mountain Apache Tribe Revolving Credit Program, hereby certify that the membership of the Credit Committee is established at four members, of whom three constitutes a quorum, were present at a meeting therefore duly and regularly called, noticed, convened, and at such meeting by the affirmative vote of two members, and that said Resolution has not been rescinded or amended in any way.

Dated this 1st day of July, 2004.



Chairman of the Credit Committee



Secretary of the Credit Committee

RESOLUTION OF THE CREDIT COMMITTEE
OF THE REVOLVING CREDIT PROGRAM
WHITE MOUNTAIN APACHE TRIBE

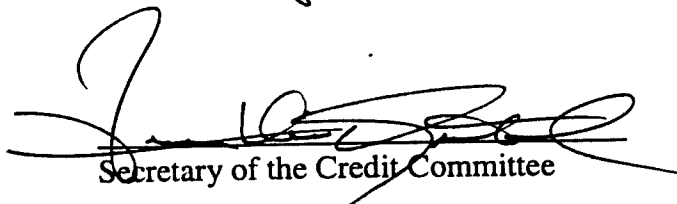
- WHEREAS,** the Plan of Operation and Loan Policy of the White Mountain Apache Tribe Revolving Credit Program authorizes that all credit activities be administered by a Committee of four (4) appointees, recommended by the Credit Committee and approved by the Tribal Council from outside Council membership. The Committee has full authority to act for and on behalf of the Tribe in all phases of its credit operations; and
- WHEREAS,** members are to be appointed for a term of three years and the terms are to be staggered with at least one vacancy to be appointed each year and members will continue to serve until their successors are appointed; and
- WHEREAS,** the Tribal Council adopted Resolution No. 02-2001-51 and Resolution No. 04-2001-104 and appointed Milfred Cosen and Sadie Burnette to a three year term on the Credit Committee ending December 31, 2003.
- WHEREAS,** Milfred Cosen has served diligently on said Committee and the Credit Committee recommends to the Tribal Council of the White Mountain Apache Tribe that Milfred Cosen be re-appointed for a term of three years, expiring on December 31, 2006.
- WHEREAS,** the Credit Committee recommends to the Tribal Council of the White Mountain Apache Tribe that Ermon Colelay or Cynthia Ethelbah be appointed for a term of three years, expiring December 31, 2006.
- BE IT RESOLVED** by the Credit Committee of the Revolving Credit Program of the White Mountain Apache Tribe that at their meeting on July 1, 2004 they have recommended that Milfred Cosen be re-appointed for a term of three years, expiring on December 31, 2006 and Ermon Colelay or Cynthia Ethelbah be appointed as a member to the Credit Committee also, for a term of three years, expiring on December 31, 2006.

CERTIFICATION

I, the undersigned as Chairman of the Credit Committee of the White Mountain Apache Tribe Revolving Credit Program, hereby certify that the membership of the Credit Committee is established at four members, of whom three constitutes a quorum, were present at a meeting therefore duly and regularly called, noticed, convened, and at such meeting by the affirmative vote of two members, and that said Resolution has not been rescinded or amended in any way.

Dated this 1st day of July, 2004.


Chairman of the Credit Committee


Secretary of the Credit Committee