In The United States Court Of Appeals For The Eighth Circuit

Plains Commerce Bank,

Plaintiff-Appellant,

v.

Long Family Land and Cattle Company, Inc. and Ronnie and Lila Long,

Defendants-Appellees.

On Appeal from the United States District Court for the District of South Dakota
District Court File No. 05-3002

APPELLEES LONG FAMILY LAND AND CATTLE COMPANY, INC. AND RONNIE AND LILA LONG'S SEPARATE APPENDIX

Bangs, McCullen, Butler, Foye & Simmons, L.L.P.

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INDEX TO APPELLEES' SEPARATE APPENDIX

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3.	Letter from Bank of Hoven to Dennis Huber, ND/SD Indian Business Development Center dated 1/16/97. Trial Exhibit 10. [Docket 36]
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SPECIAL INTERROGATORY ONE TO JURY

Did the Defendant Bank breach the December 5, 1996 loan agreement (Plaintiff's Exhibit 6) between the Long Family Land and Cattle Co. Inc and the Bank of Hoven?

YES (Number of jurors voting yes)
NO (Number of jurors voting no)

óreperson

SPECIAL INTERROGATORY TWO TO JURY

If you found in Interrogatory one that the Defendant Bank breached the loan agreement to the Plaintiffs, did that breach prevent the Plaintiffs Long Family Land and Cattle and Ronnie and Lila Long from performing under the lease with an option to purchase (Exhibit 7)?

YES /

oreperson

SPECIAL INTERROGATORY THREE TO JURY

Did the Defendant Bank (Exhibit use self-help remedies in an attempt to remove the Plaintiffs from the land that was subject to the lease with an option to purchase (Exhibit 7)?

YES O NO T

oreperson

SPECIAL INTERROGATORY FOUR TO JURY

Did the Defendant Bank intentionally discriminate against the Plaintiffs Ronnie and Lila Long based solely upon their status as Indians or tribal members in the lease with option to purchase. (Exhibit 7)?

YES 7 NO 0

oreperson

SPECIAL INTERROGATORY FIVE TO JURY

Did the Defendant Bank act in bad faith when it attempted to gain the increased guarantee from the Bureau of Indian Affairs as referenced in the loan agreement dated December 5, 1996? (Exhibit 6)

Poreperson

SPECIAL INTERROGATORY SIX TO JURY

If you answered no to Numbers 1,3,4, and 5 you should stop here and not award damages.

If you answered yes to Number 1, 3,4, or 5 what amount of damages should be awarded to the Plaintiffs?

s<u>750,000</u>. ºº

AGREE 7

DISAGREE 0

Should interest be added to the Judgment?

YES 7

Horeperson



April 26, 1996

Ronnie Long Box 272 Timber Lake, S.D. 57656

Dear Ronnie,

This is an update to my letter written on April 17, 1996. I had previously talked to you about the bank foreclosing on the land base and the house in Timber Lake. The house would be sold with the sale proceeds applied to your BIA guaranteed debt, and the land base would be deeded to the bank and sold back to you on a contract.

There appears to be some difficulties in dealing with this situation in that manner. After talking to our legal counsel, David Von Wald, the only way the bank could sell this property back to you would be for you to secure financing through another financial institution or go through a government agency guaranteed loan such as FHA, BIA or SBA through our bank. This is because of possible jurisdictional problems if the bank ever had to foreclose on this land when it is contracted or leased to an Indian owned entity on the reservation.

Please call me at the bank if you have any questions on the above matter. We will try to proceed as soon as possible to secure financing through one of the above federal agencies or you can try to secure financing through another financial institution, as these appear to be the only ways we could sell the land base back to you. Thank You!

Sincerely,

Charles Simon, VP

Bank of Hoven

P.O.Box 7

Hoven, S.D. 57450





January 16, 1997

Dennis Huber
ND/SD Indian Business Development Center
Bismarck, N.D. 58504

Dear Dennis,

The Bank of Hoven has received a deed to property previously owned by Kenneth Long, Timber Lake, S.D. worth \$468,000.00 on farm and range real estate and \$10,000.00 on a house in Timber Lake. This value of \$478,000.00 has been used to pay off prior real estate debt, taxes, attorney fees, title fees and bank debt owed by Long Family Land and Cattle Co., Inc., Timber Lake, S.D.

Longs are also in the process of receiving a rescheduling of the remaining present BIA guaranteed debt of \$343,874.42 over a 20 year term. They will also be receiving a BIA guaranteed operating loan for \$70,000.00 for annual operating expenses. Upon receiving the BIA guarantee shortly, they will also receive a direct bank loan for \$53,500.00 to be used to refinance bank debt and purchase feeder cattle.

These credits and loans would not have been possible without your expertise and assistance. We appreciate your efforts in helping the bank secure this loan package and reduction of bank debt for the Longs. Please call me at the bank if you have any questions on the above information. Thank You!

Sincerely,

Charles Simon VP

Bank of Hoven

P.O.Box 7

Hoven, S.D. 57450



United tates Department of the Interior

BUREAU OF INDIAN AFFAIRS

Aberdeen Arca Office 115 Fourth Avenue S.E. Aberdeen, South Dakota 57401

Community Services/Economic Development

MC-305

FEB 14 1997

James Nielsen Assistant Vice President Bank of Hoven P.O. Box 7 Hoven, South Dakota 57625

Dear Mr. Nielsen:

This letter is to recap your conversation with Loan Specialist, Stacey Johnston on February 3, 1997 and respond to your December 12, 1997 submittal on the Long Family Land Cattle Co. Inc..

Your December 12, 1997 request involved a restructure of the term guaranty, a new \$85,000 line of credit, a LIFO on \$41,000 to purchase livestock, and an increase of the guaranty percentage. Loan Specialist, Stacey Johnston informed you that this kind of request would have to be viewed as a modification, which requires a more complete application. Modification criteria is clearly outlined in your Loan Guaranty Agreement and 25 CFR 103.21. This reference material is the basis for our programs and should be adhered to when requesting, modifying, servicing and collecting guaranteed loans.

We understand the emergency situation caused by the severe winter conditions. Therefore, we concur with a loan for emergency expenses. These expenses should be documented and readily available to the Agency Superintendent. This decision is made with the intention of preserving collateral. Refer to 25 CFR 103.22 for further direction and documentation. ,

We will not act on your December 12, 199∜ requests until we receive a complete application. Under separate cover, we are again sending a copy of 25 CFR 103.

Area Director



12/01/98

Steve Hageman, CEO Bank of Hoven P. O. Box 7 Hoven SD 57450

Dear Steve:

This letter is a request for a 60 day extension on the land that Ronnie long has deeded to Bank of Hoven. I have 4 possibilities of refinancing and paying the debt off against the land that the bank holds the deed on. This will allow me the necessary time to try and secure financing for this endeavor. I have a bank interested and will be looking at the land in the next day or two. I also have been working an investors and have a individual out of Nebraska that is interested and this will allow me time to work out the necessary details to make this a reality.

Ronnie Long



TRINCOPIER COYER INTER

TO John Lemke or Harley Henderson	DATE 12-2-98	RECEIVED
FROM: Charles Simon, BOH	# OF PACES 1	DEG 4 :998
		C.R.S.T. TRIBAL
RE:		COURT
, and the second		
		
		
COMMENTS/ACTION This letter will not	ify you and Rounie Lo	ong that there
will be no extension of time from the	December 5, 1998 de	adline for
option to purchase. Possession of th	is property by lessa	10L
Family Land and Cattle Company, Inc.,	till tamina	in rong
	-TTT certifuace of 18	cember 5,1998.
	Lool-18	- <u>.</u> ノ リア

REPLY	REQUESTED:	YES No)	ИНЕN:
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D. BOX7 . Hoven South Dakes 51450 _ Drong 1506) Delegate



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L.App. 00012

Deputy.

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HANCY IC BAUSCH
HOLD PULL POTTER COUNTY S. DAK
My GUILLES ON Express APRIL TU, 2001



TRIBAL ENROLLMENT PO BOX 325 EAGLE BUTTE, SOUTH DAKOTA 57625 605-964-6612/6613 FAX: 605-964-6614

December 9, 2002

TO WHOM IT MAY CONCERN:

This is in regards to Edward and Mary Jo (Kraft) Macijewski and Ralph and Norma (Long) Pesicka. They are not enroll with the Cheyenne River Sioux Tribe.

Should you have any question please feel free to call.

Thanking you for your time and consideration of this letter.

Sincerely,

CHEYENNE RIVER SIOUX TRIBE

Charlene Anderson

Enrollment Research Specialist

PLAINTIFF'S EXHIBIT

CHEYENNE RIVER SIOUX TRIBAL COURT CHEYENNE RIVER SIOUX TRIBE CHEYENNE RIVER INDIAN RESERVATION IN CIVIL COURT

LONG FAMILY LAND AND CATTLE COMPANY, INC.-RONNIE AND LILA LONG,

Plaintiffs,

VS.

JUDGMENT

EDWARD AND MARY MACIEJEWSKI and RALPH H. AND NORMA J. PSICKA, and THE BANK OF HOVEN,

R-120-99

Defendants.

The above-captioned matter came before this Court for trial on December 6, and 11, 2002. Plaintiffs' causes of action for breach of contract, bad faith, discrimination, and violation of self help remedies were submitted to the jury, and Defendant's counterclaim for unlawful entry and detainer was heard by the Court at the same time as the trial evidence was presented to the jury. The jury returned its verdict in the form of interrogatories: (1) for the Plaintiffs on breach of contract, bad faith, and discrimination; (2) for the Defendants on violation of self help remedies; (3) for the Plaintiffs advising the Court that Defendant Bank's breach of contract prevented the Plaintiffs from performing the lease with an option to purchase; (4) for the Plaintiffs a verdict in the amount of \$750,000 against the Defendant, Bank of Hoven, nka Plains Commerce Bank; and (5) directing the Court to award prejudgment interest to the Plaintiffs on the verdict amount of \$750,000. Defendant Bank moved this Court post trial for judgment notwithstanding the verdict, or in the alternative for a new trial, and this Court denied the Defendant Bank's motions by an Order dated January 3, 2003, which was recorded January 7,

2003. Now, therefore, based on the decisions of the jury and upon good cause having been shown, it is

ORDERED, ADJUDGED, AND DECREED that judgment be entered in favor of the Plaintiffs, Long Family Land and Cattle Company, Inc. and Ronnie and Lila Long, and against Defendant, Bank of Hoven, nka Plains Commerce Bank, in the sum of \$750,000; and it is further

ORDERED, ADJUDGED, AND DECREED that judgment be entered in favor of the Plaintiffs, Long Family Land and Cattle Company, Inc. and Ronnie and Lila Long, against Defendant, Bank of Hoven, nka Plains Commerce Bank, for prejudgment interest in the sum of

Plaintiffs, Long Family Land and Cattle Company, Inc. and Ronnie
Defendant, Bank of Hoven, nka Plains Commerce Bank, for costs at

of\$2,850.65.

lantiff's	So ordered this _	1814 day of January, 2003.
al Elafin		BY ORDER OF THE
15		

rejusted i s is Defondant's Lil.

ATTEST: Will Wingmy Cloud, Clerk
Dale Charging Cloud, Clerk

Dale Charging Cloud Clerk of the Cheyenne River Sioux Tribal Court, do hereby certify that the foregoing is a true, correct and complete copy of the instrument herewith set out as appears on file and of record in my said office.

Date this 25th day of 12h 2003

Dale Charging Cloud
Clerk, Cheyenne River Sloux Tribal Court

he advantage of the applicant in the peration of an economic enterprise.

(d) No loans will be guaranteed or inured for the financing of a relending rogram.

103.4 Management and technical assistance.

(a) Prior to and concurrent with the ssuance of a guaranty certificate for a oan to finance an economic enterprise, he Commissioner will assure under itle V of the Indian Financing Act that competent management and techhical assistance are available for prepration of the application and/or administration of funds granted consistent with the nature of the enterprise proposed to be or that is in fact funded. Assistance may be provided by available Bureau of Indian Affairs staff. other government agencies including states, a tribe, or other sources which the Commissioner considers competent to provide the needed assistance. Contracting for management and technical assistance may be used only when adequate assistance is not available without additional cost. Contracts for providing borrowers with competent management and technical assistance shall be in accordance with applicable Federal Procurement Regulations, and the Buy Indian Act of April 30, 1908, chapter 431, section 25 (36 Stat. 861).

(b) When submitting to the Commissioner a request for guaranty or insurance of a loan to finance an economic enterprise, a lender will include, as part of the request, or separately, its evaluation of the applicant's need for management and technical assistance, specific areas of need, and whether the lender will provide such assistance to the applicant. A lender making loans under the provisions of a general insurance agreement may determine each applicant's need for management and technical assistance when financing of an economic enterprise is involved. If a lender determines that an applicant will need management and technical assistance, it will notify the Commissioner in writing indicating the specific areas of need, and whether it will provide such assistance.

[40 FR 12492, Mar. 19, 1975. Redesignated at 47 FR 13327, Mar. 30, 1982, as amended at 54 FR 34975, Aug. 23, 1989]

§ 103.5 Preservation of historical and archeological data.

Lenders making guaranteed or insured loans to finance activities involving excavations, road construction, and land development or involving the disturbance of land on known or reported historical or archeological sites will take appropriate action to assure compliance with applicable provisions of the Act of June 27, 1960 (74 Stat. 220; 16 U.S.C. 469), as amended by the Act of May 24, 1974 (Pub. L. 93-291, 88 Stat. 174); relating to the preservation of historical and archeological data. Lenders receiving applications for loans which include funds for purposes which may involve compliance with the provisions of the Act of June 27, 1960, as amended, may request assistance and guidance from the Commissioner in assuring compliance with the requirements of the Act.

§ 103.6 Environmental and flood disaster protection.

Applications for loans to purchase or construct buildings or other improvements which require compliance with any provisions of the Flood Disaster Protection Act of 1973 (Pub. L. 93-234. 87 Stat. 975), and provisions of the National Environmental Policy Act of 1969 (Pub. L. 91-190; 42 U.S.C. 4321) and Executive Order 11514 will not be approved until the lender has received assurance of compliance with any applicable provisions of these Acts. Lenders receiving applications which include funds for purposes which may involve compliance with the provisions of one or both of these Acts may request assistance and guidance from the Commissioner in assuring compliance.

§ 103.7 Eligible organizations.

Tribes and Indian organizations having a form of organization satisfactory to the Commissioner recognized by the Federal Government as eligible for services from the Bureau of Indian Affairs, and indicating reasonable assurance of repayment, are eligible for guaranteed or insured loans. If Indian ownership of an economic enterprise falls below 51 percent, the borrower shall be in default and the guaranty shall cease and the interest subsidy

§ 103.12 Insured loans.

(a) Eligible lenders, as prescribed in \$103.9, and tribes making loans from their own funds to other tribes or Indian organizations, may make insured loans, except those excluded in §103.10 pursuant to the provisions of an insurance agreement entered into between the Commissioner and the lender. Insurance agreements may be entered into by the Commissioner and eligible lenders which will authorize the lenders to make insured loans to eligible applicants without the Commissioner's approval of each individual loan. Separate insurance agreements will be issued by the Commissioner for those loans which require the issuance of individual insurance agreements.

(b) Lenders will make loans only when there is a reasonable prospect of repayment. The insurance on any loan made under the provisions of an insurance agreement will not be effective until receipt of the insurance premium by the Commissioner.

§ 103.13 Amount of guaranty.

(a) The percentage of a loan that is guaranteed shall be the minimum necessary to obtain financing for an applicant, but may not exceed 90 percent of the unpaid principal and interest. The liability under the guaranty shall increase or decrease pro rata with an increase or decrease in the unpaid portion of the principal amount of the obligation. No loan to an individual Indian, partnership, or other non-tribal organization may be guaranteed for an unpaid principal amount in excess of \$500,000 or such maximum amount provided in any amendments to the Indian Financing Act of 1974.

(b) Applications of minors as determined by applicable state and federal law, may not be approved unless the natural parents or legal guardians, with reputations as being responsible individuals, co-sign the promissory note(s) and securing document(s). Not more than one guaranteed loan may be in effect with the same borrower at any time without the prior approval of the Commissioner.

[40 FR 12492, Mar. 19, 1975. Redesignated at 47 FR 13327, Mar. 30, 1982, as amended at 54 FR 34975, Aug. 23, 1989; 57 FR 46473, Oct. 8, 1992]

§ 103.14 Amount of insurance.

(a) The insurance provisions will apply to loans made by a particular lender under the terms of an insurance agreement entered into between the Commissioner and the lender. The insurance procedure will be used primarily for loans to finance small economic enterprises and secondarily for housing. A lender may be reimbursed for a loss on a particular loan in an amount not to exceed 90 percent of the loss on principal and unpaid accrued interest on the loan. However, the total reimbursement to a lender for losses may not exceed 15 percent of the aggregate of insured loans made by it.

(b) Loans for any amount made by tribes from their own funds to other tribes or Indian organizations will not be insured without the prior approval of the Commissioner. No loan to finance an economic enterprise with a principal amount in excess of \$50,000 shall be insured without the prior approval of the Commissioner. No loan to an individual Indian may be insured which would cause the total unpaid principal amount to exceed \$100,000. Any loan to an individual Indian having a principal amount in excess of \$50,000 will require prior approval of the Commissioner. No loan to an individual with a principal amount of less than \$2,500 or for a term of less than one year may be insured. No loan to a tribe or Indian organization for a principal amount of less than \$10,000 for a term of less than one year may be insured. An exception may be made to these limitations on amounts and time, if approved by the Commissioner.

(c) Applications of minors may not be approved unless the natural parents or legal guardians, with reputations as being responsible individuals, co-sign the promissory note(s) and securing documents. Not more than one insured loan may be in effect with the same borrower at any time without the prior approval of the Commissioner.

§ 103.15 Applications for loan guaranties or insurance.

(a) Applicants for loans will deal directly with lenders for both guaranteed and insured loans. The form of loan applications will be determined by the

- (8) Disobedience of a subpoena duly served, or refusing to be sworn or answer as a witness.
- (9) Any other interference with the process, proceeding, or dignity of the Court or a Judge of the Court while in the performance of his official duties.

Sec. 1-3-2 Civil Contempt.

- (1) A civil contempt is prosecuted to preserve, protect, enforce or restore the duly adjudicated rights of a party to a civil action against one under legal obligation to do or refrain from doing something as a result of a judicial decree or order.
- (2) Relief in a civil contempt proceeding may be coercive or compensatory in nature as to the complaining party and may include a fine payable to the Court or to the complaining party or imprisonment of the party in contempt to secure compliance, or both.

Sec. 1-3-3 Criminal Contempt.

- (1) Conduct which is directed at, or is detrimental to, the dignity and authority of the Court is a criminal contempt.
- (2) Criminal contempt is an offense which may be punishable, at the discretion of the Court based on the nature of the conduct in question, with a fine of up to \$500.00 and/or up to six (6) months in jail.

Sec. 1-3-4 Contempt Procedure.

- (1) A direct contempt is one committed in the presence of the Court or so near thereto as to be disruptive of the Court proceedings, and such may be adjudged and punished summarily.
- (2) All other comtempts shall be determined at a hearing at which the person accused of contempt is given notice and an opportunity to be heard.

CHAPTER IV. JURISDICTION

Sec. 1-4-1 Jurisdiction - Tribal Policy.

It is hereby declared as a matter of Tribal policy, that the public interest and the interests of the Cheyenne River Sioux Tribe demand that the Tribe provide itself, its members, and other persons living within the territorial jurisdiction of the Tribe as set forth in Section 4 of the Act of March 2, 1889, (48 Stat. 888) with an effective means of redress in both civil and criminal cases against

members and non-Tribal members who through either their residence, presence, business dealings, other actions or failures to act, or other significant minimum contacts with this Reservation and/or its residents commit criminal offenses against the Tribe or incur civil obligations to persons or entities entitled to the Tribes protection. This action is deemed necessary as a result of the confusion and conflicts caused by the increased contact and interaction between the Tribe, its members, and other residents of the Reservation and other persons and entities over which the Tribe has not previously elected to exercise jurisdiction. The jurisdictional provisions of this Code, to insure maximum protection for the Tribe, its members and other residents of the Reservation, should be applied equally to all persons, members and non-members alike.

Sec. 1-4-2 Territorial Jurisdiction.

(1) The Jurisdiction of the Courts of the Cheyenne River Sioux Tribe shall extend to the territory within the exterior boundaries as set forth in Section 4 of the Act of March 2, 1889 (48 Stat. 888) and to such other lands without such boundaries as may hereafter be added to the Reservation or held in Trust for the Tribe under any law of the United States or otherwise.

Sec. 1-4-3 Personal Jurisdiction.

(1) As used in these jurisdictional provisions, the word "person" shall include any individual, firm, company,

association, or corporation.

- (2) Subject to any contrary provisions, exceptions or limitations contained in either federal law, the Tribal Constitution, or as expressly stated elsewhere in this Code, the Courts of the Cheyenne River Sioux Tribe shall have civil and criminal jurisdiction over the following persons:
- A. Any person residing, located or present within the Reservation for:

1. Any civil cause of action; or

- Any charge of criminal offense prohibited by this Code or other ordinance of the Tribe when the offense is alleged to have occurred within the Reservation.
- B. Any person who transacts, conducts, or performs any business or activity within the Reservation, either in person or by an agent or representative, for any civil cause of action or charge of criminal offense for any act expressly

prohibited by this Code or other ordinance of the Tribe arising from such business or activity.

- C. Any person who owns, uses or possesses any property within the Reservation, for any civil cause of action or charge of criminal offense prohibited by this Code or other ordinance of the Tribe arising from such ownership, use or possession.
- D. Any person who commits a tortous act or engages in tortous conduct within the Reservation, either in person or by an agent or representative, for any civil cause of action arising from such act or conduct.
- E. Any person who commits a criminal offense prohibited by this Code or other ordinance of the Tribe, by his own conduct or the conduct of another for which he is legally accountable, if:
 - The conduct occurs either wholly or partly within the Reservation; or
 - 2. The conduct which occurs outside the Reservation constitutes an attempt, solicitation, or conspiracy to commit an offense within the Reservation, and an act in furtherance of the attempt or conspiracy occurs within the Reservation; or
 - 3. The conduct which occurs within the Reservation constitutes an attempt, solicitation, or conspiracy to commit in another jurisdiction an offense prohibited by this Code or ordinances of the Tribe and such other jurisdiction.
- (3) None of the foregoing bases of jurisdiction is exclusive, and jurisdiction over a person may be established upon any one or more of them as applicable.

Sec. 1-4-4 Jurisdiction Over Property.

Subject to any contrary provisions, exceptions, or limitations contained in either federal laws and regulations, the Tribal Constitution, or as expressly stated elsewhere in this Code, the Courts of the Cheyenne River Sioux Tribe shall have jurisdiction over any real or personal property located on the Reservation to determine the ownership thereof or rights therein or to determine the application of such property to the satisfaction of a claim for which the owner of the property may be liable.

Sec. 1-4-5 General Subject Matter Jurisdiction - Limitations.

Subject to any contrary provisions, exceptions, or limitations contained in federal law, or the Tribal Constitution, the Courts of the Cheyenne River Slow Tribe shall have jurisdiction over all civil causes of action, and over all offenses prohibited by this Code except the Courts of the Cheyenne River Slow Tribe shall not assume jurisdiction over any civil or criminal matter which does not involve either the Tribe, its officers, agents, employees, property or enterprises, or a member of the Tribe, or a member of a federally recognized tribe, if some other forum exists for the handling of the matter and if the matter is not one in which the rights of the Tribe or its members may be directly or indirectly affected.

Sec. 1-4-6 Concurrent Jurisdiction.

The jurisdiction involved by this Code over any person, cause of action, or subject shall be concurrent with any valid jurisdiction over the same of the courts of the United States, any state, or any political subdivision thereof; provided, however, this Code does not recognize, grant, or cede jurisdiction to any political or governmental entity in which jurisdiction does not otherwise exist in law.

Sec. 1-4-7 Exclusive Original Jurisdiction.

- (1) The Courts of the Cheyenne River Sioux Tribe shall have exclusive original jurisdiction in all matters in which the Cheyenne River Sioux Tribe or its officers or employees are parties in their official capacities.
- (2) Nothing contained in the preceding paragraph or elsewhere in this Code shall be construed as a waiver of the sovereign immunity of the Tribe or its officers or cuterprises unless specifically denominated as such.

CHAPTER V. COUNSELORS AND PROFESSIONAL ATTORNEYS

Sec. 1-5-1 Lay Counsel.

- (1) Any person appearing as a party in any judicial proceeding before a Court of the Cheyenne River Sinux Tribe shall have the right to be represented by a lay counselor (not a professional attorney) and to have such person assist in the preparation and presentation of his case.
- (2) The Cheyenne River Sioux Tribe shall have no obligation to provide or pay for such lay counselors and such

Attachment to Form 5-4755 Request for loan Guaranty - Long Family Land & Cattle Co. Modification #1 (f). Other Conditions

1. The loans will be structured as follows:

Operating Line of Credit Total Note #1	\$50,000 50,000	84%	guaranty	3	yrs
Cattle Purchases Existing Guaranty Total Note #2	85,000 293,930 428,930	84% 84%	guaranty guaranty	20 20	yrs yrs
Real Estate Total Note #3	211,750 211,750	-0-	guaranty	2,0	yrs

- 2. The loan subsidy will be limited to 2.5%, fixed, and will be provided for the first three years. At the end of the third year, the need for the subsidy will be reviewed on an annual basis for the following two years.
- 3. Security for this guaranty will consist of a first lien on all receivables, livestock, feed, grain, crops, machinery, equipment now owned or hereafter acquired and a second lien on all real estate and vehicles.
- 4. No additional real estate loans will be advanced and the note will not contain a balloon clause.
- 5. A UCC/EFS will be executed in favor of the Bank of Hoven to perfect the security interest in the BIA guaranteed notes.
- 6. Proceeds from the sale of livestock or other products will first be applied to the BIA line of credit and term loan payment, followed by the scheduled payment on the unguaranteed notes. Any excess proceeds will be made available to offset operating funds for subsequent year. Such funds will directly reduce borrowers line of credit borrowing limit.

FEB 2 C	1992	•	
Date			

(SSD) DOWNLD E WHITEHER Assistant Area Director Indian Programs

Accepted by Bank of Hoven, Hoven, South Dakota

3-10-42		
Date	 •	

ron secure the same by montgage in ledge for other life.

(re) To enter into any kind of activity, to have all of the pole is so at the South Dakota Business (comporation Activate pole is so at the South Dakota Business (comporation Activate pole is so at the South Dakota Business (comporation Activate pole is so at the south Dakota Business (comporation Activate to perform any kind necessary to perform and cancy out contracts of any kind necessary to perform any connection which on includental storthese accomplishment and the purposes of the someone than the south Business (comporation to the south Business (comporation to the south Business (comporation to the south Business (comporation Activate Busin

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ARTICEE

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ARTINGLE VI

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Think Address of its + neglistered of fice is Post Office 86x 2

Thinker taker (South, Dakota 57,656, lands the name 66 firsts aregulated of the first of the first

ARTÍCLE VII.

The number of diffectors constituting the Board of Diffectors are four and the finance and address of the diffectors in a sufficient of the difference of the differ

Ronfile Long

80x 272, Timber Lake, South Dakota, Sylos Lata: Long

Kenneth Long Box 186. Timber Lake, South Dakota 5705

8. 186, Timber Lake, South Dakota 57656

1 1

ARTICLE VILL

ARTICLESIX

Itzis the wish of the shareholders and incorporator that the Longa is a finity tand. And cartie Company, Inc. shall be controlled by native Americans, who artiles at all times own 51% of the outstanding stack in the corporation

ARTICLE X

These Articles of Incorportion may be amended in the manner authorizeds

EXECUTED IN DUPLICATE ON THIS 25 TO DAY & OF MATCH SEE 1987

Rongie Long

STATE OF SOUTH DAKOTA COUNTY OF DEWEY

On this 23rd day of Merch , 1987, before me, the undersigned of ficer personally appeared Romine Long. Known to me to be the person who is described the within instrument for the purpose therein contained Lin Witness; whereof I hereunto set my hand and official sea!

MOTARY PUBLIC - SOUTH DAKOTA

My Commission Expires Octs 115, 11990

-SEAL-

STATE OF SOUTH DAKOTA)

COUNTY OF DEWEY)

Ronnia Long being first duly sworn on oath deposes and states that he use the person described in and who signed the foregoing that he use the person described in and who signed the foregoing first he use of the person described in and who signed the foregoing first he use of that he has some actions as an incorporator herein that he has some actions and knows the contents the eof; that the incorporator intends in good faith to form a corporation for the purposes of the promotion of a lawful business as set forth in said articles and not for the purpose of enabling any corporation or corporations and not for the purpose of enabling any corporation of corporations of 1967 SDCI 37-1 relating to unlawful trust and to avoid provisions of 1967 SDCI 37-1 relating to unlawful trust and comminations and laws amendatory therein.

Ronnie Long

and sworn to before me this 20rd day of March 19

Andrew Aberle, Notary Public

My Commission Expires: 10/15/90

(SEAE)

State of South Dakota

Office of:Secretary of State

Filed in the office of the Secretary of State on

the 24th day of March 19 87

Secretary of State 2

By Deputy

Fee Received \$60

SOS CRP 491

Tast Will and Testament

I, Kenneth L. Long, of Timber Lake, Dewey County, South Dakota, being of sound mind and disposing memory, do hereby make, publish and declare this to be my Last Will and Testament, hereby revoking all other Wills and Codicils by me heretofore made.

I.

I hereby direct that all expenses of my last illness and funeral be paid out of my estate.

ΤT

I hereby devise unto Paulette Rowley my house and lots and all improvements thereon together with all personal property contents in said improvements and my car.

III.

I hereby devise unto my children, Myrna Fiddler, Ronnie Long, Robert Long and Terry Long all the rest and residue of my estate equally in undivided interests.

IV.

I hereby nominate and appoint Paulette Rowley executrix (personal representative) of my estate and I further request that she not be compelled to furnish bond or security.

IN WITNESS WHEREOF, I hereunto set my hand this 297h day of June, 1995.

Kenneth L. Long

THIS INSTRUMENT was, on the date last above written, signed, published and declared by the said Kenneth L. Long to be his Last Will and Testament in our presence, who at his request have subscribed our names thereto as witnesses in his presence and in the presence of each other.

Luncha Decklopen residing at Limber Lecke SO 51654

elyen residing at Timile 15 Hock. St. 576.56



STATE OF SOUTH DAKOTA)

:SS

COUNTY OF DEWEY)

We, Kenneth L. Long, disda tantam and the first duly the testator and the witnesses respectively, whose names are signed to the attached or foregoing instrument, being first duly sworn, do hereby declare to the undersigned authority that the testator signed and executed the instrument as his Last Will and Testament and that he had signed willingly or directed another to sign for him, and that he executed it as his free and voluntary act for the purposes therein expressed; and that each of the witnesses, in the presence and hearing of the testator, signed the will as witnesses and that to the best of their knowledge the testator was at the time 18 or more years of age, of sound mind and under no constraint or undue influence.

Kenneth L. Long

Kenneth L. Long

Lindia Deckling

Witnesses

Subscribed, sworn to and acknowledged before me by Kenneth L. Long, the testator, and subscribed and sworn to before me by Minister Naklaun and All Holger, witnesses, this 2916 day of June, 1995.

Andrew Aberle, Notary Public, South Dakota

My Commission Expires: 10/15/98 (SEAL)

FILED

Dewey County Timber Lake, South Dakota

JUL 2 8 1995

11:15 O'clock & M. Siles, La Compte, Clark

L.App. 00029

ACKREMENT RELINQUISHING AND TRANSFERRING INTEREST

This agreement is made and entered into on this <u>76</u> day of December 1995, by and between Ronnie Long, P.O. Box 272, Timber Lake, South Dakota 5/656, Robert Long, P.O. Box 55, Timber Lake, South Dakota 57656, Myrna Fiddler, 2645 Cottontail Drive, Apartment 306, Sturgis, South Dakota 57785, and Terry Long, 330 Philadelphia, Apartment 507, Rapid City, South Dakota 57701.

This agreement is precipitated by the death of our father, Kenneth Long, who died on July 17, 1995. The names and addresses of his children are set forth in the immediately preceding paragraph. At the time of his death our father owned shares in a South Dakota corporation called Long Family Land And Cattle Company, Inc., constituting 49% of the total ownership of the corporation as well as approximately 2,225 acres of land in Dewey County, South Dakota. The 2,225 acres of land had prior to his death been pledged as collateral to the Bank of Hoven for operating and other expenses and debts of the corporation. The principal and interest owing to the Bank of Hoven at the present time is approximately \$681,665.

It is the desire of the persons whose signatures are listed below, namely Robert Long, Myrna Fiddler, and Terry Long, all of whom are brothers and sister, to transfer each of their interests in the estate of Kenneth Long, including any shares in the Long Family Land And Cattle Company, Inc. and the real estate referred to above, to their brother, Ronnie Long.

By this agreement, each of the persons whose signatures are listed below, for One Dollar and other consideration, hereby do transfer each of their interests in the estate of Kenneth Long, including shares in the Long Family Land And Cattle Company, Inc., and the real estate owned by Kenneth Long to their brother, Ronnie Long.

Robert Long

Myrna Fiddler

Terry Long



STATE OF SOUTH DAKOTA OUNTY OF PENNINGTON

) S.S.

day of December 1995, before me, the on this, the 36 undersigned officer, personally appeared Robert Long, known to me. or satisfactorily proven to be the person whose name is subscribed to the within instrument and acknowledged that he executed the same for the purposes herein contained.

IN WITNESS WHEREOF I hereunto set my hand and official seal.

Notary

(SEAL)

My Commission Expires: 2-6-1996

AGREEMENT RELINQUISHING AND TRANSFERRING INTEREST

This agreement is made and entered into on this day of December 1995, by and between Ronnie Long, P.O. Box 272, Timber Lake, South Dakota 57656, Robert Long, P.O. Box 55, Timber Lake, South Dakota 57656, Myrna Fiddler, 2645 Cottontail Drive, Apartment 306, Sturgis, South Dakota 57785, and Terry Long, 330 Philadelphia, Apartment 507, Rapid City, South Dakota 57701.

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Robert Long

Myrna Fiddler

Jerry Long

	F PENNINGTON) S.S.)
undersig	ned officer, pers factorily proven med to the within	day of December 1995, before me, the sonally appeared Robert Long, known to me to be the person whose name is instrument and acknowledged that he e purposes herein contained.
IN	WITNESS WHEREOF	I hereunto set my hand and official seal.
(SEAL)		Notary Public My Commission Expires:
		•
	F SOUTH DAKOTA OF PENNINGTON)) S.S.
i undorei	ared officer ne	_ day of December 1995, , before me, the rsonally appeared Myrna Fiddler, known to over to be the person whose name is
undersi me or s subscri execute	gned officer, per atisfactorily probed to the withined the same for t	_ day of December 1995., before me, the rsonally appeared Myrna Fiddler, known to oven to be the person whose name is n instrument and acknowledged that she he purposes herein contained. I hereunto set my hand and official seal.
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undersi me or s subscri execute IN (SEAL) STATE of COUNTY Ounders or sat subscr execut	gned officer, peratisfactorily problem to the withing the same for the withing the same for the withing the same for the same same same same same same same sam	rsonally appeared Myrna Fiddler, known to oven to be the person whose name is n instrument and acknowledged that she he purposes herein contained. I hereunto set my hand and official seal. Notary Public My Commission Expires:)) S.S.) day of December 1995, before me, the ersonally appeared Terry Long, known to me en to be the person whose name is in instrument and acknowledged that he

AGREEMENT RELINQUISHING AND TRANSFERRING INTEREST

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Robert Long

Myrna Fiddler

Terry Long

On this, the day oundersigned officer, personall or satisfactorily proven to be subscribed to the within instrexecuted the same for the purp	ument and acknowledged that he
IN WITNESS WHEREOF I here	unto set my hand and official seal.
•	
	Notary Public
(SEAL)	My Commission Expires:
	My Commission Expiles.
STATE OF SOUTH DAKOTA)	
COUNTY OF PENNINGTON)	5.
undersigned officer, personal me or satisfactorily proven to	rument and acknowledged that she
IN WITNESS WHEREOF I her	eunto set my hand and official seal. Notary Public My Commission Expires: Symmission Expires: Symmission Expires: Symmission Expires: Symmission Expires: My 3, 1997
STATE OF SOUTH DAKOTA)	
COUNTY OF PENNINGTON)	S.
undersigned officer, personal or satisfactorily proven to be	rument and acknowledged that he
IN WITNESS WHEREOF I her	reunto set my hand and official seal.
	Notary Public
(SEAL)	My Commission Expires:

UNITED STATES DEPARTMENT OF TO LINTERIOR BUREAU OF INDIAN AFFAIRS

ASSIGNMENT OF INTEREST

Long Family Land & Cattle Co. Inc.
Timber Lake, SD 57656 Zip Code Insurance Agreement Number and Date 1. In consideration of \$ 378,340.23
G922D1A0103 Guaranty Certificate Number and Date Insurance Agreement Number and Date In consideration of \$ 378,340.23 received from the United States Government, representing 84 % of the net loss claimed by the Lender as provided in the Guaranty Certificate or Loan Insurance Agreement executed by the Commisioner of Indian Affairs, in the amount of \$ 428,930.00 , the undersigned hereby grants, conveys, tranfers, and sets over unto the United States Government all its right, title and interest, now and in the future to come, in the following promissory note and collateral securing documents 2. Promissory note executed by Long Family Land & Cattle Co. Inc. dated 4-1-97 in the amount of \$ 420,515.40 bearing interest at the rate of 9.50 % per annum, having a balance this date of \$ 420,515.40 unpaid principal and \$ 79,889.64 unpaid accrued interest. & Late Charges 3. The following documents are hereby assigned to the United States Government: a) Promissory note dated 4-1-97 in the amount of \$ 420,515.40 b) S/A dated 4-1-97 & 9-28-88
1. In consideration of \$\frac{378,340.23}{\text{seenting}}\$ received from the United States Government, representing \frac{84}{\text{seenting}}\$ % of the net loss claimed by the Lender as provided in the Guaranty Certificate or Loan Insurance Agreement executed by the Commisioner of Indian Affairs, in the amount of \$\frac{428,930.00}{\text{seenting}}\$, the undersigned hereby grants, conveys, tranfers, and sets over unto the United States Government all its right, title and interest, now and in the future to come, in the following promissory note and collateral securing documents. 2. Promissory note executed by Long Family Land & Cattle Co. Inc. dated \frac{4-1-97}{\text{in}}\$ in the amount of \$\frac{420,515.40}{\text{9.50}}\$ bearing interest at the rate of \frac{9.50}{9.50} % per annum, having a balance this date of \$\frac{420,515.40}{\text{seening}}\$ unpaid principal and \frac{\text{\$\frac{79,889.64}}{\text{unpaid}}\$ unpaid accrued interest. & Late Charges. 3. The following documents are hereby assigned to the United States Government: a) Promissory note dated \frac{4-1-97}{\text{seening}}\$, in the amount of \$\frac{420,515.40}{\text{seening}}\$.
1. In consideration of \$\frac{378,340.23}{\text{seenting}}\$ received from the United States Government, representing \frac{84}{\text{seenting}}\$ % of the net loss claimed by the Lender as provided in the Guaranty Certificate or Loan Insurance Agreement executed by the Commisioner of Indian Affairs, in the amount of \$\frac{428,930.00}{\text{seenting}}\$, the undersigned hereby grants, conveys, tranfers, and sets over unto the United States Government all its right, title and interest, now and in the future to come, in the following promissory note and collateral securing documents. 2. Promissory note executed by Long Family Land & Cattle Co. Inc. dated \frac{4-1-97}{\text{in}}\$ in the amount of \$\frac{420,515.40}{\text{9.50}}\$ bearing interest at the rate of \frac{9.50}{9.50} % per annum, having a balance this date of \$\frac{420,515.40}{\text{seening}}\$ unpaid principal and \frac{\text{\$\frac{79,889.64}}{\text{unpaid}}\$ unpaid accrued interest. & Late Charges. 3. The following documents are hereby assigned to the United States Government: a) Promissory note dated \frac{4-1-97}{\text{seening}}\$, in the amount of \$\frac{420,515.40}{\text{seening}}\$.
 In consideration of \$\frac{378,340.23}{\text{\$\text{\$\congruence}}}\$ received from the United States Government, representing 84 \text{\$\text{\$\congruence}}\$ of the net loss claimed by the Lender as provided in the Guaranty Certificate or Loan Insurance Agreement executed by the Commisioner of Indian Affairs, in the amount of \$\frac{428,930.00}{\text{\$\congruence}}\$, the undersigned hereby grants, conveys, tranfers, and sets over unto the United States Government all its right, title and interest, now and in the future to come, in the following promissory note and collateral securing documents. Promissory note executed by Long Family Land & Cattle Co. Inc. dated \(\frac{4-1-97}{\text{\$\congruence}}\$ in the amount of \$\frac{420,515.40}{\text{\$\congruence}}\$, bearing interest at the rate of \(\frac{9.50}{\text{\$\congruence}}\$ \text{\$\congruence}\$ per annum, having a balance this date of \$\frac{420,515.40}{\text{\$\congruence}}\$ unpaid principal and \(\frac{\$\congruence}{\text{\$\congruence}}\$ \text{\$\congruence}\$ Late Charges. The following documents are hereby assigned to the United States Government: a) Promissory note dated \(\frac{4-1-97}{\text{\$\congruence}}\$, in the amount of \$\frac{420,515.40}{\text{\$\congruence}}\$. b) S/A dated 4-1-97 & 9-28-88
resenting 84 % of the net loss claimed by the Lender as provided in the Guaranty Certificate or Loan Insurance Agreement executed by the Commisioner of Indian Affairs, in the amount of \$\frac{428,930.00}{428,930.00}\$, the undersigned hereby grants, conveys, tranfers, and sets over unto the United States Government all its right, title and interest, now and in the future to come, in the following promissory note and collateral securing documents. 2. Promissory note executed by Long Family Land & Cattle Co. Inc. dated 4-1-97 in the amount of \$\frac{420,515.40}{9.50}\$, bearing interest at the rate of \$\frac{9.50}{9.50}\$, per annum, having a balance this date of \$\frac{420,515.40}{29,889.64}\$ unpaid accrued interest. & Late Charges. 3. The following documents are hereby assigned to the United States Government: a) Promissory note dated 4-1-97 in the amount of \$\frac{420,515.40}{420,515.40}\$. b) S/A dated 4-1-97 & 9-28-88
9.50 % per annum, having a balance this date of \$ 420,515.40 unpaid principal and \$ 29,889.64 unpaid accrued interest. & Late Charges. 3. The following documents are hereby assigned to the United States Government: a) Promissory note dated 4-1-97, in the amount of \$ 420,515.40 b) S/A dated 4-1-97 & 9-28-88
a) Promissory note dated <u>4-1-97</u> , in the amount of \$ <u>420,515.40</u> . b) S/A dated 4-1-97 & 9-28-88
b) S/A dated 4-1-97 & 9-28-88
2) C/A dated 1-8-97
c) S/A dated 1-8-97
d) Personal Guarantees dated 4-1-97 e) UCC/EFS dated 10-18-88
f) Promissory Notes dated 4-1-97 PLAINTIFF'S EXHIBIT
Bank of Hoven
Date Lender By James Elfula Title AVP

L.App. 00036

. 352

Attachment 22

UNITED STATES DEPARTMENT OF THE INTERIOR BUREAU OF INDIAN AFFAIRS

ASSIGNMENT OF INTEREST

Address, SD 57450 Zip Code G924C1A0113 2-22-93 Guaranty Certificate Number and Date In consideration of \$ 14,628.32 receives resenting 80 % of the net loss claimed Certificate or Loan Insurance Agreement executed amount of \$ 60,000.00 , the undersigned her unto the United States Government all its right, title the following promissory note and collateral secuted to the following promissory note and collateral secuted by 17,604 9.50 % per annum, having a balance this date \$ 680.68 unpaid accrued interest. List 3. The following documents are hereby assigned to a) Promissory note dated 4-1-97 in the b) S/A dated 4-1-97 & 9-28-88 c) S/A dated 1-8-97 d) Personal Guarantees dated 4-1-97	y the Lender as provided in the Guaranty by the Commisioner of Indian Affairs, in the by grants, conveys, tranfers, and sets over and interest, now and in the future to come, in
G924C1A0113 Quaranty Certificate Number and Date Insuranty Certificate Number and Date Insurance Agreement executed amount of \$	Zip Contract Agreement Number and Date and Irance Agreement Number and Date and Irance Agreement, reply the Lender as provided in the Guaranty by the Commissioner of Indian Affairs, in the by grants, conveys, transers, and sets over and interest, now and in the future to come, in
G924C1A0113 Guaranty Certificate Number and Date Insurance Agreement executed amount of \$\frac{14,628.32}{60,000.00}\$, the undersigned her unto the United States Government all its right, title the following promissory note and collateral secuted atted \frac{4-1-97}{9.50}\$, per annum, having a balance this date \frac{680.68}{9.680.68}\$ unpaid accrued interest. & Letter Agreement executed by \frac{17,604}{9.50}\$, per annum, having a balance this date \frac{100.68}{9.500}\$, per annum, having a balance this date \frac{100.68}{9.500}\$, in the amount of \$\frac{17,604}{9.500}\$, and accrued interest. & Letter Agreement executed by \frac{100.69}{9.5000}\$, in the amount of \$\frac{17,604}{9.5000}\$, and accrued interest. & Letter Agreement executed by \frac{100.69}{9.5000}\$, and accrued interest. & Letter Agreement executed by \frac{100.69}{9.5000}\$, and accrued interest. & Letter Agreement executed by \frac{100.69}{9.5000}\$, and accrued interest. & Letter Agreement executed by \frac{100.69}{9.5000}\$, and accrued interest. & Letter Agreement executed by \frac{100.69}{9.5000}\$, and accrued interest. & Letter Agreement executed by \frac{100.69}{9.5000}\$, and accrued interest. & Letter Agreement executed by \frac{100.69}{9.5000}\$, and accrued interest. & Letter Agreement executed by \frac{100.69}{9.5000}\$, and accrued interest. & Letter Agreement executed by \frac{100.69}{9.5000}\$, and accrued interest. & Letter Agreement executed by \frac{100.69}{9.5000}\$, and accrued interest.	rance Agreement Number and Date of from the United States Government, rep- y the Lender as provided in the Guaranty by the Commisioner of Indian Affairs, in the by grants, conveys, tranfers, and sets over and interest, now and in the future to come, in
1. In consideration of \$\frac{14,628.32}{\text{resenting} \text{80}}\$ receives resenting \text{80} \text{80} \text{80} fthe net loss claimed Certificate or Loan Insurance Agreement executed amount of \$\frac{60,000.00}{\text{80}}\$, the undersigned her unto the United States Government all its right, title the following promissory note and collateral secuted by \text{Long Family} \text{dated} \frac{4-1-97}{\text{9.50}}\$ in the amount of \$\frac{17,600}{\text{90}}\$ and \$\frac{9.50}{\text{80}}\$ per annum, having a balance this date \text{\$\frac{680.68}{\text{80}}\$ unpaid accrued interest. & Late \$\frac{1}{\text{80}}\$ in the \$\frac{1}{\text{80}}\$ in th	ed from the United States Government, rep- y the Lender as provided in the Guaranty by the Commisioner of Indian Affairs, in the by grants, conveys, tranfers, and sets over and interest, now and in the future to come, in
1. In consideration of \$\frac{14,628.32}{80}\$ receives resenting 80 % of the net loss claimed Certificate or Loan Insurance Agreement executed amount of \$\frac{60,000.00}{60,000.00}\$, the undersigned her unto the United States Government all its right, title the following promissory note and collateral secuted by Long Family dated \frac{4-1-97}{9.50}\$ in the amount of \$\frac{17,600}{9.50}\$ per annum, having a balance this date \frac{80.68}{12}\$ unpaid accrued interest. & Lie 3. The following documents are hereby assigned to a) Promissory note dated \frac{4-1-97}{9-28-88}\$ c) S/A dated 4-1-97 & 9-28-88 c) S/A dated 1-8-97 d) Personal Guarantees dated 4-1-97	ed from the United States Government, rep- y the Lender as provided in the Guaranty by the Commisioner of Indian Affairs, in the by grants, conveys, tranfers, and sets over and interest, now and in the future to come, in
1. In consideration of \$\frac{14,628.32}{\text{resenting} 80}\$ % of the net loss claimed Certificate or Loan Insurance Agreement executed amount of \$\frac{60,000.00}{60,000.00}\$, the undersigned her unto the United States Government all its right, title the following promissory note and collateral secuted by \text{Long Family dated} \frac{4-1-97}{9.50}\$ in the amount of \$\frac{17,600}{9.50}\$ % per annum, having a balance this date \$\frac{680.68}{9.50}\$ unpaid accrued interest. & Later 1.00 Long Family to the following documents are hereby assigned to a) Promissory note dated \text{4-1-97}{4-1-97}\$, in the b) S/A dated 4-1-97 & 9-28-88 c) S/A dated 1-8-97 d) Personal Guarantees dated 4-1-97	ed from the United States Government, rep- y the Lender as provided in the Guaranty by the Commisioner of Indian Affairs, in the by grants, conveys, tranfers, and sets over and interest, now and in the future to come, in
resenting 80 % of the net loss claimed Certificate or Loan Insurance Agreement executed amount of \$ 60,000.00 , the undersigned her unto the United States Government all its right, title the following promissory note and collateral secu 2. Promissory note executed by Long Family dated 4-1-97 in the amount of \$ 17.600 9.50 % per annum, having a balance this date \$ 680.68 unpaid accrued interest. & La 3. The following documents are hereby assigned to a) Promissory note dated 4-1-97 in the b) S/A dated 4-1-97 & 9-28-88 c) S/A dated 1-8-97 d) Personal Guarantees dated 4-1-97	y the Lender as provided in the Guaranty by the Commisioner of Indian Affairs, in the by grants, conveys, tranfers, and sets over and interest, now and in the future to come, in
dated 4-1-97 in the amount of \$\frac{9.50}{9.50} \% per annum, having a balance this date \$\frac{680.68}{\$} unpaid accrued interest. & Late \$\frac	
a) Promissory note dated <u>4-1-97</u> , in the b) S/A dated 4-1-97 & 9-28-88 c) S/A dated 1-8-97 d) Personal Guarantees dated 4-1-97	of \$ 17,604.73 unpaid principal and
b) S/A dated 4-1-97 & 9-28-88 c) S/A dated 1-8-97 d) Personal Guarantees dated 4-1-97	he United States Government:
c) S/A dated 1-8-97 d) Personal Guarantees dated 4-1-97	amount of \$ 17,604.73
e)UCC/EFS dated 10-18-88	
f)	
	- - -
	k of Hoven
Lend 3.12-30-97 By_	· · · · · · · · · · · · · · · · · ·

UNITED STATES DISTRICT COURT DISTRICT OF SOUTH DAKOTA CENTRAL DIVISION

Plains Commerce Bank,) CIV 05-3002
Plaintiff,	
vs. Long Family Land and Cattle Company,)) AFFIDAVIT OF RONNIE AND LILA) LONG IN SUPPORT OF DEFENDANTS'
Inc., and Ronnie and Lila Long, Defendants.) MOTION FOR SUMMARY JUDGMENT)
State of South Dakota:	
SS	-
County of Pennington:	

Ronnie and Lila Long, being first duly sworn upon their oaths, state to the best of their knowledge in support of Defendants' Motion for Summary Judgments, as follows:

- 1. The affiants are named as Defendants in this action.
- 2. The affiants, Ronnie and Lila Long, are familiar with each of the documents attached to Defendants' Brief in Support of Defendants' Motion for Summary Judgment as described in the Index of Attachments to Defendants' Brief in Support of Defendants' Motion for Summary Judgment.

Attachment 1 is a true and correct copy of the jury verdicts.

Attachment 2 is a true and correct copy of Trial Exhibit 4.

Attachment 3 is a true and correct copy of Trial Exhibit 3.

Attachment 4 is a true and correct copy of Trial Exhibits 6 and 7.

Attachment 5 is a true and correct copy of Trial Exhibit 11.

Attachment 6 is a true and correct copy of Trial Exhibit 17.

Attachment 7 is a true and correct copy of Trial Exhibit 18.

Attachment 8 is a true and correct copy of Trial Exhibit 19.

Attachment 9 is a true and correct copy of Trial Exhibit 20.

Attachment 10 is a true and correct copy of the Notice to Quit to Long Family

Land and Cattle Co., Inc. and Ronnie Long from Bank of Hoven dated 5/19/99 and Certificate of

Service signed by CRST Tribal Court Chief Judge dated 6/15/99.

Attachment 11 is a true and correct copy of Trial Exhibit 21.

Attachment 12 is a true and correct copy of Trial Exhibit 26.

Attachment 13 is a true and correct copy of the Order entered 1/3/03 by CRST Special Trial Court Judge B. J. Jones.

Attachment 14 is a true and correct copy of the Judgment entered 2/18/03 by CRST Special Trial Court Judge B. J. Jones.

Attachment 15 is a true and correct copy of the Supplemental Judgment entered 2/18/03 by CRST Special Trial Court Judge B. J. Jones.

Attachment 16 is a true and correct copy of the Memorandum Opinion and Order entered 11/22/04 by CRST Court of Appeals Chief Justice Frank Pommersheim and Associate Justices Everett Dupris and Patrick Lee.

Attachment 17 is a true and correct copy of the CFR § 103.7 which requires a corporation to be 51% Indian owned to be eligible for BIA guaranteed bank loans.

Attachment 18 is a true and correct copy of the Chapter IV Sec. 1-4-1 of the CRST Law and Order Code - Jurisdiction.

Attachment 19 is a true and correct copy of the BIA Guaranty of Bank of Hoven loans to Longs which requires first lien on all receivables, livestock, feed, grain, crops, machinery, equipment, and a second lien on all real estate and vehicles.

Attachment 20 is a true and correct copy of Trial Exhibit 1.

Attachment 21 is a true and correct copy of Trial Exhibit 3.

Attachment 22 is a true and correct copy of Trial Exhibit 16.

- 3. Defendant, Long Family Land and Cattle Company, Inc., is a South Dakota corporation with its principal place of business located in Dewey County, South Dakota, on the Cheyenne River Sioux Indian Reservation (referred to as the Longs' corporation). The Longs' corporation has been and continues to be controlled by Native American tribal members who at all times owned at least 51% of the outstanding stock in the corporation, as provided in Article IX of the Articles of Incorporation of Long Family Land and Cattle Company, Inc. (Attachment 20)
- 4. The Longs' corporation was required to be controlled by Native Americans who at all times own at least 51% of the outstanding stock in the corporation in order to qualify for the Bureau of Indian Affairs (BIA) guarantees of the loans of the Bank of Hoven to the Longs' corporation as required by 25 C.F.R. § 103.7. (Attachment 17)
- 5. Ronnie Long is the son of Kenneth and Maxine Long. Ronnie Long's wife is Lila Long. The Longs have lived on the CRST Reservation all of their lives farming and ranching raising crops and livestock.
- 6. Maxine Long and her son, Ronnie Long, and his wife, Lila Long, are all members of the Cheyenne River Sioux Tribe. Kenneth Long was not a member of the CRST.
- 7. Kenneth and Maxine Long owned 2,230 acres of deeded agricultural land located within the CRST Indian Reservation. This land had been owned by the Longs for over forty years. When Maxine Long died, her ownership in the land passed to her husband, Kenneth Long.

- 8. The Long Family Land and Cattle Co., Inc. was formed to obtain BIA guaranteed bank loans for the Longs' family farming and ranching business. The Longs' corporation owned livestock and machinery, grew crops, and pastured its livestock on the land owned by Kenneth and Maxine Long, and pastured livestock on the Indian Range Unit leased by Ronnie Long and his daughter, Bonita Richter, who are both CRST Tribal members.
- 9. Through his will, Kenneth Long gave his land and his shares in Longs' corporation to his four children. Three of the children transferred their interests to Ronnie Long. Thus, Ronnie Long inherited Kenneth Long's land and his 49% of the Longs' corporation under the will of Kenneth Long. (Tr. Ex. 2 and 3) (Attachment 21) After Kenneth Long's death in July 1995, Ronnie and Lila Long owned 100% of the Longs' corporation.
- the BIA. The BIA guarantees required a first lien on the cattle, machinery, crops, and feed of the Longs' corporation, and a second lien (mortgage) on the land owned by Kenneth and Maxine Long. (Attachment 19) Kenneth and Maxine Long, and Ronnie and Lila Long were required to sign personal guarantees of the loans of Bank of Hoven to the Longs' corporation. (Attached Guarantees) Kenneth and Maxine Long mortgaged their land to the Bank of Hoven to provide real estate collateral for the loans made by the Bank of Hoven to the Longs' corporation as required by the BIA guarantee. The BIA guarantees are noted in the real estate mortgage on the land. (Attached mortgages) Ronnie Long, Lila Long, Kenneth Long, and Maxine Long all granted bank security interests in and liens on their personal equipment, vehicles, crops, feed, grain, and livestock on the 2,230 acres located within the CRST Reservation.
- 11. In the spring of 1996, after Kenneth Long's death, an officer of the Bank of Hoven came on the Longs' land on the CRST Reservation and inspected the land, cattle, hay,

and machinery on the land. Bank of Hoven proposed a new loan agreement to Ronnie Long. Discussions concerning the new loan agreement took place with bank officers, Ronnie and Lila Long, and CRST Tribal officers at the CRST Tribal offices on the CRST Reservation. The bank proposed a deed in lieu of foreclosure transferring the Longs' land and house to the bank, and in return the bank would credit \$478,000 against the debt owed by the Longs to the bank, and the bank agreed it would finance the sale of the Longs' land back to the Longs on a contract for deed financed by the bank.

- 12. Sometime later the bank changed the agreement. The bank sent a letter to Ronnie Long, which was admitted into evidence without objection, wherein the bank told Ronnie Long the bank would not finance the sale of the land back to the Longs on a contract for deed because of possible jurisdictional problems with an Indian owned entity on the Reservation. (Attachment 2)
- 13. In the revised agreement the bank changed the terms from a contract for deed to a two-year lease with option to purchase. The Longs could buy the land back from the bank by paying the bank \$468,000 in a lump sum at the end of only two years. (Attachment 3)
- 14. The revised agreement prepared by the bank involved several main points:

 (a) when the 2,230 acres of land and house was deeded to the bank, the bank would credit

 \$478,000 against debt owed to the bank by Ronnie and Lila Long and the Longs' corporation;

 (b) the Longs would lease the land from the bank for a period of two years, and at the end of the two years they could buy the land back from the bank; (c) the bank would make the Longs a new operating loan of \$70,000 to care of their cattle and crops; (d) the bank would make the Longs a loan of \$37,500 to purchase 110 calves to be fed and pastured with the Longs' calves to increase their income so they could buy back the land from the bank; and (e) the bank would

enter into a lease purchase agreement which would provide that the Longs could buy back the 2,230 acres of land from the bank at the end of two years. (Attachment 3)

- 15. During the discussions concerning the agreement and the drafting and signing of the written agreement, the bank was represented by its lawyer, but the Longs were not represented by a lawyer.
- bequeathed 100% of the ownership of the land that was owned by Kenneth Long when he died, under his will and the assignments of the other children. (Attachment 21) When the bank received deed to the land, the credit for the land paid off debts owed to the bank by Longs' corporation and owed by Ronnie and Lila Long individually. (Attachment 3) The agreement was prepared by the bank in two documents entitled: (a) Loan Agreement, and (b) Lease With Option to Purchase. Both documents were signed the same day on December 5, 1996. The two documents are part of the same agreement. (Attachment 3)
- at trial that the agreement was breached by the bank in several material respects: The bank received a deed to all of Longs' land, received their CRP payments, and received the house proceeds, however, (a) the new operating loan of \$70,000 was never made by the bank; and (b) the new loan for \$35,500 to purchase 110 calves was never made by the bank. The purpose of these new loans was to put the Longs in a stronger financial position so they could purchase back their 2,230 acres of land from bank in two years. The Longs claimed at trial that the bank breached these promises of new loans needed to pay for necessary operating expenses and to purchase additional calves. As a direct result, the Longs were unable to feed or care for their livestock during the severe winter of 1996-1997. The Longs claimed the bank knew that the

Longs did not have operating money to move their hay 20 miles to their cattle on Ronnie Long's Indian range unit that needed the hay. The Longs claimed the bank knew that the cattle did not have feed, and that cattle without feed cannot survive for very long in winter weather. The Longs claimed that because the bank failed to make the \$70,000 operating loan as promised, and did not make an emergency loan to care for the cattle, the Longs lost 230 cows, 277 yearlings, and 8 horses. The livestock that died in the winter of 1996-1997, plus lost calf crops were a substantial loss for the Longs. (Tr. Ex. 23)

- 18. At trial the Longs claimed that ownership of the 2,230 acres and house valued by the bank at \$478,000 were transferred to the bank, the bank received CRP payments of approximately \$88,000, and received proceeds from the sale of the house of approximately \$25,000, but the bank did not make the loans that the Longs needed. The promised operating loan of \$70,000 would have enabled the Longs to move their hay to their cattle and take care of their cattle during the winter. The Longs claimed at trial that the bank's failure to make the loans as promised caused the Longs to suffer losses of \$1,236,792. (Tr. Ex. 23) At trial the Longs contended the bank got \$566,000 from the Longs through the deed to the land, the Longs' CRP payments, and house proceeds, but the Longs did not get from the bank what the bank promised and what the Longs needed.
- 19. At trial the Longs claimed that the failure of the bank to make the loan of \$70,000 to pay operating expenses, and the loan of \$37,500 to purchase additional calves, made it impossible for the Longs to exercise the option to buy back their land. The purpose of buying the 110 calves was to increase Longs' income over the next two years so they could afford to buy back their land. The Longs were unable to purchase the additional calves, and they lost the income from these calves. In addition, they were unable to care for and feed the cattle they had,

and as a direct result they suffered substantial losses of cattle. With these losses it was impossible for the Longs to buy back their land. The failure of the bank to perform made it impossible for the Longs to perform and buy back their land from the bank. (Jury Verdict Two) (Attachment 1)

- 20. The Bank of Hoven owned the 2,230 acres of land located on the CRST Reservation formerly owned by the Longs from 1996 until the bank sold the land to non-tribal members in 1999. The Longs never gave up possession of the 2,230 acres.
- 21. Kenneth Long had a CRP contract on the land. Under the terms of the Lease With Option to Purchase, the CRP annual payments of approximately \$44,000 a year were assigned to the bank. (Tr. Ex. 7) (Attachment 3) The bank received the CRP payments for two years.
- Pesicka. (Tr. Ex. 19) (Attachment 8) On June 25, 1999, the bank sold 1,905 acres to nonmembers, Edward and Mary Jo Maciewjewski, on a contract for deed. (Tr. Ex. 21) (Attachment 11) The Maciejewskis took possession of a portion of the land which the bank labeled Parcel One of about 960 acres. The contract for deed provides that the bank is in the process of evicting the Longs from the land, and that the Maciejewskis shall have possession of Parcel Two when the eviction is accomplished. (Tr. Ex. 21) (Attachment 11) The bank sold 320 acres to Pesickas for \$155 per acre, but the bank required Longs to pay \$210 per acre. The bank sold Longs' land to non-member Pesickas for \$55 less per acre, which is \$17,600 less than the bank required Longs to pay for the 320 acres.

The bank also sold 1,905 acres to Maciejewskis, who are not Indians or tribal members, on a contract for deed with favorable terms at 7.75% interest, with ten years to pay in

annual payments of \$23,229. (Tr. Ex. 21,25) (Attachment 11) FSA payments on the land of \$23,000 per year paid the payments for Maciejewskis on the contract for deed. (Tr. Ex. 23a) The bank's terms of sale for Maciejewskis are more favorable than the terms the bank required of Longs. The bank required Longs to pay 9.25% interest to restructure the note (Tr. Ex. 8), and 8.5% on the Lease With Option to Purchase (Tr. Ex. 7), but the bank charged Maciejewskis only 7.75% interest. (Tr. Ex. 21) (Attachment 11) The bank required Longs to pay the full purchase price of \$468,000 in a cash lump sum in two years, but Maciejewskis got ten years to pay for the land in payments of \$23,329 a year. (Tr. Exs. 7, 21) (Attachments 3, 11) A contract for deed would have made it substantially easier for Longs to buy back their land, where the annual FSA payments and annual crop production would pay the contract for deed payments over ten years.

- 23. Judge Jones determined that the above facts are prima facie evidence that the bank denied Longs the privilege of favorable bank financing on a contract for deed solely because of their status as Indians and tribal members, and thus submitted Longs' discrimination claim to the jury. (Attachment 13) The jury determined that the bank intentionally discriminated against Longs solely on their status as Indians or tribal members in connection with the Lease With Option to Purchase. (Jury Verdict Four) (Attachment 1) Judge Jones correctly denied the bank's motion to dismiss for lack of jurisdiction, and the CRST Court of Appeals affirmed.
- 24. In June of 1999, the bank sent a letter to the CRST Court requesting that the CRST Court serve a Notice to Quit on Ronnie Long. The CRST Court accommodated the bank. The request was approved ex parte by Chief Judge Bluespruce on June 15, 1999, and was served on the Longs by the CRST Court on June 16, 1999. (Tr. Ex. 20) (Attachment 10) The bank voluntarily came into the CRST Court requesting the assistance of the Court without reserving any objection or reservation to the jurisdiction of the CRST Court over the bank as party to such

eviction action. (Attachment 10) Ronnie and Lila Long and their children did not move off the land and did not remove their cattle, machinery, crops, or hay off of the 2,230 acres of land.

25. At the trial the jury determined that the bank breached the Loan Agreement (Jury Interrogatory One), that the bank intentionally discriminated against the Longs based solely on their status as Indians or tribal members in the Lease With Option to Purchase (Jury Verdict Four), and that the bank acted in bad faith when it attempted to gain the increased guarantee from the BIA as required by the Loan Agreement (Jury Verdict Five). The jury awarded the Longs damages of \$750,000, and determined that prejudgment interest should be added to the judgment. (Jury Verdict Six) (Attachment 1)

Dated this <u>&</u> day of December, 2005.

RONNIE LONG

Dila

Subscribed and sworn to before me this <u>B</u> day of December, 2005.

(SEA) State of South Dakota

NOTARY PUBLIC

My Commission Expires
October 6, 2006

My Commission Expires:

CERTIFICATE OF SERVICE

I, James P. Hurley, do hereby certify that on the 8th day of December, 2005, I caused copies of the foregoing Affidavit of Ronnie and Lila Long in Support of Defendants' Motion for Summary Judgment to be electronically served upon:

Steven J. Gunn Civil Justice Clinic Washington University School of Law Anheuser-Busch Hall One Brookings Drive, Campus Box 1120 St. Louis, MO 63130

and on the 9th day of December, 2005, I caused a copy thereof to be served upon

David A. Von Wald Attorney at Law P.O. Box 468 Hoven, SD 57450

Robert V. Atmore Lindquist and Vennum PLLP 80 S. 8th St. 4300 IDS Center Minneapolis, MN 55402 Roger K. Heidenreich Sonnenschein, Nath & Rosenthal LLP One Metropolitan Square, Suite 3000 St. Louis, MO 63102

Thomas J. Van Norman Cheyenne River Sioux Tribe Legal Department P.O. Box 590 Eagle Butte, SD 57625

by depositing copies of the same in envelopes securely sealed and with first class postage fully prepaid thereon in the United States Mail at Rapid City, South Dakota, and addressed to the above-named persons at the foregoing addresses, the same being the last-known addresses of those persons.

Dated this 8th day of December, 2005.

JAMES P. HURLEY

SECURIAY AGREEMENT - GENERAM FORM

1. PARTIES PROPERTY: The undersigned Debtor (fointly and severally) for value received hereby grants to the undersigned Seculender, a security interest in the following described property:	red Party
All equipment, all machinery, all farm vehicles, all crops, all feed and grain, livestock, all supplies used or produced in farming operations, all contract rig and accounts, all warehouse receipts or other documents of title affecting such and all rights of debtor or payments in kind and ASCS farm program payments unde terms set between the debtor and the U.S. Dept. of Ag., whether now owned or her after acquired.	hts goods; r·the
all products of, additions to and replacements thereof and all accessories, accessions, parts and equipment now or bereafter offixed therete connection therewith, and the proceeds of all property secured hereby as set out below. 2. If FARM PRODUCTS, CROPS OR FIXTURES ARE COLLATERALS if this instrument includes livestock, then as additional collateral signs, transfers and conveys to Secured Party a security interest in and to all increase and issue thereof and additions, replacements and therefor, and all feed, both hay and grain, owned by Debtor, all water privileges, and all equipment, used in feeding and handling sold, if a constant of the products thereof growing or planted on the following described property; either before or after harvest and all additions tutions therefor, or if the property covered hereby is livestock, crops or fixtures, it is and will be located on the following described proper.	Debtor of substitutio vestock or annual ar
County, Sc	• , •
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3. IF INVENTORY IS COLLATERAL: If this instrument includes inventory then Debtor hereby grants to Lender a security interest in inventory now owned or hereofter acquired and all replacements, substitutions, and additions thereto, and a security interest in all of De chandles, raw materials, work in process and finished products.	all of hi bior's, me
A. Upon execution of this agreement and upon request of Secured Party at any time while the indebtedness hereby secured remains the content of the inventory and inventory acquired, inventory secured Party, a signed statement, in form satisfactory to Secured Party, showing the current status of the inventory here to include for any given period designated by Secured Party the opening inventory, inventory acquired, inventory sold and delivered, inventory here held for future delivery, inventory returned or repossessed, inventory used or consumed in Debtor's business, and closing inventory. 8. If of any given time the value of the collateral does not equal or exceed the total amount of indebtedness of Debtor to Secured Party and Interest in the content of the collateral to Secured Party to meet Secured Party's a secured Party or transfer additional collateral to Secured Party to meet Secured Party's a secured Party and for the payment of an indebtedness in the face amount of \$\frac{1}{2}\$. OBLIGATIONS SECURED — OPEN END: This security interest is given to secure the performance of the covenants and agreements to the and for the payment of an indebtedness in the face amount of \$\frac{1}{2}\$ — os evidenced by a note of other instrument(s) executed by Debtor poyable to the order of sold Secured Party as therein provided, and with Interest as therei and for the payment of all extensions and renewals thereof and all changes in form of sold indebtedness which may be from time to time agreement between Secured Party and Debtor, and for all advances made by Secured Party for taxes, levies, premiums of insurance and regulatery and collisteral of the protector of preserve the collateral and of others and oil money hereforce and hereafter and any nature whotsaever and however arising or acquired; and for interest on any money expended by Secured Party for taxes, levies and on monthernore of said collateral All sums poyable hereunders shall be used at the others and oil in the secured Party for taxes, levies and on monthern	fred Parity satisfaction herein se promissory noset farth lifected by varied Parity varied Parity
or maintenance of said collateral. All sums payable hereunder shall be paid at the place stated in the promisiory note or instrument, if an none then at the location of the Secured Party as stated below, and if nane, then at the place of residence of the Secured Party. 5. This instrument shall be void upon payment of all abligations secured hereby.	repairs to ny, and it
6. INFORMATIONAL (Check one or more). The oddress of the Debtor, below, is his residence. Such address is the Debtors chief place of business.	
Such address is where the Collateral is kept. Debtor is a non-resident of South Dakoto.	
7. USE OF PROPERTY: Debtor warrants, covenants and agrees that. The property is or is to be used by Debtor primarily (check 1, 2 of the property is or in the property is or in the property in the property in the property is or in the property in the property in the property is or in the property in the property in the property in the property is or in the property in the property in the property in the property is or in the property in the prop	,
1. In business	ir 3) _t
2. For personal, family 3. In farming operations. or household purposas, Farm Equipment	
8. PURPOSE: The security Interest herein is given on this collateral KXX for a purchase money loan;	rwise.
9. THIS AGREEMENT SPECIFICALLY INCLUDES ALL OF THE ADDITIONAL PROVISIONS SET FORTH ON THE REVERSE SIDE HEREOF, THE SET OF A COPY OF THIS CONTRACT FULLY COMPLETED.	HE SAME
BANK OF HOVEN Kenneth Long (Debtor) BANK OF HOVEN HOVEN, SOUTH DAKOTA 57450	
Maxine Long (Debtor)	
1) Benjalin Sy Jon Broke	
Loran Jora Doll Boll, VP Decured	Porly)
Lila Long (Debtor)	j
Ceasing.	:
Box 186 Timber Lake, SD (City)	- /
Dewey South Dakota	
(County) (State)	; ·

GUARANTY

	HOVEN	SD
	(City)	(State)
	API	RIL 1, 1997
For good and valuable consideration, the duce BANK OF HOVEN, P.O. BOX 7, HOV	/EN, SD 57450	
(herein, with its participants, successors and time to make loans or extend other accommo CO. INC.	d assigns, called "Lender"), at indications to or for the account of	its option, at any time or from time to LONG FAMILY LAND & CATTLE
(herein called "Borrower") or to engage in an and unconditionally guarantees to Lender the reason of acceleration or otherwise, of the de A. If this is checked, the Undersigne bility or obligation of Borrower to Len FAMILY LAND AND CATTLE CO. IN renewals or replacements thereof (her	e full and prompt payment when ebts, liabilities and obligations de ed guarantees to Lender the pay- nder evidenced by or arising out IC. reinafter referred to as the "Inde	n due, whether at maturity or earlier by escribed as follows: ment and performance of the debt, lia- of the following: <u>LOANS TO LONG</u> and any extensions,
B. If this Li is checked, the Undersign every debt, liability and obligation of hereafter owe to Lender (whether sincurred, and whether it is or may primary or secondary, liquidated or	ned guarantees to Lender the p f every type and description wh uch debt, liability or obligation be direct or indirect, due or to unliquidated, or joint, several, after collectively referred to as t	nayment and performance of each and sich Borrower may now or at any time now exists or is hereafter created or become due, absolute or contingent, or joint and several; all such debts, he "Indebtedness"). Without limitation,
The term "Indebtedness" as used in the Borrower and Lender after the date he obligations) for which Borrower meets the assets and income without the addition of someone other than the joint Undersigned	reof (including any extensions he Lender's standard of credity a guaranty, or for which a gual	, renewals or replacements of such
The Undersigned further acknowledges and 1. No act or thing need occur to establish full payment and discharge of all indebtednes or release the liability of the Undersigned here 2. This is an absolute, unconditional and ot be in force and be binding upon the Unguaranty is revoked by written notice actuall to Indebtedness existing or committed for at renewals, extensions and refinancings there effective only as to the one so revoking. Toguaranty, except upon actual receipt of writtincompetent and only prospectively, as to fut 3. If the Undersigned shall be dissolved, a this guaranty, then the Lender, the full amount of the Undersigned voluntarily commences or there United States Bankruptcy Code, the full amount immediately due and payable without demiced. The liability of the Undersigned hereund	the liability of the Undersigned as, shall in any way exonerate the eunder. Continuing guaranty of payment indersigned, whether or not all the received by the Lender, and sit is the time of actual receipt of sit of. If there be more than one of the notice thereof by Lender and the notice thereof by Lender and the transactions, as herein set fishall die, or shall be or become be right to declare immediately count of all Indebtedness, whether is commenced involuntarily against of all Indebtedness, whether and or notice thereof.	of the Indebtedness and shall continue Indebtedness is paid in full, until this uch revocation shall not be effective as uch notice by the Lender, or as to any Undersigned, such revocation shall be the Undersigned shall not revoke this id then only as to the decedent or the orth. Insolvent (however defined) or revoke due and payable, and the Undersigned or unmatured. If the pinst the Undersigned a case under the er due and payable or unmatured, shall are due and payable or unmatured, shall
if unlimited or if no amount is stated, the United amount), plus accrued interest thereon referable thereto. Indebtedness may be createrable to Lender device the Undersigned), from their propertion of the excess. Such application of receipts are reunder. If the liability of the Undersigned under this accompanied by a written transmittal documentate under this guaranty for such purpose. 5. The Undersigned will pay or reimburse land legal expenses) incurred by Lender in contractions.	dersigned shall be liable for all I and all attorneys' fees, collect ted and continued in any amouning the liability of the Undersig on account of the Indebtedness, out of any collateral security is shall not reduce, affect or in the indistrict to a stated amount is guaranty shall be effective to ment, received by the Lender, advanced for all costs and expense nnection with the protection, de	indebtedness, without any limitation as alon costs and enforcement expenses ant, whether or not in excess of such ned hereunder. The Lender may apply as from Borrower or any other person or from any other source to payment mpair the liability of the Undersigned at pursuant to this paragraph 4, any educe or discharge such liability only if vising the Lender that such payment is
n any litigation or bankruptcy or insolvency p This guaranty includes the additional provision		nde a nort have-f
This guaranty is unsecured; secured secured by	by a mortgage or security agree	
IN WITNESS WHEREOF, this guaranty has		

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GUARANTY

	In consideration of financial accomodations given or to be given or continued to
٠.	herein called "Borrower" byBank_ of Hoven, A SD Corporation herein called "Bank", the undersigned irrevocably and
	unconditionally guarantee to the Bank, payment when due, whether by acceleration or otherwise, of any and all Liabilities of the Borrower as defined below to the Bank, together with all interest thereon; all attorneys' fees, costs, and expenses of collection incurred by the Bank in enforcing any of such Liabilities of the Borrower; and all attorneys' fees, costs, and expenses incurred by the Bank in foreclosing, preserving, protecting, retaking, holding, and selling of any collateral as a result of the enforcement or foreclosure of any security interest or mortgage given by Borrower to Bank.
	The term "Liabilities of the Borrower" shall mean and include:
	A. If checked, all indebtedness, liabilities or obligations, direct or contingent, secured or unsecured, joint, several, or joint and several, of the Borrower to Bank, created or incurred for any purpose whatsoever, now existing or hereafter arising, due or to become due to, or held or to be held, by the Bank for its own account or as agent for another or others, whether created or incurred directly or acquired by assignment or otherwise. (THERE IS NOT A LIMIT TO THE AMOUNTS COVERED BY THIS GUARANTY).
	B. If checked, the debts, liabilities, or obligations, direct or contingent, secured or unsecured, joint, several, or joint or several of the Borrower to Bank evidenced by the following: subject to terms of collateral note

and any extensions, renewals, modifications or replacements thereof. (THIS GUARANTY IS LIMITED TO \$ 322,967.26

The undersigned waive notice of the following: acceptance of this Guaranty and notice of the incurring of any of the Liabilities of the Borrower; presentment, demand for payment, protest, notice of protest, notice of dishonor or nonpayment of any instrument evidencing any of the Liabilities of the Borrower; notice of any alleged default, or notice of right to cure any default with respect to any of the Liabilities of the Borrower to the Bank; and notice of any lawsuit filed by or on behalf of the Bank against Borrower, or the taking of any other action by the Bank against, and any other notice to, any party liable for any of the Liabilities of Borrower (including the undersigned).

The Bank may at any time and from time to time (whether or not after revocation or termination of this Guaranty) without the consent of, or notice to, the undersigned; without incurring responsibility to the undersigned; and without impairing or releasing the obligations of the undersigned hereunder, do one or more of the following:

- (1) renew, alter, or change in any manner the terms of any instrument evidencing any of the Liabilities of the Borrower, including any change in a) the rate of interest, and b) place, terms, or time of payment of any debt, liability, or obligation incurred directly or indirectly in respect thereof. This Guaranty shall apply to the Liabilities of the Borrower to the Bank as so changed, extended, renewed, or altered;
- (2) sell, exchange, substitute, release, surrender, realize upon, or otherwise deal with in any manner and in any order any property by whomsoever at any time pledged, mortgaged, or otherwise securing any of the Liabilities of the Borrower to the Bank hereby guaranteed or any debts, liabilities or obligations (including any of those hereunder) incurred directly or indirectly in respect thereof or hereof, and/or exercise any right of setoff it may have.
- (3) exercise or refrain from exercising any rights against the Borrower or others (including the undersigned) or otherwise act or refrain from acting;
- (4) settle or compromise any of the Liabilities of the Borrower to the Bank hereby guaranteed or any security therefor, or any debt, liability, or obligation (including any of those hereunder) incurred directly or indirectly in respect thereof or hereof, and may subordinate the payment of all or any part of the Liabilities of the Borrower to the payment of any debt, liability, or obligation (whether due or not) of the Borrower to creditors of the Borrower other than the Bank and the undersigned; and
- (5) apply any sums by whomsoever paid or howsoever realized to any Liabilities of the Borrower (regardless of the origin thereof) to the Bank, regardless of the nature of any of the Liabilities of the Borrower to the Bank which remain unpaid and regardless of the Borrowers' application or use of the consideration, if any, received in connection with any of the Liabilities of the Borrower to the Bank.

No invalidity, irregularity, or unenforceability of all or any part of the Liabilities of the Borrower to the Bank hereby guaranteed, or in any of the documents securing all or any part of the Liabilities of the Borrower, shall affect, impair, or be a defense to this Guaranty, and this Guaranty is a primary obligation of the undersigned.

The undersigned agree that the obligations and guaranty of the undersigned and the rights of the Bank in any collateral by whomsoever at any time pledged, conveyed, or mortgaged to secure, or howsoever securing any of the liabilities of the Borrower, shall not be released, discharged, or in any way affected, nor shall the undersigned have any rights against the Bank, by reason of the fact that (i) a valid or perfected lien, security interest, or encumbrance in any of the collateral may not be conveyed to, obtained by, or created in favor of Bank; (ii) any of the collateral may be subject to equities or defenses or claims in favor of others or may be invalid or defective in any way; (iii) the value of any of the collateral, or the financial condition of the Borrower, of any obligor, of any guarantor, or any of the collateral may not have been correctly estimated or may have changed or may hereafter change; or (iv) there is any deterioration, waste, or loss by fire, theft, or otherwise of any of the collateral.

The undersigned agree that the Bank shall not be required to resort first for payment to the Borrower, or other persons or corporations, their properties or estates, whether by lawsuit or otherwise, before enforcing this Guaranty. The undersigned further agree that Bank shall not be required to have any collateral or security applied to Liabilities of the Borrower (including other guaranties) before enforcing this Guaranty. The undersigned further agree that the Bank shall have a general lien on and security interest in and a right of setoff against all property of the undersigned including without limitation all deposits, cash, securities, notes, cash equivalents, or certificates of deposit now or hereafter in the Bank's possession or on deposit with the Bank, whether held in a general or special acount, or for safekeeping or otherwise, and such lien, secuity interest, and right of setoff may be enforced or exercised without demand upon or notice to the undersigned.

If box A is checked above, this Guaranty is a continuing one and all of the Liabilities of the Borrower to the Bank to which it applies or may apply under the terms hereof shall be conclusively presumed to have been created in reliance hereon. As to each of the undersigned, this Guaranty shall continue until written notice of revocation signed by such undersigned, or until written notice of the death of such undersigned shall in each case have been actually received by the Bank, notwithstanding revocation by, or the death of, or complete or partial release for any cause of, any one or more of the remainder of the undersigned, or of the Borrower, or of anyone liable or obligated in any manner for any of the Liabilities of the Borrower hereby guaranteed or for the debts, liabilities, or obligations (including those hereunder) incurred directly or indirectly in respect thereof or hereof. No revocation or termination hereof shall affect in any manner rights arising under this Guaranty with respect to (a) Liabilities of the Borrower to the Bank which shall have been created, contracted, assumed, or incurred after receipt of such written notice pursuant to any contract entered into by the Bank prior to receipt of such notice; and the sole effect of revocation or termination hereof shall be to exclude from this Guaranty Liabilities of the Borrower to the Bank thereafter arising which are unconnected with Liabilities of the Borrower to the Bank arising or transactions entered into before the date of revocation or termination.

 $0.08 \cdot 0.9$

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If claim is ever made upon the Bank for rr ment or recovery of any amount or amounts recovery of any of the Liabilities of the Borrower to. Bank and the Bank repays all or part of said an. It by reason of (a) any judgment, decree, of any such claim effected by the Bank with any such claimant (including the Borrower), then and in such event the undersigned agree that any such judgment, decree, order, settlement, or compromise shall be binding upon the undersigned, notwithstanding any revocation signed shall be and remain liable to the Bank hereunder for the amount so repaid or recovered to the same extent as if such amount had never originally been received by the Bank.

Any acknowledgment or new promise, whether by payment of principal or interest or otherwise and whether by the Borrower or others (including the undersigned), with respect to any of the Liabilities of the Borrower to the Bank shall, if the statute of limitations in favor of the undersigned against the Bank shall have commenced to run, toll the running of such statute of limitations and, if the period of such statute of limitations shall have expired, prevent the operation of such statute of limitations.

No delay on the part of the Bank in exercising any of its options, powers, or rights, or partial or single exercise thereof, shall constitute a waiver thereof. No waiver of any of its rights hereunder, and no modification or amendment of this Guaranty, shall be deemed to be made by the Bank unless the same shall be in writing, duly signed on behalf of the Bank, and each such waiver, if any, shall apply only the Bank in any other respect at any other time.

The undersigned waive all rights of subrogation to Bank's rights against the Borrower until all of the Liabilities of the Borrower to the Bank guaranteed hereunder shall have been fully paid and discharged.

This Guaranty and the rights and obligations of the Bank and of the undersigned hereunder shall be govered and construed in accordance with the laws of the State of South Dakota; and this Guaranty is binding upon the undersigned, his, her, their, or its executors, administrators, successors, or assigns, and shall inure to the benefit of the Bank, its successors, or assigns.

The undersigned, if more than one, shall be jointly and severally liable hereunder and the term "undersigned" wherever used herein shall mean the undersigned or any one or more of them. Anyone signing this Guaranty shall be bound hereby, whether or not anyone else signs this Guaranty at any time. The term "Bank" includes any agent of the Bank acting for it.

	reid invalid under the laws of the applicable jurisdiction, this Guaran rights and obligations of the parties shall be construed and enforce
In addition to the other provisions contained herein, this Guaranty	is secured by
Dated: September 28, 19 88	
\mathcal{D}_{i}	•
(aking) Long	Box 186, Timber Lake, SD 57656
Maxine Long	(Address)
V	
	(Address)
C	INDIVIDUAL ACKNOWLEDGEMENT
State of South Dahata,	
<u> </u>	
County of Potter	ss.
)	
On this 28 day of Scottam Ix	40
Marin 1 ma	. 19 8 , before me , a Notary Public, personally appeare
oregoing instrument, and it is executed as a voluntary act and deed.	, to me known to be the identical person(s) who executed th
5 5 The second with the system of the system	40
	Nama K-Ramack
=	Notary Public
NANCY K. RAUSCH	U
Notary Public, POTTER COUNTY, S. DAK.	
My Commission Expires APRIL 10, 1993	
	CORPORATE ACKNOWLEDGEMENT
tate of)	
·	SS.
ounty of)	
On this day of	, 19, before me , a Notary Public, personally appeared
	, 19, before me, a Notary Public, personally appeared
id say that he/she is the	to me personally known, who being by me duly swor
	said Corporation (or that no seal has been provided by said Corpora
on); that said instrument was signed (and sealed) on hebalf of said C	corporation by authority of its Board of Directors; and the said
acknowledged the eventual of said C	n of said instrument to be the voluntary act and deed of said Corporation
acknowledged tile execution	TO Sale HISTUMENT to be the voluntary act and deed of said Corporation

L.App. 00052

My Commission expires:

Long Far 1y Land & Cattle Co., Inc. In consideration of financial accomodations given or to be given or continued to erein called "Borrower" by ______Bank_ of Hoven herein called "Borrower" by _

. herein called "Bank", the undersigned irrevocably and

unconditionally guarantee to the Bank, payment when due, whether by acceleration or otherwise, of any and all Liabilities of the Borrower as defined below to the Bank, together with all interest thereon; all attorneys' fees, costs, and expenses of collection incurred by the Bank in enforcing any of such Liabilities of the Borrower; and all attorneys' fees, costs, and expenses incurred by the Bank in foreclosing, preserving, protecting, retaking, holding, and selling of any collateral as a result of the enforcement or foreclosure of any security interest or mortgage given by Borrower to Bank.

The term "Liabilities of the Borrower" shall mean and include:

A. XX if checked, all indebtedness, liabilities or obligations, direct or contingent, secured or unsecured, joint, several, or joint and several, of the Borrower to Bank, created or incurred for any purpose whatsoever, now existing or hereafter arising, due or to become due to, or held or to be held, by the Bank for its own account or as agent for another or others, whether created or incurred directly or acquired by assignment or otherwise. (THERE IS NOT A LIMIT TO THE AMOUNTS COVERED BY THIS GUARANTY).

B. [] if checked, the debts, flabilities, or obligations, direct or contingent, secured or unsecured, joint, several, or joint or several of the Borrower to Bank evidenced by the following:

and any extensions, renewals, modifications or replacements thereof, (THIS GUARANTY IS LIMITED TO \$ ___

The undersigned waive notice of the following: acceptance of this Guaranty and notice of the incurring of any of the Liabilities of the Borrower, presentment, demand for payment, protest, notice of protest, notice of dishonor or nonpayment of any instrument evidencing any of the Liabilities of the Borrower; notice of any alleged default, or notice of right to cure any default with respect to any of the Liabilities of the Borrower to the Bank; and notice of any lawsuit filed by or on behalf of the Bank against Borrower, or the taking of any other action by the Bank against, and any other notice to, any party liable for any of the Liabilities of Borrower (including the undersigned).

The Bank may at any time and from time to time (whether or not after revocation or termination of this Guaranty) without the consent of, or notice to, the undersigned; without incurring responsibility to the undersigned; and without impairing or releasing the obligations of the undersigned hereunder, do one or more of the following:

- (1) renew, alter, or change in any manner the terms of any instrument evidencing any of the Liabilities of the Borrower, including any change in a) the rate of interest, and b) place, terms, or time of payment of any debt, liability, or obligation incurred directly or indirectly in respect thereof. This Guaranty shall apply to the Liabilities of the Borrower to the Bank as so changed, extended, renewed, or altered;
- (2) self, exchange, substitute, release, surrender, realize upon, or otherwise deal with in any manner and in any order any property by whomsoever at any time pledged, mortgaged, or otherwise securing any of the Liabilities of the Borrower to the Bank hereby guaranteed or any debts, liabilities or obligations (including any of those hereunder) incurred directly or indirectly in respect thereof or hereof, and/or exercise any right of setoff it may have.
- (3) exercise or refrain from exercising any rights against the Borrower or others (including the undersigned) or otherwise act or refrain from acting:
- (4) settle or compromise any of the Liabilities of the Borrower to the Bank hereby guaranteed or any security therefor, or any debt, liability, or obligation (including any of those hereunder) incurred directly or indirectly in respect thereof or hereof, and may subordinate the payment of all or any part of the Liabilities of the Borrower to the payment of any debt, liability, or obligation (whether due or not) of the Borrower to creditors of the Borrower other than the Bank and the undersigned; and
- (5) apply any sums by whomsoever paid or howsoever realized to any Liabilities of the Borrower (regardless of the origin thereof) to the Bank, regardless of the nature of any of the Liabilities of the Borrower to the Bank which remain unpaid and regardless of the Borrowers' application or use of the consideration, if any, received in connection with any of the Liabilities of the Borrower to the Bank.

No invalidity, irregularity, or unenforceability of all or any part of the Liabilities of the Borrower to the Bank hereby guaranteed, or in any of the documents securing all or any part of the Liabilities of the Borrower, shall affect, impair, or be a defense to this Guaranty, and this Guaranty is a primary obligation of the undersigned.

The undersigned agree that the obligations and guaranty of the undersigned and the rights of the Bank in any collateral by whomsoever at any time pledged, conveyed, or mortgaged to secure, or howsoever securing any of the liabilities of the Borrower, shall not be released, discharged, or in any way affected, nor shall the undersigned have any rights against the Bank, by reason of the fact that (i) a valid or perfected lien, security interest, or encumbrance in any of the collateral may not be conveyed to, obtained by, or created in favor of Bank; (ii) any of the collateral may be subject to equities or defenses or claims in favor of others or may be invalid or defective in any way; (iii) the value of any of the collateral, or the financial condition of the Borrower, of any obligor, of any guarantor, or any of the collateral may not have been correctly estimated or may have changed or may hereafter change; or (iv) there is any deterioration, waste, or loss by fire, theft, or otherwise of any of the collateral.

The undersigned agree that the Bank shall not be required to resort first for payment to the Borrower, or other persons or corporations, their properties or estates, whether by lawsuit or otherwise, before enforcing this Guaranty. The undersigned further agree that Bank shall not be required to have any collateral or security applied to Liabilities of the Borrower (including other guaranties) before enforcing this Guaranty. The undersigned further agree that the Bank shall have a general lien on and security interest in and a right of setoff against all property of the undersigned including without limitation all deposits, cash, securities, notes, cash equivalents, or certificates of deposit now or hereafter in the Bank's possession or on deposit with the Bank, whether held in a general or special acount, or for safekeeping or otherwise, and such lien, seculty interest, and right of setoff may be enforced or exercised without demand upon or notice to the undersigned.

If box A is checked above, this Guaranty is a continuing one and all of the Liabilities of the Borrower to the Bank to which it applies or may apply under the terms hereof shall be conclusively presumed to have been created in reliance hereon. As to each of the undersigned, this Guaranty shall continue until written notice of revocation signed by such undersigned, or until written notice of the death of such undersigned shall in each case have been actually received by the Bank, notwithstanding revocation by, or the death of, or complete or partial release for any cause of, any one or more of the remainder of the undersigned, or of the Borrower, or of anyone liable or obligated in any manner for any of the Liabilities of the Borrower hereby guaranteed or for the debts, liabilities, or obligations (including those hereunder) incurred directly or indirectly in respect thereof or hereof. No revocation or termination hereof shall affect in any manner rights arising under this Guaranty with respect to (a) Liabilities of the Borrower to the Bank which shall have been created, contracted, assumed, or incurred prior to receipt by the Bank of written notice of such revocation or termination or (b) Liabilities of the Borrower to the Bank which shall have been created, contracted, assumed, or incurred after receipt of such written notice pursuant to any contract entered into by the Bank prior to receipt of such notice; and the sole effect of revocation or termination hereof shall be to exclude from this Guaranty Liabilities of the Borrower to the Bank thereafter arising which are unconnected with Liabilities of the Borrower to the Bank arising or transactions entered into before the date of revocation or termination.

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L.App. 00053

If claim is ever made upon the Bant repayment or recovery of any amount or amount—eccived by the Bank in payment or on account of any of the Liabilities of the Borrow of any such claim effected by the Bank with any such claimant (including the Borrower), then and in such event the undersigned agree that any such judgment, decree, order, settlement, or compromise shall be binding upon the undersigned, notwithstanding any revocation hereof or the cancellation of any note or other instrument evidencing any of the Liabilities of the Borrower to the Bank, and the property of any amount or amount exceived by the Bank in payment or on account mount by reason of (a) any judgment, decree, property, or (b) any settlement or compromise that any such judgment, decree, order, settlement, or compromise shall be binding upon the undersigned, notwithstanding any revocation hereof or the cancellation of any note or other instrument evidencing any of the Liabilities of the Borrower to the Bank, and the property had a shall be accounted to the cancel labels to the Bank because for the amount or amount exceived by the Bank in payment or on account mount by reason of (a) any judgment, decree, property, or (b) any settlement or compromise that any such claimant (including the Borrower), then and in such event the undersigned agree that the shall be binding upon the undersigned not instrument evidencing any of the Liabilities of the Borrower to the Bank, and the payment or account mount by reason of (a) any judgment, decree, property, or (b) any settlement or compromise that any such claimant (including the Borrower), then and in such event the undersigned agree that the shall be believed by the Bank and the Ban signed shall be and remain liable to the Bank hereunder for the amount so repaid or recovered to the same extent as if such amount had Any acknowledgment or new promise, whether by payment of principal or interest or otherwise and whether by the Borrower or others (including the undersigned), with respect to any of the Liabilities of the Borrower to the Bank shall, if the statute of limitations in favor of the undersigned against the Bank shall have commenced to run, toll the running of such statute of limitations and, if the period of such statute of limitations shall have expired, prevent the operation of such statute of limitations. No delay on the part of the Bank in exercising any of its options, powers, or rights, or partial or single exercise thereof, shall constitute a waiver thereof. No waiver of any of its rights hereunder, and no modification or amendment of this Guaranty, shall be deemed to be made by the Bank unless the same shall be in writing, duly signed on behalf of the Bank, and each such waiver, if any, shall apply only with respect to the specific instance involved, and shall in no way impair the rights of the Bank or the obligations of the undersigned to The undersigned waive all rights of subrogation to Bank's rights against the Borrower until all of the Liabilities of the Borrower to the Bank guaranteed hereunder shall have been fully paid and discharged. This Guaranty and the rights and obligations of the Bank and of the undersigned hereunder shall be govered and construed in accordance with the laws of the State of South Dakota; and this Guaranty is binding upon the undersigned, his, her, their, or its executors, administrators, successors, or assigns, and shall inure to the benefit of the Bank, its successors, or assigns. The undersigned, if more than one, shall be jointly and severally liable hereunder and the term "undersigned" wherever used herein shall mean the undersigned or any one or more of them. Anyone signing this Guaranty shall be bound hereby, whether or not anyone else signs this Guaranty at any time. The term "Bank" includes any agent of the Bank acting for it. If any of the provisions of this Guaranty shall contravene or be held invalid under the laws of the applicable jurisdiction, this Guaranty shall be construed as if not containing those provisions and the rights and obligations of the parties shall be construed and enforced In addition to the other provisions contained herein, this Guaranty is secured by <u>all assets</u> (Address) INDIVIDUAL ACKNOWLEDGEMENT State of ___South Dakota County of Potter On this 5th day of March , 19 92 , before me , a Notary Public, personally appeared Kenneth Long __, to me known to be the identical person(s) who executed the foregoing instrument, and it is executed as a voluntary act and deed. CHARLES E. SIMON Notary Public, POTTER COUNTY, S. DAK. My Commission expires: - My Commission Expires MARCH 2. 1995 CORPORATE ACKNOWLEDGEMENT On this _____ day of __ _, before me, a Notary Public, personally appeared , to me personally known, who being by me duly sworn did say that he/she is the ___ a Corporation; that the seal affixed to the instrument is the seal of said Corporation (or that no seal has been provided by said Corpora-

tion); that said instrument was signed (and sealed) on behalf of said Corporation by authority of its Board of Directors; and the said ______

My Commission expires: _

Notary Public

 $_{\perp}$ acknowledged the execution of said instrument to be the voluntary act and deed of said Corporation.

In case of default in the payment of said principal sum of money or any part thereof, or interest thereon at the time or times above specified for payment thereof, or in case of non-payment of any taxes, assessments, or insurance as aforesaid, or of breach of any covenant or agreement herein contained; then and in either case, the whole, principal and interests of said notes, shall at the option of the holder thereof, immediately become due and payable, and this mortyage may be foreclosed by action, or by advertisement as provided by statute or the rules of practice relating thereto, and this paragraph shall be deemed as authorizing and constituting a power of sale as mentioned in said statutes or rules, and any amendatory thereof.

General Long

MORTGAGE — COLLATERAL REAL ESTATE MORTGAGE

THIS MORTCAGE, mail	this 15th	<u>day of Naveml</u>	ber	in the yea
19. 90 by Kenneth and	Maxine Long, Hus	band and Wife		
of **Dewey	County and St	ate of <u>South</u> Dal	kota M	[ortgagor <u>s</u>
to Bank of Hoven, A Co	rporation, Box 7			
of Haven	P, O ₃ , Co	unty of Potter		and state o
South Dakota	, Mortgagee_	<u></u>		
WITNESSETH, that sai	d Mortgägor <u>s</u> he	reby mortgage	to said Mortgagee	the follow
ing described premises situate	d in the County of	Dewey	an	d State of Sout
Dakotu, to-wit: Northwest	<u>Quarter of Sectio</u>	n Twenty Five,	Township Seventeen	Range
Twenty Five (NW1 25-17	-25), All of Sect	ion Twenty Eigh	it Township Sevente	en, Range
Twenty Five (28-17-25), East Half of S	ection Thirty I	<u>'wo, Township Seven</u>	teen,
Range Twenty Five (E装	32-17-25), All of	Section Thirty	Three, Township S	eventeen,
Range Twenty Five (33-	17-25), and the s	outhwest Quarte	r of Section Thirt	y Four,
<u> Township Seventeen, Ra</u>	ige Twnety Five (SW <u>% 34=17-25) a</u>	11 in Dewey County	<u>, South Dake</u>
And the East Half of S	ection One, Towns	hip Fifteen, Ra	inge Twenty Four (E	为1-15-24)。
in Dewey County, South as security for the payment to s	Dakota. aid mortgageea	t Hoven, South	Dakota	
of a principal sum not to e agreements, checks, or any othe	rceed \$ <u>472,275.00</u>	, in accor	rdance with promissor	y notes, credit
evidenced by a written instrun	ient or agreement, and	l whether or not the	same exists as of the da	ite hereof or is
hereafter created or acquired b as the 'Obligations,' said Oblig Considered as limiting the con-	itions not to be in exce	ss of \$ 472,275,0	0 but nothing	herein shall be
considered as limiting the amo	and within smill or sec	urea wasa aavance	140 project the security.	
and the second	 Manager and the second s	apperature of the state of the section of the secti	<u> paragonal and an </u>	and the second second

THE PARTIES AGREE THAT THIS MORTGAGE CONSTITUTES A COLLATERAL REAL ESTATE MORTGAGE PURSUANT TO SDCL 44-8-26.

This Mortgage shall, notwithstanding the fact that from time to time during the term hereof no indebtedness shall be due from Mortgagor to Mortgagee, constitute a continuing lien against the Property for the amount stated herein. If at any time the indebtedness due Mortgagee is zero, the Mortgagee shall, within ten days after receipt of written demand therefor by Mortgagor, execute and record a satisfaction of this Mortgage.

The original term of this Mortgage is five years unless such term is extended by the filing of an Addendum to this Mortgage. Any addendum to this Mortgage need be signed only by the Mortgage. Upon the timely filing of such an addendum to this Mortgage, the effectiveness hereof shall be continued for five years after the date of filing this Mortgage whereupon it shall lapse unless another addendum to this Mortgage continuing the effectiveness of its lien is filed prior to such lapse. Succeeding addendums to this Mortgage may be filed in the same manner to continue the effectiveness of the lien hereof.

L.App. 00056

8 1	In case of default in time or times above si surance as aforesaid, whole, principal and in oayable, and this mort oractice relating there	oecified for paymer or of breach of any iterest, of said note gage may be foreclo	it thereof, or i covenant or o shall at the sed by action.	n case of non-payn igreement herein co e option of the holde or by advertisemen	ient of any taxes, intained, then an inthereof, immedi t as provided by s	assessments, or in- d in either case, the itely become due and latute or the rules of
	Nentioned in said stat	utes or rules, and i	any amendator	ry thereog. <u>A-teneral</u> Makine		y w power ty state as
	STATE OF SOUT.	H DAKOTA			V	
	On this the15			er		; 19 <u>90</u> ., before me,
	Adele R. Enright					l officer, personally
N 2777	ppeared <u>Kenneth a</u> r satisfactorily proven					, known to me
10.000	nd acknowledged that				according to the contract of t	w winds first mitell
	In witness whereof				A A	right iblio
A.	ate commission expire	. <u>04-30</u>	<u>-95</u> .			
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No <u> 6न365</u>	MORTGAG COLLATERAL ESTATE MORTI WITH POWER OF STATE FORM	T STATE OF SOUTH	County of Act. THEICE OF REGIL Filed for recording	1230 clock 12 0k 32 of Morte	ees, \$ 5 av	

TIIIS MOK	NGAGE, made this 20th day of September in the year
19 <u>88</u> by _	Kenneth and Maxine Long , Husband and Wife
	
of Devey	County and State of South Dakton Morigagor
to Bank of	Hoven, A South Dukota Corporation, Box 7
of <u>lloven</u>	P. O., County of Potter and state of
South Dako	ta Mortgagee ;
WITNESSE	TH, that said Mortgagor . hereby mortgage to said Mortgagee the follow
	misen rituated in the County of Dewey and State of South
Dakola, lo-wil:	Lot 7 and South 40' of Lot 8, Block 29, in the Town (now City) of
	Devey County, South Dakota, together with carpets, drapes, T.V. and
	and refriecrator,
· · · · · · · · · · · · · · · · · · ·	
s securily for the	payment to said mortgagee at Hoxen. South Dakota
	payment to said mortgagee at Hoven. South Dakota
f a principal s greenents, check videnced by a w sreafter created s the 'Obligation	um not to exceed \$ 322,967,26 in accordance with promissory notes, credit s, or any other indebteduess or commitments between Mortgagor and Mortgages, whether or not itten instrument or agreement, and whether or not the same exists as of the date hereof, or is or acquired by Mortgagors all such indebtedness and commitments by the date hereof, or is
of a principal sigreements, check videnced by a wi sreafter crented to the 'Obligation	um not to exceed \$ 322.967.26 in accordance with promissory notes, credit s, or any other indebtedues or commitments between Mortgagor and Mortgages, whether or not itten instrument or agreement, and whether or not the same exists as of the date hereof, or is or acquired by Mortgagos; all such indebtedness and commitments being hereinafter referred to s, said Oblications not to be in erress of \$ 322.967.26
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BH 0474

CHEYENNE RIVER SIOUX TRIBAL COURT CHEYENNE RIVER SIOUX TRIBE CHEYENNE RIVER INDIAN RESERVATION

IN CIVIL COURT

LONG FAMILY LAND AND CATTLE
COMPANY, Inc. - RONNIE AND LILA LONG,
Plaintiffs,

vs.

MOTION FOR SUMMARY
JUDGMENT

EDWARD AND MARY MACIEJEWSKI and RALPH H. AND NORMA J. PESICKA, and THE BANK OF HOVEN,

R-120-99

Defendants.

Comes now Defendant, Plains Commerce Bank, formerly known as the Bank of Hoven, by and through its attorney, David A. Von Wald, and moves the Court for Summary Judgment on its counterclaim for the following reasons:

- 1. This Motion is brought pursuant to Rule 56 of the Rules of Civil Procedure of the Cheyenne River Sioux Tribal Law and Order Code.
- 2. The Court has jurisdiction over Long Family Land and Cattle Company, Inc. and Ronnie Long and Lila Long in that the majority ownership of the corporation is owned by Ronnie Long and Lila Long, enrolled members of the Cheyenne River Sioux Tribe and the Court has jurisdiction over the subject matter of this action.
- 3. There are no genuine issues of material fact.
- 4. Plaintiffs have wrongfully held over possession of a portion of the real estate described in Plaintiff's Amended Complaint after the execution of a Lease With An Option To Purchase entered into on December 5, 1996.
- 5. The Lease With Option To Purchase wherein Bank of Hoven, now Plains Commerce Bank, was the Lessor and Long Family Land and Cattle Company, Inc. by its terms expired on expired December 5, 1998.

6. Defendant, Plains Commerce Bank, has sold a portion of the real estate which was leased to the Long Corporation to Ralph H. and Norma J. Pesicka and the remaining portion to Edward Maciejewski and Mary Jo Maciejewski. The Maciejewskis, however, have been able to take possession of only about one half of the real estate they bought since Plaintiffs are wrongfully holding over possession of a portion of the real estate. The legal description of the wrongfully retained real estate is as follows:

The Northwest Quarter (NW4) of Section Twenty Five (25), all of Section Twenty Eight (28), and the Southwest Quarter (SW4) of Section Thirty Four (34), all in Township Seventeen (17), Range Twenty Five (25), East of the Black Hills Meridian, subject to easements, reservations and conveyances, if any, existing and of record.

7. This Motion is made based on the Affidavit of Charles Simon, attached hereto as Exhibit "1", the depositions of the parties, the pleadings and the entire file in this case.

WHEREFORE, Defendant, Plains Commerce Bank, prays the Court grant its Motion for Summary Judgment against Plaintiffs and order that Plaintiffs be evicted from possession of said real estate, granting Defendants possession of the same. additionally, the Court enter a judgment against Plaintiffs for damages sustained by Defendants for the wrongful possession of said real estate by Plaintiffs, and for whatever other relief as to the Court is deemed just and equitable in the premises.

Dated this 2 day of September, 2002.

David A. Von Wald, Attorney

for Plains Commerce Bank

P.O. Box 468

Hoven, SD 57450

605-948-2550