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STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD

2009 082380

2009 DEC 11 PM 2: 29

MICHAEL A. BROWN  
RECORDER

**MEMORANDUM OF CONTRACT  
(SENIOR REHABILITATION PROGRAM)**

*THIS MEMORANDUM OF CONTRACT* evidences the existence of a Contract, dated November 16<sup>th</sup> 2009 (the "Contract"), made by Advanced Design House as Contractor, and Johnnye Flowers-Beman, 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: Lot 5, and the East 20' of lot 4, in block 20, in Gary Heights, in the City of Gary, as per plat thereof, recorded in Plat book 20 pae 13 in the Office of the Recorder in Lake County, Indiana (Key # 25-43-0172-0005)  
**, Gary, Indiana**
2. The amount of the Contract is \$24,025.00. The terms of the Contract begins November 16, 2009 and ends November 16, 2019.
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 Ten (10) 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, 839 Broadway, Suite 302N, Gary, Indiana 46402. Such agreements and covenants are incorporated, by this reference, in this Memorandum as though contained in full herein.

SIGNED this 16<sup>th</sup> day of September, 2009

1300  
GCD  
RM

By: Michael Stumpf  
CONTRACTOR

By: Johnny Flowers Beman  
OWNER

788 W. U. S. Highway 30, Valpo. Ind.

OWNER  
4419 W. 10<sup>th</sup> . Ave.

ADDRESS

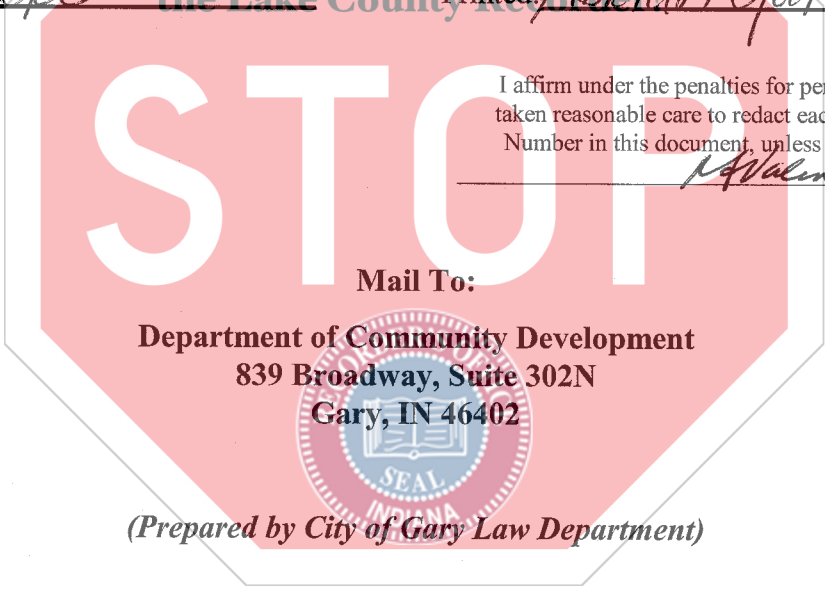
ADDRESS

**STATE OF INDIANA, COUNTY OF LAKE) SS:**

Before me, a Notary Public in and for said County and State, personally appeared Advanced Desigh House and Johnnye Flowers Beman, 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 16<sup>th</sup> day of November, 2009

My Commission Expires: April 16, 2010 Signature: Adeian Yates

Resident of Lake Printed: Adeian Yates



I affirm under the penalties for perjury, that I have taken reasonable care to redact each Social Security Number in this document, unless required by law.  
Adeian Yates

Mail To:  
Department of Community Development  
839 Broadway, Suite 302N  
Gary, IN 46402

(Prepared by City of Gary Law Department)