ISC USE ONLY
Lender commitment number

"BAND"
BAND COUNCIL RESOLUTION
MINISTERIAL LOAN GUARANTEE

The Council of the Listuguj Mi'gmaq Government		Chronological number file
Duly convened meeting date (YYYYMMDD)	Province/Territory	Band Council Resolution number
September 29, 2026	QC-Quebec	3099
Reserve name		Reserve number
Listuguj		51

Terms and Conditions AND Appendix A

☐ I have read the Terms and Conditions and Appendix A (mandatory) ▶ Chief Initials SM

DOES HEREBY RESOLVE THAT

1. The First Nation requests that the Minister of Indigenous Services approve a Guarantee Agreement, so that the First Nation may obtain a loan for the construction, acquisition or renovation of housing on unencumbered land under the control of the First Nation.
2. The following information is correct:

i. Project name: Budget 2026-2027 - Triplex Summer 2027	Number of units: 3
ii. Amount of money invested by First Nation: $ [redacted]	
iii. Loan amount requested from lender: $ [redacted]	
iv. Other funds:	
Project total value: $ [redacted]	

3. The First Nation has informed itself of and understands the Ministerial Loan Guarantee requirements and agrees to the attached Appendix "A" "Ministerial Loan Guarantee Terms and Conditions".
4. The loan, if granted, will provide for the construction, acquisition, or renovation of housing on lands as defined in Appendix "A" "Ministerial Loan Guarantee Terms and Conditions".
5. Services and utilities for the project will be in place by the completion of the project.
6. The First Nation certifies that all housing units constructed, acquired or renovated will be inspected by qualified inspectors who must confirm that they meet or exceed the National Building Code (NBC) standards and other applicable code standards. The First Nation agrees that the record of inspection and record of compliance to the NBC standards and other applicable code standards will be kept on file by the First Nation for the life of the Ministerial Loan Guarantee.
7. The project will comply with the *Yukon Environmental and Socio-Economic Assessment Act* (YESAA) or the *Impact Assessment Act*, and the First Nation acknowledges that the Minister will make a determination of environmental effects, pursuant to section 67 of *Impact Assessment Act*, as applicable, for projects not requiring a federal environmental assessment, as per the departmental Environmental Review Process.
8. The First Nation, in undertaking the project, will practice due diligence and inform itself of its obligations and responsibilities associated with all applicable federal environmental statutes and regulations including the *Canadian Environmental Protection Act*, *Species at Risk Act* and the *Fisheries Act* in order to avoid potential violations.
9. An Environmental Site Assessment has been carried out on the subject property, either individually or as part of a sub-division or community assessment, in accordance with the Canadian Standards Association's standard Z768-01 for Environmental Site Assessment (or as may be revised from time to time) by a qualified assessor. A record of the assessment will be kept by the First Nation for the life of the Ministerial Loan Guarantee.
10. The First Nation confirms that there is no evidence of contamination that may, upon exposure, constitute an identifiable risk to human health or to the natural environment.
11. Where section 89 of the *Indian Act* is applicable, the First Nation shall provide Her Majesty in Right of Canada with a waiver to the application of section 89 with respect to assets other than land.

Chief Initials SM

12. OPTIONAL: Please fill if the Minister requested that the First Nation provide an Acceptable Security (provide description).

The First Nation pledges _____

as Acceptable Security. To avoid conflict of interest, the security must not be under the control of the Minister.

13. The First Nation agrees that if the Minister pays under the Guarantee Agreement in respect of the Ministerial Loan Guarantee, the amount paid by the Minister is a debt due and immediately repayable by the First Nation to the Minister. In addition to any other remedies available to the Minister, the debt plus any interest that may accrue may be recovered by set off in one or more installments as the Minister may determine against any payments that otherwise would be made by Canada to the First Nation.

14. Notwithstanding paragraph 13 at the option of the Minister, the Minister and the First Nation may agree to enter into a repayment agreement.

15. In respect of the loan that is the subject matter of the Guarantee Agreement, if the First Nation and the lender agree to renew the loan for another term, or agree to refinance the loan or transfer the loan to a new lender, or the lender assigns the loan to a new lender, the First Nation will continue to assume the obligations set out in this Council Resolution.

16. Along with this Council Resolution, the First Nation provides the following supporting documentation:

- a completed Ministerial Loan Guarantee application form;
- a project description for the purposes of Environmental Review Process;
- a CMHC Certificate of Insurance;
- a CMHC Operating Agreement;
- a copy of either a Letter of Intent or Loan Agreement from the lender or a CMHC conditional commitment letter; and
- a site map, including the address for each housing unit under the Ministerial Loan Guarantee application form (if available).

17. For the purposes of this Council Resolution, the following definitions form part of the Ministerial Loan Guarantee Terms and Conditions:

"Acceptable Security" means a security within a First Nation's control which is accessible to use as a payment to the Minister if a First Nation Council has defaulted on a Loan, and includes stockholdings, bondholdings, real property, and moveable assets, but does not include any security under the control of the Minister.

"Environmental Assessment" means an assessment of the environmental effects of a project defined by the *Regulations Designating Physical Activities* that is conducted in accordance with the *Impact Assessment Act* or the *Yukon Environmental Socio- Economic Assessment Act* (YESAA). A federal Environmental Assessment may be administered by one of three authorities: Canadian Environmental Assessment Agency, Canadian Nuclear Safety Commission, or the National Energy Board.

"Environmental Review" means an analysis of environmental effects, pursuant to Section 67 of the *Impact Assessment Act* by which the Minister makes a determination on the likelihood of a Project to cause significant adverse environmental effects before allowing the project to proceed. This type of review is for projects defined by the Section 66 of the *Impact Assessment Act,* but not subject to a federal environmental assessment.

18. For the purposes of this Council Resolution, the following definition of "Environmental Site Assessment" replaces the definition provided in the Ministerial Loan Guarantee Terms and Conditions:

"Environmental Site Assessment" means an Environmental Site Assessment as prescribed by the Canadian Standards Association (CSA) Standard Z768 entitled: *Environmental Site Assessment,* describing a systematic process by which an assessor determines whether a particular property is or may be subject to actual or potential contamination, but does not refer to an Environmental Assessment, as may be required pursuant to the *Impact Assessment Act* or the *Yukon Environmental Socio-Economic Assessment Act.*

19. The commitments made herein are irrevocable.

Quorum 7	No. of council members present	No. voted in favour	No. voted against	Chief signature
Councillor signature		Councillor signature		Councillor signature
Councillor signature		Councillor signature		Councillor signature
Councillor signature		Councillor signature		Councillor signature
Band Council resolution date (YYYYMMDD)				Chief initials

MINISTERIAL LOAN GUARANTEE APPLICATION (INDIVIDUAL AND BAND)

ISC USE ONLY		
Region	File number	GCdocs number

Privacy statement

This statement explains the purposes and use of your personal information. Only information needed to respond to program requirements will be requested. Collection and use of personal information is in accordance with the *Privacy Act* (https://laws-lois.justice.gc.ca/eng/acts/P-21/index.html). In some cases, information may be disclosed without your consent pursuant to subsection 8(2) of the *Privacy Act*. The collection and use of your personal information for the Ministerial Loans Guarantee Program is authorized by Order in Council P.C. 1999-2000, and is required for your participation. We will use your personal information to establish and monitor records of loans for housing for which Ministerial Guarantees have been provided. We share the personal information you give us with the Canada Mortgage and Housing Corporation. The information collected is described in Personal Information Bank On-Reserve Housing Program AANDC PPU 011 detailed at Info Source at (https://www.aadnc-aandc.gc.ca/eng/1353081939455/1353082011520). Records are retained for 30 years after each case is closed and are then transferred to Library and Archives Canada. RDA Number: 76/009 and 88/003. As stated in the *Privacy Act*, you have the right to access your personal information and request changes to incorrect information. Contact your regional ISC office to notify them about incorrect information or withdraw participation after submitting your information. For more information on privacy issues and the *Privacy Act* in general, you can consult the Privacy Commissioner at 1 (800) 282-1376.

Applicant Information

Applicant name (First Nation name)
Listuguj Mi'gmaq Government

Reserve name (if applicable)	Band number (if applicable)	Reserve number (if applicable)
	51	

Telephone number	Facsimile number	Email address
418-788-2136	(418) 788- 2058	noraritchie@listuguj.ca

Contact name
Nora Ritchie

Type of Applicant

◯ Band as per *Indian Act* or *Naskapi and the Cree-Naskapi Commission Act* ◯ Self Governing First Nation

Type of Housing Program

☐ Ministerial Loan Guarantee - Individual First Nation Member
☒ MLG for CMHC On-Reserve Non-Profit Housing Program Project
☐ MLG for CMHC Shelter Enhancement Program Project
☐ MLG for CMHC National Housing Co-Investment Fund
☐ Ministerial Loan Guarantee – First Nation
☐ Ministerial Debt Guarantee

Borrower Information 1

Borrower name			Title
Listuguj Mi'gmaq Government			

Address
17 Riverside CheminW,

Municipality	Province/Territory		Postal code
Listuguj	Quebec		G0C 2R0
Telephone number (business or home)	**Extension**	**Telephone number (cellular; if applicable)**	**Facsimile number**
418-788-2136			(418) 788- 2058

Email address
noraritchie@listuguj.ca

Type ▶ ◯ Status ◯ Non-Status | Registration number ▶

Borrower Information 2

Borrower name			Title

Address

Municipality	Province/Territory		Postal code
Telephone number (business or home)	**Extension**	**Telephone number (cellular; if applicable)**	**Facsimile number**

Email address

Type ▶ ◯ Status ◯ Non-Status | Registration number ▶

Borrower Information 3

Borrower name			Title
Address			
Municipality	Province/Territory		Postal code
Telephone number (business or home)	Extension	Telephone number (cellular; if applicable)	Facsimile number
Email address			

Type ▶ ◯ Status ◯ Non-Status | Registration number ▶

Equity Information

Fund	Amount
Application loan	$[redacted]
Department contribution	$[redacted]
Borrower funds	$[redacted]
Other funds (specify)	
Total project cost	$[redacted]

Lender Information

Name/Branch		Contact person	
Canada Mortgage and Housing Corporation		Brigitte Seguin	
Address			
700 Montreal Road			
Municipality	Province/Territory	Postal code	Telephone number
Ottawa	Ontario	K1A 0P7	613-748-2000
Email address		Lender loan number	
bseguin@cmhc-schl.gc.ca		28783439	
Installment amount	Amortization period: 17	Term: 5 years	

Installment Frequency

☒ Monthly ☐ Semi-monthly ☐ Bi-weekly ☐ Weekly ☐ Accelerated bi-weekly ☐ Accelerated weekly ☐ Yearly

☒ Fixed rate (%) ▶ 3.58%

Interest type ▶

☐ Variable rate (%) ▶ ☐ At prime ☐ Below prime (%) ☐ Above prime (%)

Project Information

Project contact name
Nora Ritchie

Project name
Budget 2026-2027 - Triplex Summer 2027

Number of units	Cost		
3			
Project Type ▶ New Construction			
Address		Size	
26 Atlantic		768	
Municipality	Province/Territory	Postal code	Township
	Quebec	G0C 2R0	Listuguj
Plan number	Block number	Lot number	

Canadian Land Survey Records (CLSR) number	Range number	Legal subdivision number

Location Description	Latitude/Longitude
26 Atlantic Drive - Units A-B-C	

Descriptive information
See attached Schedule

Utility Servicing

Service	Actual	Planned
Piped water	☐	☐
Trucked water	☐	☐
Well water	☐	☐
Piped sewage	☐	☐
Trucked sewage	☐	☐
Septic tank	☐	☐
Heating fuel (specify source)	☐	☐

Documents

Check the corresponding box to indicate that the document is attached to the application:

Document	Attached
1. Band Council Resolution (BCR) or equivalent authorizing document	☒
2. Site map of project	☒
3. Letter of Intent, Commitment letter or Loan Agreement from Lender or Approved and Signed CMHC Agreement	☒
4. Project description for the purposes of Environmental Assessment	☒
5. CMHC Certificate of Insurance	☒
6. Matrimonial Real Property Declaration (if applicable, conditional on the ministerial loan guarantee approval)	☐
7. Matrimonial Real Property Assessment Form (if applicable, conditional on the ministerial loan guarantee approval)	☐
8. Consent of Spouse/Common-Law Partner (if applicable, conditional on the ministerial loan guarantee approval)	☐
9. Any other document required by your regional office	☐

Signatures

The information provided is accurate to the best of my knowledge.

Applicant name

Listuguj Mi'gmaq Government

Signature	Date (YYYYMMDD)
	2026-09-23

The information provided is accurate to the best of my knowledge.

First Nation authorizing signator name	Title
Macy Metallic	Councillor

Signature	Date (YYYYMMDD)
	2026/09/29

The information provided is accurate to the best of my knowledge.

Authorizing signator name	Title	
Sheila Swasson	Councillor	2026/09/29.

Signature	Date (YYYYMMDD)