

**RESOLUTION OF THE GOVERNING BODY OF
THE THREE AFFILIATED TRIBES OF THE
FORT BERTHOLD RESERVATION**

WHEREAS, This Nation having accepted the Indian Reorganization Act of June 18, 1934, and the authority under said Act; and

WHEREAS, Pursuant to Section 16 of the Indian Reorganization Act the Three Affiliated Tribes (the "Tribe") has adopted a Constitution and By-laws which generally authorizes and empowers the Tribal Business Council to engage in activities on behalf of and in the interest of the welfare and benefit of the Tribe and its members, and Article VI, Sections 5(b) and 5(c) of which specifically authorize the Tribal Business Council to do business; and

WHEREAS, The Tribal Business Council is aware of the Section 538 Guaranteed Loans Program of the Rural Housing Service of the U.S. Department of Agriculture as a possible source of funds for development of a 20 unit apartment complex for employees of the 4 Bears Casino and Lodge (the "Casino") owned and operated by the Mandan, Hidatsa and Arikara Nation; and

WHEREAS, The Casino is in the process of obtaining a loan at BNC Bank in Bismarck in the amount of \$1.2 million for the 20 unit apartment complex described above; and

WHEREAS, Approval of the Section 538 Guaranteed Rural Housing Loan Program application will provide a 90% guarantee for the \$1.2 million loan at BNC and will reduce the cost of the loan substantially;

NOW, THEREFORE, BE IT RESOLVED, that the Tribal Business Council of the Three Affiliated Tribes hereby authorizes the Three Affiliated Tribes to submit an application to the U.S. Department of Agriculture Rural Housing Service for a Section 538 Guaranteed Rural Rental Housing Loan for the benefit of the 4 Bears Casino and Lodge in an amount as large as possible, but no more than \$1.2 million, to cover the cost of construction of a 20 unit apartment complex for employees of the Casino; and

NOW, THEREFORE, BE IT FURTHER RESOLVED that the Casino is hereby authorized to complete an application for a loan from BNC Bank of Bismarck, North Dakota, to be guaranteed by the Rural Housing Service Section 538 Loan, if obtained, in an amount not more than \$1.2 million; and

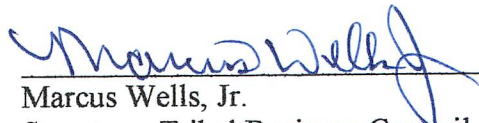
NOW, THEREFORE, BE IT FURTHER RESOLVED, that the Tribal Business Council hereby authorizes the Chairman or Vice-Chairman to execute any and all documents as may be necessary to process and complete the application for the Section 538 Guaranteed Loan from the Rural Housing Service of the U.S.

Department of Agriculture and to execute any and all documents as may be necessary to process and complete the application for the \$1.2 million loan from BNC Bank of Bismarck.

CERTIFICATION

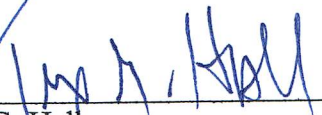
I, the undersigned, as Secretary of the Tribal Business Council of the Three Affiliated Tribes of the Fort Berthold Reservation, hereby certify that the Tribal Business Council is composed of 7 members of whom 5 constitute a quorum, 6 were present at a Regular Meeting thereof duly called, noticed, convened, and held on the 17th day of May, 2001; that the foregoing Resolution was duly adopted at such Meeting by the affirmative vote of 6 members, 0 members opposed, 0 members abstained, 0 members not voting, and that said Resolution has not been rescinded or amended in any way.

Dated this 17th day of May, 2001.



Marcus Wells, Jr.
Secretary, Tribal Business Council

ATTEST:



Tex G. Hall
Chairman, Tribal Business Council