

# Program Guidelines



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### *What Is Sovereign Grant Alliance?*

Sovereign Grant Alliance (“Sovereign Grants”) is a government program that provides homebuyers with funds to close the purchase of a home. Sovereign Grants consists of the Ely Shoshone Tribe, which is a Federally Recognized Native American Tribe—this means that they are a sovereign government and qualify as a government entity for purposes of HUD guidelines.

### *HUD Approval of Sovereign Grant Alliance.*

HUD has stated that it will insure loans where funds to close are provided by a Federally Recognized Indian Tribe with inherent sovereign powers that has been recognized by the Department of Interior’s Bureau of Indian Affairs. In a settlement agreement between the Penobscot Indian Nation and HUD dated April 3, 2008, and attached hereto as Exhibit A, Hud stated the following:

The United States Department of Housing and Urban Development’s (“HUD”) current policy governing permissible sources of down payment assistance for FHA-insured home purchase loans is contained in ¶2-10.C of HUD Handbook 4155.1, Rev. 5, “Mortgage Credit Analysis of Mortgage Insurance, One to Four Family Properties,” which states in pertinent part:

**Gift Funds.** An outright gift of the cash investment is acceptable if the donor is the borrower’s relative, the borrower’s employer or labor union, a charitable organization, a governmental agency or public entity that has a program to provide homeownership assistance to low-and moderate income families or first-time homebuyers, or a close friend with a clearly defined and documented interest in the borrower. The gift donor may not be a person or entity with an interest in the sale of the property, such as the seller, real estate agent or broker, builder, or any entity associated with them.

Based upon the [Tribes] continued status as a Federally Recognized Indian Tribe with inherent sovereign powers, acknowledged by the Secretary for the Department of Interior and indicated by the Bureau of Indian Affairs in the Notice Published in the Federal Register at 72 Fed. Reg. 13,648, 13,650 (March 22, 2007), HUD finds that [the Tribe's program] meets HUD's current policies pertaining to the source of gift funds for the borrowers' required cash investment for obtaining FHA insured mortgage financing. Accordingly, HUD will insure mortgages that meet FHA requirements in which homebuyers obtain downpayment assistance provided by [the Tribe] for the borrower's required cash investments"

HUD stated only one requirement for the insurability of a loan when funds to close were provided by a Native American Indian Tribe. That one requirement is that the Tribe be recognized by the Department of Interior and listed in the Federal Register. The Ely Shoshone Tribe of Nevada meets this requirement. Attached as Exhibits B and C is a letter from the Department of Interior stating it has recognized the Ely Shoshone Tribe and the relevant pages from the Federal Register listing the Ely Shoshone Tribe.

Because Sovereign Grants' program clearly meets HUD's requirements, any loan where the buyer receives funds to close from Sovereign Grants will be insured by HUD, provided the loan otherwise meets the requirements for insurability as described in the HUD Handbook.

### *What Are Gift Funds?*

Sovereign Grants provides qualified homebuyers with funds to close the purchase of a home. These funds do not have to be repaid by the homebuyer and are not a silent-second. In addition, there are no recapture penalties and no restrictions are placed on the use of the property. The funds may be used for a purchase anywhere in the United States. Sovereign Grants charges a nominal processing fee that may be paid by the seller, lender or homebuyer. Funds are available year round and are from a pre-existing pool of funds.

### *Who May Receive A Gift?*

Sovereign Grants does not impose a maximum purchase price, but the loan amount must not exceed price maximums that FHA has established per county. Assistance is available for single-family detached homes, manufactured homes, townhouses, condominiums, and one to four owner occupied units. Assistance from Sovereign Grants may be used in conjunction with other assistance programs. Sovereign Grants offers funds to close to any qualified homebuyer, not just first-time homebuyers. A home buyer is qualified if:

- The home to be purchased will be owner occupied and is a qualified home.
- Application is made for the individual homebuyers. No corporate entities or investors.
- The homebuyer has the income and creditworthiness to qualify for a mortgage.
- The home to be purchased appraises for the sales price and meets HUD FHA requirements.

### *What Is A Qualified Home?*

A Qualified Home is a home where the seller is willing to make a specified contribution to a government entity or 501 (c) (3) organization. Contributions by the seller are not typically tax deductible against income of the seller not associated with the sale of their home. Qualified Homes may be an existing home or a new home and must comply with Eligible Loan Program Standards as set forth by the lender.

### *What Loans Qualify For Assistance?*

Assistance from Sovereign Grants may be used with any eligible loan program. A eligible loan will allow the buyers funds to close to come from a government entity. An acceptable loan program may include conventional, non-conforming and FHA. There are no special underwriting requirements for the loan other than the requirements for the loan program the borrower is trying to qualify for.

### *Who May Request Assistance?*

A request for assistance from Sovereign Grants should come from the mortgage professional assisting the buyer with a closing through a qualified closing agent. Mortgage professionals may register to use our program at [www.sgadpa.com](http://www.sgadpa.com).

### *What Documents Are Required?*

Buyers are provided with a Gift Letter at the time their mortgage professional applies for funds from Sovereign Grants. The Gift Letter may be signed by buyers at closing. In addition, closing instructions must be executed by a qualified closing agent and received by Sovereign Grants prior to closing. These closing instructions should be accompanied by wire instructions specific to the closing for the buyer. To be qualified, a closing agent must be properly licensed and bonded in the state where the closing is to take place.

### *How Are Requests For Assistance Made?*

A mortgage professional may request funds online at [www.sgadpa.com](http://www.sgadpa.com). At this time the applicant provides title/escrow information and basic information regarding the proposed purchase and the borrower. This information may also be submitted via facsimile to 877-313-3486. Funds are wired to the closing agent. Sovereign grants will not pay any costs associated with wiring funds to Sovereign Grants.

### *Homebuyer Education.*

Sovereign Grants strongly encourages each homebuyer to take the homebuyer course provided on its website. This course is available at no cost to the homebuyer and provides helpful insights into the processes of purchasing a home as well as many important concepts relating to financing and credit. First-time homebuyers should seriously consider additional educational courses from HUD-approved counseling agencies which may be found at [www.hud.gov](http://www.hud.gov).

### *IRS Revenue Ruling 2006-27.*

In 2006, the IRS came out with Revenue Ruling 2006-27, which indicates that public charities or 501(c)(3) companies should not participate in certain types of down payment assistance. The IRS has begun the process to revoke the charitable status of many down payment assistance providers. The Sovereign Grants program is not a non-profit, 501(c)(3) and will not be subject to IRS Revenue Ruling 2006-27. This means our program will not be subject to termination by IRS Revenue Ruling 2006-27.

Because we are not subject to Revenue Ruling 2006-27, underwriters using our program will not need current letters from the IRS or accountants to avoid the possibility that our program is no longer in compliance with HUD guidelines because of a loss of non-profit status.

### *Assistance Terms and Usage.*

Assistance will be given on condition that the borrower complete the purchase a qualified home as described in their application for assistance. The funds provided may be used for any appropriate closing costs of the borrower, such as appraisal fees, titles fees, down payment, etc. The funds may not be used for any purpose unrelated to the purchase of a new home. Buyer is not required to pay back the funds provided they are used for the purchase the home listed in the application for funds.

*- Appendix A -*

*Additional HUD Guidelines.*

HUD has divided down payment assistance through secondary financing into three categories. These categories are as follows :

1. Nonprofit and Nonprofit Instrumentality of Government DAPs. These programs must be approved by HUD and are subject to ongoing oversight. These programs administer block grants and receive HUD properties at substantial discounts that are supposed to be passed on to buyers and therefore are subject to approval and ongoing scrutiny by HUD.

2. Government Entity DAPs which provide secondary financing and require a lien on the subject property. No HUD approval is required for these entities, but the lien on the property must comply with guidelines established by HUD in Mortgagee Letters 94-2 and 2002-22 and HUD Handbook 4155.1 Rev-5, Paragraph 1-13A.

3. Gift Programs which simply gift funds to the borrower with no expectation of repayment of these funds by the borrower. No HUD approval is required for these entities. HUD Handbook 4155.1 Rev-5, CHG-1 Paragraph 2-10(c) indicates that government entities are included among the organizations that may provide secondary financing under this category. HUD Handbook 4155.1 Rev-5, CHG-1 Paragraph 2-10(c) provides as follows:

**Gift Funds.** An outright gift of cash is acceptable if the donor is (1) the borrower's relative, (2) the borrower's employer or labor union, (3) a charitable organization (non-profit), (4) a governmental agency or public entity that has a program to provide homeownership assistance to low- and moderate-income families or first-time homebuyers, (5) or a close friend with a clearly defined and documented interest in the borrower.

Sovereign Grants provides a grant with no attached lien or repayment obligations from the buyer. By operating as a government entity, we are eligible to provide gift funds under HUD Handbook 4155.1 Rev-5, CHG-1 Paragraph 2-10(c) under the second or third categories. Non-profit DPAs like Nehemiah operate under the third category. Operating under the second and third categories does not require specific approval of the down payment provider by HUD, and we have not applied for such approval. Our program meets all appropriate FHA requirements including those contained in Mortgagee Letters 94-2, 01-30, 02-27, 03-07, and HUD Handbook 4155.1 Rev-5; Paragraph 1-13A.

Exhibit A

UNITED STATES DISTRICT COURT  
FOR THE DISTRICT OF COLUMBIA

_____	)	
PENOBSCOT INDIAN NATION, et al.	)	
	)	Case No.: 07-1282 (PLF)
Plaintiffs,	)	
	)	
v.	)	
	)	
UNITED STATES DEPARTMENT OF	)	
HOUSING AND URBAN	)	
DEVELOPMENT, et al.,	)	
	)	
Defendants.	)	
_____	)	

**STIPULATION TO RESOLVE REMAINING CLAIMS AND DISMISS ACTION**

WHEREAS, the Amended Complaint filed in this action on October 9, 2007 (dkt. no. 15) contains both claims directed toward the final rule entitled Standards for Mortgagor’s Investment in Mortgaged Property, 72 Fed.Reg.56,002 (Oct. 1, 2007)(“Final Rule”), and claims relating to other alleged conduct by employees of the United States Department of Housing and Urban Development (“HUD”) pre-dating and independent of the Final Rule;

WHEREAS, the Court by Order and Opinion of March 5, 2008 (dkt. nos. 39, 41) granted plaintiffs’ motion for summary judgment on their claims directed toward the Final Rule, and vacated and remanded the Final Rule to HUD;

WHEREAS, by separate Order of March 5, 2008 (dkt. no. 40), the Court directed the parties to meet and confer and discuss settlement of plaintiffs’ remaining claims;

WHEREAS, plaintiffs’ remaining claims relate to allegations that HUD employees have told third-party lenders that plaintiffs’ Grant America Program (“GAP”) was not acceptable and/or did not comply with HUD’s policies governing the use of

down payment assistance (“DPA”) for Federal Housing Administration (“FHA”) insured home purchase loans; and

WHEREAS, the parties believe that plaintiffs’ remaining claims can be most efficiently resolved consensually without the need for judicial intervention;

NOW, THEREFORE, the parties hereby stipulate and agree as follows:

1. The United States Department of Housing and Urban Development’s (“HUD’s”) current policy governing permissible sources of down payment assistance for FHA-insured home purchase loans is contained in ¶ 2-10.C of HUD Handbook 4155.1, Rev. 5, “Mortgage Credit Analysis of Mortgage Insurance, One to Four Family Properties, “which states in pertinent part:

Gift Funds. An outright gift of the cash investment is acceptable if the donor is the borrower’s relative, the borrower’s employer or labor union, a charitable organization, a governmental agency or public entity that has a program to provide homeownership assistance to low- and moderate-income families or first-time homebuyers, or a close friend with a clearly defined and documented interest in the borrower. The gift donor may not be a person or entity with an interest in the sale of the property, such as the seller, real estate agent or broker, builder, or any entity associated with them.

2. Based upon the Penobscot Indian Nation’s (“PIN’s”) continued status as a Federally Recognized Indian Tribe with inherent sovereign powers, acknowledged by the Secretary for the Department of Interior and indicated by the Bureau of Indian Affairs in the Notice published in the Federal Register at 72 Fed. Reg. 13,648, 13,650 (March 22, 2007), HUD finds that PIN’s Grant America Program™ (“GAP”) meets HUD’s current policies pertaining to the source of gift funds for the borrowers’ required cash investment for obtaining FHA insured mortgage financing. Accordingly, HUD will insure

mortgages that meet FHA requirements in which home buyers obtain downpayment assistance provided by PIN for the borrower's required cash investments.

3. In light of the foregoing representations, plaintiffs agree to dismiss with prejudice all claims that were not adjudicated by the Court's March 5, 2008 Order and Opinion (dkt. nos. 39, 41). Therefore, the parties hereby stipulate to the dismissal of plaintiffs' remaining claims with prejudice.

Dated: April 3, 2008

Respectfully submitted,

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Acting Assistant Attorney General

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UNITED STATES DEPARTMENT OF INTERIOR  
BUREAU OF INDIAN AFFAIRS  
EASTERN NEVADA AGENCY  
1555 SHOSHONE CIRCLE  
ELKO, NEVADA 89801



In reply refer to:  
Office of the Superintendent  
(775) 738-5165

July 30, 2007

To Whom It May Concern:

This letter is to verify that the Ely Shoshone Tribe is a federally recognized tribe. They are listed in the Federal Register, Part III (12/5/2003), Department of the Interior, Bureau of Indian Affairs, as one of the Indian Entities Recognized and Eligible to receive services from the United States Bureau of Indian Affairs.

We do have a government to government relationship with the Ely Shoshone Tribe. The Ely Shoshone Tribe is under the jurisdiction of the Eastern Nevada Agency for services.

If you should have any questions, please do hesitate to contact Susan Zazueta, Tribal Operations or myself at (775) 738-5165.

Sincerely,

Robert Marchio  
Acting Superintendent



# Federal Register

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Thursday,

March 22, 2007

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Part V

## Department of the Interior

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Bureau of Indian Affairs

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**Indian Entities Recognized and Eligible  
To Receive Services From the United  
States Bureau of Indian Affairs; Notice**

## DEPARTMENT OF THE INTERIOR

## Bureau of Indian Affairs

**Indian Entities Recognized and Eligible To Receive Services From the United States Bureau of Indian Affairs**

**AGENCY:** Bureau of Indian Affairs, Interior.

**ACTION:** Notice.

**SUMMARY:** This notice publishes the current list of 561 tribal entities recognized and eligible for funding and services from the Bureau of Indian Affairs by virtue of their status as Indian tribes. The list is updated from the notice published on November 25, 2005 (70 FR 71194).

**FOR FURTHER INFORMATION CONTACT:** Daisy West, Bureau of Indian Affairs, Division of Tribal Government Services, Mail Stop 4513-MIB, 1849 C Street, NW., Washington, DC 20240. *Telephone number:* (202) 513-7641.

**SUPPLEMENTARY INFORMATION:** This notice is published pursuant to Section 104 of the Act of November 2, 1994 (Pub. L. 103-454; 108 Stat. 4791, 4792), and in exercise of authority delegated to the Assistant Secretary—Indian Affairs under 25 U.S.C. 2 and 9 and 209 DM 8.

Published below is a list of federally acknowledged tribes in the contiguous 48 states and in Alaska.

The list does not include any additional new tribes. The updates are limited to several tribal name changes. To aid in identifying tribal name changes, the tribe's former name is included with the new tribal name. We will continue to list the tribe's former name for several years before dropping the former name from the list.

The listed entities are acknowledged to have the immunities and privileges available to other federally acknowledged Indian tribes by virtue of their government-to-government relationship with the United States as well as the responsibilities, powers, limitations and obligations of such tribes. We have continued the practice of listing the Alaska Native entities separately solely for the purpose of facilitating identification of them and reference to them given the large number of complex Native names.

Dated: March 7, 2007.

**Michael D. Olsen,**

*Principal Deputy Assistant Secretary—Indian Affairs.*

**Indian Tribal Entities Within the Contiguous 48 States Recognized and Eligible To Receive Services From the United States Bureau of Indian Affairs**

Absentee-Shawnee Tribe of Indians of Oklahoma  
 Agua Caliente Band of Cahuilla Indians of the Agua Caliente Indian Reservation, California  
 Ak Chin Indian Community of the Maricopa (Ak Chin) Indian Reservation, Arizona  
 Alabama-Coushatta Tribes of Texas  
 Alabama-Quassarte Tribal Town, Oklahoma  
 Alturas Indian Rancheria, California  
 Apache Tribe of Oklahoma  
 Arapahoe Tribe of the Wind River Reservation, Wyoming  
 Aroostook Band of Micmac Indians of Maine  
 Assiniboine and Sioux Tribes of the Fort Peck Indian Reservation, Montana  
 Augustine Band of Cahuilla Indians, California (formerly the Augustine Band of Cahuilla Mission Indians of the Augustine Reservation)  
 Bad River Band of the Lake Superior Tribe of Chippewa Indians of the Bad River Reservation, Wisconsin  
 Bay Mills Indian Community, Michigan  
 Bear River Band of the Rohnerville Rancheria, California  
 Berry Creek Rancheria of Maidu Indians of California  
 Big Lagoon Rancheria, California  
 Big Pine Band of Owens Valley Paiute Shoshone Indians of the Big Pine Reservation, California  
 Big Sandy Rancheria of Mono Indians of California  
 Big Valley Band of Pomo Indians of the Big Valley Rancheria, California  
 Blackfeet Tribe of the Blackfeet Indian Reservation of Montana  
 Blue Lake Rancheria, California  
 Bridgeport Paiute Indian Colony of California  
 Buena Vista Rancheria of Me-Wuk Indians of California  
 Burns Paiute Tribe of the Burns Paiute Indian Colony of Oregon  
 Cabazon Band of Mission Indians, California  
 Cachil DeHe Band of Wintun Indians of the Colusa Indian Community of the Colusa Rancheria, California  
 Caddo Nation of Oklahoma  
 Cahuilla Band of Mission Indians of the Cahuilla Reservation, California  
 Cahto Indian Tribe of the Laytonville Rancheria, California  
 California Valley Miwok Tribe, California (formerly the Sheep Ranch Rancheria of Me-Wuk Indians of California)  
 Campo Band of Diegueno Mission Indians of the Campo Indian Reservation, California  
 Capitan Grande Band of Diegueno Mission Indians of California:  
 Barona Group of Capitan Grande Band of Mission Indians of the Barona Reservation, California  
 Viejas (Baron Long) Group of Capitan Grande Band of Mission Indians of the Viejas Reservation, California  
 Catawba Indian Nation (aka Catawba Tribe of South Carolina)  
 Cayuga Nation of New York  
 Cedarville Rancheria, California  
 Chemehuevi Indian Tribe of the Chemehuevi Reservation, California  
 Cher-Ae Heights Indian Community of the Trinidad Rancheria, California  
 Cherokee Nation, Oklahoma  
 Cheyenne-Arapaho Tribes of Oklahoma  
 Cheyenne River Sioux Tribe of the Cheyenne River Reservation, South Dakota  
 Chickasaw Nation, Oklahoma  
 Chicken Ranch Rancheria of Me-Wuk Indians of California  
 Chippewa-Cree Indians of the Rocky Boy's Reservation, Montana  
 Chitimacha Tribe of Louisiana  
 Choctaw Nation of Oklahoma  
 Citizen Potawatomi Nation, Oklahoma  
 Cloverdale Rancheria of Pomo Indians of California  
 Cocopah Tribe of Arizona  
 Coeur D'Alene Tribe of the Coeur D'Alene Reservation, Idaho  
 Cold Springs Rancheria of Mono Indians of California  
 Colorado River Indian Tribes of the Colorado River Indian Reservation, Arizona and California  
 Comanche Nation, Oklahoma  
 Confederated Salish & Kootenai Tribes of the Flathead Reservation, Montana  
 Confederated Tribes of the Chehalis Reservation, Washington  
 Confederated Tribes of the Colville Reservation, Washington  
 Confederated Tribes of the Coos, Lower Umpqua and Siuslaw Indians of Oregon  
 Confederated Tribes of the Goshute Reservation, Nevada and Utah  
 Confederated Tribes of the Grand Ronde Community of Oregon  
 Confederated Tribes of the Siletz Reservation, Oregon  
 Confederated Tribes of the Umatilla Reservation, Oregon  
 Confederated Tribes of the Warm Springs Reservation of Oregon  
 Confederated Tribes and Bands of the Yakama Nation, Washington  
 Coquille Tribe of Oregon  
 Cortina Indian Rancheria of Wintun Indians of California

- Coushatta Tribe of Louisiana  
 Cow Creek Band of Umpqua Indians of Oregon  
 Cowlitz Indian Tribe, Washington  
 Coyote Valley Band of Pomo Indians of California  
 Crow Tribe of Montana  
 Crow Creek Sioux Tribe of the Crow Creek Reservation, South Dakota  
 Death Valley Timbi-Sha Shoshone Band of California  
 Delaware Nation, Oklahoma  
 Dry Creek Rancheria of Pomo Indians of California  
 Duckwater Shoshone Tribe of the Duckwater Reservation, Nevada  
 Eastern Band of Cherokee Indians of North Carolina  
 Eastern Shawnee Tribe of Oklahoma  
 Elem Indian Colony of Pomo Indians of the Sulphur Bank Rancheria, California  
 Elk Valley Rancheria, California  
**Ely Shoshone Tribe of Nevada**  
 Enterprise Rancheria of Maidu Indians of California  
 Ewiiapaayp Band of Kumeyaay Indians, California  
 Federated Indians of Graton Rancheria, California  
 Flandreau Santee Sioux Tribe of South Dakota  
 Forest County Potawatomi Community, Wisconsin  
 Fort Belknap Indian Community of the Fort Belknap Reservation of Montana  
 Fort Bidwell Indian Community of the Fort Bidwell Reservation of California  
 Fort Independence Indian Community of Paiute Indians of the Fort Independence Reservation, California  
 Fort McDermitt Paiute and Shoshone Tribes of the Fort McDermitt Indian Reservation, Nevada and Oregon  
 Fort McDowell Yavapai Nation, Arizona  
 Fort Mojave Indian Tribe of Arizona, California & Nevada  
 Fort Sill Apache Tribe of Oklahoma  
 Gila River Indian Community of the Gila River Indian Reservation, Arizona  
 Grand Traverse Band of Ottawa and Chippewa Indians, Michigan  
 Greenville Rancheria of Maidu Indians of California  
 Grindstone Indian Rancheria of Wintun-Wailaki Indians of California  
 Guidiville Rancheria of California  
 Habematolel Pomo of Upper Lake, California (formerly the Upper Lake Band of Pomo Indians of Upper Lake Rancheria of California)  
 Hannahville Indian Community, Michigan  
 Havasupai Tribe of the Havasupai Reservation, Arizona  
 Ho-Chunk Nation of Wisconsin  
 Hoh Indian Tribe of the Hoh Indian Reservation, Washington  
 Hoopa Valley Tribe, California  
 Hopi Tribe of Arizona  
 Hopland Band of Pomo Indians of the Hopland Rancheria, California  
 Houltton Band of Maliseet Indians of Maine  
 Hualapai Indian Tribe of the Hualapai Indian Reservation, Arizona  
 Huron Potawatomi, Inc., Michigan  
 Inaja Band of Diegueno Mission Indians of the Inaja and Cosmit Reservation, California  
 Ione Band of Miwok Indians of California  
 Iowa Tribe of Kansas and Nebraska  
 Iowa Tribe of Oklahoma  
 Jackson Rancheria of Me-Wuk Indians of California  
 Jamestown S'Klallam Tribe of Washington  
 Jamul Indian Village of California  
 Jena Band of Choctaw Indians, Louisiana  
 Jicarilla Apache Nation, New Mexico  
 Kaibab Band of Paiute Indians of the Kaibab Indian Reservation, Arizona  
 Kalispel Indian Community of the Kalispel Reservation, Washington  
 Karuk Tribe of California  
 Kasha Band of Pomo Indians of the Stewarts Point Rancheria, California  
 Kaw Nation, Oklahoma  
 Keweenaw Bay Indian Community, Michigan  
 Kialegee Tribal Town, Oklahoma  
 Kickapoo Tribe of Indians of the Kickapoo Reservation in Kansas  
 Kickapoo Tribe of Oklahoma  
 Kickapoo Traditional Tribe of Texas  
 Kiowa Indian Tribe of Oklahoma  
 Klamath Tribes, Oregon (formerly the Klamath Indian Tribe of Oregon)  
 Kootenai Tribe of Idaho  
 La Jolla Band of Luiseno Mission Indians of the La Jolla Reservation, California  
 La Posta Band of Diegueno Mission Indians of the La Posta Indian Reservation, California  
 Lac Courte Oreilles Band of Lake Superior Chippewa Indians of Wisconsin  
 Lac du Flambeau Band of Lake Superior Chippewa Indians of the Lac du Flambeau Reservation of Wisconsin  
 Lac Vieux Desert Band of Lake Superior Chippewa Indians, Michigan  
 Las Vegas Tribe of Paiute Indians of the Las Vegas Indian Colony, Nevada  
 Little River Band of Ottawa Indians, Michigan  
 Little Traverse Bay Bands of Odawa Indians, Michigan  
 Lower Lake Rancheria, California  
 Los Coyotes Band of Cahuilla & Cupeno Indians of the Los Coyotes Reservation, California  
 Lovelock Paiute Tribe of the Lovelock Indian Colony, Nevada  
 Lower Brule Sioux Tribe of the Lower Brule Reservation, South Dakota  
 Lower Elwha Tribal Community of the Lower Elwha Reservation, Washington  
 Lower Sioux Indian Community in the State of Minnesota  
 Lummi Tribe of the Lummi Reservation, Washington  
 Lytton Rancheria of California  
 Makah Indian Tribe of the Makah Indian Reservation, Washington  
 Manchester Band of Pomo Indians of the Manchester-Point Arena Rancheria, California  
 Manzanita Band of Diegueno Mission Indians of the Manzanita Reservation, California  
 Mashantucket Pequot Tribe of Connecticut  
 Match-e-be-nash-she-wish Band of Pottawatomi Indians of Michigan  
 Mechoopda Indian Tribe of Chico Rancheria, California  
 Menominee Indian Tribe of Wisconsin  
 Mesa Grande Band of Diegueno Mission Indians of the Mesa Grande Reservation, California  
 Mescalero Apache Tribe of the Mescalero Reservation, New Mexico  
 Miami Tribe of Oklahoma  
 Miccosukee Tribe of Indians of Florida  
 Middletown Rancheria of Pomo Indians of California  
 Minnesota Chippewa Tribe, Minnesota (Six component reservations: Bois Forte Band (Nett Lake); Fond du Lac Band; Grand Portage Band; Leech Lake Band; Mille Lacs Band; White Earth Band)  
 Mississippi Band of Choctaw Indians, Mississippi  
 Moapa Band of Paiute Indians of the Moapa River Indian Reservation, Nevada  
 Modoc Tribe of Oklahoma  
 Mohegan Indian Tribe of Connecticut  
 Mooretown Rancheria of Maidu Indians of California  
 Morongo Band of Cahuilla Mission Indians of the Morongo Reservation, California  
 Muckleshoot Indian Tribe of the Muckleshoot Reservation, Washington  
 Muscogee (Creek) Nation, Oklahoma  
 Narragansett Indian Tribe of Rhode Island  
 Navajo Nation, Arizona, New Mexico & Utah  
 Nez Perce Tribe of Idaho  
 Nisqually Indian Tribe of the Nisqually Reservation, Washington  
 Nooksack Indian Tribe of Washington  
 Northern Cheyenne Tribe of the Northern Cheyenne Indian Reservation, Montana  
 Northfork Rancheria of Mono Indians of California  
 Northwestern Band of Shoshoni Nation of Utah (Washakie)  
 Oglala Sioux Tribe of the Pine Ridge Reservation, South Dakota