



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

*A Resolution entitled, "Lawrin Hugh Baker – Debt Settlement Loan"*

**WHEREAS,** This Nation having accepted the Indian Reorganization Act of June 18, 1934, and the authority under said Act and having adopted a Constitution and By-laws under said Act; and

**WHEREAS,** The Constitution of the Three Affiliated Tribes 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 Tribes and of the enrolled members thereof; and

**WHEREAS,** Lawrin Hugh Baker has been offered a Debt Settlement proposal by the Farm Services Administration (FSA), and

**WHEREAS,** Lawrin Hugh Baker has approached his bank and has been turned down (letter is attached from bank), and so cannot finance the amount required to qualify for the Debt Settlement (\$27,500.00), and,

**WHEREAS,** Lawrin Hugh Baker will lose 208 acres of trust land to the Farm Services Administration and be held liable for significant debt if he cannot accept this Debt Settlement offer, and

**NOW THERE FOR IT BE RESOLVED,** That a loan in the amount of \$27,500.00 be made to Lawrin Hugh Baker to be repaid by a salary deduction of \$250.00 per pay period to include interest at the required tribal rate, and

**BE IT FURTHER RESOLVED THAT,** The \$27,500 check be made out directly to the Farm Services Administration for Lawrin Hugh Baker upon execution of proper tribal loan documents.



**Farm Credit Services of North Dakota**

At the heart of a growing America<sup>sm</sup>

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October 4, 2004

Mr. David Hilleren, FLO  
FSA – Farm Loans  
P.O. Box 190  
New Town, ND 58763-1090

RE: Lawrin H. Baker Property / Tribal Trust Land – McKenzie County Agricultural Appraisal

Dear Mr. Hilleren:

In response to your request, I have completed an appraisal of approximately 208 acres of agricultural real estate located in McKenzie County, North Dakota. I have completed a Complete Appraisal with a Summary Report. The property is legally described as follows:

Township 151 North, Range 94 West  
**Section 2: SW $\frac{1}{4}$ NE $\frac{1}{4}$  and South 10 acres of Lot 2 less 2 acres for house - 48 acres**  
Township 152 North, Range 94 West  
**Section 35: SE $\frac{1}{4}$  - 160 acres**

The purpose of this appraisal report is to estimate the market value of the fee simple estate of the surface rights only, excluding any mineral interest. The opinion of value is as of October 2, 2004 with the date of inspection also being October 2, 2004. The total estimated market value of the subject property is:

**\$27,500**

**Twenty-Seven Thousand and Five Hundred Dollars**

The property is currently in trust with the Fort Berthold Tribe and the value indicated in this report is based on fee simple ownership as individuals. See hypothetical condition on page 4 of the appraisal report. This letter of transmittal is not to be considered or utilized as a complete appraisal report. Please refer to the balance of this report for further information regarding the subject property. If you have any questions, please feel free to call.

Sincerely,

FARM CREDIT SERVICES  
OF NORTH DAKOTA, ACA

Timothy L. Kreit, ARA  
Senior Certified Real Estate Appraiser  
ND Certified Real Estate Appraiser #CG-1167  
MT Certified Real Estate Appraiser #578

*Our mission is to provide products and services that exceed customer expectations*

**Hugh Baker**

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**From:** Hilleren, David - New Town, ND [David.Hilleren@nd.usda.gov]  
**Sent:** Wednesday, February 08, 2006 4:25 PM  
**To:** Hugh Baker  
**Cc:** Hogan, Rod - Fargo, ND  
**Subject:** RE: Status on loan.

Hugh,

Once FSA has received the value of the remaining security we will release the mortgages and the remaining balance can be written off through our debt settlement process.

I can explain this process in more detail if you desire.

Dave H.

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NOTICE OF ACTION TAKEN

LAKESIDE STATE BANK  
P.O. BOX 787  
NEW TOWN, ND 58763

LAWRIN HUGH BAKER  
PO BOX 1298  
NEW TOWN, ND 58763

Date 05-08-2006  
SSN/TIN 501-58-2634

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided that the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal Agency that administers compliance with this law concerning this creditor is:  
**FEDERAL DEPOSIT INSURANCE CORPORATION  
CONSUMER RESPONSE CENTER  
2345 GRAND BOULEVARD, SUITE 100  
KANSAS CITY, MO 64108**

Regarding your **\$27,500 LOAN REQUEST**

We must inform you that:

We are unable to make a decision on your application because it is missing the following information: \_\_\_\_\_

Please furnish this information to us on or before \_\_\_\_\_ at the address listed above or we will be unable to give your application further consideration.

We are unable to offer you credit on the terms that you requested, but can offer you credit on the following terms: \_\_\_\_\_

If this offer is acceptable to you, please notify us on or before \_\_\_\_\_ at the address listed above.

We regret that we are unable to approve your request. Your application was processed by a credit scoring system that assigns a numerical value to the various items of information we consider in evaluating an application. These numerical values are based upon the results of analyses of repayment histories of large numbers of customers. The information you provided in your application did not score a sufficient number of points for approval of the application. The principal reasons why you did not score well compared to other applicants are indicated below.

We are unable to approve your request. Our principal reasons for denying your request are indicated below.  
\_\_\_\_\_  
\_\_\_\_\_

PRINCIPAL REASONS FOR ADVERSE ACTION CONCERNING CREDIT

Where applicable, our principal reasons for denying your request or reasons you did not score well under the credit scoring system are: (Code numbers, if any, correspond to the reasons provided on page two of this document): **CODE 18**

If you have any questions regarding this notice, you should contact **K. DROSDAL VP**, Telephone **(701) 627-4717**

DISCLOSURE OF USE OF INFORMATION OBTAINED FROM AN OUTSIDE SOURCE:

Our credit decision was based in whole or in part on information obtained from an affiliate or from an outside source other than a consumer reporting agency. Under the Fair Credit Reporting Act, you have the right to obtain a disclosure of the nature of this information if you submit a written request to us no later than 60 days after you receive this notice.

Our credit decision was based in whole or in part on information obtained in a report from the consumer reporting agency(ies) listed below. However, the reporting agency did not make the decision and is unable to supply you with specific reasons for why we have denied credit to you. You have a right under the Fair Credit Reporting Act to know the information contained in your credit file at the consumer reporting agency. Under the Fair Credit Reporting Act, you have the right to obtain a free copy of this report if you submit a written request to the agency(ies) named below no later than 60 days after you receive this notice. Under the Fair Credit Reporting Act you also have the right to dispute with the consumer reporting agency the accuracy or completeness of any information in the report.

Name: \_\_\_\_\_ Telephone: \_\_\_\_\_  
Address: \_\_\_\_\_

Name: \_\_\_\_\_ Telephone: \_\_\_\_\_  
Address: \_\_\_\_\_

Name: \_\_\_\_\_ Telephone: \_\_\_\_\_  
Address: \_\_\_\_\_

Name: \_\_\_\_\_ Telephone: \_\_\_\_\_  
Address: \_\_\_\_\_

NOTICE OF RIGHT TO RECEIVE COPY OF APPRAISAL  
You have the right to a copy of the appraisal report used in connection with your application for credit. If you wish a copy, please write to us at the mailing address we have provided. We must hear from you no later than 90 days after we notify you about the action taken on your credit application or you withdraw your application.  
In your letter, give us the following information: Loan or application number, (if known), date of application, name(s) of loan applicant(s), property address, and your current mailing address.

**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 11<sup>th</sup> Day of May, 2006; 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.

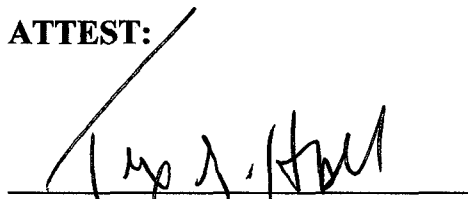
Chairman  Voting. [ ] Not voting.

Dated this 11 day of May, 2006.



Tribal Secretary, Nathan Hale  
Tribal Business Council  
Three Affiliated Tribes

**ATTEST:**



Tribal Chairman, Tex G. Hall  
Tribal Business Council  
Three Affiliated Tribes