# EXHIBIT I

# NEIGHBORHOOD LENDING SERVICES, INC. 1279 N. MILWAUKEE AVE 5<sup>TH</sup> FLOOR CHICAGO, IL. 60642 773.329.4010 FAX: 773.329.4120

#### STANDARD LOAN COMMITMENT LETTER

| Loan Number:   |  |   | 55000009373  |                               | Date:  | 05/            | 05/2009   |
|--|--|---|--|-------------------------------|--|----------------|---|
| Property Address:  |  | s: _  | 1036 E. Hyde Park Chicago, IL 60615  |                               |  |                |   |
| Mailing Address:   |  | : .   | 1036 E. Hyde Park Chicago, IL 6015   |                               |  |                |   |
| Contrac  | t Interest   | Rate: ***   | 5.490  | _ %                           | Amount of Loan:  | \$             | 290,000.00  |
| Loan Or  | rigination   | Fee (%):  | 1.500  | _ %                           | Term of Loan:  | 36             | 0 Months  |
| Commitment Expires:  |  |   | 07/05/2009   |                               |  |                |   |
| *** This   | loan is a  | fixed rate lo   | an. The Contract interest  | t rate shall rem              | ain unchanged during   | the e          | ntire term of the loan.   |
| Dear: Tommie L H Louise Harris   |  |   |  |                               |  |                |   |
| referenc<br>we are u   | ed proper<br>inable to<br>re subject<br>If chec<br>mortg | rty. This c<br>verify this<br>to modific<br>cked, this<br>age finance | ou that your mortgage of commitment is based or information, or if unfartation or cancellation.  mortgage commitmenting. See the attached cing, if applicable.   | the accuracy<br>vorable credi | of all statements met or employment inf the control of the control | ade i<br>orma  | n your application. If<br>tion is discovered, these<br>o 2 <sup>nd</sup> and/or 3 <sup>rd</sup> |
| Please note this Commitment is also subject to all of the following checked (X) terms and conditions, which must be complied with prior to or at loan settlement (closing) and/or funding: |  |   |  |                               |  |                |   |
| X  | 1.   |   | i Commitment will be nu<br>led to Neighborhood Len   |                               |  | wers           | 05/19/2009  |
| X  | 2.   | Your Loa<br>insurance   | n Commitment is subject  | t to the terms,               | conditions, and fees o   | f conv         | rentional mortgage  |
| x  | 3.   | Comprehendorsen company   | nitment for an Alta Loan Policy insuring the first lien status of the loan with chensive endorsement No. 1, Location Note Endorsement and such other ment(s) Lender may require, must be obtained from an acceptable title insurance by. If the subject property is registered under the "Torrens System", a Mortgagee's atte Torrens Certificate must be ordered in addition to said ALTA policy. |                               |  |                |   |
| X  | 4.   | All unpaid  | 1 and future special asses   | sment installn                | ents must be paid in i   | iull pr        | ior to, or at the time of,  |
|  |  | by an acc   | eptable company in at<br>e of insurance if the sul<br>ving name and address  | least the amo                 | ount of the first and a  | secon<br>unit, | must be obtained with   |
| x  | 5.   | Contineat   | Nei  | Its' Succes 9 N. Milwau       | ending Services, Inc.<br>sors or Assigns<br>kee Ave., 5th Floor<br>o, IL 60642   |                |   |
| X  | 6.   | All Non-S   | tandard Title Exceptions   | must be waiv                  | ed prior to closing  |                |   |
| x  | 7.   |   | ek for the balance of downde payable to the title in   |                               |  | st be          | a: Certified or Cashier's   |
| X  | 8.   | The subje   | ct property is a unit in a c   | condominium,                  | and an "ALTA Endor   | seme           | nt Form 4-  |

|              |     | Condominium" must be (See # 3)  | made part of the above-mentioned commitment for an ALTA Loan Policy.  |
|--------------|-----|---|---|
| X            |     | amount at least equal to condominium unit, satis  | uires a Flood Insurance Policy be obtained for the term of the loan in an the amount of the loan or the maximum coverage available, or if a factory evidence of condominium association's master flood policy,  |
| _ <u>X</u> _ | 9.  | containing the same mor   | tgage clause as specified in item #5 above.   |
| X            | 10. | A spotted survey comple<br>encroachments must be  | eted within the last 6 months by a duly licensed surveyor and showing no obtained.  |
|              |     | An escrow account of:   | \$ 27,665.00 will be established at the title insurance   |
| X            | 11. |   | (3) partial disbursements.  |
| <u> </u>     | 12. |   | be completed within 6 months of closing. All work must be completed as signed by the borrower's selected contractor, and submitted to Services, Inc.  |
| <u>X</u>     | 13. | An acceptable pest/term<br>Services, Inc. prior to ck   | ite inspection is required and must be submitted to Neighborhood Lending osing.   |
| x            | 14. | The amount of the Home Services, Inc. before a cl   | cowner's Insurance Premium must be provided to Neighborhood Lending osing date can be scheduled.  |
| <u> </u>     | 15. | If the subject property is insurance during the Cor   | vacant, Neighborhood Lending Services, Inc. may require Builder's Risk astruction Phase.  |
|              |     | We estimate your out-of   | -pocket funds at closing to be: \$ 65,003.15 of which   |
| X            | 16. |   | d as previously paid such as Earnest Money, etc.  |
| X            | 17. |   | e title insurance company will contact you or your attorney with exact figures ate. See Item # 7 for acceptable forms of payment and payee requirements.  |
| <u>x</u>     | 18. |   | contain additional terms and conditions related to this Commitment and are ade part of this agreement.  |
| X            | 19. | limited to: maximum loa<br>requirements, property in<br>conditions as determined<br>legally comply with all a | must meet all NLS property-related program guidelines including but not n-to-value ratios, property appraisal requirements, title insurance aspections, property rehabilitation standards, and any other property-related by NLS. Borrower(s) further understand that the property purchased must pplicable federal, state, and local ordinances. |
| X            | 20. |   | ation work performed using loan proceeds must be done in accordance with ures, by properly licensed and insured contractors, and under permit from  |
| X            | 21. | Other Condition:  | Automatic debit   |
| <u> x</u>    | 22. | Other Condition:  | Show sufficient funds to close  |
| X            | 23. | Other Condition:  | Need release of judgement #07M119175  |
| <u> </u>     | 24. | Other Condition:  | Need credit and budget counseling   |
| X            | 25. | Other Condition:  | Need lead base paint assessment/certificate   |
| <u> </u>     | 26. | Other Condition:  | Need housing quality standard inspection by NLS staff after rehab   |
| x            | 27. | Other Condition:  | Need satisfactory letter of explantion on all derogatory credit from Tommie & Diane   |
| <u>x</u>     | 28. | Other Condition:  | Subject to Finally Home approval  |
| <u> </u>     | 29. | Other Condition:  |   |
| X            | 30. | Other Condition:  |   |
|              |     |   | Press 2 - C2  |

Neighborhood Lending Services, Inc. reserves the right to terminate this Commitment at any time prior to loan settlement in the event of adverse conditions, including, but not limited to: a change in your personal or financial status that affects your ability to meet the qualifying guidelines for this loan program, or if the improvements to the subject property are damaged by fire or other casualty. This agreement shall be null and void of force and effect if the required terms and conditions are not satisfactorily met by the dates indicated within this Commitment Letter and attached Rider(s), if applicable. Please submit required documents to the following Neighborhood Lending Services, Inc. representative.

conditions are not satisfactorily met by the dates indicated within this Commitment Letter and attached Rider(s), if applicable. Please submit required documents to the following Neighborhood Lending Services, Inc. representative. Neighborhood Lending Services, Inc. 1279 N. Milwaukee Ave. 5th Floor Chicago, IL. 60642 Attention: Roslyn Lockett COMMITMENT ISSUED BY: **Authorized Signature** INSTRUCTIONS TO BORROWER(S) Please sign below and return this document to the above address within 10 days of the Authorized Signature date (above), along with any required fees and/or documentation/items requested. KEEP A COPY FOR YOUR RECORDS and provide a copy to your attorney, if requested. Include attorney contact information below, if applicable. Borrower Signature Date Signed Co-Borrower Signature Date Signed Attorney Name: Attorney Address: Attorney Telephone: Attorney Fax:

## NEIGHBORHOOD LENDING SERVICES, INC. 1279 N. MILWAUKEE AVE 5 TH FLOOR CHICAGO, IL. 60642 773.329.4010 FAX: 773.329.4120

#### SUBORDINATE LOAN COMMITMENT ADDENDUM W/DEFERRED, NOT FORGIVABLE FUNDS

| Loan Number:   | <u>550000</u>                            | 09500   |  |   | Date: _0                  | )5/05/2009                | )<br>                     |
|--|--|---|--|---|---------------------------|---------------------------|---------------------------|
| Property Address:  | 1036 E.                                  | Hyde Park                                       | Chicago, I   | L 6015  |                           |                           |                           |
| Mailing Address:   | 1036 E.                                  | Hyde Park                                       | Chicago,   | IL 6015   |                           |                           |                           |
| Contract Interest Ra   | te: ***                                  | 0.000   | %  | Amount of   | Loan: \$                  | 30,000                    | ).00                      |
| Loan Origination Fe  | e (%):                                   | 0.000   | _ %  | Term of   | Loan: 2                   | 240                       | Months                    |
| Commitment Expi  | res: <u>07/05/2</u>                      | 009   |  |   |                           |                           |                           |
| *** This loan is a fixe  | ed rate loan. The C                      | Contract intere                                 | st rate shal   | remain unchanged  | during the                | entire term               | of the loan.              |
|  | nie L Harris<br>e Harris                 |   |  |   |                           |                           |                           |
| This Subordinate Lorequest on the above Commitment Letter conditions.      | e-referenced proj                        | perty. This ac                                  | ddendum i  | s being issued in co  | onjunctio                 | n with the                | Standard Loan             |
| X If checke<br>FORGIVABLE, f<br>prior to closing. E<br>the time of settlem | inancing. If app<br>ligibility is sub    | olicable, forg<br>ject to verifi                | givable an<br>cation of a  | applicant informa   | amoun                     | ts will be                | determined                |
| Please note this Co<br>which must be com                                   |  |   |  |   |                           |                           | nditions,                 |
|  | his Loan Commit<br>ad returned to Nei    |   |  | d if not signed by all<br>ices, Inc. by:  | borrowe                   |                           | 5/19/2009                 |
|  | our check for the<br>heck made payab     |   |  | t and/or fees at closi<br>ompany.   | ng must b                 | e a: Certifi              | ied or Cashier's          |
|  | c estimate your of previously paid       |   |  | sing to be: \$65,003.1<br>tc.   | l5 of whic                | ch a portion              | may be credited           |
|  |  |   |  | npany will contact ye<br>r acceptable forms o   |                           |                           |                           |
| by<br>co<br>th   | y an acceptable or<br>extificate of insu | company in a<br>rance if the s<br>ae and addres | at least the<br>ubject project<br>in the state<br>eighborhood<br>Its' Su | icy and a paid rece<br>amount of the first<br>perty is a condominandard mortgagee of<br>the Lending Services<br>ccessors or Assigns | and seconium uniclause of | ond loan co<br>t, must be | ombined, or obtained with |
| X 5.   |  | 12  |  | waukee Ave., 5th<br>cago, IL 60642  | Floor                     |                           |                           |
| X 6. A   | II Non-Standard T                        | itle Exception                                  | ıs must be   | waived prior to closi   | ng                        |                           |                           |
|  |  |   |  |   |                           |                           |                           |

Neighborhood Lending Services, Inc. reserves the right to terminate this Commitment Addendum at any time prior to loan settlement in the event of adverse conditions, including, but not limited to: a change in your personal or financial status that affects your ability to meet the qualifying guidelines for this loan program, or if the improvements to the subject property are damaged by fire or other casualty. This agreement shall be null and void of force and effect if the required terms and conditions are not satisfactorily met by the dates indicated within this Commitment Letter and attached

| Rider(s), if applicable.  |   |  | ı                      |  |  |  |  |  |
|---|---|--|------------------------|--|--|--|--|--|
| Please submit required documents to the following Neighborhood Lending Services, Inc. representative. |   |  |                        |  |  |  |  |  |
| Neighborhood Lending Services, 1279 N. Milwaukee Ave. 5th Floo  |   |  |                        |  |  |  |  |  |
| Attention: Destiny Edmond   | <b>i</b> s  |  |                        |  |  |  |  |  |
| COMMITMENT ISSUED BY:   |   |  | ļ:                     |  |  |  |  |  |
| AULSTING COMO. Authorized Signature   | rg/5  | 5.5.89   | ÷                      |  |  |  |  |  |
| INSTRUCTIONS TO BORROWI<br>Please sign below and return this of<br>along with any required fees and/o | locument to the above ador documentation/items re | dress within 10 days of the Authoriz<br>quested. KEEP A COPY FOR YOU<br>ct information below, if applicable. | JR RECORDS and provide |  |  |  |  |  |
| Borrower Signature  | Date Signed                                       | Co-Borrower Signature  | Date Signed            |  |  |  |  |  |
| Attorney Name:  |   |  |                        |  |  |  |  |  |
| Attorney Address:   |   |  |                        |  |  |  |  |  |
| Attorney Telephone:   | Attorney Telephone: Attorney Fax:                 |  |                        |  |  |  |  |  |

### NEIGHBORHOOD LENDING SERVICES, INC. 1279 N. MILWAUKEE AVE 5<sup>TH</sup> FLOOR CHICAGO, IL. 60642 773.329.4010 FAX: 773.329.4120

#### SUBORDINATE LOAN COMMITMENT ADDENDUM W/DEFERRED, NOT FORGIVABLE FUNDS

| Loan Number:  | 55000009379   | Date:  | 05/05/2009                     |  |  |  |  |  |
|---|---|--|--------------------------------|--|--|--|--|--|
| Property Address:   | 1036 E. Hyde Park Chicag  | o, IL 6015   |                                |  |  |  |  |  |
| Mailing Address:  | 1036 E. Hyde Park Chicag  | 30, IL 6015  |                                |  |  |  |  |  |
| Contract Interest Rate: ***   | 0.000 %   | Amount of Loan:                                    | \$ 4,000.00                    |  |  |  |  |  |
| Loan Origination Fee (%):   | 0.000 %   | Term of Loan:                                      | 48 Months                      |  |  |  |  |  |
| Commitment Expires:   | 07/05/2009  |  |                                |  |  |  |  |  |
| *** This loan is a fixed rate lo  | oan. The Contract interest rate s   | hall remain unchanged during t                     | the entire term of the loan.   |  |  |  |  |  |
| Dear: Tommie L H Louise Harris  |   |  |                                |  |  |  |  |  |
| request on the above-refere   | This Subordinate Loan Commitment Addendum describes additional financing terms related to your financing request on the above-referenced property. This addendum is being issued in conjunction with the Standard Loan Commitment Letter and does not in any way, change or modify any applicable commitment terms and conditions.  |  |                                |  |  |  |  |  |
| If checked, this mortgage commitment includes additional terms related to deferred, but NOT FORGIVABLE, financing. If applicable, forgivable and/or deferred loan amounts will be determined prior to closing. Eligibility is subject to verification of applicant information and availability of funds at the time of settlement. Additional terms may also apply.  Please note this Commitment is also subject to all of the following checked (X) terms and conditions, |   |  |                                |  |  |  |  |  |
| which must be complied with prior to or at loan settlement (closing) and/or funding:  |   |  |                                |  |  |  |  |  |
|   | n Commitment will be null and<br>ned to Neighborhood Lending S  |  | vers 05/19/2009                |  |  |  |  |  |
|   | ck for the balance of down pays<br>ade <u>payable</u> to the title insuranc   |  | t be a: Certified or Cashier's |  |  |  |  |  |
|   | ate your out-of-pocket funds at<br>usly paid such as Earnest Mone   |  | hich a portion may be credited |  |  |  |  |  |
|   | ntative from the title insurance<br>the Settlement Date, See Item # 2   |  |                                |  |  |  |  |  |
| by an acc<br>certificat<br>the follow   | A standard original hazard insurance policy and a paid receipt for the subject property issued by an acceptable company in at least the amount of the first and second loan combined, or certificate of insurance if the subject property is a condominium unit, must be obtained with the following name and address in the standard mortgagee clause of such policy or certificate: |  |                                |  |  |  |  |  |
|   | Its'  | hood Lending Services, Inc., Successors or Assigns |                                |  |  |  |  |  |
| X 5.  | 1279 N. 1   | Milwaukee Ave., 5th Floor<br>Chicago, IL 60642     |                                |  |  |  |  |  |
| X 6. All Non-S  | Standard Title Exceptions must  | be waived prior to closing                         |                                |  |  |  |  |  |

Neighborhood Lending Services, Inc. reserves the right to terminate this Commitment Addendum at any time prior to loan settlement in the event of adverse conditions, including, but not limited to: a change in your personal or financial status that affects your ability to meet the qualifying guidelines for this loan program, or if the improvements to the subject property are damaged by fire or other casualty. This agreement shall be null and void of force and effect if the required terms and conditions are not satisfactorily met by the dates indicated within this Commitment Letter and attached Rider(s), if applicable.

Please submit required documents to the following Neighborhood Lending Services, Inc. representative. Neighborhood Lending Services, Inc. 1279 N. Milwaukee Ave. 5th Floor Chicago, IL. 60642 Attention: **Destiny Edmonds** COMMITMENT ISSUED BY: Authorized Signature INSTRUCTIONS TO BORROWER(S) Please sign below and return this document to the above address within 10 days of the Authorized Signature date (above), along with any required fees and/or documentation/items requested. KEEP A COPY FOR YOUR RECORDS and provide a copy to your attorney, if requested. Include attorney contact information below, if applicable. Borrower Signature Date Signed Date Signed Co-Borrower Signature Attorney Name: Attorney Address: Attorney Telephone: Attorney Fax:

### NEIGHBORHOOD LENDING SERVICES, INC. 1279 N. MILWAUKEE AVE 5<sup>TI</sup> FLOOR CHICAGO, IL. 60642 773.329.4010 FAX: 773.329.4120

#### SUBORDINATE LOAN COMMITMENT ADDENDUM W/DEFERRED, FORGIVABLE FUNDS

| Loan Number:   | 55000009487   | _ Date:  | 05/05/2009  |  |  |  |  |
|--|---|--|---|--|--|--|--|
| Property Address:  | 1036 E. Hyde Park Chica   | go, IL 6015  | <u></u>   |  |  |  |  |
| Mailing Address:   | 1036 E. Hyde Park Chica   | go, IL 6015  |   |  |  |  |  |
| Contract Interest Rate: ***  | 0.000 %   | Amount of Loan:  | \$ 26,500.00  |  |  |  |  |
| Loan Origination Fee (%):  | 0.000 %   | Term of Loan:  | 240 Months  |  |  |  |  |
| Commitment Expires:  | 07/05/2009  |  |   |  |  |  |  |
| *** This loan is a fixed rate lo   | oan. The Contract interest rate   | shall remain unchanged during  | the entire term of the loan.                                |  |  |  |  |
| Dear: Tommie L H   | arris   |  |   |  |  |  |  |
| Louise Harris  |   |  | · ·   |  |  |  |  |
| request on the above-refere<br>Commitment Letter and do<br>conditions.   | nced property. This addend<br>es not in any way, change o   | bes additional financing term<br>um is being issued in conjunc<br>r modify any applicable comr | tion with the Standard Loan<br>nitment terms and            |  |  |  |  |
| If checked, this mortgage commitment includes additional terms related to DEFERRED, AND FORGIVABLE, financing. If applicable, forgivable and/or deferred loan amounts will be determined prior to closing. Eligibility is subject to verification of applicant information and availability of funds at the time of settlement. Additional terms may also apply. |   |  |   |  |  |  |  |
|  |   | the following checked (X) t<br>lement (closing) and/or fun                                     |   |  |  |  |  |
|  | n Commitment will be null and<br>ned to Neighborhood Lending  | l void if not signed by all borrov<br>Services, Inc. by:                                       | vers 05/19/2009   |  |  |  |  |
|  | ck for the balance of down pa<br>ade payable to the title insurar   | ment and/or fees at closing mus<br>ace company.  | t be a: Certified or Cashier's                              |  |  |  |  |
|  | ate your out-of-pocket funds a<br>usly paid such as Earnest Mon   | t closing to be: \$65,003.15 of w<br>ey, etc.  | hich a portion may be credited                              |  |  |  |  |
| A represe<br>X 4. prior to the   | ntative from the title insurance<br>ne Settlement Date. See Item #  | e company will contact you or y<br>3 for acceptable forms of paym                              | our attorney with exact figures ent and payee requirements. |  |  |  |  |
| by an acc<br>certificat<br>the follo   | A standard original hazard insurance policy and a paid receipt for the subject property issued by an acceptable company in at least the amount of the first and second loan combined, or certificate of insurance if the subject property is a condominium unit, must be obtained with the following name and address in the standard mortgagee clause of such policy or certificate:  Neighborhood Lending Services, Inc., |  |   |  |  |  |  |
|  | It  | s' Successors or Assigns   |   |  |  |  |  |
| X 5.   | 1279 N.   | Milwaukee Ave., 5th Floor<br>Chicago, IL 60642   |   |  |  |  |  |
| X 6. All Non-  | Standard Title Exceptions mus   | t be waived prior to closing   | ÷ .   |  |  |  |  |

Neighborhood Lending Services, Inc. reserves the right to terminate this Commitment Addendum at any time prior to loan settlement in the event of adverse conditions, including, but not limited to: a change in your personal or financial status that affects your ability to meet the qualifying guidelines for this loan program, or if the improvements to the subject property are damaged by fire or other casualty. This agreement shall be null and void of force and effect if the required terms and conditions are not satisfactorily met by the dates indicated within this Commitment Letter and attached Rider(s), if applicable.

| Please submit required documents to the  | ie following Neigi | bborhood Lending Services, Inc. rep | resentative. |  |  |  |
|--|--------------------|-------------------------------------|--------------|--|--|--|
| Neighborhood Lending Services, Inc.<br>1279 N. Milwaukee Ave. 5th Floor Chica  | go, IL. 60642      |                                     |              |  |  |  |
| Attention: Destiny Edmonds   |                    |                                     | •<br>•       |  |  |  |
| COMMITMENT ISSUED BY:  | 1                  | 5.5.09                              | ;            |  |  |  |
| Authorized Signature   |                    | Date                                |              |  |  |  |
| INSTRUCTIONS TO BORROWER(S) Please sign below and return this document to the above address within 10 days of the Authorized Signature date (above), along with any required fees and/or documentation/items requested. KEEP A COPY FOR YOUR RECORDS and provide a copy to your attorney, if requested. Include attorney contact information below, if applicable. |                    |                                     |              |  |  |  |
| Borrower Signature   | Date Signed        | Co-Borrower Signature               | Date Signed  |  |  |  |
| Attorney Name: Attorney Address:   |                    | AM                                  |              |  |  |  |
| Attorney Telephone:  |                    | Attorney Fax:                       |              |  |  |  |