



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

A Resolution entitled, "Authorization for Tribal Housing Division to organize and incorporate a Native Community Financial Development Institute (CDFI) for the distinct purpose of providing Mortgage Financing Opportunities."

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

WHEREAS, Article III of the Constitution of the Three Affiliated Tribes provides that the Tribal Business Council is the governing body of the Tribes; 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, To address the unmet housing needs for the members of the Three Affiliated Tribes, the Tribal Business Council has established the Tribal Housing Division whose primary purpose is to provide homeownership opportunities for tribal members through the various tribal, federal and state housing development resources available to the Tribes and its members; and

WHEREAS, Tribal Housing has identified that there is a lack of available bridge financing for construction loans or interim mortgage loans for enrolled members to access due to the unique status of Tribal land or present credit situations; and

WHEREAS, In order for Tribal Housing to fulfill its mandate in accordance with the goals and objectives laid out by the Tribal Business Council there is a need to develop a Native Community Financial Development Institute (CDFI) to provide mortgage financing opportunities that include construction loans, as well as technical assistance for potential homeowners; and

WHEREAS, The Community Development Banking and Financial Institutions Act, passed into law in 1994 created the Community Development Financial Institutions Fund (the fund) to promote economic revitalization and community development in distressed urban, rural and Native American communities across the nation. The primary purposes of CDFI's is to provide financing for housing, business, community facilities to unconventional markets and;



WHEREAS, Tribal Housing Division has requested authority to develop and incorporate as a Native Community Financial Development Institute (CDFI) with the status of a 501 (c) 3 non-profit corporation with the primary purpose of providing mortgage financing opportunities and technical assistance to potential homeowners and the Tribal Business Council believes it is in the best interests of the Tribes that the Housing Division be authorized to seek CDFI certification.

NOW THEREFORE BE IT RESOLVED, that the Tribal Business Council of the Three Affiliated Tribes hereby authorizes the Director of the Housing Division to develop and incorporate a Native Community Financial Development Institute; and

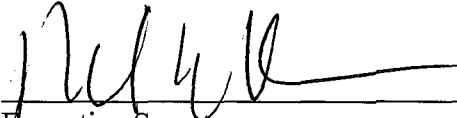
BE IT FURTHER RESOLVED, that the Tribal Business Council hereby authorizes Tribal Chairman Tex G. Hall and Tribal Secretary Nathan Hale to sign all applications, agreements, assurances and other documents necessary to apply for said corporation, grant and technical assistance as needed.

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, 5 were present at a Regular Meeting thereof duly called, noticed, convened and held on the 11 day of ~~April~~ ^{May}, 2006, that the foregoing Resolution was duly adopted at such meeting by the affirmative vote of 5 members, 0 members opposed, 0 members abstained, 0 members not voting, and that said Resolution has not been rescinded or amended in any way.

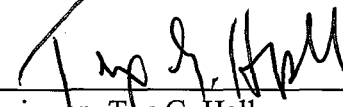
Chairman Voting. Not Voting.

Dated this 11 day of ~~April~~ ^{May}, 2006.



Executive Secretary,
Tribal Business Council

ATTEST:



Chairman, Tex G. Hall
Tribal Business Council