

Mosaic International Corporation offers equipment financing for Native American Indian Tribes interesting in acquiring equipment for tribal operations and tribal owned enterprises.

Expanded Options for Tribal Lease Financing

January 1, 2005

Through a special arrangement with Mosaic International Corporation's investors, a Limited Waiver of Sovereign Immunity is no longer required for the financing and acquisition of equipment by American Indian Tribes. Please contact us for more information. 1.800.805.1969 ext. 13

Financing Available for Gaming Equipment

November 15, 2004

Gaming equipment can now be financed by Tribal Owned casinos and gaming establishments due to special arrangements with Mosaic International's investors. Please contact us for additional information. 1.800.805.1969 ext. 13

Tax-Exempt Financing for Tribal Operations

The equipment must be essential to tribal operations, whether it's office type equipment for the tribal administrative office, a bus for the tribal school, a forklift for the road department, medical equipment for the tribal hospital, etc.

Essential use is usually considered tax-exempt under IRS guidelines. This means the interest the tribe pays does not have to be reported to the IRS by the lender, thus reducing the rate to the tribal entity. *Note: Our finance documents do not include a Limited Waiver of Sovereign Immunity.*

Financing for Tribal Enterprises

We can also finance equipment that is used in a tribal enterprise (contingent on financial approval), and as long as the tribe co-signs the finance documents for the enterprise. The tax advantage to the lender does not exist on this type of a transaction.

Some of the tribal owned businesses that may qualify for this type of financing include: Tribal Owned Supermarkets, Tribal Owned Convenience Stores, Tribal Owned Gift Shops, Tribal Owned Hotels, Tribal Owned Casinos

Some of the lease financing options that are available include:

Lease Terms:

From 24 to 60 months

Payment Options:

Monthly, Quarterly or Semi-Annual Payments

End of Term Options:

\$1 Buy-Out, 10% Residual or 20% Residual

For more information regarding our tribal leasing options,
please call us at 800.805.1969 or 218.285.7421

TRIBAL LEASE APPLICATION

Please fully complete the following information and fax to: 612-395-5235



Legal Name of Lessee: _____

Address: _____

City: _____ State: _____ Zip: _____

Contact Person: _____ Title: _____

Phone: _____ Fax: _____

Email: _____ Federal Tax ID #: _____

Total Cost of Equipment including Shipping & Installation: \$ _____

Requested Term: 24 months 36 months 48 months 60 months

Payment Mode: Monthly Quarterly Semi-Annually Annually Advance Arrears

Anticipated Delivery Date: _____

Equipment Description: _____

What is the purpose of the proposed equipment acquisition? _____

Why is the equipment essential? _____

Source fund for the lease payments is: _____

The appropriations for this project have been Submitted Approved *for the current year.*

Have you ever been in Default or Non-Appropriated on any prior Lease? Yes No

Will you borrow More Less than \$10,000,000.00 in total new borrowing during this calendar year?

Person **signing** documents is: _____ Title: _____

Person **authorizing signatory** to execute documents is: _____

Their **Title** is: Clerk Secretary of the Board President of the Board Other (_____)

Please fax a copy of your latest completed balance sheet and income statement along with this application to: 612-395-5235

Completed by: _____ **Title:** _____