

## PROGRAM GUIDELINES

The Caddo Nation will have sixteen (16) mobile homes available for acquisition by eligible Caddo Tribal members.

Applications for these mobile homes will be accepted from 8:00 a.m – 4:00pm beginning November 19, 2012 and ending on December 14, 2012.

Sixteen (16) applicants and five (5) alternate applicants for mobile homes will be drawn by Public Lottery on Saturday December 29 at 10:00 a.m. at the Caddo Nation Complex main conference room located at S.H. 152 and U.S. 281, five miles east of Binger, OK.

These trailers are being made available through FEMA and this program is being funded by the Caddo Nation. There is no purchase price for the trailers but all the costs of setup, transportation to and from the Tribal Complex, and related costs are the responsibility of the applicant. The cost of transportation to the Caddo Nation as well as any settlement costs must be paid prior to receipt of title and release of the homes. The applicant is responsible for moving the mobile homes to his/her preferred location. The Caddo Nation will not be responsible for any costs associated with the relocation and set up of the homes. After lottery winners are notified of their selection, they will have to January 18, 2013 to make full payment to the Caddo Nation and provide proof of land ownership or land lease agreement for placement of the trailer. The purchaser shall be required to move the mobile home off the Caddo Nation's property by January 31, 2013.

### I. Eligibility Criteria

- a. Applicant must be an enrolled Caddo Tribal member and not indebted to the tribe.
- b. **All applicants must agree to use the mobile home as a principal residence** and must sign the Useful Life Agreement. The Caddo Nation shall place a lien on the title for the Useful Life of the home for five (5) years. The manufacturer's suggested retail price of \$40,000 - \$45,000 will be forgiven over the five (5) year period.
- c. Applicant must presently own land or have access to a mobile home site. Applicant must include proof by including a copy of the property warranty deed or land lease agreement from property owner and/or Mobile Home Park.

- d. An application fee of \$350 is required at the time the application is submitted. In the event that the applicant is not selected in the lottery, the application fee shall be promptly refunded. If selected, the application fee shall be applied to the remaining balance of payment.
- e. Applicant must have sufficient funds to reimburse the Caddo Nation for expenses incurred in transporting and conveying title. This amount is estimated to be **\$1,843.00** per unit. Payment in full must be made prior to conveyance. Payment shall be made by cashier's check or money order.
- f. Applicant must submit a complete application along with all required documentation by the published deadline of December 14, 2012.
- g. Applicants must be able to move or have the home moved by a contractor by the published deadline of January 31, 2013.
- h. Applicant can only receive one mobile home per household.
- i. Recipients of a trailer in the last FEMA trailer lottery are ineligible.

## **II. Selection of Participants**

- a. Applicants must mail, fax, or deliver in person their two page Mobile Home Application along with all required documentation to: Caddo Nation., P.O. Box 487, Binger, OK 73009. The fax number is 405-656-2892. The physical location is approximately five miles east of Binger at S.H. 152 and U.S. 281. Applications will be accepted between the hours of 8:00 a.m. - 4:00 p.m., from November 19, 2012 – December 14, 2012. No applications will be accepted before or after these dates.
- b. A public lottery selection will be held Saturday, December 29, 2012 at 10:00 a.m. at the Caddo Nation Complex main conference room, location described above. The trailers will be numbered 1 – 16. Sixteen (16) lottery participants and five (5) alternates will be selected for acquisition of a mobile home. Lottery participants will be selected and assigned a number (1 – 16) in order of selection, 5 alternatives will then be selected and assigned a number (1 – 5) in order of selection. Trailer #1 will be offered to Lottery Winner #1, Trailer #2 will be offered to Lottery Winner #2 and so forth. If, after all lottery winners have been offered a trailer, and any trailers are left, the trailers will be offered to the alternates in order of selection (1 – 5). If any of the lottery winners accept a trailer and then cannot

complete the acquisition their trailer will be offered to the alternates in order of selection (1 – 5).

- c. In order to be placed into the lottery pool, all applicants must complete a full application, furnish all required supporting documentation, and pay the application fee by the December 14, 2012 deadline.

### **III. Receipt of Applications and Determination of Eligibility**

- a. Applicants must mail, fax, or deliver in person their two page Mobile Home Application and all required documentation to: Caddo Nation at the above mailing address, location and/or phone number. Applications must be submitted by December 14, 2012.
- b. Applicant must meet all applicable eligibility requirements in order to be placed into the lottery pool. Making misleading or false statements on the application shall be grounds for disqualification. **The Caddo Nation reserves the right to make a final determination regarding eligibility of an applicant.**
- c. Upon receipt of a completed application, the Caddo Nation shall notify the applicant of eligibility or ineligibility, preferably in writing. Phone or email contact may be used in the essence of time. The applicant must be present or have a representative at the lottery to be selected.

### **IV. Obligations of Purchaser**

- a. Recipients of mobile homes under this program will be required to meet all the terms of the “Useful Life” Agreement and/or attached lien. The purchaser must sign this agreement upon payment for the home. A Lien of Record will be recorded on each mobile home title and will not be released until end of the “Useful Life” term, a period of five (5) years. The estimated value of each home is \$40,000 and this amount is to be forgiven over 60 months or five years.
- b. A purchaser attempting to sell the home prior to the end of the Useful Life period shall be required to pay back the unamortized balance remaining on the home at the time of sale. The purchaser (recipient) will need to pay all required property taxes on land and all required “tags” or fees on the mobile home.
- c. The Caddo Nation will not be responsible for any property or personal taxes or mobile home tags or fees required by the State of Oklahoma or the Caddo Nation.

- d. The selected applicant must pay the full required amount prior to receiving title to the home. Payment in full is required by January 18, 2013.
- e. Applicant must provide a copy of the property warranty deed or land lease agreement from property owner and/or Mobile Home Park for placement of the home by January 18, 2013.
- e. Applicant must make all necessary arrangements and have the mobile home moved from the Caddo Nation's property or holding area by January 31, 2013.
- f. All homes are similar in appearance and layout. One home will be open for inspection prior to and up to the time of the lottery. The homes are being purchased "as is" and the purchaser is responsible for the mobile home upon payment.
- g. *The Caddo Nation will not be responsible for providing insurance on the mobile homes once the final payment is made. The applicant may elect to have his/her own insurance upon receipt of title and prior to moving the home to his/her property. In the event the mobile home becomes damaged during the period following award and prior to payment and receipt of title, the Caddo Nation assumes no liability and shall not be required to provide a replacement home. Once the Caddo Nation receives payment and transfers title, the applicant is fully responsible for the home regardless of whether or not it remains on Caddo Nation property. No refunds shall be made.*
- h. If a selected applicant is unable to complete the acquisition and transport by the published deadline of January 31, 2013, they shall be disqualified and the next alternate shall be notified of his/her selection and receive 30 days to complete acquisition and transport.
- i. If the applicant has paid in full but is unable to move the home, the Caddo Nation may grant an extension not to exceed 30 days for removal of the mobile home with documentation of a signed service contract with a transporter or for weather delays. With no acceptable excuse, a purchaser that is unable or unwilling to move the mobile home by the deadline shall forfeit the \$350 application fee and the remaining balance paid shall be refunded by the Caddo Nation.

*Signature Page*

*I have read and understand the terms and conditions of the Caddo Nation of Oklahoma Mobile Home Program Guidelines.*

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*Name*

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*Address*

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*Phone Number*

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*Date*