FOR RECOBBING INFORMATION ONLY:

STATE OF INDIANA LAKE COUNTY FILED FOR RECORD

AFTER RECORDING RETURN TO: 2007 APR -5 AM [0: 5] HomeVestors Investments, Inc. 10670 North Central Expressway, Suite 700 Dallas, Texas 75231 √

MODIFICATION OF REAL ESTATE NOTE AND LIEN

STATE OF INDIANA

COUNTY OF LAKE

KNOW ALL MEN BY THESE PRESENTS:

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WITNESSETH

WHEREAS, on August 04, 2006, Red Brick Investment Properties, LLC, an Indiana limited liability company ("Borrowers") executed that one certain Note (the "Note") payable to the order of Prospect Avenue Funding, Inc. ("Lender") in the original principal amount of \$12,600.00; and

WHEREAS, payment of the Note is secured by the lien and provisions of a Mortgage ("Mortgage") executed by Borrowers, the property described therein (the "Property"), which Mortgage is dated August 04, 2006 and recorded in the Official Records of Lake County, Indiana relating to the following described real property:

LOT 39 IN BLOCK 28 (EXCEPT THAT PART IN THE REAR OF SAID LOT TAKEN FOR ALLEY PURPOSES), IN CHICAGO TOLLESTON LAND AND INVESTMENT COMPANY'S OAK PARK ADDITION TO TOLLESTON, IN THE CITY OF GARY, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 2, PAGE 35, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA, commonly known as 2637 Massachusetts Street, Gary, Indiana 46406

WHEREAS, Borrowers and Notebuyer desire to modify the Note and Mortgage; as stated herein;

NOW, THEREFORE, in consideration of the mutual undertakings and upon and subject to the provisions contained herein, it is mutually agreed as follows:

- The parties acknowledge and agree that the principal balance due and payable on the Note is stipulated to be the sum of \$35,997.00, as of the date hereof.
- Effective as of February 9, 2007, the first paragraph of the Note is hereby amended to read

The undersigned Red Brick Investment Properties, LLC, an Indiana limited liability company ("Maker"), hereby promises to pay to the order of Prospect Avenue Funding, Inc. ("Payee"), at its address at 10670 North Central Expressway, Suite 700, Dallas, Texas 75231, or at such other location as the holder hereof may notify Maker, the principal amount of \$35,997.00, or so much thereof as may be advanced and outstanding hereunder, with interest on the outstanding principal balance from time to time outstanding hereunder until paid in full, calculated on the basis of a 360 day year at the interest rate specified below. Payments under this Note shall be made as follows:

COMMUNITIES OF 19236

102 Weetington Street Lowell, Indiano 48184 210-623-679)

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The entire amount advanced hereunder, together with accrued and unpaid interest, shall be due and payable on August 9, 2007 (the "Maturity Date").

The outstanding principal balance of this Note shall bear interest at variable rate per annum equal to the sum of the Base Rate, as the same may change from time to time during the term hereof, plus 2.75%. As used herein, the term "Base Rate" shall mean the rate of interest established by Payee from time to time as its Base Rate.

- 3. Borrowers hereby ratify the Mortgage, as renewed and extended, as a valid first and subsisting lien against the property to secure payment of the indebtedness represented by the Note, as renewed and extended. All of the rights, remedies, liens, equities, and powers securing payment of the Note are hereby MODIFIED, RENEWED and EXTENDED to secure the payment of the Note as extended hereby. Borrowers shall reimburse Lender on demand for any and all costs incurred by Lender in connection with the renewal and extension of the indebtedness represented hereby, including but not limited to payment of attorneys' fees incurred by Lender and payment of the premium for an endorsement to the title policy insuring the lien of the Mortgage.
- 4. Borrowers, on behalf of themselves, their heirs, personal representatives, successors and assigns (herein collectively referred to as "Releasors") do hereby forever release and discharge Lender and any and all officers, directors, agents employees, shareholders, successors, and assigns and all entities owned by or affiliated with Lender (herein collectively referred to as "Releasees") of and from any and all claims, demands, offsets, damages, obligations, causes of action, liabilities, losses or expenses of whatever nature or type, whether known or unknown, whether choate or inchoate, suspected or unsuspected, or whether having arisen, accrued or matured or hereafter to arise, accrued or matured or hereafter to arise, accrued or matured or hereafter to arise, accrue or mature which Releasors may now or hereafter have against Releasees, arising out of any matter or event occurring on or prior to the date of execution hereof with respect to the Note (the "Claims"), including but not limited to, any claims relating to the making of such Note, the administration of such Note, or the enforcement or restructuring of such Note.
- 5. In addition to the stated principal balance above, Borrower shall pay Lender for and in consideration of the lender's agreement to extend the maturity date, lower the interest rate of the original promissory note and for the administration, labor, supplies and costs involved in processing and approving the loan modification, a Loan Modification and Extension Fee equal to \$200.00. The Loan Modification and Extension Fee will be due and payable at closing.
- 6. In addition to the stated principal balance above, Borrower shall pay to Lender the following:

Loan Origination Fee for review and investigation of collateral value of real property and administration, labor, supplies, and costs involved in processing and approving the Loan evidenced by the Note prior to making the Loan.

Wire Fee for reimbursement of bank's wire fee charged to Lender, and Lender's administration, labor, supplies, and costs involved in arranging for funds to be wired to closing.

\$20.00

\$539.76

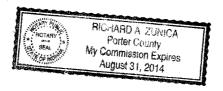
Except as modified hereby, the Note shall remain unchanged and in full force and effect.

THIS AGREEMENT REPRESENTS THE FINAL AGREEMENT BETWEEN THE PARTIES AND MAY NOT BE CONTRADICTED BY EVIDENCE OF PRIOR, CONTEMPORANEOUS OR SUBSEQUENT ORAL AGREEMENTS OF THE PARTIES. THERE ARE NO UNWRITTEN ORAL AGREEMENTS BETWEEN THE PARTIES.

IN WITNESS WHEREOF, this Modification of Real Estate Note and Lien has been executed as of February 9, 2007.

BORROWER

	Red Brick Investment Properties, LLC, an Indiana limited liability company
	By: MEMBER
	Title:
This Document in the Lake Cou	
STATE OF INDIANA §	
COUNTY OF LAKE	
On this day, personally appeared of Red Brick Investment Properties, LLC, an Indiana lindescribed in and who executed the foregoing instrume same as such person's free act and deed.	mited liability company known to me to be the person nt, and acknowledged that such person executed the
Dated: <u>2-9-2007</u>	
Notary Public, State of Indiana RICHARD A. ZUNICA	
My commission expires: 8–31–2014	

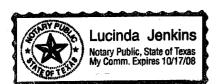


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COUNTY OF DALLAS

On this day, personally appeared John Bachmann, Authorized Representative of Prospect Avenue Funding, Inc., known to me to be the person described in and who executed the foregoing instrument, and acknowledged that such person executed the same as such person's free act and deed.

Dated: 3/a3/7...



Notary Public, State of Texas

My commission expires: 10/17/08

