



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

A Resolution entitled, "Approval of Section 184 Loan Guaranty Program to cover the entire State of North Dakota."

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

WHEREAS, The Three Affiliated Tribes' Constitution authorizes and empowers the Mandan, Hidatsa & Arikara Tribal Business Council to engage in activity on behalf of and in the interest of the welfare and benefit of the Tribes and of the enrolled members thereof; and

WHEREAS, Article VI, Section 5(c) of the Constitution of the Three Affiliated Tribes specifically authorizes and empowers the Tribal Business Council to administer funds within the exclusive control of the Tribes and to make expenditures from available Tribal funds for public purposes of the Tribes; and

WHEREAS, In order to develop housing to fill the needs of the enrolled members of the Three Tribes, the Tribal Business Council created the Tribal Housing Division; and

WHEREAS, The Tribal Housing Division has determined that there is a large demand for housing assistance for enrolled members residing off reservation; and

WHEREAS, The Tribal Housing Division utilizes various programs to assist its enrolled members obtain affordable homeownership including the Section 184 Loan Guaranty Program for on reservation transactions that are unavailable for off reservation members; and

WHEREAS, The Tribal Housing Division has determined that the Section 184 Loan Guaranty Program offers distinct advantages over other loan programs including lower down payment requirements, more liberal credit requirements, and higher loan limits; and

WHEREAS, The Tribal Housing Division has determined that delinquent loans for off reservation land are subject to foreclosure by lenders under state law and may be foreclosed without any expense or financial risk to the MHA Nation; and

WHEREAS, The Indian Housing Plan submitted to HUD the Tribe designates the Indian area in which it wishes to provide housing services; and

WHEREAS, The Tribal Housing Division recommends that the Tribal Council of the MHA Nation designate the Section 184 Loan Guaranty Program to include the entire state of North Dakota.



NOW THEREFORE BE IT RESOLVED, that the Tribal Business Council hereby declares that the service area for the Section 184 Loan Guaranty Program includes the entire of State of North Dakota to benefit those members residing off reservation; and

BE IT FURTHER RESOLVED, that the Tribal Business Council hereby approves the implementation of the Section 184 Loan Guaranty Program to cover off reservation land transactions without any obligation imposed upon the Tribe.

CERTIFICATION

I, the undersigned, as Secretary of the Tribal Business Council of the Three Affiliated Tribes of the Fort Berthold Indian Reservation hereby certify that the tribal Business Council is composed of seven (7) members of whom five (5) constitute a quorum, 6 were present at a Regular Meeting thereof duly called, noticed, convened and held on the 21 day of Nov., 2004, 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.

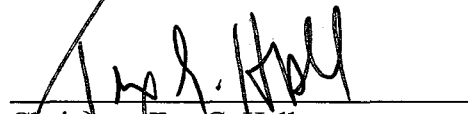
Chairman Voting. [] Not Voting.

Dated this 21 day of Nov, 2004.



Executive Secretary,
Tribal Business Council

ATTEST:



Chairman, Tex G. Hall
Tribal Business Council