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: [illegible]
Website Posting Time/Date: 4.25.19 10:30am
Posting End Date: 4.30.19
Eligible for Action: 5.1.19

Budget & Finance Committee

PROPOSED STANDING COMMITTEE RESOLUTION

24th NAVAJO NATION COUNCIL -- First Year, 2019

INTRODUCED BY

(Prime Sponsor)

TRACKING NO. 0096-19

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.

B. The Budget and Finance Committee exercised its oversight authority and power over the Navajo Nation Credit Services Department in approving amendments to the Navajo Nation Credit Services Department Personal Loan Program Operating Policies and Guidelines. BFD-44-18.

C. Personal Loan Program Operating Policies and Guidelines includes Section 14 regarding loan write-off procedures when the loan is determined uncollectable after all collection efforts have been attempted or when a settlement has been entered into between the borrower and the Department. Personal Loan Program Operating Policies and Guidelines §14 (A).

D. The write-off is recommended by the Collections Officer and "shall require review and concurrences by the Credit Manager, Controller of the Navajo Nation, and Department of Justice for legal sufficiency." *Id.* at §14 (C).

E. "Prior to granting final approval of a Write-off, the Controller shall provide a report to the Committee regarding the proposed Write-Off." *Id.*

F. Also, "[i]n order to avoid the existence and appearance of undue influence and conflict of interest, Borrower(s) that are Department staff, or appointed or elected officials or Judges of the Navajo Nation and are being considered for Write-Off shall sign and notarize an Ethical Certification Form. By signing the Ethical Certification Form, the Borrower(s) are attesting to refrain from requesting any special consideration from any personnel/program of the Navajo Nation Government and shall abide by the Navajo Ethics in Government Law." *Id.* at §14(B).

G. The Department determined that 6 of the borrowers were deceased and 1 borrower was discharged through bankruptcy. *See* **Exhibit A**. *See also* Death Certificates and Court Order attached in **Exhibit B**.

H. Evaluators look at factors for consideration as to "whether an account is appropriate for full or partial Write-Off, the Department and Committee may consider factors such as, including but not limited to, disability, death, Bankruptcy, an Amended Promissory Note or all previous agreements, payment history, maturity date of loan agreement, employment status, current

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

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

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

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

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

$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. *See* **Exhibit A**.

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

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

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

Section Three. Acceptance and Approval

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

B. The Navajo Nation directs that loan accounts as follows be written off and 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.

EXHIBIT A

NAVAJO NATION DEPARTMENT OF JUSTICE

REQUEST FOR SERVICES

RECEIVED MAR 26 2019 DEPARTMENT OF JUSTICE RECEPTIONIST DESK

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

☐ 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@nnooc.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

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 Kirk must present to BFC prior to write-off.

REVIEWED BY: *(PRINT)* Mel Rodis DATE / TIME: 3/27/19 2:35

DOJ Secretary Called: for Document Pick Up on at By:

PICKED UP BY: *(PRINT)* DATE / TIME:

NNDOJ/DRRF - July 2013

RECEIVED MAR 27 2019 TAX & FINANCE UNIT

Sponsor's copy

SCANNED 9:42 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:

Noreen McCray 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

Pearline 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

EXHIBIT B

LOAN NO. P1479705

Date: **April 1, 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 %	$ 885.12	$ 5,060.00	$ 5,945.12

Your payment scheduled will be: **MONTHLY PAYMENTS OF $238.00 BEGINNING MAY 10, 2015**

Number of Payments	Amount of Payments	When Payments are Due
24	$ 238.00	MONTHLY
01	$ 233.12	LAST PAYMENT

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.

1. **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.

2. **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.

3. 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 -

4. 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 OFTHIS 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 appraisement 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.

5. 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

PERSONAL LOAN PROGRAM

10 INDIVIDUAL LEDGERS P1479705

02/27/19 15:52:54

Account Name	[redacted]	Note/Maturity date	04/01/14 05/10/16	CENSUS NUMBER	41852 / 32636
Address		Date Assigned	NA	TYPE OF LOAN	PERSONAL
				AGENCY	FORT DEFIANCE
City/State/Zip	GALLUP NM 87305	Date Purchased	04/01/14	LOAN OFFICER	DBEGAY
Home Phone		Assigned To	NA	COSIGNOR NAME	NA
Type	LOAN MONTHLY	Purchased From	NA	COSIGNOR SS#	NA
Amount Financed	$5,060.00	Principal Purch.	$5,060.00	COSIGNOR	NA
Finance Charge	$885.12	Price Paid	$5,060.00	AB# FOR NN	NA
Total Payments	$5,945.12			EMPLOYER	DECEASED(BOTH)
Number of Payments	25	Rate	15.0000	STATUS OF LOAN	NON-ACCRUAL
Amount of Payment	$238.00	Daily	0.0411	Collateral Type	UNSECURED
Late Charge Amt	$25.00	Other Phone	(505) 735-280[illegible]		

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	RATE CHANGE/AC
05/09/14	05/10/14	60.00				60.00	5000.00	CURTAILMENT--P
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

PERSONAL LOAN PROGRAM

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

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

by NOREEN 15:52:54

REV (8/13)

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: July 17, 2015	TIME OF DEATH: 08:05 AM ☒ PM ☐	SEX: Male	SOCIAL SECURITY NUMBER: [illegible]
MARITAL STATUS: Married	SURVIVING SPOUSE - If wife, maiden name: [illegible]		
DATE OF BIRTH	BIRTH PLACE: New Mexico		SERVED IN U.S. ARMED FORCES: Yes ☐ No ☒
DECEDENT'S RACE: American Indian or Alaska Native (specify tri	TRIBE: Navajo		HISPANIC: Yes ☐ No ☒
DECEDENT'S RESIDENCE COUNTY: McKinley	DECEDENT'S RESIDENCE STATE: New Mexico		
MOTHER'S FULL MAIDEN NAME: <<<	FATHER'S FULL NAME: <<		
METHOD OF DISPOSITION: ☒ Burial ☐ Donation ☐ Removal from State ☐ Cremation ☐ Entombment ☐ Other (Specify): <<<>>>			DISPOSITION LOCATION: Community Cemetery
FUNERAL SERVICE FACILITY: Cope Memorial Chapel (Gallup)		COUNTY OF DEATH: McKinley	
PLACE OF DEATH: ## highway 491	TYPE OF PLACE: Decedent's Residence	NAME OF PERSON CERTIFYING CAUSE OF DEATH: <<<Caroline Kingston MD>>>	

MANNER OF DEATH: ☒ Natural ☐ Accident ☐ Homicide ☐ Suicide ☐ Undetermined ☐ Pending Investigation

CAUSE OF DEATH

PART I. Events such as diseases, injuries, or complications that directly caused the death.

a. [illegible]

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

Hold up to light to view.
The back of this document contains a watermark.

REV (8/13)

STATE OF NEW MEXICO
CERTIFICATE OF DEATH

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

No. 3666074

Hold up to light to view a watermark. The back of this document contains a watermark

DECEDENT'S LEGAL NAME	IF FEMALE, MAIDEN NAME
DATE OF DEATH	TIME OF DEATH / SEX / SOCIAL SECURITY NUMBER
August 07, 2015	05:35 AM ☐ PM ☒ — Female
MARITAL STATUS	SURVIVING SPOUSE - If wife, maiden name
Widowed	<<<>>>
DATE OF BIRTH	BIRTH PLACE / SERVED IN U.S. ARMED FORCES
	Arizona — Yes ☐ No ☒
DECEDENT'S RACE	TRIBE / HISPANIC
American Indian or Alaska Native (specify tri	Navajo — Yes ☐ No ☒
DECEDENT'S RESIDENCE COUNTY	DECEDENT'S RESIDENCE STATE
McKinley	New Mexico
MOTHER'S FULL MAIDEN NAME	FATHER'S FULL NAME

METHOD OF DISPOSITION: ☒ Burial ☐ Cremation ☐ Donation ☐ Entombment ☐ Removal from State ☐ Other (Specify): <<<>>>

DISPOSITION LOCATION: Rehoboth New Mexico

FUNERAL SERVICE FACILITY: Cope Memorial Chapel (Gallup)

COUNTY OF DEATH: McKinley

PLACE OF DEATH: Gallup Indian Medical Center

TYPE OF PLACE: Hospital-Inpatient

NAME OF PERSON CERTIFYING CAUSE OF DEATH: <<Philip MacNeil MD>>>

MANNER OF DEATH: ☒ Natural ☐ Accident ☐ Homicide ☐ Suicide ☐ Undetermined ☐ 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
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-20-2015

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

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: **MONTHLY PAYMENTS OF $114.00 BEGINNING DECEMBER 25, 2014**

Number of Payments	Amount of Payments	When Payments are Due
09	$ 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.

1. **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.

2. **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.

3. 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;**

4. 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 OFTHIS 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 appraisement 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.

5. 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

HOLIDAY LOANS (FY-14 & FY-15)

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
				AGENCY	FORT DEFIANCE
City/State/Zip	GALLUP NM 87305	Date Purchased	11/25/14	LOAN OFFICER	DBEGAY
Home Phone		Assigned To	NA	COSIGNOR NAME	NA
Type	LOAN MONTHLY	Purchased From	NA	COSIGNOR SS#	NA
Amount Financed	$1,060.00	Principal Purch.	$1,060.00	COSIGNOR	NA
Finance Charge	$73.50	Price Paid	$1,060.00	AB# FOR NN	NA
Total Payments	$1,133.50			EMPLOYER	DECEASED(BOTH)
Number of Payments	10	Rate	15.0000	STATUS OF LOAN	NON-ACCRUAL
Amount of Payment	$114.00	Daily	0.0411	Collateral Type	UNSECURED
Late Charge Amt	$25.00	Other Phone	(505) 735-280[illegible]		

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
			Next Due 08/25/15		
Principal Balance		$217.44	Principal Paid	$0.00	$842.56
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	$0.89	$0.00	NSF Charges Paid	$0.00	$0.00
Payment(s) Due		$217.44	Interest Paid	$0.00	$69.44
Payoff Today		$217.44	Total	$0.00	$912.00

218.33

by NOREEN 15:53:41

REV (8/13)

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 July 17, 2015	TIME OF DEATH 08:05 AM ☒ PM ☐	SEX Male	SOCIAL SECURITY NUMBER
MARITAL STATUS Married	SURVIVING SPOUSE - If wife, maiden name		
DATE OF BIRTH	BIRTH PLACE New Mexico	SERVED IN U.S. ARMED FORCES Yes ☐ No ☒	
DECEDENT'S RACE American Indian or Alaska Native (specify tri	TRIBE Navajo	HISPANIC Yes ☐ No ☒	
DECEDENT'S RESIDENCE COUNTY McKinley	DECEDENT'S RESIDENCE STATE New Mexico		
MOTHER'S FULL MAIDEN NAME <<	FATHER'S FULL NAME		
METHOD OF DISPOSITION ☒ Burial ☐ Donation ☐ Removal from State ☐ Cremation ☐ Entombment ☐ Other (Specify): <<<>>>	DISPOSITION LOCATION Community Cemetery		
FUNERAL SERVICE FACILITY Cope Memorial Chapel (Gallup)	COUNTY OF DEATH McKinley		
PLACE OF DEATH ## highway 491	TYPE OF PLACE Decedent's Residence	NAME OF PERSON CERTIFYING CAUSE OF DEATH <<<Caroline Kingston MD>>>	

MANNER OF DEATH: ☒ Natural ☐ Accident ☐ Homicide ☐ Suicide ☐ Undetermined ☐ 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.
ADVERTENCIA: ES ILEGAL ATERAR, COPIAR O FALSIFICAR ESTE CERTIFICADO.

Hold up to light to view watermark. The back of this document contains a watermark.

REV (8/13)

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: August 07, 2015

TIME OF DEATH: 05:35 AM ☐ PM ☒

SEX: Female

SOCIAL SECURITY NUMBER:

MARITAL STATUS: Widowed

SURVIVING SPOUSE - If wife, maiden name: <<<>>>

DATE OF BIRTH: (

BIRTH PLACE: Arizona

SERVED IN U.S. ARMED FORCES: Yes ☐ No ☒

DECEDENT'S RACE: American Indian or Alaska Native (specify tri

TRIBE: Navajo

HISPANIC: Yes ☐ No ☒

DECEDENT'S RESIDENCE COUNTY: McKinley

DECEDENT'S RESIDENCE STATE: New Mexico

MOTHER'S FULL MAIDEN NAME: <<

FATHER'S FULL NAME: <<

METHOD OF DISPOSITION: ☒ Burial ☐ Donation ☐ Removal from State ☐ Cremation ☐ Entombment ☐ Other (Specify): <<<>>>

DISPOSITION LOCATION: Rehoboth New Mexico

FUNERAL SERVICE FACILITY: Cope Memorial Chapel (Gallup)

COUNTY OF DEATH: McKinley

PLACE OF DEATH: Gallup Indian Medical Center

TYPE OF PLACE: Hospital-Inpatient

NAME OF PERSON CERTIFYING CAUSE OF DEATH: <<Philip MacNeil MD>>>

MANNER OF DEATH: ☒ Natural ☐ Accident ☐ Homicide ☐ Suicide ☐ Undetermined ☐ 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
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-20-2015

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

Hold up to light to view.

The back of this document contains a watermark

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: **BI-WEEKLY PAYMENTS OF $110.52 BEGINNING OCTOBER 16, 2013**

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 scheduled stated above or, if not included in the payment schedule, upon execution of this Promissory Note.

1. **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.

2. **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.

3. 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 OFTHIS 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 appraisement 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.

4. 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

PERSONAL LOAN PROGRAM

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
				AGENCY	NORTHERN
City/State/Zip	ANETH UT 84510	Date Purchased	09/26/13	LOAN OFFICER	DBEGAY
Home Phone		Assigned To	NA	COSIGNOR NAME	NA
Type	LOAN MONTHLY	Purchased From	NA	COSIGNOR SS#	NA
Amount Financed	$2,060.00	Principal Purch.	$2,060.00	COSIGNOR	NA
Finance Charge	$149.93	Price Paid	$2,060.00	AB# FOR NN	16261
Total Payments	$2,209.93			EMPLOYER	NPA 10-19-16
Number of Payments	20	Rate	17.0000	STATUS OF LOAN	NON-ACCRUAL
Amount of Payment	$50.00	Daily	0.0466	Collateral Type	UNSECURED
Late Charge Amt	$25.00	Other Phone			

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	RATE CHANGE/AC
10/16/13	10/16/13	60.00				60.00	2000.00	CURTAILMENT--P
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	RATE CHANGE/AC
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	RATE CHANGE/AC
11/09/16	11/07/16	50.00			50.00		771.54	CASH RECEIPT T
05/13/15	01/10/15	50.00-			50.00-		771.54	CREDITS
11/09/16	11/07/16	50.00			50.00		771.54	
12/06/16	12/07/16	50.00				50.00	721.54	

PERSONAL LOAN PROGRAM

07 INDIVIDUAL LEDGERS P1376218

JON[illegible]ON L.
[illegible]6:27:29

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

by NOREEN 16:27:29

STATE OF UTAH
CERTIFICATION OF VITAL RECORD

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: Cl 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:

This is an exact reproduction of the facts registered in the Utah State Office of Vital Records and Statistics.
Security features of this official document include: High Resolution Border, V & R Images in top cycloids, and microtext.
This document displays the date, seal, and signature of the Utah State Registrar of Vital Records and Statistics.

THE GREAT SEAL OF THE STATE OF UTAH 1847 1896

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

065294122

Worthy W. Glover, Jr
Health Officer/Director

San Juan Public Health
PREVENT • PROMOTE • PROTECT

ANY ALTERATION OR ERASURE VOIDS THIS CERTIFICATE!

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
11/30/2017 Injury from **N** to **Y**
11/30/2017 Date of Injury from **(blank)** to
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

MAY 8 2018

Vital Records Department

Time:

This is an exact reproduction of the facts registered in the Utah State Office of Vital Records and Statistics.
Security features of this official document include: High Resolution Border, V & R images in top cycloids, and microtext.
This document displays the date, seal, and signature of the Utah State Registrar of Vital Records and Statistics.

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

065294123

Worthy W. Glover, Jr
Health Officer/Director

San Juan Public Health
PREVENT • PROMOTE • PROTECT

ANY ALTERATION OR ERASURE VOIDS THIS CERTIFICATE!

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	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 %	$ 325.83	$ 3,060.00	$ 3,385.83

Your payment scheduled will be: **BI-WEEKLY PAYMENTS OF $99.61 BEGINNING MAY 20, 2009**

Number of Payments	Amount of Payments	When Payments are Due
33	$ 99.61	BI-WEEKLY
01	$ 98.70	LAST PAYMENT

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.

1. **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.

2. **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.

3. 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#-

4. 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 OFTHIS 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 appraisement 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.

5. 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

PERSONAL LOAN PROGRAM

24 INDIVIDUAL LEDGERS P0938519

02/27/19 15:53:07

Account Name	[redacted]	Note/Maturity date	04/30/09 08/25/10	CENSUS NUMBER	[redacted]
Address	[redacted]	Date Assigned	NA	TYPE OF LOAN	PERSONAL
				AGENCY	EASTERN NAVAJO
City/State/Zip	GALLUP NM 87301	Date Purchased	04/30/09	LOAN OFFICER	EASHLEY
Home Phone	[redacted]	Assigned To	NA	COSIGNOR NAME	NA
Type	LOAN BI-WEEKLY	Purchased From	NA	COSIGNOR SS#	NA
Amount Financed	$3,060.00	Principal Purch.	$3,060.00	COSIGNOR	NA
Finance Charge	$325.83	Price Paid	$3,060.00	AB# FOR NN	NA
Total Payments	$3,385.83			EMPLOYER	NA
Number of Payments	34	Rate	0.0000	STATUS OF LOAN	CHARGE-OFF
Amount of Payment	$99.61	Daily	0.0000	Collateral Type	UNSECURED
Late Charge Amt	$0.00	Other Phone	(505) 722-162[illegible]		

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	RATE CHANGE/AC
05/18/09	05/20/09	60.00				60.00	3000.00	CURTAILMENT--P
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	CHARGE OFF/BAD
08/04/10	12/31/30	1139.63-				1139.63-	1139.63	RECOVERY ON BA

PERSONAL LOAN PROGRAM

24 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):

aka

Gallup, NM 87301
SSN: xxx–xx–6746

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

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	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%	$ 253.05	$ 2,560.00	$ 2,813.05

Your payment scheduled will be:

Number of Payments	Amount of Payments	When Payments are Due
23	$ 118.00	BI-WEEKLY
01	$ 99.05	LAST PAYMENT

BI-WEEKLY PAYMENTS OF $118.00 BEGINNING MAY 30, 2015

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.

1. **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.

2. **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.

3. 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;

4. 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 appraisement 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.

5. 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 charge:
$ 2,560.00	$ 2,500.00	$ 2,813.05

PERSONAL LOAN PROGRAM

15 INDIVIDUAL LEDGERS P1589612

02/27/19 15:53:12

Account Name	[redacted]	Note/Maturity date	04/29/15 05/15/16	CENSUS NUMBER	[redacted]
Address	[redacted]	Date Assigned	NA	TYPE OF LOAN	PERSONAL
				AGENCY	EASTERN NAVAJO
City/State/Zip	REHOBOTH NM 87322	Date Purchased	04/29/15	LOAN OFFICER	DBEGAY
Home Phone	[redacted]	Assigned To	NA	COSIGNOR NAME	NA
Type	LOAN SEMI-MONTHLY	Purchased From	NA	COSIGNOR SS#	NA
Amount Financed	$2,560.00	Principal Purch.	$2,560.00	COSIGNOR	NA
Finance Charge	$253.05	Price Paid	$2,560.00	AB# FOR NN	NA
Total Payments	$2,813.05			EMPLOYER	NA
Number of Payments	24	Rate	17.0000	STATUS OF LOAN	NON-ACCRUAL
Amount of Payment	$118.00	Daily	0.0466	Collateral Type	PRD
Late Charge Amt	$25.00	Other Phone	(505) 726-969[illegible]		

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	RATE CHANGE/AC
06/02/15	05/30/15	60.00				60.00	2500.00	CURTAILMENT--P
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

PERSONAL LOAN PROGRAM

15 INDIVIDUAL LEDGERS P1589612
SMITH, LORRETTA (DEC)
02/27/19 15:53:12

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 02/15/16		
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

STATE OF NEW MEXICO

CERTIFICATE OF DEATH

COPY

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 ☐ PM ☒	SEX: Female	SOCIAL SECURITY NUMBER: [redacted]
MARITAL STATUS: Widowed	SURVIVING SPOUSE - If wife, maiden name: <<<>>>		
DATE OF BIRTH: [redacted]	BIRTH PLACE: New Mexico		SERVED IN U.S. ARMED FORCES: Yes ☐ No ☒
DECEDENT'S RACE: American Indian or Alaska Native (specify tri	TRIBE: Navajo		HISPANIC: Yes ☐ No ☒
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: ☐ Burial ☐ Donation ☐ Removal from State ☒ Cremation ☐ Entombment ☐ 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: ☒ Natural ☐ Accident ☐ Homicide ☐ Suicide ☐ Undetermined ☐ 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. <<<>>>

PART II. Other significant conditions contributing to death.

<<<>>>

File Number: [redacted]
File Date: February 10, 2016
Order Number: [redacted]

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 Feb-10-2016

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

Hold up to light to view
The back of this document contains a watermark

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	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%	$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.

1. Any unpaid balance may be paid, at any time, without penalty. Excess finance charges or excess interest charged will be refunded pro-rata.

2. **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.

3. 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 OFTHIS 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 appraisement 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.

4. 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

PERSONAL LOAN PROGRAM

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

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		RATE CHANGE/AC
05/23/07	05/23/07	50.00				50.00	1500.00		CURTAILMENT--P
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		RATE CHANGE/AC
03/16/09	07/07/08						540.90		RATE CHANGE/AC
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		RATE CHANGE/AC
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

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

REV (8/13)

STATE OF NEW MEXICO
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
<<< [redacted] >>		[redacted]
DATE OF DEATH	TIME OF DEATH	SEX / SOCIAL SECURITY NUMBER
December 12, 2016	01:07 AM ☐ PM ☒	Female / [redacted]
MARITAL STATUS	SURVIVING SPOUSE - If wife, maiden name	
Never Married	<<<>>>	
DATE OF BIRTH	BIRTH PLACE	SERVED IN U.S. ARMED FORCES
[redacted]	Hunters Point, Arizona, United States	Yes ☐ No ☒
DECEDENT'S RACE	TRIBE	HISPANIC
American Indian or Alaska Native (specify tri	Navajo	Yes ☐ No ☒
DECEDENT'S RESIDENCE COUNTY	DECEDENT'S RESIDENCE STATE	
Apache	Arizona	
MOTHER'S FULL MAIDEN NAME	FATHER'S FULL NAME	
<<< [redacted] >>>	<< [redacted] >>	
METHOD OF DISPOSITION		DISPOSITION LOCATION
☒ Burial ☐ Donation ☐ Removal from State ☐ Cremation ☐ Entombment ☐ Other (Specify): <<<>>>		Community Cemetery
FUNERAL SERVICE FACILITY	COUNTY OF DEATH	
TSE Bonito Mortuary	Bernalillo	
PLACE OF DEATH	TYPE OF PLACE	NAME OF PERSON CERTIFYING CAUSE OF DEATH
University Hospital (UNM Hospital)	Hospital-Inpatient	<<< Matthew Darrell Cain >>>

MANNER OF DEATH: ☒ Natural ☐ Accident ☐ Homicide ☐ Suicide ☐ Undetermined ☐ Pending Investigation

CAUSE OF DEATH

PART I. Events such as diseases, injuries, or complications that directly caused the death.

a. [redacted]

b. <<<>>>

c. <<<>>>

d. <<<>>>

PART II. Other significant conditions contributing to death.

<<<>>>

RECEIVED
APR 28 2017
Client Services Department
Time:

File Number: [redacted]
File Date: February 08, 2017
Order Number: [redacted]

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.

ILLEGAL TO ALTER, COPY OR COUNTERFEIT THIS CERTIFICATE
ILEGAL ALTERAR, COPIAR O FALSIFICAR ESTE CERTIFICADO

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.
15%	$ 459.18	$ 4,060.00	$ 4,519.18

Your payment scheduled will be: **BI-WEEKLY PAYMENTS OF $125.57 BEGINNING JUNE 26, 2013**

Number of Payments	Amount of Payments	When Payments are Due
35	$ 125.57	BI-WEEKLY
01	$ 124.23	LAST PAYMENT

THIS LOAN SHALL BE PAID IN FULL ON OR BEFORE OCTOBER 29, 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 scheduled stated above or, if not included in the payment schedule, upon execution of this Promissory Note.

1. **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.

2. **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.

3. 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;

4. 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 appraisement 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.

5. 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

06 INDIVIDUAL LEDGERS P1373415

02/27/19 15:53:16

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

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	RATE CHANGE/AC
06/26/13	06/26/13	60.00				60.00	4000.00	CURTAILMENT--P
06/26/13	06/26/13	65.57			35.04	30.53	3969.47	
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

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
							1831.81
11/25/15	04/02/14	150.00				150.00	1731.81
11/25/15	04/16/14	100.00				100.00	1681.81
12/09/15	04/16/14	50.00				50.00	1531.81
12/09/15	04/30/14	150.00				150.00	1381.81
12/09/15	05/14/14	150.00				150.00	1331.81
12/09/15	05/28/14	50.00				50.00	1231.81
12/23/15	05/28/14	100.00				100.00	1081.81
12/23/15	06/11/14	150.00				150.00	931.81
12/23/15	06/25/14	150.00				150.00	781.81
12/23/15	07/09/14	150.00				150.00	649.60
12/23/15	07/23/14	132.21				132.21	

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

by NOREEN 15:53:16

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	5. SOCIAL SECURITY NUMBER	6. DATE OF BIRTH	7. AGE	UNDER 1 YEAR 8. MONTHS	9. DAYS	UNDER 1 DAY 10. HOURS	11. MINUTES
MALE			36				

12. PLACE OF DEATH - HOSPITAL: [X] INPATIENT [ ] E.R./OUTPATIENT [ ] DEAD ON ARRIVAL
13. PLACE OF DEATH - OTHER THAN HOSPITAL: [ ] NURSING HOME OR LONG TERM CARE FACILITY [ ] RESIDENCE [ ] HOSPICE FACILITY [ ] OTHER

14. FACILITY NAME (OR STREET ADDRESS IF NOT A FACILITY)	15. CITY, TOWN & ZIP CODE OR LOCATION OF DEATH	16. COUNTY OF DEATH
BANNER UNIVERSITY MEDICAL CENTER - TUCSON	TUCSON 85724	PIMA

17. BIRTHPLACE (CITY AND STATE OR FOREIGN COUNTRY)	18. MARITAL STATUS AT TIME OF DEATH:	19. NAME OF SURVIVING SPOUSE (MAIDEN NAME IF WIFE)
KEAMS CANYON, ARIZONA	NEVER MARRIED	

20. DECEDENT'S USUAL RESIDENCE STREET ADDRESS	21. CITY AND COUNTY	22. STATE	23. ZIP CODE	24. EVER IN THE ARMED FORCES
11 TSE BONITA DR	WINDOW ROCK, APACHE	ARIZONA	86515	YES

25. WAS DECEDENT OF HISPANIC ORIGIN?
[X] NO, NOT SPANISH, HISPANIC OR LATINO
[ ] YES, MEXICAN, MEXICAN AMERICAN, CHICANO
[ ] YES, PUERTO RICAN
[ ] YES, CUBAN
[ ] YES, OTHER (SPECIFY)
[ ] UNKNOWN

26. DECEDENT'S RACE(S).
[ ] WHITE
[ ] BLACK, AFRICAN AMERICAN
[ ] NATIVE HAWAIIAN
[ ] ASIAN INDIAN
[ ] CHINESE
[ ] FILIPINO
[ ] JAPANESE
[ ] GUAMANIAN OR CHAMORRO
[ ] KOREAN
[ ] VIETNAMESE
[ ] SAMOAN
[X] AMERICAN INDIAN OR ALASKA NATIVE
[ ] OTHER ASIAN (SPECIFY)
[ ] OTHER PACIFIC ISLANDER (SPECIFY)
[ ] OTHER (SPECIFY)
[ ] UNKNOWN

27. IF AMERICAN INDIAN OR ALASKA NATIVE SPECIFY UP TO 3 TRIBES
PRIMARY OR ENROLLED TRIBE: NAVAJO
ADDITIONAL TRIBE: HOPI
ADDITIONAL TRIBE:
ADDITIONAL TRIBE:

28. OCCUPATION

29. FATHER'S NAME (FIRST, MIDDLE, LAST)	30. MOTHER'S NAME (FIRST, MIDDLE, & LAST NAME PRIOR TO FIRST MARRIAGE)
H	C

31. INFORMANT'S NAME	32. RELATIONSHIP	33. INFORMANT'S MAILING ADDRESS
	PARENT	

34. NAME AND ADDRESS OF FUNERAL FACILITY	35. FUNERAL DIRECTOR	36. LICENSE NUMBER
ABEL FUNERAL SERVICES 1627 N. 51ST AVE., PHOENIX, AZ	BRIAN J MCBRIDE, FUNERAL DIRECTOR	F0792

37. METHOD(S) OF DISPOSITION:	38. NAME AND LOCATION OF 1st DISPOSITION FACILITY	39. NAME AND LOCATION OF 2nd DISPOSITION FACILITY
BURIAL	ST MICHAELS COMMUNITY CEMETERY, ST. MICHAELS, ARIZONA	NONE

MEDICAL CERTIFICATION SECTION CAUSE OF DEATH PART I

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 II

48. OTHER SIGNIFICANT CONDITIONS CONTRIBUTING TO DEATH BUT NOT RESULTING IN THE UNDERLYING CAUSE(S) GIVEN ABOVE.	49. INJURY?	50. INJURY AT WORK?	51. MANNER OF DEATH	52. TIME OF DEATH
	NO	NO	NATURAL 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

[X] Certifying Physician/Nurse Practioner/Physician's Assistant - To the best of my knowledge, death occurred due to the cause(s) and manner stated.
[ ] Medical Examiner/Tribal Law Enforcement Authority - On the basis of examination, and/or investigation, in my opinion, death occurred at the time, date, and place, and due to the cause(s) and manner stated.

55. NAME OF PERSON COMPLETING CAUSE OF DEATH	56. DATE CERTIFIED
CAMERON DAVID HYPES, M.D.	12/07/2015
57. CERTIFIER'S ADDRESS	**58. NAME OF REGISTRAR**
1609 N WARREN AVE., RM 118 TUCSON, AZ 85724-5057	AUDREY ROGERS
	59. 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

KRYSTAL COLBURN
ASSISTANT STATE REGISTRAR

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

Arizona Department of Health Services

ANY ALTERATION OR ERASURE VOIDS THIS CERTIFICATE

RECEIVED
MAY 12 2016
Credit Services Department
By: _____ Time: _____

Office of Legislative Counsel
Telephone: (928) 871-7166
Fax # (928) 871-7576

Honorable Seth Damon
Speaker
24th Navajo Nation Council

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.*