

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

(Approving the Deferred Premium Agreement between the Tribe and Indian Nations Insurance Company for Payment of the Annual Property and Casualty Insurance)

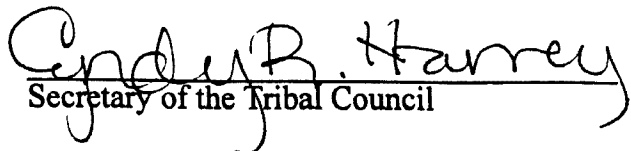
- WHEREAS,** the White Mountain Apache Tribe requires property and casualty insurance to protect the Tribe from liability lawsuits and to provide a financial remedy in the event of a catastrophic property loss; and
- WHEREAS,** Indian Nations Insurance Company has agreed to provide such insurance and has effectively provided such coverage for the Tribe since 2003; and
- WHEREAS,** the White Mountain Apache Tribe, in an effort to improve cash flow conditions at a minimal cost to the Tribe requests that Indian Nations finance the cost of the premium; and
- WHEREAS,** Indian Nations has agreed to finance the premium at the interest rate of 3%APR; and
- WHEREAS,** a review of the program indicates this reflects a 4% APR reduction in costs to the Tribe.

BE IT RESOLVED by the Tribal Council of the White Mountain Apache Tribe that:

1. The Tribal Chairman is hereby authorized to negotiate the Deferred Premium Agreement with Indian Nations Insurance Company; and
2. The Tribal Chairman or, in his absence, the Vice Chairman, is further authorized to sign all documents necessary to effectuate the intent of this resolution.

The foregoing resolution was on MARCH 4, 2005 duly adopted by a vote of SIX 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 (a), (h), (j), (s), (t), and (u) 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).


Chairman of the Tribal Council


Secretary of the Tribal Council