

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

(Authority for White Mountain Apache Housing Authority to Encumber the Ben Gay Project with a Leasehold Mortgage)

WHEREAS, the Tribal Council previously passed Resolution No. 78-194, endorsing and supporting the White Mountain Apache Housing Authority in Project No. AZ 16-29, 50 Elderly Housing Units, also known as the "Ben Gay Project", in its effort to secure bond financing for new housing within the reservation; and

WHEREAS, a Lease, as attached and incorporated by this reference, by and between the White Mountain Apache Tribe, as Lessor, and the Mortgagor, as Lessee, was executed on or about September 27, 2004, and filed with the Bureau of Indian Affairs (BIA) Land Titles and Record Office in Albuquerque, New Mexico on October 13, 2004, as file No. 607-085-04; and

WHEREAS, the Lease pertains to certain real property situated in the County of Navajo, State of Arizona, and located upon and within the Fort Apache Indian Reservation; and

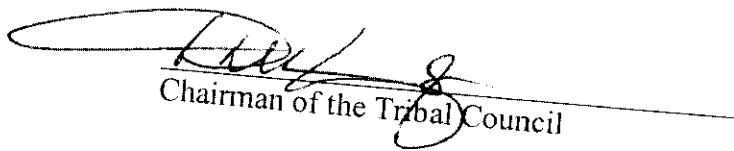
WHEREAS, pursuant to Section 5 of the Lease, the approval of the Tribal Council is required in order to encumber the AZ 16-29 also known as the "Ben Gay Project", with Individual Loan Leasehold Mortgages, as defined therein.

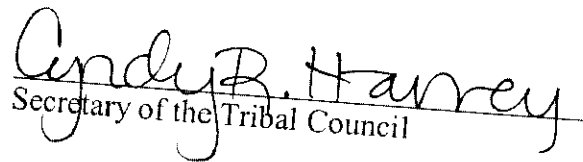
BE IT RESOLVED by the Tribal Council of the White Mountain Apache Tribe that it hereby approves and grants authority to the White Mountain Apache Housing Authority as Lessee, to encumber the Ben Gay Project with Leasehold Mortgage, as defined in the Lease set forth.

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 approve the Leasehold Mortgage and encumber AZ 16-29 (Ben Bay Project) accordingly.

Resolution No. 06-2005-159

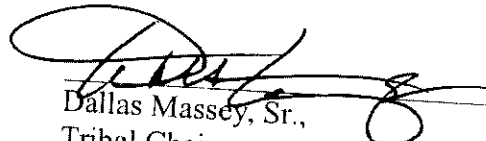
The foregoing resolution was on June 13, 2005, duly adopted by a vote of SIX for and ZERO against by the Tribal Council of the White Mountain Apache Tribe, pursuant to authority vested in it by Article IV, Section 1 (a), (i), (k), (s), (t) and (u) of the Constitution of the Tribe, ratified by the Tribe 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

Resolution No. 06-2005-159

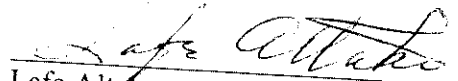
Signatures of the members of the Tribal Council represent their approval of Tribal Council Resolution No. 06-2005-159 dated the 13th day of June 2005.

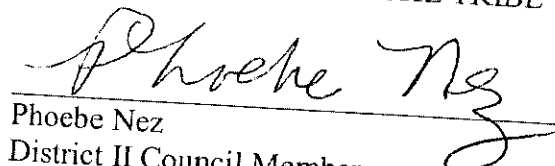

Dallas Massey, Sr.,
Tribal Chairman
WHITE MOUNTAIN APACHE TRIBE

Frank J. Endfield, Jr.
Vice Chairman
WHITE MOUNTAIN APACHE TRIBE

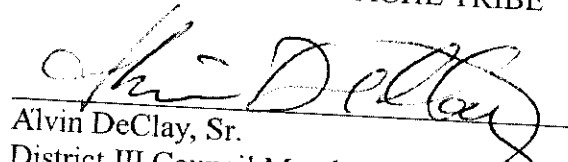
Jacob Henry
District I Council Member
WHITE MOUNTAIN APACHE TRIBE

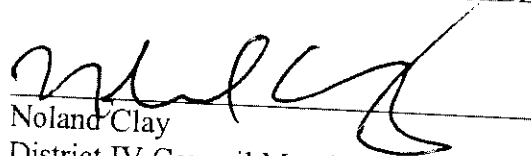
Ronnie Lupe
District I Council Member
WHITE MOUNTAIN APACHE TRIBE


Lafe Atlanta
District II Council Member
WHITE MOUNTAIN APACHE TRIBE

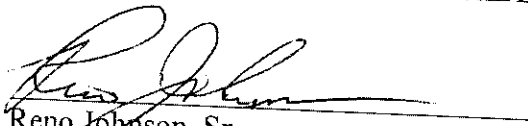

Phoebe Nez
District II Council Member
WHITE MOUNTAIN APACHE TRIBE

Margaret Baha-Walker
District III Council Member
WHITE MOUNTAIN APACHE TRIBE

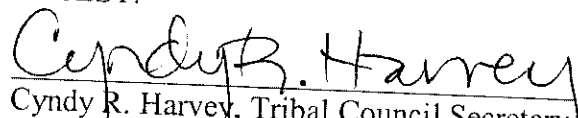

Alvin DeClay, Sr.
District III Council Member
WHITE MOUNTAIN APACHE TRIBE


Noland Clay
District IV Council Member
WHITE MOUNTAIN APACHE TRIBE

Mariddie J. Craig
District IV Council Member
WHITE MOUNTAIN APACHE TRIBE


Reno Johnson, Sr.
District IV Council Member
WHITE MOUNTAIN APACHE TRIBE

ATTEST:


Cyndy R. Harvey, Tribal Council Secretary
WHITE MOUNTAIN APACHE TRIBE