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MEMORANDUM OF CONTRACT  
(SENIOR REHABILITATION PROGRAM)

2014 013103

THIS MEMORANDUM OF CONTRACT evidences the existence of a Contract dated January 29, 2013 (the "Contract"), made by GEO- A & L CONTRACTORS as Contractor, and SELMA DICKERSON, 1948 Ohio Street, Gary, IN as Owner of real estate located in Gary, Lake County, Indiana, hereinafter called the "Property".

1. The legal description, key number, and common address of the property subject to the Contract is: SECOND ADD. TO PULASKI VILLAGE ALL L. 24 BL. 1. (KEY #: 45-08-10-476-021.000-004) 1948 Ohio Street, Gary, Indiana.

The amount of the Contract is \$ 18,075.00. The term of the Contract begins January 29, 2013 and ends January 29, 2023.

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 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, 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, 2013.



STATE OF INDIANA  
LAKE COUNTY  
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MICHAEL BROWN  
RECORDER

STATE OF INDIANA  
LAKE COUNTY  
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MICHAEL BROWN  
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THIS DOCUMENT IS BEING RE-RECORDED TO CORRECT THE CONTRACT DATE The Terms of the Contract and the date signed:

Correction: THIS MEMORANDUM OF CONTRACT evidences the existence of Contract dated January 23, 2014 (the "Contract"),

Correction: 2. The amount of the Contract is \$18, 075.00. The terms of Contract begins January 23, 2014 and ends January 23, 2024.

Correction: Signed this 23<sup>rd</sup> day of January 2014

FILED

GEO- A & L CONTRACTORS

By: [Signature]  
CONTRACTOR

SELMA DICKERSON

By: [Signature]  
OWNER

JOANNE GIBSON

By: [Signature]  
OWNER

437 Connecticut Street, Gary, IN  
ADDRESS

1948 Ohio Street, Gary, IN  
ADDRESS

STATE OF INDIANA, COUNTY OF LAKE) SS:

Before me, a Notary Public in and for said County and State, personally appeared GEO- A & L CONTRACTORS and SELMA DICKERSON & JOANNE GIBSON 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 23<sup>rd</sup> day of January, 2014

My Commission Expires: 3-1-2018 Signature: [Signature]  
Resident of LAKE Printed: Nancy Valentine



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.

