

LEGISLATIVE SUMMARY SHEET

Tracking No. 0096-19

DATE: April 22, 2019

TITLE OF RESOLUTION: AN ACTION RELATING TO BUDGET AND FINANCE;
APPROVING THE WRITE-OFF OF \$6,728.72 IN PERSONAL LOANS FROM THE
PERSONAL LOAN PROGRAM ADMINISTERED BY THE NAVAJO NATION CREDIT
SERVICES DEPARTMENT

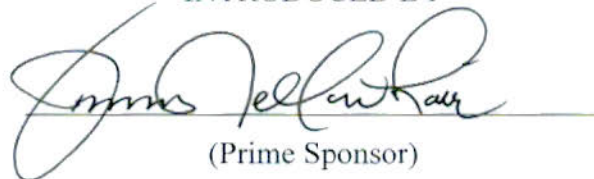
PURPOSE: If approved, this resolution will write-off 7 personal loans in the amount of
\$6,728.72.

This written summary does not address recommended amendments as may be provided by the standing committees. The Office of Legislative Counsel requests each Council Delegate to review each proposed resolution in detail.

5-DAY BILL HOLD PERIOD: 2nd Box
Website Posting Time/Date: 4.25.19 10:30am
Posting End Date: 4.30.19
Eligible for Action: 5.1.19

PROPOSED STANDING COMMITTEE RESOLUTION
24th NAVAJO NATION COUNCIL -- First Year, 2019

INTRODUCED BY


(Prime Sponsor)

TRACKING NO. 00916-19

AN ACTION
RELATING TO BUDGET AND FINANCE; APPROVING THE WRITE-OFF OF
\$6.728.72 IN PERSONAL LOANS FROM THE PERSONAL LOAN PROGRAM
ADMINISTERED BY THE NAVAJO NATION CREDIT SERVICES
DEPARTMENT

BE IT ENACTED:

Section One. Findings

- A. The Budget and Finance Committee is a standing committee of the Navajo Nation Council. 2 NNC §300(A) (2012).
- B. The Budget and Finance Committee has oversight authority over loans “[t]o oversee and provide direction for lending programs within the Committee’s authority. 2 NNC § 300(C)(5) (2012).
- C. The Budget and Finance Committee has the power “[t]o provide legislative oversight over lending programs, including the promulgation of rules and regulations for lending money to members of the Navajo Nation.” 2 NNC § 301(B)(12) (2012).

Section Two. Findings

- A. Navajo Nation established the Navajo Nation Credit Services Department within the Division of Finance of the Navajo Nation Government. CF-13-85 and ACD-234-85.

- 1 B. The Budget and Finance Committee exercised its oversight authority and
2 power over the Navajo Nation Credit Services Department in approving
3 amendments to the Navajo Nation Credit Services Department Personal Loan
4 Program Operating Policies and Guidelines. BFD-44-18.
- 5 C. Personal Loan Program Operating Policies and Guidelines includes Section 14
6 regarding loan write-off procedures when the loan is determined uncollectable
7 after all collection efforts have been attempted or when a settlement has been
8 entered into between the borrower and the Department. Personal Loan
9 Program Operating Policies and Guidelines §14 (A).
- 10 D. The write-off is recommended by the Collections Officer and "shall require
11 review and concurrences by the Credit Manager, Controller of the Navajo
12 Nation, and Department of Justice for legal sufficiency." *Id.* at §14 (C).
- 13 E. "Prior to granting final approval of a Write-off, the Controller shall provide a
14 report to the Committee regarding the proposed Write-Off." *Id.*
- 15 F. Also, "[i]n order to avoid the existence and appearance of undue influence and
16 conflict of interest, Borrower(s) that are Department staff, or appointed or
17 elected officials or Judges of the Navajo Nation and are being considered for
18 Write-Off shall sign and notarize an Ethical Certification Form. By signing the
19 Ethical Certification Form, the Borrower(s) are attesting to refrain from
20 requesting any special consideration from any personnel/program of the
21 Navajo Nation Government and shall abide by the Navajo Ethics in
22 Government Law." *Id.* at §14(B).
- 23 G. The Department determined that 6 of the borrowers were deceased and 1
24 borrower was discharged through bankruptcy. *See Exhibit A. See also* Death
25 Certificates and Court Order attached in **Exhibit B**.
- 26 H. Evaluators look at factors for consideration as to "whether an account is
27 appropriate for full or partial Write-Off, the Department and Committee may
28 consider factors such as, including but not limited to, disability, death,
29 Bankruptcy, an Amended Promissory Note or all previous agreements,
30 payment history, maturity date of loan agreement, employment status, current

1 value of pledged property, interest paid, reason for delinquency, or the
2 Borrower's financial circumstances." *Id.* at §14(D).

3 I. "Upon approval, of a write-off, the write-off portion shall be taken off the
4 active books of the Navajo Nation. *Id.* at §14(E).

5 J. The Navajo Nation Credit Services Collections Agent initiated write-off
6 procedures for \$6,728.72 after determining the accounts were uncollectable
7 and recommended the write-offs to the Credit Manager, Controller and the
8 Department of Justice. *See Exhibit A.*

9 K. "Stringent collection efforts were enforced with numerous phone calls, letters,
10 field contacts and Small Claims Proceedings." *Id.*

11 L. The \$6,728.72 comes from 7 individual loan accounts as follows:

12 \$2,245.49 from account # P1479705;

13 \$218.33 from account # H1516507;

14 \$860.20 from account #P1376218;

15 \$1,399.58 from account #P0938519;

16 \$789.91 from account #P1589612;

17 \$565.61 from account #P0725919; and

18 \$649.60 from account #1373415. *See Exhibit A.*

19 M. Copies of the original Promissory Notes for all 7 individual loans are attached
20 at **Exhibit B.**

21 N. The loan write-off request was sent to and concurred by the Controller of the
22 Navajo Nation, and Department of Justice. *See Exhibit A.*

23 O. The Budget and Finance Committee has final approval of all write-offs and
24 finds that writing off the loans referenced in Section L. for a total amount of
25 \$6,728.72 is in the Navajo Nation's best interest.

26 **Section Three. Acceptance and Approval**

27 A. The Navajo Nation accepts the recommendations from the Navajo Nation
28 Credit Services Department to write-off 7 loans which total \$6,728.72.

29 B. The Navajo Nation directs that loan accounts as follows be written off and
30 taken off the active books of the Navajo Nation:

\$2,245.49 from account # P1479705;
\$218.33 from account # H1516507;
\$860.20 from account #P1376218;
\$1,399.58 from account #P0938519;
\$789.91 from account #P1589612;
\$565.61 from account #P0725919; and
\$649.60 from account #1373415.



NAVAJO NATION DEPARTMENT OF JUSTICE

REQUEST FOR SERVICES



DOJ	
3/26/19	3:10p
DATE / TIME	
RFS #:	19-0677
UNIT:	T&F

☐ RESUBMITTAL

*** FOR NNDOJ USE ONLY - DO NOT CHANGE OR REVISE FORM. VARIATIONS OF THIS FORM WILL NOT BE ACCEPTED. ***

CLIENT TO COMPLETE

DATE OF REQUEST:	3/26/2019	ENTITY/DIVISION:	Office of the Controller
CONTACT NAME:	Noreen McCray	DEPARTMENT:	Credit Services Department
PHONE NUMBER:	(928) 871-6272 6074	E-MAIL:	nmccray@nnoc.org

COMPLETE DESCRIPTION OF LEGAL NEED AND SERVICES REQUESTED (Attach Documents):
Write-Off of seven (7) Personal and Holiday Loan accounts that have deceased or claimed bankruptcy.

DEADLINE:	3/27/2019	REASON:	Remove from the books of the NN
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DOJ SECRETARY TO COMPLETE

DATE/TIME IN UNIT:	MAR 27 2019 9:36am	REVIEWING ATTORNEY/ADVOCATE:	Mel Rodis
DATE TIME OUT OF UNIT:		PREPARED BY (initial):	

DOJ ATTORNEY / ADVOCATE COMMENTS

Legally sufficient for write-off. But Controller text must present to BFC prior to write-off.

REVIEWED BY: (PRINT)	Mel Rodis	DATE / TIME:	3/27/19 2:35
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DOJ Secretary Called: _____ for Document Pick Up on _____ at _____ By: _____

PICKED UP BY: (PRINT)	DATE / TIME:
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NNDOJ DRF July 2013



Sponsor's COPY

SCANNED

9:43 am

THE NAVAJO NATION

JONATHAN NEZ | PRESIDENT MYRON LIZER | VICE PRESIDENT



SUMMARY OF ACCOUNT

BORROWERS:	See Attached "Exhibit A"
ACCOUNT NUMBERS:	See Attached "Exhibit A"
PROMISSORY NOTE DATE:	See Attached "Exhibit A"
MATURITY DATE:	See Attached "Exhibit A"
ORIGINAL AMOUNT OF LOAN:	See Attached "Exhibit A"
STATUS:	See Attached "Exhibit A"

FINDINGS:

Seven (7) Borrowers originally obtain personal and holiday loans which were financed under the Personal Loan Program, evidenced by Promissory Notes, attached hereto as "Exhibit B".

At the inception of the loans, the Borrowers made payments through payroll deduction up until the end of their employment with the Navajo Nation and/or employers. Thereafter, the loan accounts became delinquent and numerous collection efforts were enforced through forms of letters, field contacts, telephone calls and Small Claims Proceedings. It was through these efforts, it was determined the Borrowers have incurred hardship or deceased. Six (6) Borrowers are deceased and the account is deemed uncollectible. One (1) Borrower were discharged through Bankruptcy.

PAYMENT HISTORY:

Payments were made monthly or through payroll deductions until employment ended for some. A few of the borrowers continue to pay, however payments were sporadic and were paying on accrued interest and late charges.

COLLECTION STATISTICS:

Stringent collection efforts were enforced with numerous phone calls, letters, field contacts and Small Claims Proceedings.

RECOMMENDATION:

The loan accounts are unsecured and have matured. One (1) loan accounts filed for bankruptcy & the other loan account customers have deceased. Therefore, the Credit Services Department recommends the Write-Off of the Principal Balances, Accrued Interest, Accrued Late Charges, Unpaid Court Fees and Private Process Server Fees per Personal Loan Operating Policies and Guidelines; Section 13; Write-Off Procedures (A), (C), (D) and (E).

Write-Off of Principal Balances in the Amount of \$ 6,279.83
Write-Off of Accrued Interest in the Amount of \$ 248.89
Write-Off of Accrued Late Charges in the Amount of \$ 200.00
Write-Off of Unpaid Private Process Server Fees in the amount of \$ 0.00
Write-Off of Unpaid Court Fees in the Amount of \$ 0.00
Total Write-Off Amount: \$ 6,728.72

Submitted by:


 3/26/19

Noreen McCray, Collection Officer Date
Navajo Nation Credit Services Department


CONCURRENCE:

 3/26/19

Faryn Garcia, Credit Manager Date
Navajo Nation Credit Services Department

 3/26/19

Pearlline Kirk, Controller Date
Navajo Nation Office of the Controller

 3/27/19

Mel M. Rodis Date
Principal Attorney
Tax and Finance Unit
Navajo Nation Department of Justice

PERSONAL LOANS

TOTAL WRITE-OFF OF PRINCIPAL BALANCES, ACCRUED INTEREST AND ACCRUED LATE CHARGES

LOAN NO.	NAME	NOTE DATE	MATURITY DATE	ORIGINAL LOAN AMT	TOTAL Write-Off of Principal Balances	TOTAL Write-Off of Accrued Interest	TOTAL Write-Off of Accrued Late Charges	TOTAL Write-Off Amounts	STATUS
1	P1479705	04/01/14	05/10/16	\$ 5,060.00	\$ 2,222.65	\$ 22.84	\$ -	\$ 2,245.49	Deceased
2	H1516507	11/25/14	09/25/15	\$ 1,060.00	\$ 217.44	\$ 0.89	\$ -	\$ 218.33	Deceased
3	P1376218	09/26/13	07/09/14	\$ 2,060.00	\$ 721.54	\$ 138.66		\$ 860.20	Deceased
4	P0938519	04/30/09	08/25/10	\$ 3,060.00	\$ 1,139.63	\$ 59.95	\$ 200.00	\$ 1,399.58	Bankruptcy
5	P1589612	04/29/15	05/15/16	\$ 2,560.00	\$ 788.07	\$ 1.84	\$ -	\$ 789.91	Deceased
6	P0725919	04/30/07	02/13/08	\$ 1,550.00	\$ 540.90	\$ 24.71	\$	\$ 565.61	Deceased
7	P1373415	06/05/13	10/29/14	\$ 4,060.00	\$ 649.60	\$ -	\$ -	\$ 649.60	Deceased
SUBTOTAL:					\$ 6,279.83	\$ 248.89	\$ 200.00	\$ 6,728.72	
					TOTAL WRITE-OFF AMOUNT:				\$ 6,728.72

PROMISSORY NOTE
CREDIT SERVICES DEPARTMENT
P.O. Box 2405
Window Rock, Arizona 86515
Creditor: Navajo Tribe, Navajo Nation



LOAN NO. P1479705

Date: April 1, 2014

ANNUAL PERCENTAGE RATE The cost of Your credit as a yearly rate.	FINANCE CHARGE The dollar amount the credit will cost You.	AMOUNT FINANCED The amount of credit provided to You, including Loan Closing Fee.	TOTAL OF PAYMENTS The amount You will have paid after You have made all Your payments as scheduled.
<u>15 %</u>	<u>\$ 885.12</u>	<u>\$ 5,060.00</u>	<u>\$ 5,945.12</u>

Your payment scheduled will be:			<u>MONTHLY PAYMENTS OF \$238.00 BEGINNING MAY 10, 2015</u>
Number of Payments	Amount of Payments	When Payments are Due	
<u>24</u>	<u>\$ 238.00</u>	<u>MONTHLY</u>	
<u>01</u>	<u>\$ 233.12</u>	<u>LAST PAYMENT</u>	

THIS LOAN SHALL BE PAID IN FULL ON OR BEFORE MAY 10, 2016.

For value received, the undersigned (jointly and severally, "Borrower") promises to pay to the order of CREDIT SERVICES DEPARTMENT, The Navajo Tribe, Navajo Nation, Window Rock, Arizona, the amount shown above as the Amount Financed, with simple interest thereon at the Annual Percentage Rate shown above, included in the Amount Financed, payable in accordance with the payment scheduled stated above or, if not included in the payment schedule, upon execution of this Promissory Note.

- Interest:** Loans are charged simple interest that accrue daily and Borrower is responsible for accrued interest, if loan is not paid off in time. Interest is charged based on actual payment amounts and dates paid. Any unpaid balance may be paid, at any time, without penalty. Excess finance charges or excess interest charged will be refunded pro-rata.
- Late Payments and Other Fees:** Payments are due and payable as stated on the amortization schedule. Any payments received ten (10) days after the due date will be considered a Late Payment. Late Payments on Principal and Interest Due will be assessed a late payment fee of twenty five (\$25.00) per month. A sixty dollar (\$60.00) Loan Closing Fee will be included with the amount financed at the time of loan closing.
- Borrower(s) expressly agree to pay all costs and expenses (including reasonable attorneys' fees) incurred in collecting all amounts due to the holder hereof, whether or not suit is instituted, and if suit is instituted, attorneys' fees shall be fixed by the court sitting without jury. Any one or more of the following shall constitute an event of default hereunder: (a) failure by Borrower to pay any sum owing hereunder as agreed and when due; (b) a breach of any covenant, agreement, representation or warranty contained herein; (c) Borrower's death; (d) if any petition or application for a custodian, as defined by Title 11, United States Code (the "Bankruptcy Code"), or for any form of relief under any provision of the Bankruptcy Code or any law pertaining to the reorganization, insolvency or readjustment of debts of persons, is filed by or against Borrower(s) or the assets or affairs of Borrower(s), or if Borrower(s) makes an assignment for the benefit of creditors, admits in writing an inability to pay debts as they become due, or is adjudicated a bankrupt or insolvent; (e) if attachment, garnishment, levy, execution or any lien's issued or filed against any of the property or effects of Borrower(s).

COLLATERAL OR SECURITY: SECURED THRU ACH PAYMENTS -

- If more than one person has signed this note, the liability hereunder shall be joint, several and community obligation, as appropriate, for all obligations to be performed under this, and any modification, extension or renewal thereof. Borrower(s) and Grantor agree: (a) that extension of the time of payment of all or any part of the indebtedness arising under or by virtue of this note shall not affect the liability of any party hereto, whether given with or without consent; (b) to any and all extensions or renewals hereof, from time to time without notice; (c) to any partial payments hereon made before or after maturity and (d) that no extensions, renewals or partial payments hereof shall release any of them from the obligation of full payment. It is further expressly agreed that TIME IS OF THE ESSENCE OF THIS PROMISSORY NOTE, and of all obligations arising under or pursuant hereto, but that acceptance by the holder of any performance which does not comply strictly with the terms hereof shall not be deemed to be a waiver of any right of said holder, and the failure by said holder to exercise any option or election herein given shall not constitute a waiver of a right to exercise any other option or election herein given to said holder. To the extent permitted by law, Borrower and Grantor hereby waive all valuation and appraisal rights, counterclaims, set-offs, rights of trial by jury, laws affecting full collection of this note, presentment for payment, diligence, grace, exhibition of the note or any other instrument or document contemplated hereby, protest, demand, or notice of any kind to any person. Any written notice required to be given Borrower(s) or Grantor, if mailed by ordinary mail, postage prepaid, to Borrower(s) and Grantor's respective mailing address shown on the face hereof or to the most recent addresses as shown by a "Notice of Change of Address" on file with the Navajo Tribe shall be deemed reasonable notification.
- This Agreement shall be governed by the laws of the Navajo Nation. Any provisions found to be invalid shall not invalidate the remainder hereof. All words used herein shall be construed to be of such gender and number as the circumstances require and all references herein to Borrower(s) shall include all other persons primarily or secondarily liable hereunder. This instrument shall be binding upon the heirs, personal representatives, successors and assigns of Borrower(s) and Grantor to the benefit of the Navajo Nation, its successors and assigns. THIS AGREEMENT CONSTITUTES THE ENTIRE AGREEMENT BETWEEN THE PARTIES AND MAY NOT BE ALTERED OR AMENDED EXCEPT BY A WRITING SIGNED BY BORROWER(S) AND THE NAVAJO TRIBE.

ITEMIZATION OF LOAN

Amount Financed:	Given to You in a form of a check:	Total amount of loan including Loan
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PERSONAL LOAN PROGRAM

PAGE NO 1
LOANRP72.R02

10

INDIVIDUAL LEDGERS

P1479705

02/27/19 15:52:54

Account Name	Note/Maturity date 04/01/14 05/10/16	CENSUS NUMBER 41852 / 32636
Address	Date Assigned NA	TYPE OF LOAN PERSONAL
City/State/Zip GALLUP NM 87305	Date Purchased 04/01/14	AGENCY FORT DEFIANCE
Home Phone	Assigned To NA	LOAN OFFICER DBEGAY
Type LOAN MONTHLY	Purchased From NA	COSIGNOR NAME NA
Amount Financed \$5,060.00	Principal Purch. \$5,060.00	COSIGNOR SS# NA
Finance Charge \$885.12	Price Paid \$5,060.00	COSIGNOR NA
Total Payments \$5,945.12		AB# FOR NN NA
Number of Payments 25	Rate 15.0000	EMPLOYER DECEASED(BOTH)
Amount of Payment \$238.00	Daily 0.0411	STATUS OF LOAN NON-ACCRUAL
Late Charge Amt \$25.00	Other Phone (505) 735-2803	Collateral Type UNSECURED

COST 1	COST 2	COST 3	COST 4	COST 5
0.00	0.00	0.00	0.00	0.00

PAYMENT SCHEDULE

Date Received	Paid To	Amount Received	Late Charge	NSF Paid	Interest Charge	Prin Applied	Prin Balance
04/01/14	04/01/14						5060.00
05/09/14	05/10/14						5060.00
05/09/14	05/10/14	60.00				60.00	5000.00
05/09/14	05/10/14	178.00			79.02	98.98	4901.02
06/10/14	06/10/14	238.00			64.45	173.55	4727.47
07/10/14	07/10/14	238.00			58.28	179.72	4547.75
08/12/14	08/10/14	238.00			61.67	176.33	4371.42
09/11/14	09/10/14	238.00			53.89	184.11	4187.31
10/10/14	10/10/14	238.00			49.90	188.10	3999.21
11/10/14	11/10/14	238.00			50.95	187.05	3812.16
12/11/14	12/10/14	238.00			48.57	189.43	3622.73
01/09/15	01/10/15	238.00			43.18	194.82	3427.91
02/10/15	02/10/15	238.00			45.08	192.92	3234.99
03/10/15	03/10/15	238.00			37.22	200.78	3034.21
04/13/15	04/10/15	238.00			42.40	195.60	2838.61
05/11/15	05/10/15	238.00			32.66	205.34	2633.27
06/10/15	06/10/15	238.00			32.46	205.54	2427.73
07/13/15	07/10/15	120.00			32.92	87.08	2340.65
07/13/15	07/10/15	118.00				118.00	2222.65
08/07/15	08/10/15						2222.65

RATE CHANGE/AC
CURTAILMENT--P

RATE CHANGE/AC

PERSONAL LOAN PROGRAM

PAGE NO 2
LOANRP72.R02

10

INDIVIDUAL LEDGERS

P1479705

02/27/19 15:52:54

PAYMENT SCHEDULE

Date Received	Paid To	Amount Received	Late Charge	NSF Paid	Interest Charge	Prin Applied	Prin Balance
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STATISTICS:

Accrued To Last

Today

This Year

Overall

Next Due 08/10/15

Principal Balance		\$2,222.65	Principal Paid	\$0.00	\$2,837.35
Unpaid Late Charges	\$0.00	\$0.00	Adjustments Made	\$0.00	\$0.00
Unpaid NSF Charges	\$0.00	\$0.00	Late Charges Paid	\$0.00	\$0.00
Unpaid Interest	\$22.84	\$0.00	NSF Charges Paid	\$0.00	\$0.00
Payment(s) Due		\$2,222.65	Interest Paid	\$0.00	\$732.65
Payoff Today		\$2,222.65	Total	\$0.00	\$3,570.00

2,245.49

STATE OF NEW MEXICO

CERTIFICATE OF DEATH

New Mexico Vital Records and Health Statistics
State of New Mexico
United States of America

No. 3666187

DECEDENT'S LEGAL NAME		IF FEMALE, MAIDEN NAME	
		<<<>>>	
DATE OF DEATH	TIME OF DEATH	SEX	SOCIAL SECURITY NUMBER
July 17, 2015	08:05 AM <input checked="" type="checkbox"/> PM <input type="checkbox"/>	Male	
MARITAL STATUS	SURVIVING SPOUSE - If wife, maiden name		
Married			
DATE OF BIRTH	BIRTH PLACE	SERVED IN U.S. ARMED FORCES	
	New Mexico	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	
DECEDENT'S RACE	TRIBE	HISPANIC	
American Indian or Alaska Native (specify tribe)	Navajo	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	
DECEDENT'S RESIDENCE COUNTY		DECEDENT'S RESIDENCE STATE	
McKinley		New Mexico	
MOTHER'S FULL MAIDEN NAME		FATHER'S FULL NAME	
<<<		<<	
METHOD OF DISPOSITION		DISPOSITION LOCATION	
<input checked="" type="checkbox"/> Burial <input type="checkbox"/> Donation <input type="checkbox"/> Removal from State <input type="checkbox"/> Cremation <input type="checkbox"/> Entombment <input type="checkbox"/> Other (Specify): <<<>>>		Community Cemetery	
FUNERAL SERVICE FACILITY		COUNTY OF DEATH	
Cope Memorial Chapel (Gallup)		McKinley	
PLACE OF DEATH	TYPE OF PLACE	NAME OF PERSON CERTIFYING CAUSE OF DEATH	
## highway 491	Decedent's Residence	<<< Caroline Kingston MD >>>	
MANNER OF DEATH			
<input checked="" type="checkbox"/> Natural <input type="checkbox"/> Accident <input type="checkbox"/> Homicide <input type="checkbox"/> Suicide <input type="checkbox"/> Undetermined <input type="checkbox"/> Pending Investigation			
CAUSE OF DEATH			
PART I. Events such as diseases, injuries, or complications that directly caused the death.			
a.			
b.			
c.	<<<>>>		
d.	<<<>>>		
PART II. Other significant conditions contributing to death.			
<<<>>>			

File Number:

File Date: July 21, 2015

Order Number:

Renee Valencia, State Registrar

CERTIFIED COPY OF VITAL RECORD

This is a true and exact reproduction of all or part of the document officially registered and filed with the New Mexico Bureau of Vital Records and Health Statistics, Department of Health.



DATE ISSUED Oct-26-2015

WARNING: IT IS ILLEGAL TO ALTER, COPY OR COUNTERFEIT THIS CERTIFICATE.
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The back of this document contains a watermark. Hold up to light to view.

**STATE OF NEW MEXICO
CERTIFICATE OF DEATH**

REV (8/13)

New Mexico Vital Records and Health Statistics
State of New Mexico
United States of America

No. 3666074

DECEDENT'S LEGAL NAME		IF FEMALE, MAIDEN NAME	
DATE OF DEATH	TIME OF DEATH	SEX	SOCIAL SECURITY NUMBER
August 07, 2015	05:35 AM <input type="checkbox"/> PM <input checked="" type="checkbox"/>	Female	
MARITAL STATUS	SURVIVING SPOUSE - If wife, maiden name		
Widowed	<<<<>>		
DATE OF BIRTH	BIRTH PLACE	SERVED IN U.S. ARMED FORCES	
	Arizona	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	
DECEDENT'S RACE	TRIBE	HISPANIC	
American Indian or Alaska Native (specify tri	Navajo	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	
DECEDENT'S RESIDENCE COUNTY		DECEDENT'S RESIDENCE STATE	
McKinley		New Mexico	
MOTHER'S FULL MAIDEN NAME		FATHER'S FULL NAME	
METHOD OF DISPOSITION		DISPOSITION LOCATION	
<input checked="" type="checkbox"/> Burial <input type="checkbox"/> Donation <input type="checkbox"/> Removal from State <input type="checkbox"/> Cremation <input type="checkbox"/> Entombment <input type="checkbox"/> Other (Specify): <<<<>>		Rehoboth New Mexico	
FUNERAL SERVICE FACILITY		COUNTY OF DEATH	
Cope Memorial Chapel (Gallup)		McKinley	
PLACE OF DEATH	TYPE OF PLACE	NAME OF PERSON CERTIFYING CAUSE OF DEATH	
Gallup Indian Medical Center	Hospital-Inpatient	<<< Philip MacNeil MD >>>	
MANNER OF DEATH	<input checked="" type="checkbox"/> Natural <input type="checkbox"/> Accident <input type="checkbox"/> Homicide <input type="checkbox"/> Suicide <input type="checkbox"/> Undetermined <input type="checkbox"/> Pending investigation		
CAUSE OF DEATH			
PART I. Events such as diseases, injuries, or complications that directly caused the death.			
a.	Cardiopulmonary Arrest		
b.	Ventricular Fibrillation		
c.	Chest Pain		
d.	Death Of Spouse		
PART II. Other significant conditions contributing to death.			
<<<<>>			

File Number:

File Date:

October 19, 2015

Order Number:

Renee Valencia, State Registrar

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DATE ISSUED Oct-20-2015

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PROMISSORY NOTE

CREDIT SERVICES DEPARTMENT

P.O. Box 2405

Window Rock, Arizona 86515

Creditor: Navajo Tribe, Navajo Nation

LOAN NO. H1516507

Date: NOVEMBER 25, 2014

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	AMOUNT FINANCED	TOTAL OF PAYMENTS
The cost of Your credit as a yearly rate.	The dollar amount the credit will cost You.	The amount of credit provided to You, including Loan Closing Fee.	The amount You will have paid after You have made all Your payments as scheduled.
15 %	\$ 73.50	\$ 1,060.00	\$ 1,133.50
Your payment scheduled will be:			
Number of Payments	MONTHLY PAYMENTS OF \$114.00 BEGINNING DECEMBER 25, 2014		When Payments are Due
02	Amount of Payments	\$ 114.00	MONTHLY
01	\$ 107.50		LAST PAYMENT
THIS LOAN SHALL BE PAID IN FULL ON OR BEFORE SEPTEMBER 25, 2015.			

For value received, the undersigned (jointly and severally, "Borrower") promises to pay to the order of CREDIT SERVICES DEPARTMENT, The Navajo Tribe, Navajo Nation, Window Rock, Arizona, the amount shown above as the Amount Financed, with simple interest thereon at the Annual Percentage Rate shown above, included in the Amount Financed, payable in accordance with the payment scheduled stated above or, if not included in the payment schedule, upon execution of this Promissory Note.

- Interest:** Loans are charged simple interest that accrue daily and Borrower is responsible for accrued interest, if loan is not paid off in time. Interest is charged based on actual payment amounts and dates paid. Any unpaid balance may be paid, at any time, without penalty. Excess finance charges or excess interest charged will be refunded pro-rata.
- Late Payments and Other Fees:** Payments are due and payable as stated on the amortization schedule. Any payments received ten (10) days after the due date will be considered a Late Payment. Late Payments on Principal and Interest Due will be assessed a late payment fee of twenty five **(\$25.00)** per month. A sixty dollar **(\$60.00)** Loan Closing Fee will be included with the amount financed at the time of loan closing.
- Borrower(s) expressly agree to pay all costs and expenses (including reasonable attorneys' fees) incurred in collecting all amounts due to the holder hereof, whether or not suit is instituted, and if suit is instituted, attorneys' fees shall be fixed by the court sitting without jury. Any one or more of the following shall constitute an event of default hereunder: (a) failure by Borrower to pay any sum owing hereunder as agreed and when due; (b) a breach of any covenant, agreement, representation or warranty contained herein; (c) Borrower's death; (d) if any petition or application for a custodian, as defined by Title 11, United States Code (the "Bankruptcy Code"), or for any form of relief under any provision of the Bankruptcy Code or any law pertaining to the reorganization, insolvency or readjustment of debts of persons, is filed by or against Borrower(s) or the assets or affairs of Borrower(s), or if Borrower(s) makes an assignment for the benefit of creditors, admits in writing an inability to pay debts as they become due, or is adjudicated a bankrupt or insolvent; (e) if attachment, garnishment, levy, execution or any lien's issued or filed against any of the property or effects of Borrower(s).

COLLATERAL OR SECURITY: SECURED THROUGH ACH PAYMENTS:

- If more than one person has signed this note, the liability hereunder shall be joint, several and community obligation, as appropriate, for all obligations to be performed under this, and any modification, extension or renewal thereof. Borrower(s) and Grantor agree: (a) that extension of the time of payment of all or any part of the indebtedness arising under or by virtue of this note shall not affect the liability of any party hereto, whether given with or without consent; (b) to any and all extensions or renewals hereof, from time to time without notice; (c) to any partial payments hereon made before or after maturity and (d) that no extensions, renewals or partial payments hereof shall release any of them from the obligation of full payment. It is further expressly agreed that TIME IS OF THE ESSENCE OF THIS PROMISSORY NOTE, and of all obligations arising under or pursuant hereto, but that acceptance by the holder of any performance which does not comply strictly with the terms hereof shall not be deemed to be a waiver of any right of said holder, and the failure by said holder to exercise any option or election herein given shall not constitute a waiver of a right to exercise any other option or election herein given to said holder. To the extent permitted by law, Borrower and Grantor hereby waive all valuation and appraisal rights, counterclaims, set-offs, rights of trial by jury, laws affecting full collection of this note, presentment for payment, diligence, grace, exhibition of the note or any other instrument or document contemplated hereby, protest, demand, or notice of any kind to any person. Any written notice required to be given Borrower(s) or Grantor, if mailed by ordinary mail, postage prepaid, to Borrower(s) and Grantor's respective mailing address shown on the face hereof or to the most recent addresses as shown by a "Notice of Change of Address" on file with the Navajo Tribe shall be deemed reasonable notification.
- This Agreement shall be governed by the laws of the Navajo Nation. Any provisions found to be invalid shall not invalidate the remainder hereof. All words used herein shall be construed to be of such gender and number as the circumstances require and all references herein to Borrower(s) shall include all other persons primarily or secondarily liable hereunder. This instrument shall be binding upon the heirs, personal representatives, successors and assigns of Borrower(s) and Grantor to the benefit of the Navajo Nation, its successors and assigns. THIS AGREEMENT CONSTITUTES THE ENTIRE AGREEMENT BETWEEN THE PARTIES AND MAY NOT BE ALTERED OR AMENDED EXCEPT BY A WRITING SIGNED BY BORROWER(S) AND THE NAVAJO TRIBE.

ITEMIZATION OF LOAN		
Amount Financed:	Given to You in a form of a check:	Total amount of loan including Loan
\$ 1,060.00	\$ 1,060.00	

HOLIDAY LOANS (FY-14 & FY-15)

PAGE NO 1
LOANRP72.R25

25

INDIVIDUAL LEDGERS

H1516507

02/27/19 15:53:41

Account Name		Note/Maturity date	11/25/14 09/25/15	CENSUS NUMBER	41853 / 32636
Address		Date Assigned	NA	TYPE OF LOAN	HOLIDAY
City/State/Zip	GALLUP NM 87305	Date Purchased	11/25/14	AGENCY	FORT DEFIANCE
Home Phone		Assigned To	NA	LOAN OFFICER	DBEGAY
Type	LOAN MONTHLY	Purchased From	NA	COSIGNOR NAME	NA
Amount Financed	\$1,060.00	Principal Purch.	\$1,060.00	COSIGNOR SS#	NA
Finance Charge	\$73.50	Price Paid	\$1,060.00	COSIGNOR	NA
Total Payments	\$1,133.50			AB# FOR NN	NA
Number of Payments	10	Rate	15.0000	EMPLOYER	DECEASED(BOTH)
Amount of Payment	\$114.00	Daily	0.0411	STATUS OF LOAN	NON-ACCRUAL
Late Charge Amt	\$25.00	Other Phone	(505) 735-2803	Collateral Type	UNSECURED

COST 1	COST 2	COST 3	COST 4	COST 5
0.00	0.00	0.00	0.00	0.00

PAYMENT SCHEDULE

Date Received	Paid To	Amount Received	Late Charge	NSF Paid	Interest Charge	Prin Applied	Prin Balance	
11/25/14	11/25/14						1060.00	
12/23/14	12/25/14						1060.00	RATE CHANGE/AC
12/23/14	12/25/14	60.00				60.00	1000.00	CURTAILMENT-P
12/23/14	12/25/14	54.00			12.20	41.80	958.20	
01/23/15	01/25/15	114.00			12.21	101.79	856.41	
02/23/15	02/25/15	114.00			10.91	103.09	753.32	
03/23/15	03/25/15	114.00			8.67	105.33	647.99	
04/24/15	04/25/15	114.00			8.52	105.48	542.51	
05/26/15	05/25/15	114.00			7.13	106.87	435.64	
06/25/15	06/25/15	114.00			5.37	108.63	327.01	
07/28/15	07/25/15	114.00			4.43	109.57	217.44	
08/07/15	08/25/15						217.44	RATE CHANGE/AC

STATISTICS:

	Accrued To Last	Today		This Year	Overall
Principal Balance		\$217.44	Next Due	08/25/15	
Unpaid Late Charges	\$0.00	\$0.00	Principal Paid	\$0.00	\$842.56
Unpaid NSF Charges	\$0.00	\$0.00	Adjustments Made	\$0.00	\$0.00
Unpaid Interest	\$0.89	\$0.00	Late Charges Paid	\$0.00	\$0.00
Payment(s) Due		\$217.44	NSF Charges Paid	\$0.00	\$0.00
Payoff Today		\$217.44	Interest Paid	\$0.00	\$69.44
			Total	\$0.00	\$912.00

218.33

STATE OF NEW MEXICO
CERTIFICATE OF DEATH

New Mexico Vital Records and Health Statistics
State of New Mexico
United States of America

No. 3666187

DECEDENT'S LEGAL NAME		IF FEMALE, MAIDEN NAME	
<<		>>>>	
DATE OF DEATH	TIME OF DEATH	SEX	SOCIAL SECURITY NUMBER
July 17, 2015	08:05 AM <input checked="" type="checkbox"/> PM <input type="checkbox"/>	Male	
MARITAL STATUS	SURVIVING SPOUSE - If wife, maiden name		
Married			
DATE OF BIRTH	BIRTH PLACE	SERVED IN U.S. ARMED FORCES	
	New Mexico	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	
DECEDENT'S RACE	TRIBE	HISPANIC	
American Indian or Alaska Native (specify tri	Navajo	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	
DECEDENT'S RESIDENCE COUNTY		DECEDENT'S RESIDENCE STATE	
McKinley		New Mexico	
MOTHER'S FULL MAIDEN NAME		FATHER'S FULL NAME	
<<		>	
METHOD OF DISPOSITION		DISPOSITION LOCATION	
<input checked="" type="checkbox"/> Burial <input type="checkbox"/> Donation <input type="checkbox"/> Removal from State <input type="checkbox"/> Cremation <input type="checkbox"/> Entombment <input type="checkbox"/> Other (Specify): <<<>>>		Community Cemetery	
FUNERAL SERVICE FACILITY		COUNTY OF DEATH	
Cope Memorial Chapel (Gallup)		McKinley	
PLACE OF DEATH	TYPE OF PLACE	NAME OF PERSON CERTIFYING CAUSE OF DEATH	
## highway 491	Decedent's Residence	<<< Caroline Kingston MD >>>	
MANNER OF DEATH	<input checked="" type="checkbox"/> Natural <input type="checkbox"/> Accident <input type="checkbox"/> Homicide <input type="checkbox"/> Suicide <input type="checkbox"/> Undetermined <input type="checkbox"/> Pending Investigation		
CAUSE OF DEATH			
PART I. Events such as diseases, injuries, or complications that directly caused the death.			
a.			
b.			
c.	<<<>>>		
d.	<<<>>>		
PART II. Other significant conditions contributing to death.			
<<<>>>			

File Number:

File Date: July 21, 2015

Order Number:

Renee Valencia, State Registrar

CERTIFIED COPY OF VITAL RECORD

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DATE ISSUED Oct-26-2015

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ADVERTENCIA: ES ILEGAL ALTERAR, COPIAR O FALSIFICAR ESTE CERTIFICADO.

STATE OF NEW MEXICO

CERTIFICATE OF DEATH

New Mexico Vital Records and Health Statistics
State of New Mexico
United States of America

No. 3666074

DECEDENT'S LEGAL NAME		IF FEMALE, MAIDEN NAME	
DATE OF DEATH	TIME OF DEATH	SEX	SOCIAL SECURITY NUMBER
August 07, 2015	05:35 AM <input type="checkbox"/> PM <input checked="" type="checkbox"/>	Female	
MARITAL STATUS	SURVIVING SPOUSE - If wife, maiden name		
Widowed	<<<<>>		
DATE OF BIRTH	BIRTH PLACE	SERVED IN U.S. ARMED FORCES	
	Arizona	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	
DECEDENT'S RACE	TRIBE	HISPANIC	
American Indian or Alaska Native (specify tri	Navajo	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	
DECEDENT'S RESIDENCE COUNTY	DECEDENT'S RESIDENCE STATE		
McKinley	New Mexico		
MOTHER'S FULL MAIDEN NAME	FATHER'S FULL NAME		
METHOD OF DISPOSITION		DISPOSITION LOCATION	
<input checked="" type="checkbox"/> Burial <input type="checkbox"/> Donation <input type="checkbox"/> Removal from State <input type="checkbox"/> Cremation <input type="checkbox"/> Entombment <input type="checkbox"/> Other (Specify): <<<<>>		Rehoboth New Mexico	
FUNERAL SERVICE FACILITY		COUNTY OF DEATH	
Cope Memorial Chapel (Gallup)		McKinley	
PLACE OF DEATH	TYPE OF PLACE	NAME OF PERSON CERTIFYING CAUSE OF DEATH	
Gallup Indian Medical Center	Hospital-Inpatient	<<< Philip MacNeil MD >>>	
MANNER OF DEATH	<input checked="" type="checkbox"/> Natural <input type="checkbox"/> Accident <input type="checkbox"/> Homicide <input type="checkbox"/> Suicide <input type="checkbox"/> Undetermined <input type="checkbox"/> Pending Investigation		
CAUSE OF DEATH			
PART I. Events such as diseases, injuries, or complications that directly caused the death.			
a.	Cardiopulmonary Arrest		
b.	Ventricular Fibrillation		
c.	Chest Pain		
d.	Death Of Spouse		
PART II. Other significant conditions contributing to death.			
<<<<>>			

File Number:

File Date: October 19, 2015

Order Number: -

Renee Valencia, State Registrar

CERTIFIED COPY OF VITAL RECORD

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officially registered and filed with the New Mexico Bureau of
Vital Records and Health Statistics, Department of Health.



DATE ISSUED Oct-20-2015

CREDIT SERVICES DEPARTMENT
P.O. Box 2405
Window Rock, Arizona 86515
Creditor: Navajo Tribe, Navajo Nation

LOAN NO. P1376218

DATE: September 26, 2013

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	AMOUNT FINANCED	TOTAL OF PAYMENTS
The cost of Your credit as a yearly rate.	The dollar amount the credit will cost You.	The amount of credit provided to You, including Loan Closing Fee.	The amount You will have paid after You have made all Your payments as scheduled.
17%	\$149.93	\$2,060.00	\$2,209.93

Your payment scheduled will be:		
<u>BI-WEEKLY PAYMENTS OF \$110.52 BEGINNING OCTOBER 16, 2013</u>		
Number of Payments	Amount of Payments	When Payments are Due
19	\$110.52	BI-WEEKLY
01	\$110.05	LAST PAYMENT
THIS LOAN SHALL BE PAID IN FULL ON OR BEFORE JULY 09, 2014.		

For value received, the undersigned (jointly and severally, "Borrower") promises to pay to the order of CREDIT SERVICES DEPARTMENT, The Navajo Tribe, Navajo Nation, Window Rock, Arizona, the amount shown above as the Amount Financed, with simple interest thereon at the Annual Percentage Rate shown above, included in the Amount Financed, payable in accordance with the payment schedule stated above or, if not included in the payment schedule, upon execution of this Promissory Note.

- Interest:** Loans are charge simple interest that accrue daily and Borrower is responsible for accrued interest, If loan is not paid off in time. Interest is charged based on actual payment amount and dates paid. Any unpaid balance may be paid, at any time, without penalty. Excess finance charges or excess interest charged will be refunded pro-rata.
- Late Payments and Other Fees:** Payments are due and payable as stated on the amortization schedule. Any payments received ten (10) days after the due date will be considered a Late Payment. Late Payments on Principal and Interest Due will be assessed a late payment fee of twenty five (\$25.00) per month. A sixty dollars (\$60.00) Loan Closing Fee will be included with the amount financed at the time of loan closing.
- Borrower(s) expressly agrees to pay all costs and expenses (including reasonable attorneys' fees) incurred in collecting all amounts due to the holder hereof, whether or not suit is instituted, and if suit is instituted, attorneys' fees shall be fixed by the court sitting without jury. Any one or more of the following shall constitute an event of default hereunder: (a) failure by Borrower to pay any sum owing hereunder as agreed and when due; (b) a breach of any covenant, agreement, representation or warranty contained herein; (c) Borrower's death; (d) if any petition or application for a custodian, as defined by Title 11, United States Code (the "Bankruptcy Code"), or for any form of relief under any provision of the Bankruptcy Code or any law pertaining to the reorganization, insolvency or readjustment of debts of persons, is filed by or against Borrower(s) or the assets or affairs of Borrower(s), or if Borrower(s) makes an assignment for the benefit of creditors, admits in writing an inability to pay debts as they become due, or is adjudicated a bankrupt or insolvent; (e) if attachment, garnishment, levy, execution or any lien's issued or filed against any of the property or effects of Borrower(s).

COLLATERAL OR SECURITY: PAYROLL DEDUCTIONS THROUGH-NAVAJO NATION-DEPT# 001

If more than one person has signed this note, the liability hereunder shall be joint, several and community obligation, as appropriate, for all obligations to be performed under this, and any modification, extension or renewal thereof. Borrower(s) and Grantor agree: (a) that extension of the time of payment of all or any part of the indebtedness arising under or by virtue of this note shall not affect the liability of any party hereto, whether given with or without consent; (b) to any and all extensions or renewals hereof, from time to time without notice; (c) to any partial payments hereon made before or after maturity and (d) that no extensions, renewals or partial payments hereof shall release any of them from the obligation of full payment. It is further expressly agreed that TIME IS OF THE ESSENCE OF THIS PROMISSORY NOTE, and of all obligations arising under or pursuant hereto, but that acceptance by the holder of any performance which does not comply strictly with the terms hereof shall not be deemed to be a waiver of any right of said holder, and the failure by said holder to exercise any option or election herein given shall not constitute a waiver of a right to exercise any other option or election herein given to said holder. To the extent permitted by law, Borrower and Grantor hereby waive all valuation and appraisal rights, counterclaims, set-offs, rights of trial by jury, laws affecting full collection of this note, presentment for payment, diligence, grace, exhibition of the note or any other instrument or document contemplated hereby, protest, demand, or notice of any kind to any person. Any written notice required to be given Borrower(s) or Grantor, if mailed by ordinary mail, postage prepaid, to Borrower(s) and Grantor's respective mailing address shown on the face hereof or to the most recent addresses as shown by a "Notice of Change of Address" on file with the Navajo Tribe shall be deemed reasonable notification.

- This Agreement shall be governed by the laws of the Navajo Nation. Any provisions found to be invalid shall not invalidate the remainder hereof. All words used herein shall be construed to be of such gender and number as the circumstances require and all references herein to Borrower(s) shall include all other persons primarily or secondarily liable hereunder. This instrument shall be binding upon the heirs, personal representatives, successors and assigns of Borrower(s) and Grantor to the benefit of the Navajo Nation, its successors and assigns. THIS AGREEMENT CONSTITUTES THE ENTIRE AGREEMENT BETWEEN THE PARTIES AND MAY NOT BE ALTERED OR AMENDED EXCEPT BY A WRITING SIGNED BY BORROWER(S) AND THE NAVAJO TRIBE.

ITEMIZATION OF LOAN		
Amount Financed:	Given to You in a form of a check:	Total amount of loan including Loan Closing Fee and finance charges:
\$2,060.00	\$2,060.00	

PERSONAL LOAN PROGRAM

PAGE NO 1
LOANRP72.R02

07

INDIVIDUAL LEDGERS

P1376218

02/27/19 16:27:29

Account Name	Note/Maturity date	09/26/13 07/09/14	CENSUS NUMBER	210797
Address	Date Assigned	NA	TYPE OF LOAN	PERSONAL
City/State/Zip	Date Purchased	09/26/13	AGENCY	NORTHERN
Home Phone	Assigned To	NA	LOAN OFFICER	DBEGAY
Type	Purchased From	NA	COSIGNOR NAME	NA
Amount Financed	Principal Purch.	\$2,060.00	COSIGNOR SS#	NA
Finance Charge	Price Paid	\$2,060.00	COSIGNOR	NA
Total Payments	Rate	17.0000	AB# FOR NN	16261
Number of Payments	Daily	0.0466	EMPLOYER	NPA 10-19-16
Amount of Payment	Other Phone		STATUS OF LOAN	NON-ACCRUAL
Late Charge Amt			Collateral Type	UNSECURED

COST 1	COST 2	COST 3	COST 4	COST 5
0.00	0.00	0.00	0.00	0.00

PAYMENT SCHEDULE

Date Received	Paid To	Amount Received	Late Charge	NSF Paid	Interest Charge	Prin Applied	Prin Balance	
09/26/13	09/26/13						2060.00	
10/16/13	10/16/13						2060.00	
10/16/13	10/16/13	60.00				60.00	2000.00	
10/16/13	10/16/13	50.52			19.19	31.33	1968.67	
10/30/13	10/30/13	110.52			12.84	97.68	1870.99	
11/13/13	11/13/13	110.52			12.20	98.32	1772.67	
11/27/13	11/27/13	110.52			11.56	98.96	1673.71	
12/11/13	12/11/13	110.52			10.91	99.61	1574.10	
12/23/13	12/25/13	110.52			8.80	101.72	1472.38	
01/08/14	01/08/14	110.52			10.97	99.55	1372.83	
01/22/14	01/22/14	110.52			8.95	101.57	1271.26	
02/05/14	02/05/14	110.52			8.29	102.23	1169.03	
02/19/14	02/19/14	110.52			7.62	102.90	1066.13	
07/16/14	03/05/14	100.00	25.00		72.99	2.01	1064.12	
07/16/14	03/19/14						1064.12	
08/07/14	09/10/14	100.53	100.00		0.53		1064.12	
10/06/14	09/10/14	120.00	25.00		40.11	54.89	1009.23	
02/04/15	11/10/14	145.00	25.00		56.88	63.12	946.11	
02/04/15	12/10/14	23.06				23.06	923.05	
02/18/15	12/10/14	121.94	25.00		6.02	90.92	832.13	
02/18/15	01/10/15	46.12	25.00			21.12	811.01	
05/13/15	01/10/15	71.20			31.73	39.47	771.54	
10/19/16	01/10/15						771.54	
11/09/16	11/07/16	50.00			50.00		771.54	
05/13/15	01/10/15	50.00			50.00		771.54	
11/09/16	11/07/16	50.00			50.00		771.54	
12/06/16	12/07/16	50.00				50.00	721.54	

RATE CHANGE/AC
CURTAILMENT--P

RATE CHANGE/AC

RATE CHANGE/AC
CASH RECEIPT T
CREDITS

PERSONAL LOAN PROGRAM

PAGE NO 2
LOANRP72.R02

07

INDIVIDUAL LEDGERS

P1376218

JUN 16 16:27:29

PAYMENT SCHEDULE

Date Received	Paid To	Amount Received	Late Charge	NSF Paid	Interest Charge	Prin Applied	Prin Balance
------------------	------------	--------------------	----------------	-------------	--------------------	-----------------	-----------------

STATISTICS:

Accrued To Last

Today

This Year

Overall

Next Due 01/07/17

Principal Balance		\$721.54	Principal Paid	\$0.00	\$1,338.46
Unpaid Late Charges	\$0.00	\$0.00	Adjustments Made	\$0.00	\$0.00
Unpaid NSF Charges	\$0.00	\$0.00	Late Charges Paid	\$0.00	\$225.00
Unpaid Interest	\$138.66	\$0.00	NSF Charges Paid	\$0.00	\$0.00
Payment(s) Due		\$721.54	Interest Paid	\$0.00	\$369.59
Payoff Today		\$721.54	Total	\$0.00	\$1,933.05

860.20

STATE OF UTAH
CERTIFICATION OF VITAL RECORDS

CERTIFICATE OF DEATH

State File Number: 2017009432

DECEDENT INFORMATION

Date of Death:		Time of Death:	
City of Death:	Aneth	County of Death:	San Juan
Age:	45	Date of Birth:	March 8, 1972
Place of Birth:	Shiprock, New Mexico	Sex:	Male
Armed Services:	No	Marital Status:	Never Married
Spouse's Name:		Usual Occupation:	Handicapped
Industry/Business:	Disabled	Education:	Some College but No Degree
Residence:	Aneth, Utah	Father's Name:	
Mother's Name:		Facility Type:	Home
Facility or Address:			

INFORMANT INFORMATION

Name: Relationship: D
Mailing Address:

DISPOSITION INFORMATION

Method of Disposition: Burial/Removal
Place of Disposition: Cortez District Cemetery, Cortez, Colorado
Date of Disposition: July 5, 2017

FUNERAL HOME INFORMATION

Funeral Home: Desert View Funeral Home
Address: PO Box 1857, Shiprock, New Mexico 87420
Funeral Director: Elaine A Valdez-Wakeland

MEDICAL CERTIFICATION

Certifying Physician: CI Jerrick Curley, P.O. Box 3546, Shiprock, New Mexico 87420

CAUSE OF DEATH

Tobacco Use: Did not Contribute
Medical Examiner Contacted: Yes Autopsy Performed: No Manner of Death: Accident

INJURY INFORMATION

Date of Injury:	July 1, 2017	Time of Injury:	18:34
Injury at Work:	No	Place of Injury:	Home
Location of Injury:	Hwy 262 NHA # 13, Aneth, Utah		
How Injury Occurred:			
Motor Vehicle Accident:	No		


Date Registered: July 5, 2017
Date Issued: December 4, 2017

Page 1 of 2 - Amendment History on Page 2

RECEIVED
MAY 8 2018
Credit Services Department


Time:

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Richard J. Oborn, MPA
State Registrar
Rev. 1/16



065294122


Worthy W. Glover, Jr.
Health Officer/Director


San Juan Public Health
PREVENT • PROMOTE • PROTECT

STATE OF UTAH
CERTIFICATION OF VITAL RECORD

AMENDMENT HISTORY

11/30/2017 Immediate Cause of Death from Pending to A
11/30/2017 Manner Of Death from [REDACTED]
11/30/2017 Injury from N to Y
11/30/2017 Date of Injury from (blank) to [REDACTED]
11/30/2017 Time of Injury from (blank) to 18:34
11/30/2017 Injury Street from (blank) to Hwy 262 NHA # 13
11/30/2017 Injury City from (blank) to Aneth
11/30/2017 Injury County from (blank) to San Juan
11/30/2017 Injury State from (blank) to Utah
11/30/2017 Injury Country from (blank) to United States
11/30/2017 Injury Place from (blank) to Home
11/30/2017 Injury At Work from (blank) to No
11/30/2017 Injury Description from (blank) to [REDACTED]

MAY 8 2018

Health Services Department

Time:

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Richard J. Oborn

Richard J. Oborn, MPA
State Registrar
Rev. 1/16



065294123

Worthy W. Glover, Jr.

Worthy W. Glover, Jr.
Health Officer/Director



PROMISSORY NOTE

CREDIT SERVICES DEPARTMENT

P.O. Box 2405

Window Rock, Arizona 86515

Creditor: Navajo Tribe, Navajo Nation

LOAN NO. P0938519

Date: **April 30, 2009**

ANNUAL PERCENTAGE RATE The cost of Your credit as a yearly rate.	FINANCE CHARGE The dollar amount the credit will cost You.	AMOUNT FINANCED The amount of credit provided to You, including Loan Closing Fee.	TOTAL OF PAYMENTS The amount You will have paid after You have made all Your payments as scheduled.
<u>15 %</u>	<u>\$ 325.83</u>	<u>\$ 3,060.00</u>	<u>\$ 3,385.83</u>

Your payment scheduled will be:		
Number of Payments	<u>BI-WEEKLY PAYMENTS OF \$99.61 BEGINNING MAY 20, 2009</u>	
<u>33</u>	Amount of Payments	When Payments are Due
<u>01</u>	<u>\$ 99.61</u>	<u>BI-WEEKLY</u>
	<u>\$ 98.70</u>	<u>LAST PAYMENT</u>

THIS LOAN SHALL BE PAID IN FULL ON OR BEFORE August 25, 2010.

For value received, the undersigned (jointly and severally, "Borrower") promises to pay to the order of CREDIT SERVICES DEPARTMENT, The Navajo Tribe, Navajo Nation, Window Rock, Arizona, the amount shown above as the Amount Financed, with simple interest thereon at the Annual Percentage Rate shown above, included in the Amount Financed, payable in accordance with the payment scheduled stated above or, if not included in the payment schedule, upon execution of this Promissory Note.

- Interest:** Loans are charged simple interest that accrue daily and Borrower is responsible for accrued interest, if loan is not paid off in time. Interest is charged based on actual payment amounts and dates paid. Any unpaid balance may be paid, at any time, without penalty. Excess finance charges or excess interest charged will be refunded pro-rata.
- Late Payments and Other Fees:** Payments are due and payable as stated on the amortization schedule. Any payments received ten (10) days after the due date will be considered a Late Payment. Late Payments on Principal and Interest Due will be assessed a late payment fee of twenty five (\$25.00) per month. A sixty dollar (\$60.00) Loan Closing Fee will be included with the amount financed at the time of loan closing.
- Borrower(s) expressly agree to pay all costs and expenses (including reasonable attorneys' fees) incurred in collecting all amounts due to the holder hereof, whether or not suit is instituted, and if suit is instituted, attorneys' fees shall be fixed by the court sitting without jury. Any one or more of the following shall constitute an event of default hereunder: (a) failure by Borrower to pay any sum owing hereunder as agreed and when due; (b) a breach of any covenant, agreement, representation or warranty contained herein; (c) Borrower's death; (d) if any petition or application for a custodian, as defined by Title 11, United States Code (the "Bankruptcy Code"), or for any form of relief under any provision of the Bankruptcy Code or any law pertaining to the reorganization, insolvency or readjustment of debts of persons, is filed by or against Borrower(s) or the assets or affairs of Borrower(s), or if Borrower(s) makes an assignment for the benefit of creditors, admits in writing an inability to pay debts as they become due, or is adjudicated a bankrupt or insolvent; (e) if attachment, garnishment, levy, execution or any lien's issued or filed against any of the property or effects of Borrower(s).

COLLATERAL OR SECURITY: PAYROLL DEDUCTIONS THROUGH - INDIAN HEALTH SERVICE - DEPT#-

- If more than one person has signed this note, the liability hereunder shall be joint, several and community obligation, as appropriate, for all obligations to be performed under this, and any modification, extension or renewal thereof. Borrower(s) and Grantor agree: (a) that extension of the time of payment of all or any part of the indebtedness arising under or by virtue of this note shall not affect the liability of any party hereto, whether given with or without consent; (b) to any and all extensions or renewals hereof, from time to time without notice; (c) to any partial payments hereon made before or after maturity and (d) that no extensions, renewals or partial payments hereof shall release any of them from the obligation of full payment. It is further expressly agreed that TIME IS OF THE ESSENCE OF THIS PROMISSORY NOTE, and of all obligations arising under or pursuant hereto, but that acceptance by the holder of any performance which does not comply strictly with the terms hereof shall not be deemed to be a waiver of any right of said holder, and the failure by said holder to exercise any option or election herein given shall not constitute a waiver of a right to exercise any other option or election herein given to said holder. To the extent permitted by law, Borrower and Grantor hereby waive all valuation and appraisal rights, counterclaims, set-offs, rights of trial by jury, laws affecting full collection of this note, presentment for payment, diligence, grace, exhibition of the note or any other instrument or document contemplated hereby, protest, demand, or notice of any kind to any person. Any written notice required to be given Borrower(s) or Grantor, if mailed by ordinary mail, postage prepaid, to Borrower(s) and Grantor's respective mailing address shown on the face hereof or to the most recent addresses as shown by a "Notice of Change of Address" on file with the Navajo Tribe shall be deemed reasonable notification.
- This Agreement shall be governed by the laws of the Navajo Nation. Any provisions found to be invalid shall not invalidate the remainder hereof. All words used herein shall be construed to be of such gender and number as the circumstances require and all references herein to Borrower(s) shall include all other persons primarily or secondarily liable hereunder. This instrument shall be binding upon the heirs, personal representatives, successors and assigns of Borrower(s) and Grantor to the benefit of the Navajo Nation, its successors and assigns. THIS AGREEMENT CONSTITUTES THE ENTIRE AGREEMENT BETWEEN THE PARTIES AND MAY NOT BE ALTERED OR AMENDED EXCEPT BY A WRITING SIGNED BY BORROWER(S) AND THE NAVAJO TRIBE.

PERSONAL LOAN PROGRAM

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INDIVIDUAL LEDGERS

P0938519

02/27/19 15:53:07

Account Name	Note/Maturity date	04/30/09 08/25/10	CENSUS NUMBER
Address	Date Assigned	NA	TYPE OF LOAN
			PERSONAL
City/State/Zip	Date Purchased	04/30/09	AGENCY
GALLUP NM 87301	Assigned To	NA	EASTERN NAVAJO
Home Phone	Purchased From	NA	LOAN OFFICER
	Principal Purch.	\$3,060.00	EASHLEY
Type	Price Paid	\$3,060.00	COSIGNOR NAME
LOAN BI-WEEKLY			NA
Amount Financed			COSIGNOR SS#
\$3,060.00			NA
Finance Charge			COSIGNOR
\$325.83			NA
Total Payments			AB# FOR NN
\$3,385.83			NA
Number of Payments	Rate	0.0000	EMPLOYER
34	Daily	0.0000	NA
Amount of Payment	Other Phone	(505) 722-1625	STATUS OF LOAN
\$99.61			CHARGE-OFF
Late Charge Amt			Collateral Type
\$0.00			UNSECURED

COST 1	COST 2	COST 3	COST 4	COST 5
0.00	0.00	0.00	0.00	0.00

PAYMENT SCHEDULE

Date Received	Paid To	Amount Received	Late Charge	NSF Paid	Interest Charge	Prin Applied	Prin Balance
04/30/09	04/30/09						3060.00
05/18/09	05/20/09						3060.00
05/18/09	05/20/09	60.00				60.00	3000.00
05/18/09	05/20/09	40.00			22.64	17.36	2982.64
06/03/09	06/03/09	100.00			19.61	80.39	2902.25
06/15/09	06/17/09	100.00			14.31	85.69	2816.56
06/29/09	07/01/09	100.00			16.20	83.80	2732.76
07/13/09	07/15/09	100.00			15.72	84.28	2648.48
07/27/09	07/29/09	100.00			15.24	84.76	2563.72
08/12/09	08/12/09	100.00			16.86	83.14	2480.58
08/24/09	08/26/09	100.00			12.23	87.77	2392.81
09/09/09	09/09/09	100.00			15.73	84.27	2308.54
09/21/09	09/23/09	100.00			11.38	88.62	2219.92
10/06/09	10/07/09	100.00			13.68	86.32	2133.60
10/19/09	10/21/09	100.00			11.40	88.60	2045.00
11/02/09	11/04/09	100.00			11.77	88.23	1956.77
11/17/09	11/18/09	100.00			12.06	87.94	1868.83
11/30/09	12/02/09	100.00			9.98	90.02	1778.81
12/14/09	12/16/09	100.00			10.23	89.77	1689.04
12/29/09	12/30/09	100.00			10.41	89.59	1599.45
01/11/10	01/13/10	100.00			8.55	91.45	1508.00
01/26/10	01/27/10	100.00			9.30	90.70	1417.30
02/08/10	02/10/10	100.00			7.57	92.43	1324.87
02/23/10	02/24/10	100.00			8.17	91.83	1233.04
03/08/10	03/10/10	100.00			6.59	93.41	1139.63
08/04/10	03/24/10	1139.63				1139.63	0.00
08/04/10	12/31/30	1139.63-				1139.63-	1139.63

RATE CHANGE/AC
CURTAILMENT-P

CHARGE OFF/BAD
RECOVERY ON BA

PERSONAL LOAN PROGRAM

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INDIVIDUAL LEDGERS

P0938519

02/27/19 15:53:07

PAYMENT SCHEDULE

Date Received	Paid To	Amount Received	Late Charge	NSF Paid	Interest Charge	Prin Applied	Prin Balance
------------------	------------	--------------------	----------------	-------------	--------------------	-----------------	-----------------

STATISTICS:

Accrued To Last

Today

This Year

Overall

Next Due 03/24/10

Principal Balance		\$1,139.63	Principal Paid	\$0.00	\$1,920.37
Unpaid Late Charges	\$200.00	\$200.00	Adjustments Made	\$0.00	\$0.00
Unpaid NSF Charges	\$0.00	\$0.00	Late Charges Paid	\$0.00	\$0.00
Unpaid Interest	\$59.95	\$59.95	NSF Charges Paid	\$0.00	\$0.00
Payment(s) Due		\$1,399.58	Interest Paid	\$0.00	\$279.63
Payoff Today		\$1,399.58	Total	\$0.00	\$2,200.00

by NOREEN 15:53:07

Dennis Chavez Federal Building and United States Courthouse
500 Gold Avenue SW, 10th Floor
PO Box 546
Albuquerque, NM 87103-0546
505-348-2500/866-291-6805
www.nmb.uscourts.gov

Case No.: 10-10738-t13
Chapter: 13
Judge: David T. Thuma
Judge/341 Location: TA

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW MEXICO**

In re Debtor(s):

[REDACTED]
aka [REDACTED]
[REDACTED]
Gallup, NM 87301
SSN: xxx-xx-6746

**ORDER MAKING FINDING PURSUANT TO 11 U.S.C. § 1328(h)
and
CHAPTER 13 DISCHARGE OF DEBTOR**
[REDACTED]

The debtor filed a certification and statement in support of entry of chapter 13 discharge on April 15, 2015. Notice of the certification and statement was given to all creditors and other parties in interest. No objections have been timely filed. Therefore, based upon the certification and statement in support of entry of the discharge filed by the debtor, the Court finds that none of the provisions in 11 U.S.C. § 1328(h) prevent the entry of a discharge, and that the debtor is entitled to a discharge.

IT IS ORDERED:

The debtor is granted a discharge under title 11, United States Code section 1328(a).

BY THE COURT

Dated: 5/26/15

David T. Thuma
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

PROMISSORY NOTE
CREDIT SERVICES DEPARTMENT
P.O. Box 2405
Window Rock, Arizona 86515
Creditor: Navajo Tribe, Navajo Nation

LOAN NO. P1589612

Date: April 29, 2015

ANNUAL PERCENTAGE RATE The cost of Your credit as a yearly rate.	FINANCE CHARGE The dollar amount the credit will cost You.	AMOUNT FINANCED The amount of credit provided to You, including Loan Closing Fee.	TOTAL OF PAYMENTS The amount You will have paid after You have made all Your payments as scheduled.
17%	\$ 253.05	\$ 2,560.00	\$ 2,813.05
Your payment scheduled will be: Number of Payments 23 01			
BI-WEEKLY PAYMENTS OF \$118.00 BEGINNING MAY 30, 2015 Amount of Payments \$ 118.00 \$ 99.05			
BI-WEEKLY LAST PAYMENT THIS LOAN SHALL BE PAID IN FULL ON OR BEFORE MAY 15, 2016			

For value received, the undersigned (jointly and severally, "Borrower") promises to pay to the order of CREDIT SERVICES DEPARTMENT, The Navajo Tribe, Navajo Nation, Window Rock, Arizona, the amount shown above as the Amount Financed, with simple interest thereon at the Annual Percentage Rate shown above, included in the Amount Financed, payable in accordance with the payment scheduled stated above or, if not included in the payment schedule, upon execution of this Promissory Note.

- Interest:** Loans are charged simple interest that accrue daily and Borrower is responsible for accrued interest. If loan is not paid off in time. Interest is charged based on actual payment amounts and dates paid. Any unpaid balance may be paid, at any time, without penalty. Excess finance charges or excess interest charged will be refunded pro-rata.
- Late Payments and Other Fees:** Payments are due and payable as stated on the amortization schedule. Any payments received ten (10) days after the due date will be considered a Late Payment. Late Payments on Principal and Interest Due will be assessed a late payment fee of twenty five (\$25.00) per month. A sixty dollar (\$60.00) Loan Closing Fee will be included with the amount financed at the time of loan closing.
- Borrower(s) expressly agree to pay all costs and expenses (including reasonable attorneys' fees) incurred in collecting all amounts due to the holder hereof, whether or not suit is instituted, and if suit is instituted, attorneys' fees shall be fixed by the court sitting without jury. Any one or more of the following shall constitute an event of default hereunder: (a) failure by Borrower to pay any sum owing hereunder as agreed and when due; (b) a breach of any covenant, agreement, representation or warranty contained herein; (c) Borrower's death; (d) if any petition or application for a custodian, as defined by Title 11, United States Code (the "Bankruptcy Code"), or for any form of relief under any provision of the Bankruptcy Code or any law pertaining to the reorganization, insolvency or readjustment of debts of persons, is filed by or against Borrower(s) or the assets or affairs of Borrower(s), or if Borrower(s) makes an assignment for the benefit of creditors, admits in writing an inability to pay debts as they become due, or is adjudicated a bankrupt or insolvent; (e) if attachment, garnishment, levy, execution or any lien's issued or filed against any of the property or effects of Borrower(s).

COLLATERAL OR SECURITY: PAYROLL DEDUCTIONS THROUGH-REHOBOTH CHRISTIAN SCHOOL-DEPT #ADMIN:

- If more than one person has signed this note, the liability hereunder shall be joint, several and community obligation, as appropriate, for all obligations to be performed under this, and any modification, extension or renewal thereof. Borrower(s) and Grantor agree: (a) that extension of the time of payment of all or any part of the indebtedness arising under or by virtue of this note shall not affect the liability of any party hereto, whether given with or without consent; (b) to any and all extensions or renewals hereof, from time to time without notice; (c) to any partial payments hereon made before or after maturity and (d) that no extensions, renewals or partial payments hereof shall release any of them from the obligation of full payment. It is further expressly agreed that TIME IS OF THE ESSENCE OF THIS PROMISSORY NOTE, and of all obligations arising under or pursuant hereto, but that acceptance by the holder of any performance which does not comply strictly with the terms hereof shall not be deemed to be a waiver of any right of said holder, and the failure by said holder to exercise any option or election herein given shall not constitute a waiver of a right to exercise any other option or election herein given to said holder. To the extent permitted by law, Borrower and Grantor hereby waive all valuation and appraisal rights, counterclaims, set-offs, rights of trial by jury, laws affecting full collection of this note, presentment for payment, diligence, grace, exhibition of the note or any other instrument or document contemplated hereby, protest, demand, or notice of any kind to any person. Any written notice required to be given Borrower(s) or Grantor, if mailed by ordinary mail, postage prepaid, to Borrower(s) and Grantor's respective mailing address shown on the face hereof or to the most recent addresses as shown by a "Notice of Change of Address" on file with the Navajo Tribe shall be deemed reasonable notification.
- This Agreement shall be governed by the laws of the Navajo Nation. Any provisions found to be invalid shall not invalidate the remainder hereof. All words used herein shall be construed to be of such gender and number as the circumstances require and all references herein to Borrower(s) shall include all other persons primarily or secondarily liable hereunder. This instrument shall be binding upon the heirs, personal representatives, successors and assigns of Borrower(s) and Grantor to the benefit of the Navajo Nation, its successors and assigns. THIS AGREEMENT CONSTITUTES THE ENTIRE AGREEMENT BETWEEN THE PARTIES AND MAY NOT BE ALTERED OR AMENDED EXCEPT BY A WRITING SIGNED BY BORROWER(S) AND THE NAVAJO TRIBE.

ITEMIZATION OF LOAN		
Amount Financed: \$ 2,560.00	Given to You in a form of a check: \$ 2,500.00	Total amount of loan including Loan Closing Fee and finance charge:

PERSONAL LOAN PROGRAM

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INDIVIDUAL LEDGERS

P1589612

02/27/19 15:53:12

Account Name	Note/Maturity date	CENSUS NUMBER
Address	Date Assigned	TYPE OF LOAN
City/State/Zip	Date Purchased	AGENCY
Home Phone	Assigned To	LOAN OFFICER
Type	Purchased From	COSIGNOR NAME
Amount Financed	Principal Purch.	COSIGNOR SS#
Finance Charge	Price Paid	COSIGNOR
Total Payments	Rate	AB# FOR NN
Number of Payments	Daily	EMPLOYER
Amount of Payment	Other Phone	STATUS OF LOAN
Late Charge Amt		Collateral Type

COST 1	COST 2	COST 3	COST 4	COST 5
0.00	0.00	0.00	0.00	0.00

PAYMENT SCHEDULE

Date Received	Paid To	Amount Received	Late Charge	NSF Paid	Interest Charge	Prin Applied	Prin Balance
04/29/15	04/29/15						2560.00
06/02/15	05/30/15						2560.00
06/02/15	05/30/15	60.00				60.00	2500.00
06/02/15	05/30/15	58.00			40.54	17.46	2482.54
06/16/15	06/15/15	118.00			16.19	101.81	2380.73
07/01/15	06/30/15	118.00			16.63	101.37	2279.36
07/17/15	07/15/15	118.00			16.99	101.01	2178.35
07/31/15	07/30/15	118.00			14.20	103.80	2074.55
08/18/15	08/15/15	118.00			17.39	100.61	1973.94
08/31/15	08/30/15	118.00			11.95	106.05	1867.89
09/18/15	09/15/15	118.00			15.66	102.34	1765.55
09/30/15	09/30/15	118.00			9.87	108.13	1657.42
10/16/15	10/15/15	118.00			12.35	105.65	1551.77
11/02/15	10/30/15	118.00			12.29	105.71	1446.06
11/17/15	11/15/15	118.00			10.10	107.90	1338.16
12/01/15	11/30/15	118.00			8.73	109.27	1228.89
12/17/15	12/15/15	118.00			9.16	108.84	1120.05
01/04/16	12/30/15	118.00			9.39	108.61	1011.44
01/21/16	01/15/16	118.00			8.01	109.99	901.45
02/01/16	01/30/16	118.00			4.62	113.38	788.07
02/06/16	02/15/16						788.07

RATE CHANGE/AC
CURTAILMENT-P

RATE CHANGE/AC

PERSONAL LOAN PROGRAM

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INDIVIDUAL LEDGERS
SMITH, LORRETTA (DEC)
02/27/19 15:53:12

P1589612

PAYMENT SCHEDULE

Date Received	Paid To	Amount Received	Late Charge	NSF Paid	Interest Charge	Prin Applied	Prin Balance
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STATISTICS:	Accrued To Last	Today	Next Due	02/15/16	This Year	Overall
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Principal Balance		\$788.07	Principal Paid	\$0.00	\$1,771.93
Unpaid Late Charges	\$0.00	\$0.00	Adjustments Made	\$0.00	\$0.00
Unpaid NSF Charges	\$0.00	\$0.00	Late Charges Paid	\$0.00	\$0.00
Unpaid Interest	\$1.84	\$0.00	NSF Charges Paid	\$0.00	\$0.00
Payment(s) Due		\$788.07	Interest Paid	\$0.00	\$234.07
Payoff Today		\$788.07	Total	\$0.00	\$2,006.00

789.91

by NOREEN 15:53:12

COPY

STATE OF NEW MEXICO
CERTIFICATE OF DEATH

New Mexico Vital Records and Health Statistics
State of New Mexico
United States of America

No. 3740889

DECEDENT'S LEGAL NAME [REDACTED]		IF FEMALE, MAIDEN NAME [REDACTED]	
DATE OF DEATH February 06, 2016	TIME OF DEATH 08:30 AM <input type="checkbox"/> PM <input checked="" type="checkbox"/>	SEX Female	SOCIAL SECURITY NUMBER [REDACTED]
MARITAL STATUS Widowed	SURVIVING SPOUSE - If wife, maiden name [REDACTED]		
DATE OF BIRTH [REDACTED]	BIRTH PLACE New Mexico	SERVED IN U.S. ARMED FORCES Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	
DECEDENT'S RACE American Indian or Alaska Native (specify tribe)	TRIBE Navajo	HISPANIC Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	
DECEDENT'S RESIDENCE COUNTY McKinley	DECEDENT'S RESIDENCE STATE New Mexico		
MOTHER'S FULL MAIDEN NAME [REDACTED]	FATHER'S FULL NAME [REDACTED]		
METHOD OF DISPOSITION <input type="checkbox"/> Burial <input type="checkbox"/> Donation <input type="checkbox"/> Removal from State <input checked="" type="checkbox"/> Cremation <input type="checkbox"/> Entombment <input type="checkbox"/> Other (Specify):		DISPOSITION LOCATION Sunset Memorial Park/Crematory	
FUNERAL SERVICE FACILITY Rollie Mortuary		COUNTY OF DEATH McKinley	
PLACE OF DEATH 4334A Pill Hill Lane	TYPE OF PLACE Decedent's Residence	NAME OF PERSON CERTIFYING CAUSE OF DEATH Christopher E. Gonzaga MD	
MANNER OF DEATH <input checked="" type="checkbox"/> Natural <input type="checkbox"/> Accident <input type="checkbox"/> Homicide <input type="checkbox"/> Suicide <input type="checkbox"/> Undetermined <input type="checkbox"/> Pending investigation			
CAUSE OF DEATH PART I. Events such as diseases, injuries, or complications that directly caused the death. a. [REDACTED] b. [REDACTED] c. [REDACTED] d. [REDACTED]			
PART II. Other significant conditions contributing to death. [REDACTED]			

File Number:

File Date: February 10, 2016

Order Number:

Renee Valencia, State Registrar

CERTIFIED COPY OF VITAL RECORD

This is a true and exact reproduction of all or part of the document, officially registered and filed with the New Mexico Bureau of Vital Records and Health Statistics, Department of Health.

WARNING: IT IS ILLEGAL TO ALTER, COPY OR COUNTERFEIT THIS CERTIFICATE.
ADVERTENCIA: ES ILLEGAL ALTERAR, COPIAR O FALSIFICAR ESTE CERTIFICADO.

DATE ISSUED Feb-10-2016

PROMISSORY NOTE
CREDIT SERVICES DEPARTMENT
P.O. Box 2405
Window Rock, Arizona 86515
Creditor: Navajo Tribe, Navajo Nation

LOAN NO. P0725919

Date: April 30, 2007

ANNUAL PERCENTAGE RATE The cost of Your credit as a yearly rate.	FINANCE CHARGE The dollar amount the credit will cost You.	AMOUNT FINANCED The amount of credit provided to You, including Loan Closing Fee.	TOTAL OF PAYMENTS The amount You will have paid after You have made all Your payments as scheduled.
17%	\$115.09	\$1,550.00	\$1,665.09

Your payment scheduled will be: **BI-WEEKLY PAYMENTS OF \$83.28 BEGINNING MAY 23, 2007**

Number of Payments	Amount of Payments	When Payments are Due
19	\$83.28	BI-WEEKLY
01	\$82.77	LAST PAYMENT

THIS LOAN SHALL BE PAID IN FULL ON OR BEFORE FEBRUARY 13, 2008.

For value received, the undersigned (jointly and severally, "Borrower") promises to pay to the order of CREDIT SERVICES DEPARTMENT, The Navajo Tribe, Navajo Nation, Window Rock, Arizona, the amount shown above as the Amount Financed, with interest thereon at the Annual Percentage Rate shown above, included in the Amount Financed, payable in accordance with the payment scheduled stated above or, if not included in the payment schedule, upon execution of this Promissory Note.

- Any unpaid balance may be paid, at any time, without penalty. Excess finance charges or excess interest charged will be refunded pro-rata.
- Late Payments and Other Fees:** Payments are due and payable on the same day of each and every month. Any payments received ten (10) days after the due date will be considered a Late Payment. Late Payments on Principal and Interest Due will be assessed a late payment fee of twenty five (\$25.00) per month. A fifty dollars (\$50.00) Loan Closing Fee will be included with the amount financed at the time of loan closing.
- Borrower(s) expressly agrees to pay all costs and expenses (including reasonable attorneys' fees) incurred in collecting all amounts due to the holder hereof, whether or not suit is instituted, and if suit is instituted, attorneys' fees shall be fixed by the court sitting without jury. Any one or more of the following shall constitute an event of default hereunder: (a) failure by Borrower to pay any sum owing hereunder as agreed and when due; (b) a breach of any covenant, agreement, representation or warranty contained herein; (c) Borrower's death; (d) if any petition or application for a custodian, as defined by Title 11, United States Code (the "Bankruptcy Code"), or for any form of relief under any provision of the Bankruptcy Code or any law pertaining to the reorganization, insolvency or readjustment of debts of persons, is filed by or against Borrower(s) or the assets or affairs of Borrower(s), or if Borrower(s) makes an assignment for the benefit of creditors, admits in writing an inability to pay debts as they become due, or is adjudicated a bankrupt or insolvent; (e) if attachment, garnishment, levy, execution or any lien's issued or filed against any of the property or effects of Borrower(s).

COLLATERAL OR SECURITY: PAYROLL DEDUCTIONS THROUGH-NAVAJO NATION-DEPT# 737:

If more than one person has signed this note, the liability hereunder shall be joint, several and community obligation, as appropriate, for all obligations to be performed under this, and any modification, extension or renewal thereof. Borrower(s) and Grantor agree: (a) that extension of the time of payment of all or any part of the indebtedness arising under or by virtue of this note shall not affect the liability of any party hereto, whether given with or without consent; (b) to any and all extensions or renewals hereof, from time to time without notice; (c) to any partial payments hereon made before or after maturity and (d) that no extensions, renewals or partial payments hereof shall release any of them from the obligation of full payment. It is further expressly agreed that TIME IS OF THE ESSENCE OF THIS PROMISSORY NOTE, and of all obligations arising under or pursuant hereto, but that acceptance by the holder of any performance which does not comply strictly with the terms hereof shall not be deemed to be a waiver of any right of said holder, and the failure by said holder to exercise any option or election herein given shall not constitute a waiver of a right to exercise any other option or election herein given to said holder. To the extent permitted by law, Borrower and Grantor hereby waive all valuation and appraisal rights, counterclaims, set-offs, rights of trial by jury, laws affecting full collection of this note, presentment for payment, diligence, grace, exhibition of the note or any other instrument or document contemplated hereby, protest, demand, or notice of any kind to any person. Any written notice required to be given Borrower(s) or Grantor, if mailed by ordinary mail, postage prepaid, to Borrower(s) and Grantor's respective mailing address shown on the face hereof or to the most recent addresses as shown by a "Notice of Change of Address" on file with the Navajo Tribe shall be deemed reasonable notification.

- This Agreement shall be governed by the laws of the Navajo Nation. Any provisions found to be invalid shall not invalidate the remainder hereof. All words used herein shall be construed to be of such gender and number as the circumstances require and all references herein to Borrower(s) shall include all other persons primarily or secondarily liable hereunder. This instrument shall be binding upon the heirs, personal representatives, successors and assigns of Borrower(s) and Grantor to the benefit of the Navajo Nation, its successors and assigns. THIS AGREEMENT CONSTITUTES THE ENTIRE AGREEMENT BETWEEN THE PARTIES AND MAY NOT BE ALTERED OR AMENDED EXCEPT BY A WRITING SIGNED BY BORROWER(S) AND THE NAVAJO TRIBE.

PERSONAL LOAN PROGRAM

PAGE NO 1
LOANRP72.R02

01

INDIVIDUAL LEDGERS

P0725919

02/27/19 16:38:52

Account Name		Note/Maturity date	04/30/07 02/13/08	CENSUS NUMBER	
Address		Date Assigned	NA	TYPE OF LOAN	PERSONAL
City/State/Zip	FORT DEFIANCE AZ 86504	Date Purchased	04/30/07	AGENCY	FORT DEFIANCE
Home Phone	()	Assigned To	NA	LOAN OFFICER	DBEGAY
Type	LOAN MONTHLY	Purchased From	NA	COSIGNOR NAME	NA
Amount Financed	\$1,550.00	Principal Purch.	\$1,550.00	COSIGNOR SS#	NA
Finance Charge	\$115.09	Price Paid	\$1,550.00	COSIGNOR	NA
Total Payments	\$1,665.09			AB# FOR NN	NA
Number of Payments	20	Rate	0.0000	EMPLOYER	NEW PYMT AGRMT
Amount of Payment	\$50.00	Daily	0.0000	STATUS OF LOAN	CHARGE OFF
Late Charge Amt	\$0.00	Other Phone	(928) 729-4387	Collateral Type	UNSECURED

COST 1	COST 2	COST 3	COST 4	COST 5	PPFEES
0.00	0.00	0.00	0.00	0.00	0.00

PAYMENT SCHEDULE

Date Received	Paid To	Amount Received	Late Charge	NSF Paid	Interest Charge	Prin Applied	Prin Balance	PPFEE
04/30/07	04/30/07						1550.00	
05/23/07	05/23/07						1550.00	
05/23/07	05/23/07	50.00				50.00	1500.00	
05/23/07	05/23/07	33.28			16.60	16.68	1483.32	
06/06/07	06/06/07	83.28			9.67	73.61	1409.71	
06/20/07	06/20/07	83.28			9.19	74.09	1335.62	
07/03/07	07/04/07	83.28			8.09	75.19	1260.43	
07/18/07	07/18/07	83.28			8.81	74.47	1185.96	
08/01/07	08/01/07	83.28			7.73	75.55	1110.41	
08/15/07	08/15/07	83.28			7.24	76.04	1034.37	
09/07/07	08/29/07	83.28			11.08	72.20	962.17	
09/07/07	09/12/07	108.28				108.28	853.89	
09/26/07	09/26/07	83.28			7.56	75.72	778.17	
09/26/07	10/10/07	83.28				83.28	694.89	
10/10/07	10/24/07	83.28			4.53	78.75	616.14	
11/07/07	11/07/07	83.28			8.04	75.24	540.90	
06/20/08	11/21/07						540.90	
03/16/09	07/07/08						540.90	
03/22/10	07/07/08	50.00-					540.90	50.00- IMPOUND DISBUR
02/07/11	05/18/09	50.00					540.90	50.00
03/29/12	05/18/09	40.00-					540.90	40.00- IMPOUND DISBUR
05/02/12	06/02/11	40.00					540.90	40.00
05/02/12	07/02/11	100.00	100.00				540.90	
11/14/12	07/02/11	70.00-					540.90	70.00- IMPOUND DISBUR
03/28/13	04/05/13						540.90	
04/02/14	04/05/13	70.00					540.90	70.00
05/02/14	05/01/14	50.00			50.00		540.90	
06/03/14	06/01/14	50.00			50.00		540.90	

PERSONAL LOAN PROGRAM

PAGE NO 2
LOANRP72.R02

01

INDIVIDUAL LEDGERS

P0725919

02/27/19 16:38:52

PAYMENT SCHEDULE

Date Received	Paid To	Amount Received	Late Charge	NSF Paid	Interest Charge	Prin Applied	Prin Balance	PPFEE
------------------	------------	--------------------	----------------	-------------	--------------------	-----------------	-----------------	-------

STATISTICS:

Accrued To Last

Today

This Year

Overall

Next Due 07/01/14

Principal Balance		\$540.90	Principal Paid	\$0.00	\$1,009.10
Unpaid Late Charges	\$0.00	\$0.00	Adjustments Made	\$0.00	\$0.00
Unpaid NSF Charges	\$0.00	\$0.00	Late Charges Paid	\$0.00	\$100.00
Unpaid Interest	\$24.71	\$24.71	NSF Charges Paid	\$0.00	\$0.00
Payment(s) Due		\$565.61	Interest Paid	\$0.00	\$198.54
Payoff Today		\$565.61	Total	\$0.00	\$1,307.64

by NOREEN 16:38:52

CERTIFICATE OF DEATH

New Mexico Vital Records and Health Statistics
State of New Mexico
United States of America

No. 3938657

DECEDENT'S LEGAL NAME <<< >>>		IF FEMALE, MAIDEN NAME <<< >>>	
DATE OF DEATH December 12, 2016	TIME OF DEATH 01:07 AM <input type="checkbox"/> PM <input checked="" type="checkbox"/>	SEX Female	SOCIAL SECURITY NUMBER <<< >>>
MARITAL STATUS Never Married	SURVIVING SPOUSE - If wife, maiden name <<<>>>		
DATE OF BIRTH <<< >>>	BIRTH PLACE Hunters Point, Arizona, United States	SERVED IN U.S. ARMED FORCES Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	
DECEDENT'S RACE American Indian or Alaska Native (specify tribe)	TRIBE Navajo	HISPANIC Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	
DECEDENT'S RESIDENCE COUNTY Apache	DECEDENT'S RESIDENCE STATE Arizona		
MOTHER'S FULL MAIDEN NAME <<< >>>	FATHER'S FULL NAME << >>		
METHOD OF DISPOSITION <input checked="" type="checkbox"/> Burial <input type="checkbox"/> Donation <input type="checkbox"/> Removal from State <input type="checkbox"/> Cremation <input type="checkbox"/> Entombment <input type="checkbox"/> Other (Specify): <<<>>>		DISPOSITION LOCATION Community Cemetery	
FUNERAL SERVICE FACILITY TSE Bonito Mortuary	COUNTY OF DEATH Bernalillo		
PLACE OF DEATH University Hospital (UNM Hospital)	TYPE OF PLACE Hospital-Inpatient	NAME OF PERSON CERTIFYING CAUSE OF DEATH <<< Matthew Darrell Cain >>>	
MANNER OF DEATH <input checked="" type="checkbox"/> Natural <input type="checkbox"/> Accident <input type="checkbox"/> Homicide <input type="checkbox"/> Suicide <input type="checkbox"/> Undetermined <input type="checkbox"/> Pending Investigation			
CAUSE OF DEATH PART I. Events such as diseases, injuries, or complications that directly caused the death.			
a. <<< >>>			
b. <<<>>>			
c. <<<>>>			
d. <<<>>>			
PART II. Other significant conditions contributing to death. <<<>>>			

File Number:

File Date:

February 08, 2017

Order Number:

Renee Valencia, State Registrar

CERTIFIED COPY OF VITAL RECORD

This is a true and exact reproduction of all or part of the document officially registered and filed with the New Mexico Bureau of Vital Records and Health Statistics, Department of Health.



LEGAL TO ALTER, COPY OR COUNTERFEIT THIS CERTIFICATE
IS ILLEGAL TO ALTER, COPY OR COUNTERFEIT THIS CERTIFICATE

PROMISSORY NOTE

CREDIT SERVICES DEPARTMENT

P.O. Box 2405

Window Rock, Arizona 86515

Creditor: Navajo Tribe, Navajo Nation

LOAN NO. **P1373415**

Date: **June 5, 2013**

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	AMOUNT FINANCED	TOTAL OF PAYMENTS
The cost of Your credit as a yearly rate.	The dollar amount the credit will cost You.	The amount of credit provided to You, including Loan Closing Fee.	The amount You will have paid after You have made all Your payments as scheduled.
<u>15%</u>	<u>\$ 459.18</u>	<u>\$ 4,060.00</u>	<u>\$ 4,519.18</u>

Your payment scheduled will be:		<u>BI-WEEKLY PAYMENTS OF \$125.57 BEGINNING JUNE 26, 2013</u>	
Number of Payments		Amount of Payments	When Payments are Due
<u>35</u>		<u>\$ 125.57</u>	
<u>01</u>		<u>\$ 124.23</u>	
		<u>BI-WEEKLY</u>	
		<u>LAST PAYMENT</u>	
<u>THIS LOAN SHALL BE PAID IN FULL ON OR BEFORE OCTOBER 29, 2014</u>			

For value received, the undersigned (jointly and severally, "Borrower") promises to pay to the order of CREDIT SERVICES DEPARTMENT, The Navajo Tribe, Navajo Nation, Window Rock, Arizona, the amount shown above as the Amount Financed, with simple interest thereon at the Annual Percentage Rate shown above, included in the Amount Financed, payable in accordance with the payment schedule stated above or, if not included in the payment schedule, upon execution of this Promissory Note.

- Interest:** Loans are charged simple interest that accrue daily and Borrower is responsible for accrued interest, if loan is not paid off in time. Interest is charged based on actual payment amounts and dates paid. Any unpaid balance may be paid, at any time, without penalty. Excess finance charges or excess interest charged will be refunded pro-rata.
- Late Payments and Other Fees:** Payments are due and payable as stated on the amortization schedule. Any payments received ten (10) days after the due date will be considered a Late Payment. Late Payments on Principal and Interest Due will be assessed a late payment fee of twenty five (\$25.00) per month. A sixty dollar (\$60.00) Loan Closing Fee will be included with the amount financed at the time of loan closing.
- Borrower(s) expressly agree to pay all costs and expenses (including reasonable attorneys' fees) incurred in collecting all amounts due to the holder hereof, whether or not suit is instituted, and if suit is instituted, attorneys' fees shall be fixed by the court sitting without jury. Any one or more of the following shall constitute an event of default hereunder: (a) failure by Borrower to pay any sum owing hereunder as agreed and when due; (b) a breach of any covenant, agreement, representation or warranty contained herein; (c) Borrower's death; (d) if any petition or application for a custodian, as defined by Title 11, United States Code (the "Bankruptcy Code"), or for any form of relief under any provision of the Bankruptcy Code or any law pertaining to the reorganization, insolvency or readjustment of debts of persons, is filed by or against Borrower(s) or the assets or affairs of Borrower(s), or if Borrower(s) makes an assignment for the benefit of creditors, admits in writing an inability to pay debts as they become due, or is adjudicated a bankrupt or insolvent; (e) if attachment, garnishment, levy, execution or any lien's issued or filed against any of the property or effects of Borrower(s).

COLLATERAL OR SECURITY: PAYROLL DEDUCTIONS THROUGH-NAVAJO NATION-DEPT #001:

- If more than one person has signed this note, the liability hereunder shall be joint, several and community obligation, as appropriate, for all obligations to be performed under this, and any modification, extension or renewal thereof. Borrower(s) and Grantor agree: (a) that extension of the time of payment of all or any part of the indebtedness arising under or by virtue of this note shall not affect the liability of any party hereto, whether given with or without consent; (b) to any and all extensions or renewals hereof, from time to time without notice; (c) to any partial payments hereon made before or after maturity and (d) that no extensions, renewals or partial payments hereof shall release any of them from the obligation of full payment. It is further expressly agreed that TIME IS OF THE ESSENCE OF THIS PROMISSORY NOTE, and of all obligations arising under or pursuant hereto, but that acceptance by the holder of any performance which does not comply strictly with the terms hereof shall not be deemed to be a waiver of any right of said holder, and the failure by said holder to exercise any option or election herein given shall not constitute a waiver of a right to exercise any other option or election herein given to said holder. To the extent permitted by law, Borrower and Grantor hereby waive all valuation and appraisal rights, counterclaims, set-offs, rights of trial by jury, laws affecting full collection of this note, presentment for payment, diligence, grace, exhibition of the note or any other instrument or document contemplated hereby, protest, demand, or notice of any kind to any person. Any written notice required to be given Borrower(s) or Grantor, if mailed by ordinary mail, postage prepaid, to Borrower(s) and Grantor's respective mailing address shown on the face hereof or to the most recent addresses as shown by a "Notice of Change of Address" on file with the Navajo Tribe shall be deemed reasonable notification.
- This Agreement shall be governed by the laws of the Navajo Nation. Any provisions found to be invalid shall not invalidate the remainder hereof. All words used herein shall be construed to be of such gender and number as the circumstances require and all references herein to Borrower(s) shall include all other persons primarily or secondarily liable hereunder. This instrument shall be binding upon the heirs, personal representatives, successors and assigns of Borrower(s) and Grantor to the benefit of the Navajo Nation, its successors and assigns. THIS AGREEMENT CONSTITUTES THE ENTIRE AGREEMENT BETWEEN THE PARTIES AND MAY NOT BE ALTERED OR AMENDED EXCEPT BY A WRITING SIGNED BY BORROWER(S) AND THE NAVAJO TRIBE.

ITEMIZATION OF LOAN		
Amount Financed:	Given to You in a form of a check:	Total amount of loan including Loan
\$ 4,060.00	\$ 4,060.00	

PERSONAL LOAN PROGRAM

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INDIVIDUAL LEDGERS

P1373415

02/27/19 15:53:16

Account Name	[REDACTED]	Note/Maturity date	06/05/13 10/29/14	CENSUS NUMBER	[REDACTED]
Address	[REDACTED]	Date Assigned	NA	TYPE OF LOAN	PERSONAL
City/State/Zip	WINDOW ROCK AZ 86515	Date Purchased	06/05/13	AGENCY	CHINLE
Home Phone	[REDACTED]	Assigned To	NA	LOAN OFFICER	DBEGAY
Type	LOAN BI-WEEKLY	Purchased From	NA	COSIGNOR NAME	NA
Amount Financed	\$4,060.00	Principal Purch.	\$4,060.00	COSIGNOR SS#	NA
Finance Charge	\$459.18	Price Paid	\$4,060.00	COSIGNOR	NA
Total Payments	\$4,519.18	Rate	0.0000	AB# FOR NN	154726
Number of Payments	36	Daily	0.0000	EMPLOYER	NA
Amount of Payment	\$125.57	Other Phone	(505) 567-1581	STATUS OF LOAN	CHARGE-OFF
Late Charge Amt	\$0.00			Collateral Type	UNSECURED

COST 1	COST 2	COST 3	COST 4	COST 5
0.00	0.00	0.00	0.00	0.00

PAYMENT SCHEDULE

Date Received	Paid To	Amount Received	Late Charge	NSF Paid	Interest Charge	Prin Applied	Prin Balance	
06/05/13	06/05/13						4060.00	
06/26/13	06/26/13						4060.00	
06/26/13	06/26/13	60.00				60.00	4000.00	RATE CHANGE/AC
06/26/13	06/26/13	65.57			35.04	30.53	3969.47	CURTAILMENT-P
07/03/13	07/10/13	125.57			11.42	114.15	3855.32	
07/24/13	07/24/13	125.57			33.27	92.30	3763.02	
08/07/13	08/07/13	125.57			21.65	103.92	3659.10	
08/21/13	08/21/13	125.57			21.05	104.52	3554.58	
09/04/13	09/04/13	125.57			20.45	105.12	3449.46	
09/18/13	09/18/13	125.57			19.85	105.72	3343.74	
10/02/13	10/02/13	125.57			19.24	106.33	3237.41	
10/16/13	10/16/13	125.57			18.63	106.94	3130.47	
10/30/13	10/30/13	125.57			18.01	107.56	3022.91	
11/13/13	11/13/13	125.57			17.39	108.18	2914.73	
11/27/13	11/27/13	125.57			16.77	108.80	2805.93	
12/11/13	12/11/13	125.57			16.14	109.43	2696.50	
12/23/13	12/25/13	125.57			13.30	112.27	2584.23	
08/01/14	01/08/14						2584.23	RATE CHANGE/AC
09/02/15	01/08/14	175.00	175.00				2584.23	
09/02/15	01/22/14	234.70				234.70	2349.53	CASH RECEIPT T
09/02/15	01/08/14	234.70-				234.70-	2584.23	CREDITS
09/02/15	01/22/14	234.70			234.70		2584.23	
09/10/15	02/05/14	150.00				150.00	2434.23	
10/14/15	02/19/14	150.00				150.00	2284.23	
10/14/15	03/05/14	150.00				150.00	2134.23	
11/10/15	03/19/14	2.52				2.52	2131.71	CASH RECEIPT T
10/14/15	03/05/14	2.52-				2.52-	2134.23	CREDITS
11/10/15	03/19/14	2.42				2.42	2131.81	
11/25/15	03/19/14	150.00				150.00	1981.81	

PERSONAL LOAN PROGRAM

PAGE NO 2
LOANRP72.R02

06

INDIVIDUAL LEDGERS

P1373415

02/27/19 15:53:16

PAYMENT SCHEDULE

Date Received	Paid To	Amount Received	Late Charge	NSF Paid	Interest Charge	Prin Applied	Prin Balance
11/25/15	04/02/14	150.00				150.00	1831.81
11/25/15	04/16/14	100.00				100.00	1731.81
12/09/15	04/16/14	50.00				50.00	1681.81
12/09/15	04/30/14	150.00				150.00	1531.81
12/09/15	05/14/14	150.00				150.00	1381.81
12/09/15	05/28/14	50.00				50.00	1331.81
12/23/15	05/28/14	100.00				100.00	1231.81
12/23/15	06/11/14	150.00				150.00	1081.81
12/23/15	06/25/14	150.00				150.00	931.81
12/23/15	07/09/14	150.00				150.00	781.81
12/23/15	07/23/14	132.21				132.21	649.60

STATISTICS:

	Accrued To Last	Today		This Year	Overall
Principal Balance		\$649.60	Next Due 08/06/14		
Unpaid Late Charges	\$0.00	\$0.00	Principal Paid	\$0.00	\$3,410.40
Unpaid NSF Charges	\$0.00	\$0.00	Adjustments Made	\$0.00	\$0.00
Unpaid Interest	\$0.00	\$0.00	Late Charges Paid	\$0.00	\$175.00
Payment(s) Due		\$649.60	NSF Charges Paid	\$0.00	\$0.00
Payoff Today		\$649.60	Interest Paid	\$0.00	\$516.91
			Total	\$0.00	\$4,102.31

CERTIFICATION OF VITAL RECORD

STATE OF ARIZONA

STATE OF ARIZONA
DEPARTMENT OF HEALTH SERVICES - OFFICE OF VITAL RECORDS
CERTIFICATE OF DEATH

State File NO. 102- 2

1. DECEDENT'S LEGAL NAME (FIRST, MIDDLE, LAST)		2. AKA'S (IF ANY)		3. DATE OF DEATH 12/04/2015	
4. SEX MALE	5. SOCIAL SECURITY NUMBER	6. DATE OF BIRTH	7. AGE 36	8. MONTHS 9. DAYS 10. HOURS 11. MINUTES	
12. PLACE OF DEATH - HOSPITAL <input checked="" type="checkbox"/> INPATIENT <input type="checkbox"/> E.R./OUTPATIENT <input type="checkbox"/> DEAD ON ARRIVAL		13. PLACE OF DEATH - OTHER THAN HOSPITAL <input type="checkbox"/> NURSING HOME OR LONG TERM CARE FACILITY <input type="checkbox"/> RESIDENCE <input type="checkbox"/> HOSPICE FACILITY <input type="checkbox"/> OTHER			
14. FACILITY NAME (OR STREET ADDRESS IF NOT A FACILITY) BANNER UNIVERSITY MEDICAL CENTER - TUCSON		15. CITY, TOWN & ZIP CODE OR LOCATION OF DEATH TUCSON 85724		16. COUNTY OF DEATH PIMA	
17. BIRTHPLACE (CITY AND STATE OR FOREIGN COUNTRY) KEAMS CANYON, ARIZONA		18. MARITAL STATUS AT TIME OF DEATH NEVER MARRIED		19. NAME OF SURVIVING SPOUSE (MAIDEN NAME IF WIFE)	
20. DECEDENT'S USUAL RESIDENCE STREET ADDRESS 11 TSE BONITA DR		21. CITY AND COUNTY WINDOW ROCK, APACHE		22. STATE ARIZONA	23. ZIP CODE 86515
24. EVER IN THE ARMED FORCES YES					
25. WAS DECEDENT OF HISPANIC ORIGIN? <input checked="" type="checkbox"/> NO NOT SPANISH - HISPANIC OR LATINO <input type="checkbox"/> YES MEXICAN MEXICAN AMERICAN CHICANO <input type="checkbox"/> YES PUERTO RICAN <input type="checkbox"/> YES CUBAN <input type="checkbox"/> YES OTHER (SPECIFY) <input type="checkbox"/> UNKNOWN		26. DECEDENT'S RACE(S) <input type="checkbox"/> WHITE <input type="checkbox"/> BLACK AFRICAN AMERICAN <input type="checkbox"/> NATIVE HAWAIIAN <input type="checkbox"/> ASIAN INDIAN <input type="checkbox"/> CHINESE <input type="checkbox"/> FILIPINO <input type="checkbox"/> JAPANESE <input type="checkbox"/> GUAMANIAN OR CHAMORRO <input type="checkbox"/> KOREAN <input type="checkbox"/> VIETNAMESE <input type="checkbox"/> SAMOAN <input type="checkbox"/> AMERICAN INDIAN OR ALASKA NATIVE		27. IF AMERICAN INDIAN OR ALASKA NATIVE SPECIFY UP TO 4 TRIBES PRIMARY OR ENROLLED TRIBE NAVAJO ADDITIONAL TRIBE HOPI ADDITIONAL TRIBE ADDITIONAL TRIBE	
28. OCCUPATION					
29. FATHER'S NAME (FIRST, MIDDLE, LAST) H		30. MOTHER'S NAME (FIRST, MIDDLE & LAST NAME PRIOR TO FIRST MARRIAGE)			
31. INFORMANT'S NAME		32. RELATIONSHIP PARENT			
33. NAME AND ADDRESS OF FUNERAL FACILITY ABEL FUNERAL SERVICES 1627 N. 51ST AVE., PHOENIX, AZ		34. FUNERAL DIRECTOR BRIAN J MCBRIDE, FUNERAL DIRECTOR		35. LICENSE NUMBER P0782	
36. METHOD(S) OF DISPOSITION BURIAL		37. NAME AND LOCATION OF 1st DISPOSITION FACILITY ST MICHAELS COMMUNITY CEMETERY, ST. MICHAELS, ARIZONA		38. NAME AND LOCATION OF 2nd DISPOSITION FACILITY NONE	
MEDICAL CERTIFICATION SECTION CAUSE OF DEATH PART 1					
IMMEDIATE CAUSE OF DEATH 40 A	41. APPROXIMATE INTERVAL 12 HOURS				
DUE TO OR AS A CONSEQUENCE OF 42 B	43. APPROXIMATE INTERVAL 12 HOURS				
DUE TO OR AS A CONSEQUENCE OF 44 C	45. APPROXIMATE INTERVAL YEARS				
DUE TO OR AS A CONSEQUENCE OF 46 D	47. APPROXIMATE INTERVAL YEARS				
CAUSE OF DEATH PART 2					
48. OTHER SIGNIFICANT CONDITIONS CONTRIBUTING TO DEATH BUT NOT RESULTING IN THE UNDERLYING CAUSES GIVEN ABOVE		49. INJURY? NO		50. INJURY AT WORK? NO	
		51. MANNER OF DEATH NATURAL DEATH		52. TIME OF DEATH 1537	
		53. WAS AN AUTOPSY PERFORMED? NO		54. WERE AUTOPSY FINDINGS AVAILABLE TO COMPLETE THE CAUSE OF DEATH?	
CAUSE AND MANNER OF DEATH CERTIFICATION					
55. CERTIFYING PHYSICIAN/NURSE PRACTITIONER/PHYSICIAN'S ASSISTANT - To the best of my knowledge, death occurred due to the cause(s) and manner stated. 57. CERTIFIER'S ADDRESS 1609 N WARREN AVE., RM 118 TUCSON, AZ 85724-6057		56. NAME OF PERSON COMPLETING CAUSE OF DEATH CAMERON DAVID HYPES, M.D. 58. NAME OF REGISTRAR AUDREY ROGERS		59. DATE CERTIFIED 12/07/2015 60. DATE REGISTERED 12/08/2015	

DATE ISSUED: 12/15/2015

G9548324



This is a true certification of the facts on file with the OFFICE OF VITAL RECORDS,
ARIZONA DEPARTMENT OF HEALTH SERVICES - PHOENIX, ARIZONA
Revised 11/2014

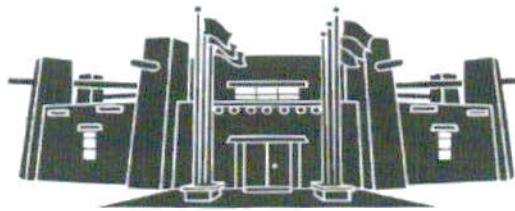
This copy not valid unless prepared on a form displaying the State Seal and impressed with the raised seal of the issuing agency.

ANY ALTERATION OR ERASURE VOIDS THIS CERTIFICATE

Credit Services Department


By: _____ Time: _____

Arizona
Department of
Health Services



MEMORANDUM

TO: Honorable Jimmy Yellowhair
24th Navajo Nation Council Delegate

FROM: 
Candace French, Attorney
Office of Legislative Counsel

DATE: April 22, 2019

RE: AN ACTION RELATING TO BUDGET AND FINANCE; APPROVING
THE WRITE-OFF OF \$6,728.72 IN PERSONAL LOANS FROM THE
PERSONAL LOAN PROGRAM ADMINISTERED BY THE NAVAJO
NATION CREDIT SERVICES DEPARTMENT

Per your request, attached is the above-reference proposed resolution and associated legislative summary sheet. Based on existing law, the resolution drafted is legally sufficient. However, as with all legislation, the proposed resolution is subject to review by the courts in the event of a challenge.

The Office of Legislative Counsel recommends the appropriate standing committee(s) reviews based on the standing committees powers outlined in 2 N.N.C. §§ 301, 401, 501, 601, and 701. Nevertheless, "the Speaker of the Navajo Nation Council shall introduce [the proposed resolution] into the legislative process by assigning it to the respective oversight committee(s) of the Navajo Nation Council having authority over the matters for proper consideration. 2 N.N.C. § 164(A)(5).

Please review the proposed resolution to ensure it is drafted to your satisfaction. If you approve, please sign as "Primary Sponsor" and submit it to the Office of Legislative Services where the proposed resolution will be given a tracking number and referred to the Office of the Speaker. If the proposed legislation is unacceptable to you, please contact me at the Office of Legislative Counsel and advise me of the changes you would like to make to the proposed resolution.

THE NAVAJO NATION
LEGISLATIVE BRANCH
INTERNET PUBLIC REVIEW PUBLICATION



LEGISLATION NO: 0096-19

SPONSOR: Jimmy Yellowhair

TITLE: An Action Relating To Budget And Finance; Approving The Write-Off Of \$6,728.72 In Personal Loans From The Personal Loan Program Administered By The Navajo Nation Credit Services Department

Date posted: April 25, 2019 at 10:30 AM

Digital comments may be e-mailed to comments@navajo-nsn.gov

Written comments may be mailed to:

Executive Director
Office of Legislative Services
P.O. Box 3390
Window Rock, AZ 86515
(928) 871-7586

Comments may be made in the form of chapter resolutions, letters, position papers, etc. Please include your name, position title, address for written comments; a valid e-mail address is required. Anonymous comments will not be included in the Legislation packet.

Please note: This digital copy is being provided for the benefit of the Navajo Nation chapters and public use. Any political use is prohibited. All written comments received become the property of the Navajo Nation and will be forwarded to the assigned Navajo Nation Council standing committee(s) and/or the Navajo Nation Council for review. Any tampering with public records are punishable by Navajo Nation law pursuant to 17 N.N.C. §374 *et. seq.*

THE NAVAJO NATION
LEGISLATIVE BRANCH
INTERNET PUBLIC REVIEW SUMMARY

LEGISLATION NO.: 0096-19

SPONSOR: Honorable Jimmy Yellowhair

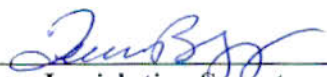
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Posted: April 25, 2019 at 10:30am

5 DAY Comment Period Ended: April 30, 2019

Digital Comments received:

Comments Supporting	<i>None</i>
Comments Opposing	<i>None</i>
Inconclusive Comments	<i>None</i>



Legislative Secretary
Office of Legislative Services

5-1-19 8:24am

Date/Time