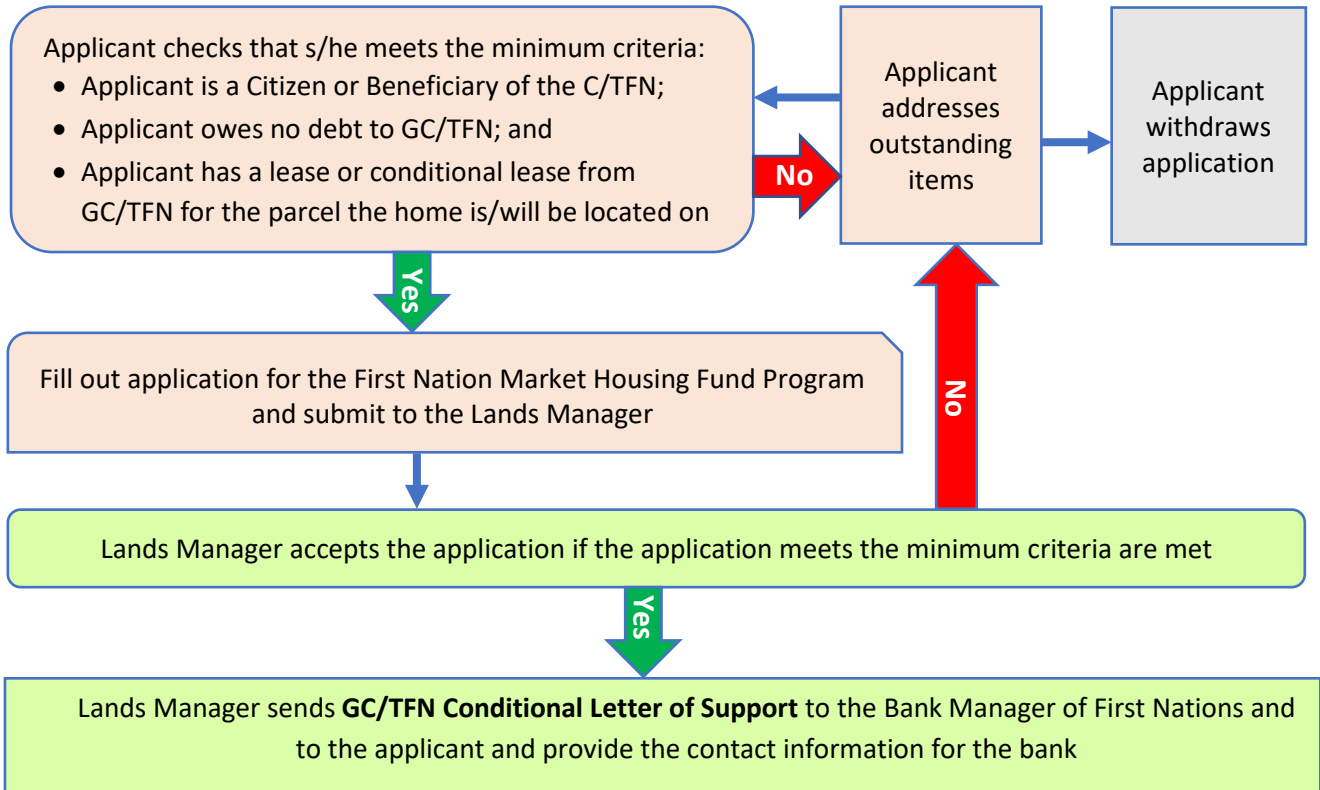


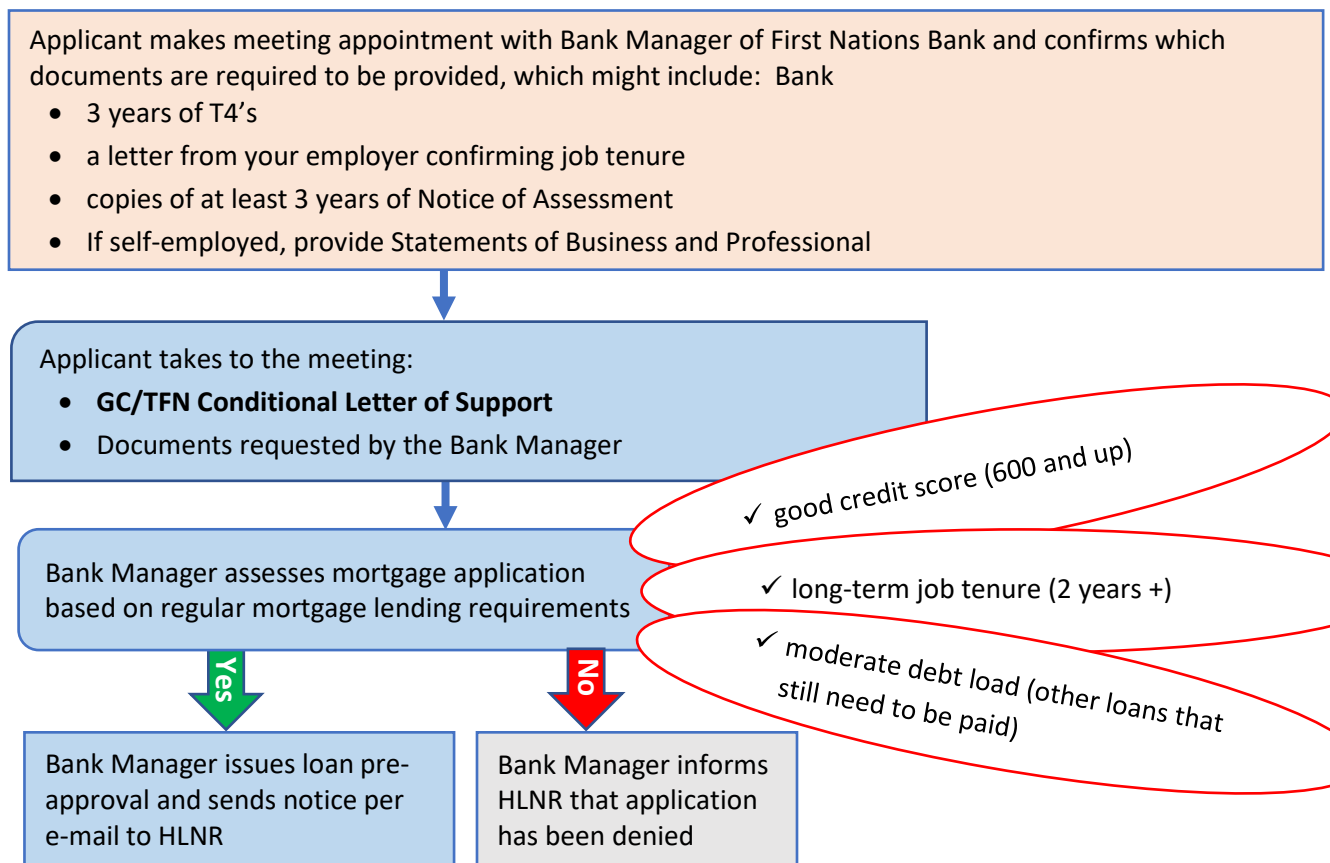


FIRST NATION MARKET HOUSING FUND PROGRAM

Step 1: Seeking GC/TFN Conditional Letter of Support



Step 2: Seeking Bank Mortgage/Loan Approval



Step 3: Issuing Loan Guarantee

Once the lessee is moving forward with the approval of the mortgage, the Bank Manager will request from HLNR the signing of a loan guarantee. Given EC Resolution of November 12, 2020, the signing authority for loan guarantees has been delegated to the GC/TFN Director Finance. As such, the Lands Manager will prepare a letter of recommendation with all necessary supporting documents for the signing of the loan guarantee to the Director Finance.

Step 4: Registering mortgage in C/TFN Land Interest Registry

The Bank Manager will request from the Lands Manager the registration of the mortgage in the C/TFN Land Interest Registry and request a copy of the daybook entry