

## Underwriting Bulletin: UNNAT2002-003

Date: October 31, 2022  
To: All Agents  
From: FNTI Underwriting Department  
RE: **Choctaw American Insurance, Inc. (CAII)**

---

Dear Agents:

FNTI has recently been made aware of various transactions involving the Choctaw American Insurance, Inc. ("CAII")—most recently, assignment and/or lease to own transactions wherein CAII is the purchasing party. Please be aware that CAII is a Section 17 corporation chartered pursuant to 25 U.S.C. §477 by the Mississippi Band of Choctaw Indians, a federally recognized Indian tribe ("Tribe").

Agents must obtain underwriting approval on any transactions wherein CAII is the proposed insured owner or lender under the Policy. FNTI will require that CAII and the Tribe provide waivers of sovereign immunity for any proposed transaction. Agents are instructed to forgo issuing any title commitments or title reports until such time as the agent has received underwriter approval.

Additional requirements and exceptions may be made upon underwriter review of any proposed transaction.

For additional information about this Bulletin, please contact your FNTI State underwriter.

Thank you for being part of the FNTI family.