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2009 082384

STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD

2009 DEC 11 PM 2:29

MICHAEL A. BROWN  
RECORDER

**MEMORANDUM OF CONTRACT  
(Housing REPAIR PROGRAM 2009 )**

***THIS MEMORANDUM OF CONTRACT*** evidences the existence of a Contract, dated 26<sup>H</sup>  
October 2009 (the "Contract"), made by A+Rehab Inc. as  
Contractor, and Reginald & Helen Newell, 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 8 in Del-Mar Terrace, in the City of Gary, as per plat thereof, recorded in Plat Book 34  
page 29, in the Office of the Recorder in Lake County, Indian (410 E. 48<sup>th</sup> Pl.)  
**, Gary, Indiana (key # 45-08-34-179-015.000-004)**
2. The amount of the Contract is \$15,915.00. The terms of the Contract begins October  
26<sup>th</sup>, 2009 and ends October 26<sup>th</sup>, 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 26<sup>th</sup> day of October, 2009

13-  
A.O  
BCD  
RM

By: *Don Standina*  
CONTRACTOR

By: *Reginald J. Newell*  
OWNER

By: *Nelson L. Newell*  
OWNER  
410 E. 48<sup>th</sup>. Place

1111 Camelot Manor, Portage Ind.  
\_\_\_\_\_  
ADDRESS

\_\_\_\_\_  
ADDRESS

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

Before me, a Notary Public in and for said County and State, personally appeared **A+Rehab Inc.** and **Reginald & Helen Newell**, 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 26<sup>th</sup> day of October, 2009

My Commission Expires

*April 16, 2010*

Signature:

*Adrian Yates*

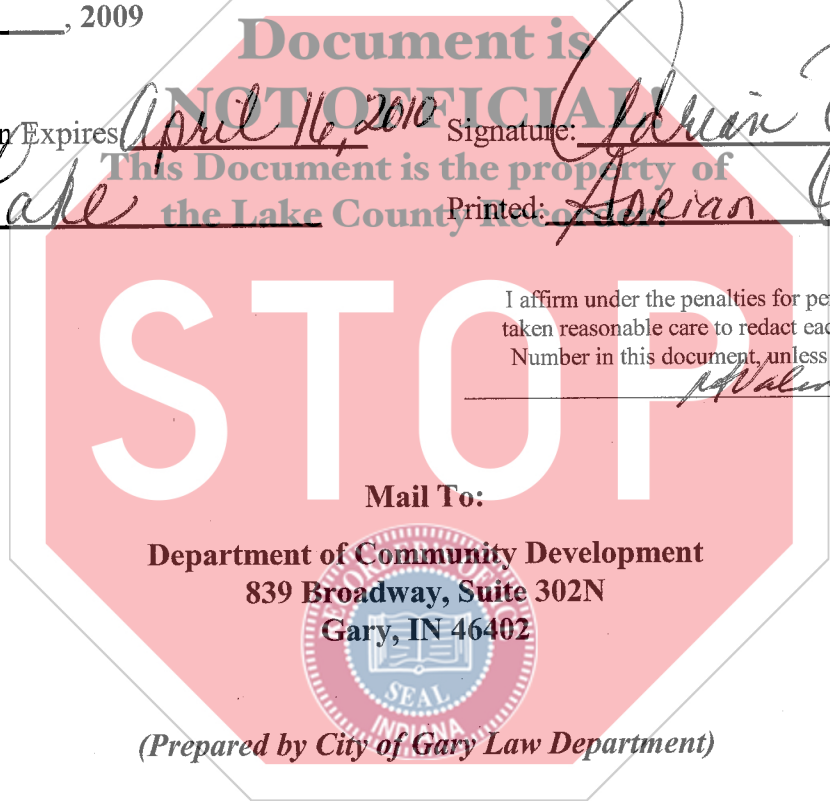
Resident of

*Lake*

This Document is the property of the Lake County

Printed:

*Adrian 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.  
*[Signature]*

Mail To:

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

*(Prepared by City of Gary Law Department)*