

ONEIDA JUDICIARY
Tsi nu téshakotiya?tolétha?

TRIAL COURT

Oneida Nation,
c/o General Manager Mark Powless
P.O. Box 365
Oneida, WI 54155

Petitioner,

v.

Docket No. 24-TC-010

Angel Guillermo
3011 Standing Stone Drive
Oneida, WI 54155

Date: August 14, 2024

Respondents.

STIPULATION & ORDER

STIPULATION

The parties hereby agree as follows:

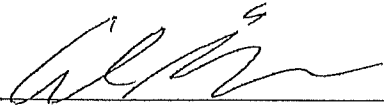
1. That the Petitioner, Oneida Nation, is a federally recognized tribal government and that the Oneida Nation Home Improvement Loan Program is a government funded loan program serviced by Bay Bank.
2. That Respondent, Angel Guillermo, is a Tribal member of the Oneida Nation.
3. That Respondent signed the Oneida Nation Home Improvement Loan Program Notice of Intent and Release of Liability Form which states, "Homeowner(s) consent to the jurisdiction of the Oneida Judiciary for collection actions related to this loan."
4. That on August 24, 2022, Respondents signed, in the presence of a notary, the Oneida Nation Home Improvement Loan Notice of Intent and Release of Liability Form in which Respondents indicate they are requesting the \$20,000 loan to "install a solar kit, replace

some flooring, replace carpet, replace some windows” at his property located at 3011 Standing Stone Drive, Oneida, WI 54155.

5. That the Oneida Nation Home Improvement Loan Notice of Intent and Release of Liability Form states, “Homeowner(s) understand that any failure to pay the loan as it becomes due will amount to a debt owed to the Nation.”
6. Respondent completed a General Credit Application with Bay Bank on September 16, 2022 requesting \$20,000 as an Oneida Home Improvement Loan to be paid at 2% interest to be paid within 180 months.
7. Respondent signed the Consumer Universal Note on September 19, 2022 committing to pay the \$20,000 over 179 equal payments of \$128.71 starting on October 19, 2022 and due on the 19th of the month thereafter plus a final payment of the unpaid principal and interest.
8. Respondents defaulted on the Oneida Home Improvement Loan causing Bay Bank to take collection efforts via e-mail, telephone and delivery of the Right to Cure.
9. Respondents failed to make payment as required pursuant to the Notice of Right to Cure Default, which resulted in Bay Bank charging off this loan on March 26, 2024 with a remaining balance of \$18,772.55.
10. That when a Home Improvement Loan is charged off by Bay Bank, it means the Bank is no longer servicing the loan and will not pursue additional collection efforts.
11. That failure to repay the Home Improvement Loan as it becomes due results in less availability of funds for future homeowners to borrow to improve their homes.
12. That based on good faith negotiations, the Petitioner offers, and the Respondents accept, the following settlement of the matter:

- a. Respondent shall be granted a judgement against respondent in the amount of \$18,972.55 of which \$18,772.55 is owed for the defaulted Home Improvement Loan Notes and \$200 is owed for court costs and collection fees.
- b. By October 7, 2024 Respondent shall make his first monthly payment toward the money judgment in the amount of no less than \$70 and shall thereafter make minimum payments in the amount of \$70/month on or before the 7th of each month until the balance is paid in full. Payments shall be made by check or money order to Oneida Nation and can be mailed to Oneida Accounting at P.O. Box 365, Oneida, WI 54115 or delivered in-person at the Skenandoah Building.
- c. In the event the Respondent gains employment with the Nation, the Respondent shall complete paperwork to complete payroll deduction for the amount of the monthly payment.
- d. That so long as the Respondent remains current with monthly payments of the money judgment pursuant to this Stipulation and Order, Petitioner will not seek garnishment of wages in state or tribal court to satisfy the money judgment.
- e. That in the event of default of this Stipulation and Order, Petitioner may seek garnishment through tribal or state law to satisfy the money judgement wherein the Nation may request payment amounts be set at the maximum allowable amount pursuant to applicable law.

Dated this 7th day of August 2024.

By: 
Angel Guillermo

Dated this 7 day of August 2024.

By: Krystal L. John Digitally signed by Krystal L. John
Date: 2024.08.08 08:30:51 -05'00'
Krystal L. John
Wisconsin State Bar No. 1093818
Attorney for Petitioner

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ORDER

Upon reading and filing the above Stipulation, and upon all proceedings herein:


IT IS ORDERED that a money judgment is hereby granted in favor of Petitioner and against Respondents in the amount of \$18,972.55; and

IT IS FURTHER ORDERED that the parties comply with the terms and conditions of the Stipulation; and

FINALLY, the Oneida Trial Court hereby certifies it grants full faith and credit to the judicial records, orders and judgments of the courts of the State of Wisconsin and to the acts of other governmental entities in this state pursuant to the Oneida Judiciary law section 801.5-5.

Dated this 14th day of August 2024.

BY THE COURT:


Honorable Patricia Hoeft, Trial Court Judge