



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

A Resolution Entitled: "Enforcement of Wage Assignments and Loan Repayment Policy for Three Affiliated Tribes Small Loans Department"

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 pursuant to 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 Constitution of the Three Affiliated Tribes 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, Article VI, Section 5 (l) of the Constitution of the Three Affiliated Tribes provides that the Tribal Business Council has the power to adopt resolutions regulating the procedure of the Tribal Business Council and other Tribal agencies and Tribal officials on the Reservation; and

WHEREAS, Article VI, Section 5 (c) of said Constitution specifically provides that the Tribal Business Council has the power to administer any funds or property within the exclusive control of the Tribes to make expenditures from available tribal funds for public purposes of the Tribes; and

WHEREAS, The Tribal Business Council has established the Three Affiliated Tribes Small Loans Department which provides loans to tribal members and other individuals; and;

WHEREAS, The Tribal Business Council has established a policy entitled "Tribal Small Loans Program Policies which sets out policies for the Program, including interest rates, repayment requirements, loan amounts and security requirements; and

WHEREAS, Borrowers who are employed with the Tribe and other tribal entities are required to execute wage assignments to secure loans and ensure repayment of said loans and;

WHEREAS, The Three Affiliated Tribes Small Loans Department is experiencing a problem with the enforcement of wage assignments wherein tribal entities are not properly enforcing wage assignments made to the Small loans Department; and



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WHEREAS, There are a number of borrowers whose repayment amounts are inconsistent with the established policies; and

WHEREAS, The Small Loans Department is seeking the support of the Tribal Business Council for enforcement of wage assignments and the collection of the indebtedness of the Borrowers consistent with that of the repayment policy; and

NOW, THEREFORE, BE IT RESOLVED, that the Tribal Business Council hereby adopts the following policies for the Small Loans Department:

1. All loans made by the Small Loans Department shall be repaid in accordance with the wage assignments made by the borrower and said wage assignments shall be strictly adhered to and enforced by all tribal entities.
2. All loans will be repaid based upon an amortization schedule as follows:
 - a. \$50.00 to \$2500.00 shall amortized over one year period
 - b. \$2501 to \$5000.00 shall be amortized over a two year period
 - c. \$5000, 00 and above shall be amortized over a three year period.

BE IT FURTHER RESOLVED, that the policies set out herein supersede any prior inconsistent policies.




CERTIFICATION

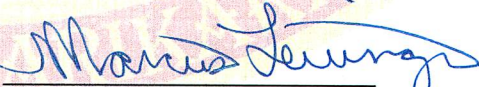
I, the undersigned, as Secretary of the Tribal Business Council of the Three Affiliated Tribes of the Fort Berthold Reservation, hereby certify that the Tribal Business Council is composed of 7 members of whom 5 constitute a quorum, 6 were present at a Special Meeting thereof duly called, noticed, convened, and held on the 25th day of March 2010; 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 [X] voting. [] not voting.

Dated this 25th day of March 2010

ATTEST:


Tribal Secretary, V. Judy Brugh
Tribal Business Council
Three Affiliated Tribes


Tribal Chairman, Marcus Levings
Tribal Business Council
Three Affiliated Tribes