NOT AN OFFICIAL DOCUMENT

STATE OF INDIANA LAKE COUNTY

8:56 AM

2023 Apr 5

MEMORANDUM OF CONTRACT (SENIOR REPAIR PROGRAM)

THIS MEMORANDUM OF CONTRACT evidences the existence of a Contract, dated 0.1 29 2018 (the "Contract"), made by JMD CONSTRUCTION as Contractor, and JAMESETTA HOLDER as Owner of real estate located in Gary, Lake County, Indiana, hereinafter called the "Property".

I. The legal description, key number, and common address of the property subject to the Contract is: GREAT GARY REALTY CO'S., 1ST SUBDIVISION, ALL OF LOT 29, BLOCK 19, ALL OF LOT 30, BLOCK 19 (KEY #: 45-08-27-235-025.000-004); 3868 Louisiana St., Gary, Indiana 46409.

- 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 <u>TEN</u> 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 NOV. , 2018.

CK* OLD 100188

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JMD CONSTRUCTION By: CONTRACTOR	JAMESETTA HOLDER By: GINLSETTA FULLUS OWNER OWNER
1900 Grant Street, Gary, In 46404 ADDRESS	3868 Louisiana St., Gary, IN 46409 ADDRESS
STATE OF INDIANA) COUNTY OF LAKE SS:	
Before me, a Notary Public in and for said	County and State, personally appeared JMD
My Commission Expired Lug. 30, 2025	LDER, who acknowledged the execution of d who having been duly sworn, stated that the Witness my hand and Notarial Seal this 2018. Signature: Lawril Lee Mann
Resident of LAKE	Printed: Carrie Lee TerkWS
take	firm under the penalties for perjury, that I have an reasonable care to redact each Social Security amber in this document, unless required by law.
Mai	To:
Department of Community Development 839 Broadway, Suite 302N Gary, IN 46402	
(Prepared by City of Gary Community Development Div.'s Legal Counsel)	