

RESOLUTION OF THE  
WHITE MOUNTAIN APACHE TRIBE OF THE  
FORT APACHE INDIAN RESERVATION

WHEREAS, the present Declaration of Policies and Plan of Operation for the White Mountain Apache Tribal Revolving Credit Program has been amended several times, and

WHEREAS, the Credit Committee has reviewed a new Plan of Operation and the present Plan of Operation does not have a serving and liquidation procedure, and

WHEREAS, there are no other changes in the Plan approved on May 8, 1967, and

WHEREAS, the Credit Committee recommends Tribal Council approval of the addition to the Plan.

BE IT RESOLVED by the Tribal Council of the White Mountain Apache Tribe that after due and careful consideration of the Declaration of Policies and Plan of Operation as revised, is hereby approved and shall henceforth govern all future loans and modifications made by the Tribe under the Revolving Credit Program.

BE IT FURTHER RESOLVED that the Chairman of the White Mountain Apache Tribal Council is hereby authorized and directed to sign the revised Plan of Operation and to accept any conditions of approval that may be requested.

The foregoing resolution was on November 09, 1978 duly adopted by a vote of 9 for and 0 against by the Tribal Council of the White Mountain Apache Tribe, pursuant to authority vested in it by Article V, Section 1 (i) of the Amended Constitution and By-Laws of the Tribe, ratified by the Tribe June 27, 1958 and approved by the Secretary of the Interior on May 29, 1958, pursuant to Section 16 of the Act of June 18, 1934 (48 Stat. 984).

ACTING

*Phil R. Skago, Jr.*  
Chairman of the Tribal Council

*Mary C. Engfield*  
Secretary of the Tribal Council

RECEIVED

NOV 13 1978

FORT APACHE INDIAN

NOV 13 1978

Resolution No. 78-207

SERVING AND LIQUIDATION PROCEDURE

1. The Credit Committee and Credit Officer shall review delinquent loans at least once a month. Actions taken on each individual loan to be recorded in the Credit Committee minutes of the meeting.
2. A delinquent notice shall be sent if payment is not received within 10 days after due date of the payment.
3. If payment is not received within 30 days after notice is sent, request borrower to attend a meeting with the Credit Committee.
4. If the loan client does not respond within 15 days, the Credit Officer and/or a Credit Committee member will make personal contact.
5. If payment is not received within the next 30 days, a final notice by registered mail will be sent advising that loan will be placed in a default status and liquidated if payment is not received immediately.
6. The loan is declared in default by the Credit Committee and is turned over to the applicable legal representative for foreclosure action.

EFFECTIVE DATE OF DECLARATION

This Declaration of Policies and Plan of Operation shall become effective when approved by the White Mountain Apache Tribal Council, and on the date of final approval by the Area Director.

MODIFICATION

This Declaration may be modified or amended on request of the Credit Committee and the Tribal Council and approved by the Area Director.

APPROVALS

Recommended for Approval:

Date: \_\_\_\_\_

\_\_\_\_\_  
Credit Committee Chairman, as authorized  
by Resolution No. \_\_\_\_\_ dated \_\_\_\_\_

Approved:

Date: \_\_\_\_\_

**ACTING**

*Phil P. Skago, Jr.*  
\_\_\_\_\_  
Tribal Chairman, as authorized by  
Resolution No. \_\_\_\_\_ dated \_\_\_\_\_

Recommended for Approval:

Date: \_\_\_\_\_

\_\_\_\_\_  
Superintendent, Fort Apache Agency

Approved:

Date: \_\_\_\_\_

\_\_\_\_\_  
Area Director, Phoenix Area