

## Benefits of Leasehold Home Ownership:

- \* No property taxes
- \* No water or sewer fees for those homes on the Tribal system



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## How to Buy a House on Tribal Lease Land



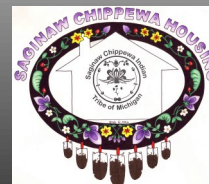
**“Helping Tribal Families Find Homes”**

**Saginaw Chippewa Housing**

**2451 Nish Na Be Anong**

**Mt. Pleasant, MI, 48858**

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### Step One

(12 to 6 months before buying)

#### How to finance your home:

- \* Find a lender. May seek out the Section 184 Participation List (updated August 2, 2023)
- \* <https://www.hud.gov/section184participatinglenders>
- \* SCIT Tribal Member selects a lender and applies to get a pre-qualification



### Step Two

(6 months before buying)

#### Talk to a Real Estate Agent

- \* Duke Saboo (616) 885-2713  
[duke.saboo@cbrealty.com](mailto:duke.saboo@cbrealty.com)
- \* Marilee Fleming (989) 773-4443  
[ojobwaquay@yahoo.com](mailto:ojobwaquay@yahoo.com)
- \* Chase Owl (989) 600-2934
- \* Nicholas Bonstelle (810) 923-9505

### Step Three

(Purchase Agreement)

#### How to make an offer on a home:

- \* Work with listing agent or buyer agent to put together an offer
- \* Housing CAN NOT negotiate the terms of the offer on your behalf



### Step Four

(Lease Application)

#### Lease Land

- \* Bring Purchase Agreement to Housing with pre-qualification letter from lender
- \* Fill out Land Lease Application
- \* SCHD will verify SCIT Membership
- \* SCHD will prepare land lease document needed for closing

### Step Five

(Final Paperwork)

#### Final Paperwork

- \* Lender Approved
- \* Realtor Approved
- \* Land Lease Approved



### Step Six

(The Closing)

#### Proud New Home Owner

- \* Attend closing at title company where you sign the relevant documents and take possession of your new home

