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MICHAEL A. BROWN

MEMORANDUM OF CONTRACT

THIS MEMORANDUM OF CONTRACT evidences the existence of a Contract, dated January 10, 2006 (the "Contract"), made by Millennium Homecrafters, Inc. as Contractor, and Sharron Miller, as Owner of real estate located in Gary, Lake County, Indiana, hereinafter called the "Property".

1. The legal description, key no, and common address of the Property subject to the Contract is:

Chaedle's First Addition Lot 17, Block 1 in the City of Gary, Lake County, Indiana; Key # 25-42-0301-0017, 1009 Central Avenue, Gary, Indiana

2. The amount of the Contract is: \$13,320.00. The terms of the Contract begins January 10, 2006 and ends January 10, 2011.

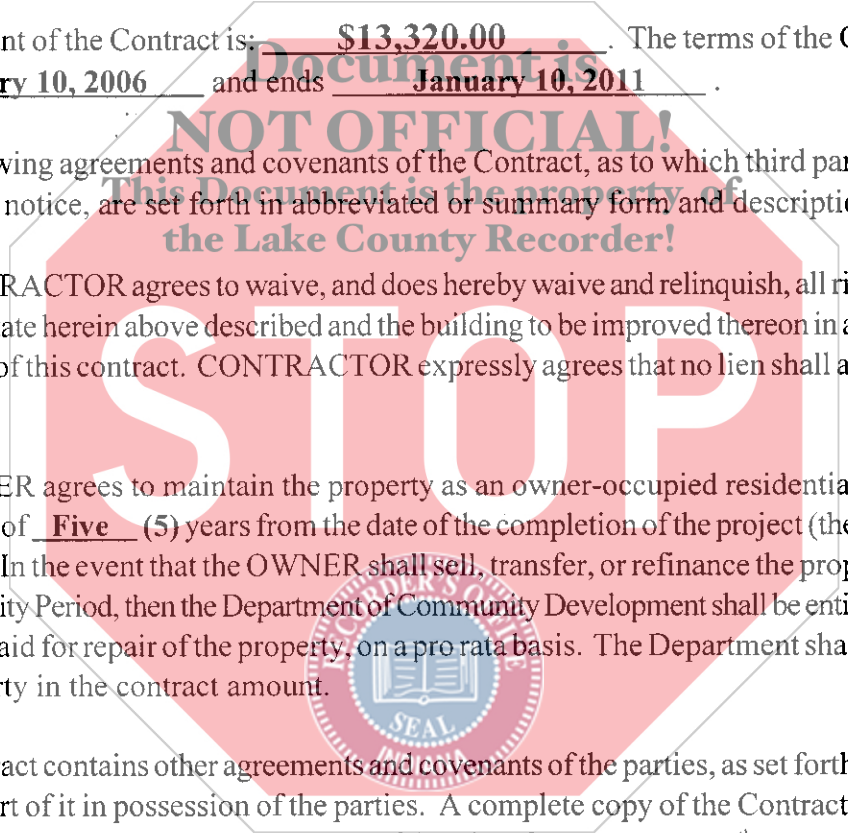
3. The following agreements and covenants of the Contract, as to which third parties are to have particular notice, are set forth in abbreviated or summary form and description:

(a) CONTRACTOR agrees to waive, and does hereby waive and relinquish, all right to lien upon the real estate herein above described and the building to be improved thereon in accordance with the terms of this contract. CONTRACTOR expressly agrees that no lien shall attach to the real estate.

(b) OWNER agrees to maintain the property as an owner-occupied residential property for a minimum of Five (5) years from the date of the completion of the project (the "Affordability Period"). In the event that the OWNER shall sell, transfer, or refinance the property during the Affordability Period, then the Department of Community Development shall be entitled to the return of funds paid for repair of the property, on a pro rata basis. The Department shall have a lien on the property in the contract amount.

4. The Contract contains other agreements and covenants of the parties, as set forth in an executed counterpart of it in possession of the parties. A complete copy of the Contract is on file in the Department of Community Development of the City of Gary, 201 East 5th Avenue, Suite E, Gary, Indiana 46402. Such agreements and covenants are incorporated, by this reference, in this Memorandum as though contained in full herein.

SIGNED this 10th day of JANUARY, 2006.



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HOUSING REPAIR PROGRAM

Millennium Homecrafters, Inc.

Sharron Miller

By: *[Signature]*
CONTRACTOR

By: *[Signature]*
OWNER

By: *[Signature]*
OWNER

1111 Camelot Manor, Portage, IN,
ADDRESS

1009 Central Avenue, Gary, Indiana
ADDRESS

STATE OF INDIANA, COUNTY OF LAKE)SS:

Before me, a Notary Public in and for said County and State, personally appeared

Millennium Homecrafters, Inc. and Sharron Miller, who acknowledged the execution of the foregoing Memorandum of Contract, and who having been duly sworn, stated that the representations therein contained are true. Witness my hand and Notarial Seal this 10th day of January, 2006.

My Commission Expires: April 16, 2010 Signature: *[Signature]*
Resident of Lake County Printed: *[Signature]*

Mail To:

**Department of Community Development
201 East 5th Avenue, Suite E
Gary, IN 46402**

(Prepared by City of Gary Law Department)

Prescribed by the
State Board of Accounts
(2005)

County form 170

Declaration

This form is to be signed by the preparer of a document and recorded with each document in accordance with IC 36-2-7.5-5(a).

I, the undersigned preparer of the attached document, in accordance with IC 36-2-7.5, do hereby affirm under the penalties of perjury:

1. I have reviewed the attached document for the purpose of identifying and, to the extent permitted by law, redacting all Social Security number in attached document.
2. I have redacted, to the extent permitted by law, each Social Security number in the attached document.

I, undersigned, affirm under the penalties of perjury, that the foregoing declarations are true.



Brenda Halliburton
Signature of Declarant

Brenda Halliburton
Printed Name of Declarant