

MORONGO  
BAND OF  
MISSION  
INDIANS



A SOVEREIGN NATION

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## Morongo Becomes First So Cal Tribe to Sign Veterans Affairs Agreement Helping Native American Veterans Secure Home Loans

*Federal legislators, VA officials gather with the Morongo Tribal Council for a signing ceremony; agreement allows VA loans to eligible tribal veterans to buy, build, or renovate a home on reservation.*

**MORONGO INDIAN RESERVATION** – The Morongo Band of Mission Indians has become the first Southern California tribe to reach an agreement with the Department of Veterans Affairs allowing the VA to provide direct home loans to qualifying tribal veterans to buy, build or refurbish a home on reservation trust lands.

At a ceremony on Tuesday at the Morongo Tribal Council Chambers, Morongo Tribal Chairman Robert Martin and Jeffrey London, director of the VA's Loan Guaranty Service in Washington, D.C., signed a memorandum of understanding to allow the VA Native American Direct Loans to be offered at Morongo. The Morongo Tribal Council and officials from the Department of Veterans Affairs Central Office in Washington D.C. and the Phoenix Regional Loan Center also attended the event.

"Historically, securing a home loan has always been an extremely difficult process for Native Americans, and it's exponentially harder if the property is located on reservation land," Martin said. "This agreement will help ensure that our tribal veterans who have honorably served in the U.S. military will be able to purchase, construct, or improve a home for their families, and that the terms of that loan will be fair."

The VA has made over 1,000 loans since the program began in 1997. Native American Direct Loans are offered with no down payment, no private mortgage insurance and competitive interest rates, which are now set at 4.00%.

"The VA Native American Direct Loan is an excellent option when a mortgage lender is unwilling or unable to make a loan on trust land," London said.

To be eligible, an applicant must be a veteran who is a tribal member, or the spouse of a tribal member, with sufficient length of military service. The home being financed must be on trust or allotted land and must be the veteran's residence (rental and investment properties do not qualify). The veteran and, if applicable, the spouse, must have a satisfactory credit rating and a reliable income source sufficient to meet repayment obligations.

As part of the Morongo agreement, the tribe has adopted foreclosure, eviction, priority of lien and other procedures related to the VA Native American Direct Loans, and the Morongo Tribal Court acknowledged the tribe has enacted the required legal procedures.

"We are excited about partnering with the Morongo Band to serve veterans, and we look forward to helping more Native American veterans by establishing more MOUs with other tribal nations in Southern California," London said.

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