



BIA Mortgage Training

Mortgaging Tribal Trust Lands

Agency Perspective

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Fort Hall Agency

B.I.A. Realty Specialist



Inquiry Process



- Applicant presents to B.I.A to inquire about land status
- Review any land holdings if applicable.
- Determine whether Individual owns land, Needs a Gift Deed, Land Purchase, Partition or Home site Lease.



Individual Land



- Pull Title Status Report, ensure Tract is free & clear of encumbrances.
- Locate Allotment, determine:
 - Is Land currently encumbered?
 - Does it meet the acre requirements for septic, well, drain field, and Right-of-way Setbacks
 - Set forth by the I.H.S, Tribal Water Resources, Utilities
 - Is title free and clear of any obligations
- Request for Certified Title Status Report



Deed Conveyance



- Determine if Conveyance will be a Gift Deed a Land Sale, or a Partition.
 - Order a Record of Survey if necessary
 - Send notice to all Landowners if a partition with undivided interests



Home Site Lease



- Determine If the location suitable for a Home site
- If Owned by the Tribe, submit request to lease to get approval via Tribal Resolution, Term must be 25 +25 years
- If Owned by Allottees, undivided interest, prepare and mail out consent forms



Mortgage



- Draft Mortgage Packet is received from Lender
- Staff review and complete A Certificate of Approval Memorandum, approved by Agency Superintendent
- Send Mortgage Packet along with Certificate of Approval to , LTRO Capital Investment



Mortgage Cont.



- Receive Final Signed Mortgage Documents from lender.
- Review, and forward to LTRO Capital Investment for Recording.
- Once recorded, receive a Copy of the Recorded Original Document, Final Certified TSR, create file.