## STATE OF INDIANA LAKE COUNTY FILED FOR RECORD

## 2017 044798

2017 JUL 19 PM 1:50

## MEMORANDUM OF CONTRACTMICHAEL B. BROWN RECORDER (SENIOR REPAIR PROGRAM)

THIS MEN	<i>IORANDUM O F CO</i> M <u>のパ</u> (the "Co	VTRACT evidence	es the existence of	a Contract, dated
July 19, 2	©/7 (the "Co	ntract"), made by	JMD CONSTRU	JCTION CO., as
Contractor, and	ETHEL L. CARTER	as Owner of real	estate located in G	ary, Lake County,
Indiana, hereinaft	er called the "Property".			

1. The legal description, key number, and common address of the property subject to the Contract is: SOUTH GARY SUB. L.1 BL. 3 ALL L. 2 BL. 3; (45-08-22-456-012.000-004); 1088 East 35th Court, Gary, Indiana 46409.

The amount of the Contract is 17,900.00 1. The term of the Contract begins and ends July 19, 202

- 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:

  the Lake County Recorder! 3.
  - (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 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 19 day of July , 2017.

25-GCD

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JMD CONSTRUCTION	ETHEL L. CARTER			
By: Will	By: Ethel & Carter			
CONTRACTOR	OWNER			
	Ву:			
	OWNER			
1900 Grant Street, Gary, IN 46404	1088 East 35th Court, Gary, IN 46409			
ADDRESS	ADDRESS			
STATE OF INDIANA )				
COUNTY OF LAKE SS: Document is				
NOT OFFICIAL!				
This Document is the property of				
Before me, a Notary Publishin land for said County and State, personally appeared JMD CONSTRUCTION CO. and ETHEL L. CARTER, 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			
day of				
W 0 14-2017	Chine of terking			
My Commission Expires: 10-19-2011	Signature: Arril Firkins			
Resident of Hake	Printed: Carrie V. terkins			
	irm under the penalties for perjury, that I have			
A	preasonable care to redact each Social Security wher in this document, unless required by law.			
Notary Public- Seal State of Indiana	the state of the s			
My Commission Expires Oct 14, 2017	and the state of t			

Mail To:

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

(Prepared by City of Gary Community Development Div.'s Legal Counsel)