

EXHIBIT I

STANDARD LOAN COMMITMENT LETTER

Loan Number: 5500009373 Date: 05/05/2009
Property Address: 1036 E. Hyde Park Chicago, IL 60615
Mailing Address: 1036 E. Hyde Park Chicago, IL 6015
Contract Interest Rate: *** 5.490 % Amount of Loan: \$ 290,000.00
Loan Origination Fee (%): 1.500 % Term of Loan: 360 Months
Commitment Expires: 07/05/2009

*** This loan is a fixed rate loan. The Contract interest rate shall remain unchanged during the entire term of the loan.

Dear: Tommie L Harris
Louise Harris

We are pleased to inform you that your mortgage financing loan request has been approved for the above referenced property. This commitment is based on the accuracy of all statements made in your application. If we are unable to verify this information, or if unfavorable credit or employment information is discovered, these terms are subject to modification or cancellation.

If checked, this mortgage commitment includes additional terms related to 2nd and/or 3rd mortgage financing. See the attached 'Subordinate Financing Addendum' for details on additional financing, if applicable.

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:

- | | | | |
|-------------------------------------|----|---|-------------------|
| <input checked="" type="checkbox"/> | 1. | This Loan Commitment will be null and void if not signed by all borrowers and returned to Neighborhood Lending Services, Inc. by: | <u>05/19/2009</u> |
| <input checked="" type="checkbox"/> | 2. | Your Loan Commitment is subject to the terms, conditions, and fees of conventional mortgage insurance. | |
| <input checked="" type="checkbox"/> | 3. | A commitment for an Alta Loan Policy insuring the first lien status of the loan with Comprehensive endorsement No. 1, Location Note Endorsement and such other endorsement(s) Lender may require, must be obtained from an acceptable title insurance company. If the subject property is registered under the "Torrens System", a Mortgagee's Duplicate Torrens Certificate must be ordered in addition to said ALTA policy. | |
| <input checked="" type="checkbox"/> | 4. | All unpaid and future special assessment installments must be paid in full prior to, or at the time of, settlement | |
| <input checked="" type="checkbox"/> | 5. | 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:
<p style="text-align: center;">Neighborhood Lending Services, Inc.,
Its' Successors or Assigns
1279 N. Milwaukee Ave., 5th Floor
Chicago, IL 60642</p> | |
| <input checked="" type="checkbox"/> | 6. | All Non-Standard Title Exceptions must be waived prior to closing | |
| <input checked="" type="checkbox"/> | 7. | Your check for the balance of down payment and/or fees at closing must be a: Certified or Cashier's Check made payable to the title insurance company | |
| <input checked="" type="checkbox"/> | 8. | The subject property is a unit in a condominium, and an "ALTA Endorsement Form 4- | |

Condominium" must be made part of the above-mentioned commitment for an ALTA Loan Policy.
(See # 3)

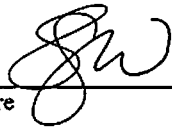
-
- X 9. The subject property requires a Flood Insurance Policy be obtained for the term of the loan in an amount at least equal to the amount of the loan or the maximum coverage available, or if a condominium unit, satisfactory evidence of condominium association's master flood policy, containing the same mortgage clause as specified in item #5 above.
-
- X 10. A spotted survey completed within the last 6 months by a duly licensed surveyor and showing no encroachments must be obtained.
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- X 11. An escrow account of: \$ will be established at the title insurance company for up to three (3) partial disbursements.
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- X 12. All improvements must be completed within 6 months of closing. All work must be completed as specified in the proposal signed by the borrower's selected contractor, and submitted to Neighborhood Lending Services, Inc.
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- X 13. An acceptable pest/termite inspection is required and must be submitted to Neighborhood Lending Services, Inc. prior to closing.
-
- X 14. The amount of the Homeowner's Insurance Premium must be provided to Neighborhood Lending Services, Inc. before a closing date can be scheduled.
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- X 15. If the subject property is vacant, Neighborhood Lending Services, Inc. may require Builder's Risk insurance during the Construction Phase.
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- X 16. We estimate your out-of-pocket funds at closing to be: \$ of which a portion may be credited as previously paid such as Earnest Money, etc.
-
- X 17. A representative from the title insurance company will contact you or your attorney with exact figures prior to the Settlement Date. See Item # 7 for acceptable forms of payment and payee requirements.
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- X 18. Attached Addendum(s) contain additional terms and conditions related to this Commitment and are incorporated into, and made part of this agreement.
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- X 19. The property purchased must meet all NLS property-related program guidelines including but not limited to: maximum loan-to-value ratios, property appraisal requirements, title insurance requirements, property inspections, property rehabilitation standards, and any other property-related conditions as determined by NLS. Borrower(s) further understand that the property purchased must legally comply with all applicable federal, state, and local ordinances.
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- X 20. All construction/rehabilitation work performed using loan proceeds must be done in accordance with NLS construction procedures, by properly licensed and insured contractors, and under permit from the City of Chicago.
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- X 21. Other Condition: Automatic debit
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- X 22. Other Condition: Show sufficient funds to close
-
- X 23. Other Condition: Need release of judgement #07M119175
-
- X 24. Other Condition: Need credit and budget counseling
-
- X 25. Other Condition: Need lead base paint assessment/certificate
-
- X 26. Other Condition: Need housing quality standard inspection by NLS staff after rehab
-
- X 27. Other Condition: Need satisfactory letter of explanation on all derogatory credit from Tommie & Diane
-
- X 28. Other Condition: Subject to Finally Home approval
-
- X 29. Other Condition:
-
- X 30. Other Condition:
-

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.

Neighborhood Lending Services, Inc.
1279 N. Milwaukee Ave. 5th Floor Chicago, IL. 60642

Attention: Roslyn Lockett

COMMITMENT ISSUED BY:

Authorized Signature  Date 5-5-09

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: _____

SUBORDINATE LOAN COMMITMENT ADDENDUM W/DEFERRED, NOT FORGIVABLE FUNDS

Loan Number: 55000009500 Date: 05/05/2009
Property Address: 1036 E. Hyde Park Chicago, IL 6015
Mailing Address: 1036 E. Hyde Park Chicago, IL 6015
Contract Interest Rate: *** 0.000 % Amount of Loan: \$ 30,000.00
Loan Origination Fee (%): 0.000 % Term of Loan: 240 Months
Commitment Expires: 07/05/2009

*** This loan is a fixed rate loan. The Contract interest rate shall remain unchanged during the entire term of the loan.

Dear: Tommie L Harris
Louise Harris

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.

X 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:

- | | | | |
|----------|----|---|-------------------|
| X | 1. | This Loan Commitment will be null and void if not signed by all borrowers and returned to Neighborhood Lending Services, Inc. by: | <u>05/19/2009</u> |
| X | 2. | Your check for the balance of down payment and/or fees at closing must be a: Certified or Cashier's Check made payable to the title insurance company. | |
| X | 3. | We estimate your out-of-pocket funds at closing to be: \$65,003.15 of which a portion may be credited as previously paid such as Earnest Money, etc. | |
| X | 4. | A representative from the title insurance company will contact you or your attorney with exact figures prior to the Settlement Date. See Item # 3 for acceptable forms of payment and payee requirements. | |
| X | 5. | 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:
<p style="text-align: center;">Neighborhood Lending Services, Inc.,
Its' Successors or Assigns
1279 N. Milwaukee Ave., 5th Floor
Chicago, IL 60642</p> | |
| X | 6. | All Non-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

SUBORDINATE LOAN COMMITMENT ADDENDUM W/DEFERRED, NOT FORGIVABLE FUNDS

Loan Number: 55000009379 Date: 05/05/2009
Property Address: 1036 E. Hyde Park Chicago, IL 6015
Mailing Address: 1036 E. Hyde Park Chicago, 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 loan. The Contract interest rate shall remain unchanged during the entire term of the loan.

Dear: Tommie L Harris
Louise Harris

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.

X

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:

- | | | | |
|--|----|---|-------------------|
| <input checked="" type="checkbox"/> X | 1. | This Loan Commitment will be null and void if not signed by all borrowers and returned to Neighborhood Lending Services, Inc. by: | <u>05/19/2009</u> |
| <input checked="" type="checkbox"/> X | 2. | Your check for the balance of down payment and/or fees at closing must be a: Certified or Cashier's Check made payable to the title insurance company. | |
| <input checked="" type="checkbox"/> X | 3. | We estimate your out-of-pocket funds at closing to be: \$65,003.15 of which a portion may be credited as previously paid such as Earnest Money, etc. | |
| <input checked="" type="checkbox"/> X | 4. | A representative from the title insurance company will contact you or your attorney with exact figures prior to the Settlement Date. See Item # 3 for acceptable forms of payment and payee requirements. | |
| <input checked="" type="checkbox"/> X | 5. | 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:
<p style="text-align: center;">Neighborhood Lending Services, Inc.,
Its' Successors or Assigns
1279 N. Milwaukee Ave., 5th Floor
Chicago, IL 60642</p> | |
| <input checked="" type="checkbox"/> X | 6. | All Non-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:

Destiny L. Edmonds 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
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Attorney Name: _____
Attorney Address: _____
Attorney Telephone: _____ Attorney Fax: _____

SUBORDINATE LOAN COMMITMENT ADDENDUM W/DEFERRED, FORGIVABLE FUNDS

Loan Number: 55000009487 Date: 05/05/2009
Property Address: 1036 E. Hyde Park Chicago, IL 6015
Mailing Address: 1036 E. Hyde Park Chicago, 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 loan. The Contract interest rate shall remain unchanged during the entire term of the loan.

Dear: Tommie L Harris
Louise Harris

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, 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.

X

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:

- | | | | |
|----------|----|---|-------------------|
| <u>X</u> | 1. | This Loan Commitment will be null and void if not signed by all borrowers and returned to Neighborhood Lending Services, Inc. by: | <u>05/19/2009</u> |
| <u>X</u> | 2. | Your check for the balance of down payment and/or fees at closing must be a: <u>Certified or Cashier's Check made payable to the title insurance company.</u> | |
| <u>X</u> | 3. | We estimate your out-of-pocket funds at closing to be: <u>\$65,003.15</u> of which a portion may be credited as previously paid such as Earnest Money, etc. | |
| <u>X</u> | 4. | A representative from the title insurance company will contact you or your attorney with exact figures prior to the Settlement Date. See Item # 3 for acceptable forms of payment and payee requirements. | |
| <u>X</u> | 5. | 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:
<p style="text-align: center;">Neighborhood Lending Services, Inc.,
Its' Successors or Assigns
1279 N. Milwaukee Ave., 5th Floor
Chicago, IL 60642</p> | |
| <u>X</u> | 6. | All Non-Standard Title Exceptions must be waived prior to closing | |

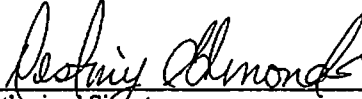
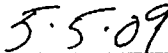
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Please submit required documents to the following Neighborhood Lending Services, Inc. representative.

Neighborhood Lending Services, Inc.
1279 N. Milwaukee Ave. 5th Floor Chicago, IL. 60642

Attention: **Destiny Edmonds**

COMMITMENT ISSUED BY:

	
Authorized Signature	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
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Attorney Name: _____

Attorney Address: _____

Attorney Telephone: _____ Attorney Fax: _____