

2

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

THIS MEMORANDUM OF CONTRACT evidences the existence of a Contract dated January 29, 2014 (the "Contract"), made by DUNES CONSTRUCTION as Contractor, and BRENDA D. MOORE, 2280 Hayes St., Gary, IN as OWNERS of real estate located in Gary, Lake County, Indiana, hereinafter called the "Property".

The legal description, key number, and common address of the property subject to the Contract is: Washington Park 2nd Addition ALL.21 BL.8 ALL L.22 BL.8. (KEY #45-08-17-231-025.000-004); 2280 Hayes St., Gary, Indiana.

1. The amount of the Contract is \$ 15,570.00. The term of the Contract begins January 29, 2014 and ends January 29, 2024.

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:

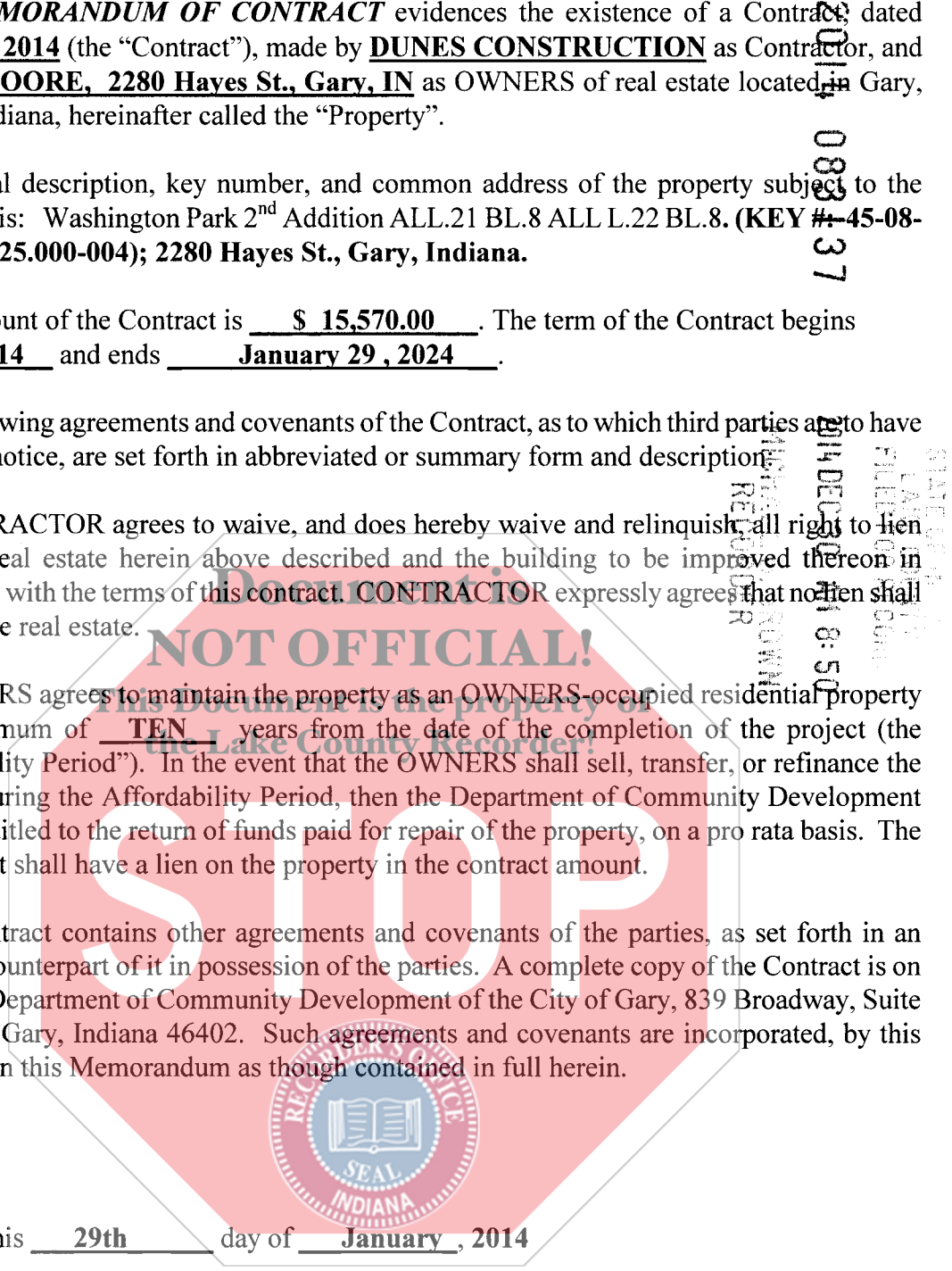
(a) CONTRACTOR agrees to waive, and does hereby waive and relinquish, all right to lien upon the real estate herein above described and the building to be improved thereon in accordance with the terms of this contract. CONTRACTOR expressly agrees that no lien shall attach to the real estate.

(b) OWNERS agrees to maintain the property as an OWNERS-occupied residential property for a minimum of TEN years from the date of the completion of the project (the "Affordability Period"). In the event that the OWNERS 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, and Gary, Indiana 46402. Such agreements and covenants are incorporated, by this reference, in this Memorandum as though contained in full herein.

SIGNED this 29th day of January, 2014

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DUNES CONSTRUCTION

By: [Signature]
CONTRACTOR

BRENDA D. MOORE

By: [Signature]
OWNERS

By: _____
OWNERS

1421 E. 5th Ave., Gary, IN
ADDRESS

2280 Hayes St., Gary, IN
ADDRESS

STATE OF INDIANA, COUNTY OF LAKE) SS:

Before me, a Notary Public in and for said County and State, personally appeared **DUNES CONSTRUCTION** and **BRENDA D. MOORE**, 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 29th day of January, 2014

My Commission Expires Oct. 14, 2017 Signature: [Signature]
Resident of Lake Printed: Carrie V. Perkins

CARRIE V. PERKINS
Notary Public - Seal
State of Indiana
My Commission Expires Oct 14, 2017

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.

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

(Prepared by City of Gary Law Department)