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METROPOLITAN BANK AND TRUST

Subordination Agreement

KNOW ALL MEN BY THESE PRESENTS that, **Metropolitan Bank & Trust**, a corporation organized and existing under the laws of the state of Ohio, the owner and holder of the hereinafter described mortgage and note secured by it for **TEN THOUSAND AND 00/100** and other valuable considerations, the receipt of which is hereby acknowledged, does hereby **WAIVE THE PRIORITY OF LIEN** and operation of said certain mortgage executed **KATHERINE L DAVIS & THOMAS J DZIUBCZYNSKI** to **Metropolitan Bank and Trust Company FKA Metropolitan Savings Bank of Cleveland** on the premises located **834 CHERRY STREET HAMMOND INDIANA 46324** recorded in **LAKE** County in **VOL.N/A PAGE.1-4 DOC.99047024** with reference to the assignment recorded in **VOL. N/A Page 1-2 DOC.99062007** (if applicable) in favor of the lien of a certain mortgage in the amount of not to exceed **\$49,500.00** from above referenced customer to ***BSI FINANCIAL SERVICES, INC.** dated 01 / 30 / 2002 and recorded in Document # _____ in the office of the undersigned under the above mentioned mortgage shall be as though the above described mortgage had been executed, acknowledge, delivered and recorded prior to the execution, acknowledgement, delivery and recordation of the above mentioned mortgage, all, however, without otherwise affecting the lien of the above mentioned mortgage: In witness Whereof, said corporation by it's duly authorized officers has caused its name to hereunto subscribed and its seal hereto affixed this 11 day of **DECEMBER, 2001.**

the Lake County Recorder!

Signed in the presence of: **METROPOLITAN BANK & TRUST COMPANY**
FKA Metropolitan Savings Bank

Ayana Hudson
Ayana Hudson

Robert W. Kramer
Robert W. Kramer Asst. Vice President

Cynthia Jones
Cynthia Jones

Perpetua M. Neal
Perpetua M. Neal Banking Officer

The State of Ohio
Cuyahoga County:

Before me, a Notary Public in and for said County and State, personally appeared the above named Metropolitan Bank & Trust Company by Robert W. Kramer Asst. Vice President and Perpetua M. Neal Bank Officer who acknowledged that they did sign the foregoing instrument and that the same is their free act and deed this 11 day of **DECEMBER 2001.**

Margherita Barbera
NOTARY PUBLIC

MARGHERITA BARBERA
Notary Public, State of Ohio
My Commission Expires Nov. 14, 2003
(Recorded in Cuyahoga County)

This instrument prepared by:
METROPOLITAN BANK & TRUST COMPANY
22901 MILLCREEK BLVD
HIGHLAND HILLS, OHIO 44122

#6526
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