



January 27, 2016

Darrell Mike, Chairman
Twenty-Nine Palms Band of Mission Indians
46-200 Harrison Place
Coachella, California 92236

Re: Review of the Loan Documents for the Twenty-Nine Palms Band of Mission Indians

Dear Chairman Mike:

This letter responds to the December 10, 2015, request on behalf of the Twenty-Nine Palms Band of Mission Indians of California for the Office of the General Counsel, National Indian Gaming Commission, to review certain loan documents. The request asks for my opinion as to whether the submitted loan documents are management contracts requiring the NIGC Chairman's approval pursuant to the Indian Gaming Regulatory Act. The request also asks for my opinion as to whether the loan documents violate IGRA's requirement that a tribe have the sole proprietary interest in its gaming operation.

In my review, I considered the following submissions (collectively, "the Loan Documents"):

- *Credit Agreement* (OHS Draft (1/20/16) and marked at bottom left as "OHSUSA:763463094.9");
- *Security Agreement* (OHS Draft (12/10/15));
- *Deposit Account Control Agreement* (OHS Draft (12/10/15) and marked at bottom left as "OHSUSA:763502320");

The Loan Documents contain terms similar to other agreements that OGC has previously reviewed and analyzed. Some of these opinion letters may be found on the NIGC's website. Applying the same analysis here, it is my opinion that, collectively, the Loan Documents are not management contracts and do not require the approval of the NIGC Chairman. It is also my opinion that they do not violate IGRA's sole proprietary interest requirement.

It is my understanding that the Loan Documents are represented to be in substantially final form, and any further changes will not be material to OGC's analysis. This opinion shall not

Darrell Mike, Chairman

Re: Review of the Loan Documents for the Twenty-Nine Palms Band of Mission Indians

January 27, 2016


Page 2 of 2

apply if the Loan Documents: (i) change in any material way prior to closing; (ii) are not executed; or (iii) are inconsistent with assumptions made herein. Further, this opinion is limited to the aforementioned Loan Documents and does not include or extend to any other agreements not submitted for review.

I anticipate that this letter will be posted on the NIGC's website. Prior to posting, the NIGC FOIA Officer will notify you and provide you with an opportunity to identify and request that information subject to the exemptions under the Freedom of Information Act be redacted or withheld. A list of the FOIA exemptions may be found at 5 U.S.C. § 552(b).

If you have any questions, please contact Staff Attorney Austin Badger at (202) 632-7003.

Sincerely,

A handwritten signature in blue ink that reads "Michael Hoenig". The signature is fluid and cursive, with a long horizontal stroke at the end.

Michael Hoenig
General Counsel