

CRINA PINENTEL  
 RECORDER **2023-009945**  
 STATE OF INDIANA  
 LAKE COUNTY **8:58 AM 2023 Apr 6**  
 FILED FOR RECORD

**MEMORANDUM OF CONTRACT**  
**(EMERGENCY REPAIR PROGRAM)**

THIS MEMORANDUM OF CONTRACT evidences the existence of a Contract, dated Nov. 16, 2022 (the "Contract"), made by QUALITY & TRUST, as Contractor, and NANCY RIAS 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: **Groveland Addition, Lots 22 & 21, Block 2 (Key#: 45-08-07-302-009.000-004), 1549 Williams St., Gary, IN 46404.**
2. The amount of the Contract is \$4,900.00. The term of the Contract begins Nov. 16, 2022 and ends Nov. 16, 2027.
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 **FIVE** 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, 401 Broadway, Suite 300, and Gary, Indiana 46402. Such agreements and covenants are incorporated, by this reference, in this Memorandum as though contained in full herein.

SIGNED this 16<sup>th</sup> day of November, 2022.

25-  
 CK# 010 106188  
 GP

# NOT AN OFFICIAL DOCUMENT

QUALITY & TRUST

By: [Signature]  
CONTRACTOR

NANCY RIAS

By: [Signature]  
OWNER

By: \_\_\_\_\_  
OWNER

1500 CHASE ST. GARY, IN 46404  
ADDRESS

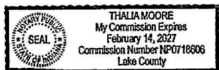
1549 WILLIAMS ST., GARY, IN 46404  
ADDRESS

STATE OF INDIANA )  
                                  ) SS:  
COUNTY OF LAKE )

Before me, a Notary Public in and for said County and State, personally appeared **QUALITY & TRUST** and **NANCY RIAS**, 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 NOVEMBER 15, 2022 day of \_\_\_\_\_, 2022.

My Commission Expires: 2-14-2027  
Resident of Lake

Signature: [Signature]  
Printed: Thalia Moore



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  
401 Broadway, Suite 300  
Gary, IN 46402

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