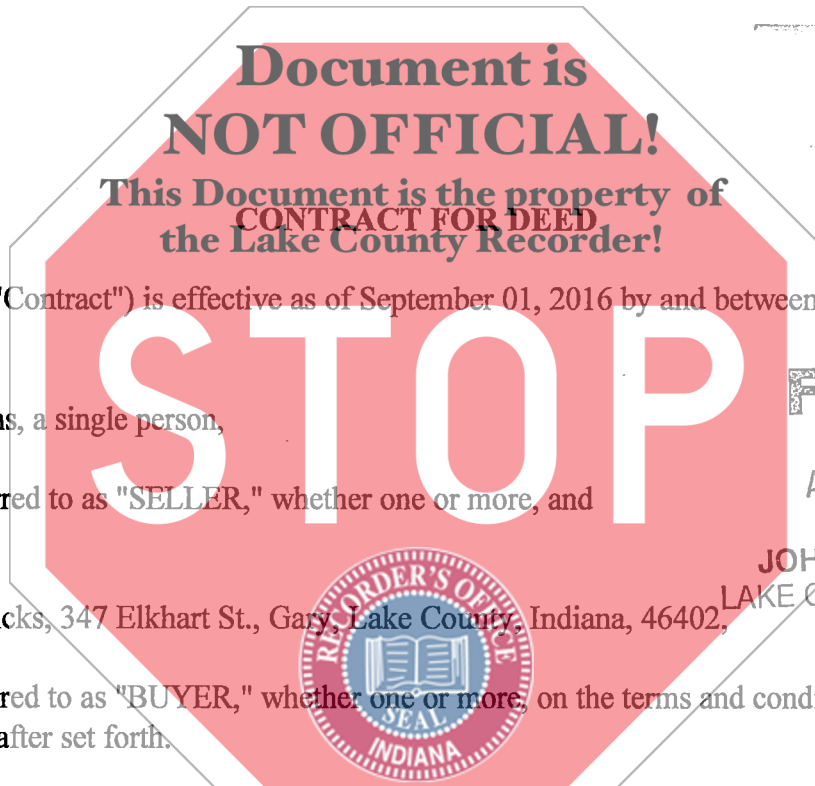


THIS SPACE PROVIDED FOR RECORDER'S USE

2016 059233



STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD
2016 AUG 30 PM 3:14
MICHAEL B. BROWN
RECORDER
FILED
AUG 30 2016
JOHN E. PETALAS
LAKE COUNTY AUDITOR

This Contract ("Contract") is effective as of September 01, 2016 by and between

- Bonita Wiggins, a single person,

hereinafter referred to as "SELLER," whether one or more, and

- Royce Hendricks, 347 Elkhart St., Gary, Lake County, Indiana, 46402,

hereinafter referred to as "BUYER," whether one or more, on the terms and conditions and for the purposes hereinafter set forth.

PROPERTY. The property sold under this contract is located at 4663 Delaware Street, Gary, Indiana 46409 in Lake County and is legally described as

SANDERS FIRST SUB. LOT 9

hereinafter referred to as "the Property."

014928

PURCHASE PRICE. The agreed upon sales price for the Property is \$28,511.00 with interest from September 01, 2016, on the unpaid principal at the rate of 5.75% per annum.

TERMS OF PAYMENT. Payments under this contract should be submitted to Chase Home Finance Loan #:1744070600 at P.O. Box 24696, Columbus, Ohio 43224. Payments may also be

\$ 24
CS
CA
NOW
CONF

made by phone at: 1-800-848-9136

The unpaid principal, accrued interest, taxes and insurance shall be payable in monthly installments of \$675.00, beginning on September 1, 2016, and continuing until September 1, 2021 (the "Due Date"), at which time the remaining unpaid principal and interest shall be due in full.

All payments on this Contract shall be applied first in payment of accrued interest, if applicable, and any remainder in payment of principal.

If any payment obligation under this Contract is not paid when due, the remaining unpaid principal balance and any accrued interest, if applicable, shall become due immediately at the option of the Seller.

LATE PAYMENT CHARGE. Buyer shall be responsible for any late payment charge for payments received after the Due Date as stated by Chase Home Financial.

NON-SUFFICIENT FUNDS. The Buyer shall be charged the maximum amount allowable under applicable law for each check that is returned to Seller for lack of sufficient funds in addition to any late payment charges allowable under this Contract.

PREPAYMENT. The Buyer reserves the right to prepay this Contract (in whole or in part) prior to the Due Date with no prepayment penalty.

ENCUMBRANCES. The Seller guarantees no additional mortgages or loans will be taken on this property without the consent of the Buyer. In the event the Seller defaults on any mortgage on the Property, the Buyer can pay on the mortgage and receive credit under this Contract for all payments. The Seller herein discloses the Property sold under this contract is currently encumbered in the following manner:

Chase Home Finance Loan #:1744070600
P.O. Box 24696
Columbus, Ohio, 43224
\$28,510.41

MAINTENANCE AND IMPROVEMENTS. Buyer agrees that any and all buildings, permanent fixtures and improvements currently on or subsequently added to the land or Property may not be removed, but will remain on the Property until the contract is fully performed. In the event of default by the Buyer under this Contract, any and all permanent fixtures and improvements made on the Property will remain with the Property.

POSSESSION. Buyer will maintain possession of the Property upon execution of this Contract.

CONDITION OF PREMISES. The Buyer recognizes the Property is being sold as is and the Seller is under no obligation to make any improvements or repairs during the time of this Contract.

INSURANCE. Seller agrees to maintain adequate property insurance through the escrow account on the Property equal to the assessed value of the Property from the date of signing this agreement. The Seller shall immediately notify the Buyer of any lapse in coverage. The Buyer is responsible for maintaining insurance on any personal property or other items the Buyer places inside or on the Property. Buyer's monthly payments will go towards this insurance payment.

TAXES AND ASSESSMENTS. Seller agrees to pay all taxes through the escrow account including but not limited to federal, state, and municipal, that arise as a result of this sale, excluding income taxes. Buyer's monthly payments will go towards the tax payments.

Seller shall pay all real estate taxes and assessments that may be levied against the Property. Buyer shall be responsible for all personal taxes or assessments that result from the Buyer's use of the Property.

REMEDIES ON DEFAULT. In addition to any and all other rights available according to law, if either party defaults by failing to substantially perform any material provision, term or condition of this Contract (including without limitation the failure to make a monetary payment when due), the other party may elect to cancel this Contract if the default is not cured within 10 days after providing written notice to the defaulting party. The notice shall describe with sufficient detail the nature of the default. If the buyer fails to pay for 3 months, seller may reclaim the property immediately.

DEED. Upon receipt of all payments required under this Contract, the Seller will furnish the Buyer with a Warranty Deed wherein the Seller conveys all of their interest in the Property to the Buyer. The Buyer shall be responsible for cost of recording the deed.

ABSTRACT/TITLE POLICY. The Seller will provide the Buyer with an updated abstract evidencing clear title or other accepted title documents upon receipt of all payments under this Contract.

NOTICES. Any notice or communication required or permitted under this Contract shall be sufficiently given if delivered in person or by certified mail, return receipt requested, to the addresses listed above or to such other address as one party may have furnished to the other in writing. The notice shall be deemed received when delivered or signed for, or on the third day after mailing if not signed for.

ASSIGNMENT. Neither party may assign or transfer this Contract without prior written consent of the other party, which consent shall not be unreasonably withheld.

ATTORNEY FEES. If any payment obligation under this Contract is not paid when due, the Buyer promises to pay all costs of collection, including reasonable attorney fees, whether or not a lawsuit is commenced as part of the collection process.

ENTIRE CONTRACT/AMENDMENT. This Contract for Deed contains the entire agreement

of the parties and there are no other promises, conditions, understandings or other agreements, whether oral or written, relating to the subject matter of this Contract for Deed. This Contract for Deed may be modified or amended in writing, so long as all parties obligated under this Contract sign the agreement.

SEVERABILITY. If any portion of this Contract for Deed shall be held to be invalid or unenforceable for any reason, the remaining provisions shall continue to be valid and enforceable. If a court finds that any provision of this Contract for Deed is invalid or unenforceable, but that by limiting such provision it would become valid and enforceable, then such provision shall be deemed to be written, construed, and enforced as so limited.

INDEMNITY REGARDING USE OF PREMISES. To the extent permitted by law, Buyer agrees to indemnify, hold harmless, and defend Seller from and against any and all losses, claims, liabilities and expenses, including reasonable attorney fees, if any, which Buyer may suffer or incur in connection with Buyer's possession, use or misuse of the Property, except due to Seller's negligent acts or omissions.

GOVERNING LAW. This Contract for Deed shall be construed in accordance with the laws of the State of Indiana.

WAIVER. The failure of either party to enforce any provisions of this Contract shall not be construed as a waiver or limitation of that party's right to subsequently enforce and compel strict compliance with every provision of this Contract for Deed.

OTHER PROVISIONS. The property taxes and home insurance will remain in escrow throughout the sale of the home. Buyer's payment will include payment of the property taxes and home owner's insurance.

TAX EXEMPTION. Seller will be entitled to claim the property for the Federal Homestead Property Tax Exemption and any other exemption, should the property be eligible for such an exemption.

RECORDING. This Contract will be recorded by the Buyer immediately upon execution by all parties. The Buyer shall be responsible for the recording fees associated with recording the Contract.



SELLER:

DATED: 08-28-16

Bonita Wiggins

**Document is
NOT OFFICIAL!**

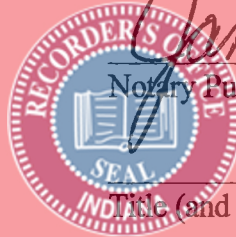
Bonita Wiggins

5550 Dorchester Avenue, Apt. 1406
Chicago, Illinois, 60637

**This Document is the property of
the Lake County Recorder!**

STATE OF INDIANA, COUNTY OF LAKE, ss:

This instrument was acknowledged before me on this 28 day of Aug,
2016 by Bonita Wiggins.



Notary Public

Title (and Rank)

My commission expires 06/2020

"I AFFIRM, UNDER THE PENALTIES FOR
PERJURY THAT I HAVE TAKEN REASON-
ABLE CARE TO REDACT EACH SOCIAL
SECURITY NUMBER IN THIS DOCUMENT,
UNLESS REQUIRED BY LAW."

PREPARED BY: Royce K. Hendricks

BUYER:

DATED: 08-28-16

Royce K. Hendricks

Royce Hendricks
347 Elkhart St.
Gary, Indiana, 46402

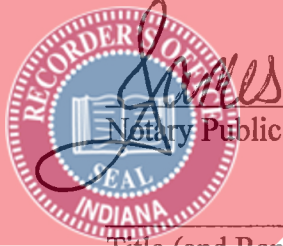
**Document is
NOT OFFICIAL!**

**This Document is the property of
the Lake County Recorder!**

STOP

STATE OF INDIANA, ss: COUNTY OF LAKE, ss:

This instrument was acknowledged before me on this 28 day of Aug,
2016 by Royce Hendricks.



James Taylor

Title (and Rank)

My commission expires 06/2020

CONTRACT FOR DEED
DISCLOSURE OF INFORMATION ON LEAD-BASED PAINT
OR LEAD-BASED PAINT HAZARDS

Lead Warning Statement

Housing built before 1978 may contain lead-based paint. Lead from paint, paint chips and dust can pose health hazards if not managed properly. Lead exposure is especially harmful to young children and pregnant women. Before purchasing pre-1978 housing, Seller's must disclose the presence of known lead-based paint and/or lead-based paint hazards in the dwelling. Buyers must also receive a federally approved pamphlet on poisoning prevention.

Seller's Disclosure

(a) Presence of lead-based paint and/or lead-based paint hazards (Check (i) or (ii) below):

(i) Known lead-based paint and/or lead-based paint hazards are present in the housing (explain):

(ii) Seller has no knowledge of lead-based paint and/or lead-based paint hazards in the housing.

(b) Records and reports available to the Seller (Check (i) or (ii) below):

(i) Seller has provided the Buyer with all available records and reports pertaining to lead-based paint and/or lead-based paint hazards in the housing (list documents):

(ii) Seller has no reports or records pertaining to lead-based paint and/or lead-based paint hazards in the housing.

Buyer's Acknowledgment (initial)

(c) Buyer has received copies of all information listed above.

(d) Buyer has received the pamphlet Protect Your Family From Lead In Your Home.

Agent's Acknowledgment (initial)

(e) Agent has informed the Seller of the Seller's obligations under 42 U.S.C. 4852(d) and is aware of his/her responsibility to ensure compliance.

Certification of Accuracy

The following parties have reviewed the information above and certify, to the best of their

