



First Nations Lenders' Authority
("FNLA")

"FIRST NATIONS LENDERS' AUTHORITY"
**APPLICATION FOR
CERTIFICATION**

"Promoting a positive environment for bringing private capital to First Nations for lending purposes"

Application Process:

1. **Certification:** There are two (2) types of certification granted by the "FNLA": (1) General Member, which is an entity involved directly in the lending industry; and (2) Affiliate Member, which is an entity that assists lenders licensed by the "FNLA".

Member: Criteria: (1) Mohawk and/or First Nations Private Money Investors, who regularly works in the private lending industry, and any other Mohawk and/or First Nations entity carrying on business in the private lending industry on First Nations' Lands.

2. **Application:** Please fill out this Application and Disclosure, sign & date both the Application and the attached Code of Conduct.
 - a. A **non-refundable** application fee of \$250.00 USD must accompany each application for membership.
3. **Dues:** The annual fee for General Members shall be \$20,000.00 USD per entity and the fee for an Affiliate Members shall be \$7,500.00 USD.
4. **Mail your application:** Please mail the following items:
 - Complete Applicant Background & Disclosure;
 - Signed FNLA Code of Conduct;
 - Check for the \$250.00 USD non-refundable application fee.

Please mail these to: -
Travis Jacobs, Secretary - FNLA
Post Office Box 1329
Kahnawake, Quebec, J0L 1B0

APPLICANT BACKGROUND AND DISCLOSURE

Name: _____

Company Name: _____

Present Address: _____

E-mail: _____

Telephone: _____

Cell: (optional) _____

Fax: (optional)

The following questions must be answered. Disclosure is required if you answer "Yes" to any of Questions 6 through 12; however, answering "Yes" to any of those questions will not in and of itself disqualify you from Certification. Full disclosure is important as part of the overall decision-making process by the FNLA's Board of Governance.

1. What is your company's approximate annual dollar volume of loans originated? (indicate one)

None Less than \$20 Million \$20 - \$50 Million \$50 Million or More

2. Are you licensed in other locations?

Yes No

3. Please state the total number of years of direct experience you have in the private lending field.

4. Please list the professional and/or industry associations or trade groups in which you have been certified.

- a.
- b.
- c.

5. Please list the professional credentials you currently possess.

6. In what location is your Home Office?

Kahnawake _____ Other (please specify): _____

7. How many employees does your company have: _____

8. Does your company, or a related company, manager/operate one or more lending entities?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
9. Have you ever had any professional license (including ones outside the private money lending business) revoked, suspended or denied? If so, please attach a detailed explanation with your application.	<input type="checkbox"/> Yes	<input type="checkbox"/> No
10. Have you ever been charged with or convicted of a misdemeanor or a felony (summary or indictable offenses in Canada) in connection with (1) the misappropriation of a client's funds; (2) fraud; or (3) misleading an investor? If so, please attach a detailed explanation with your application.	<input type="checkbox"/> Yes	<input type="checkbox"/> No
11. Have you ever been subject to administrative action by a regulatory authority? If so, please attach a detailed explanation with your application.	<input type="checkbox"/> Yes	<input type="checkbox"/> No
12. Has your company ever been subject to administrative action by a First Nations or Tribal regulatory authority? If so, please attach a detailed explanation with your application.	<input type="checkbox"/> Yes	<input type="checkbox"/> No
13. Has your company ever been subject to administrative action by a regulatory body of another Province of Canada? If so, please attach a detailed explanation with your application.	<input type="checkbox"/> Yes	<input type="checkbox"/> No
14. Have you ever been convicted of a criminal offense involving physical violence against another person? If so, please attach a detailed explanation with your application.	<input type="checkbox"/> Yes	<input type="checkbox"/> No
15. Have you read and agreed to abide by the Charter of the First Nations Lenders' Authority?	<input type="checkbox"/> Yes	<input type="checkbox"/> No

PLEASE READ CAREFULLY

FIRST NATIONS LENDERS' AUTHORITY ("FNLA")

Code of Conduct

In consideration of the application for certification by the **First Nations Lenders' Authority**, a Non-Profit Association, all applicants agree from this date forward to abide by the following Code of Conduct, to the extent applicable to them;

- Strive to maintain a good reputation in the general First Nations business community;
- Be in compliance with the rules and regulations applicable in the First Nations community in the course of making private money loans from within the Territory of a "First Nations";
- Truthfully account for all monies in a loan transaction;
- Do not accept fees for services that were not performed, except for any non-refundable application fees;
- Do not pay compensation in connection with arranging for or negotiating a loan, to a person who is acting as a broker or banker;
- Strive to be responsive to all communications from borrowers, including in the event of a loan default;
- Strive to be responsive to all communications from investors, including in the event of a loan default;
- Do not disparage another certified lender of the association to investors or the general public; provided however, it shall not be considered a violation of this provision to discuss anything in the public record;
- Consider the welfare of investors before themselves.

Agreed to and acknowledged by Applicant:

Date: _____

Signature: _____

Print Name: _____