

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

WHEREAS, the White Mountain Apache Tribe (the "Tribe") sponsors the White Mountain Apache Tribe Retirement Savings Plan ("Plan 3"), as a tax qualified governmental plan; and

WHEREAS, the Tribal Council has decided to amend Plan 3 to allow for the participation of certain affiliates and other employers to the extent such participation is consistent with the Tribe's intent to maintain Plan 3's status as governmental plan; and

WHEREAS, the Tribal Council has decided to allow the White Mountain Tribe Community Development Corporation ("CDC"), a non-profit corporation established under Tribal law, and for which the Tribe may appoint and remove all members of its board, to adopt Plan 3 and its related Trust Agreement to provide the employees of CDC with an opportunity to save for their retirement on a tax-favored basis.

BE IT RESOLVED by the Tribal Council of the White Mountain Apache Tribe that it hereby approves and adopts the Third Amendment to Plan 3 allowing for the adoption of the plan by Affiliates of the Tribe and other entities to the extent such adoption is consistent with the Tribe's intent to maintain Plan 3 as a governmental plan.

BE IT FURTHER RESOLVED, that the Tribal Council of the White Mountain Apache Tribe, effective as of May 1, 1995, hereby approves the adoption of the Plan and its related Trust Agreement by CDC.

BE IT FURTHER RESOLVED, that the Chairman of the Tribal Council be, and hereby is, authorized, empowered and directed, for and on behalf of the Tribe, to execute said Third Amendment to Plan 3 and any documents as may be necessary or appropriate in connection with the adoption of Plan 3 by CDC, including, but not limited to, an Adoption Agreement as presented to the Tribal Council, and to make such changes to the foregoing documents as may be suggested by the Tribe's pension attorneys as long as said changes are merely administrative in nature and do not increase the cost of the plan or seriously detract from the benefits provided to employees.

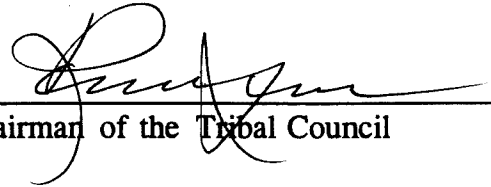
BE IT FURTHER RESOLVED, that the acts and deeds of the members of the Tribal Council necessary to carry out the intent and purpose of these Resolutions be, and the same hereby are, ratified, confirmed and adopted as the acts and deeds of the Tribe.

The foregoing resolution was on January 12, 1995, duly adopted by a vote of eight for and zero against by the Tribal Council of the White Mountain Apache Tribe, pursuant to authority vested in it by Article IV, Section 1 (i) of the Constitution of the Tribe, ratified by the Tribe September 30, 1993, and approved by the Secretary of the Interior on November 12, 1993, pursuant to Section 16 of the Act of June 18, 1934 (48 Stat. 984).


RECEIVED

FEB 10 1995

**FORT APACHE INDIAN AGENCY
WHITERIVER, ARIZONA**



Chairman of the Tribal Council



Secretary of the Tribal Council