

Benefits of Leasehold Home Ownership:

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



Saginaw Chippewa Housing Department

FRONT DESK

(989) 775-4595

How to Buy a House on Tribal Lease Land



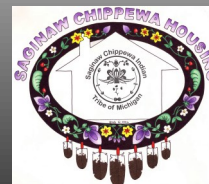
“Helping Tribal Families Find Homes”

Saginaw Chippewa Housing

2451 Nish Na Be Anong

Mt. Pleasant, MI, 48858

(989) 775-4595



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
- * Marilee Fleming (989) 773-4443
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

