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SUBORDINATION AGREEMENT

THE PROVIDENT BANK for good and valuable consideration, being the mortgage under a certain mortgage recorded July 6, 1998, in Official Records Document 98576065, of the Official records of Cook County, Il. reference to which is hereby made, does hereby waive priority of said mortgage in favor of a certain mortgage from Ronald J. Ferrari, the principal amount of \$121,700.00 and recorded in Volume______, Page _______, of the Official Records of Cook County, Il., and subordinate the interest under their mortgage to North American Mortgage Co., and with like effect as though the said later encumbrance had been executed and recorded prior to the filing of the mortgage first above mentioned, but without in any other manner releasing or relinquishing the lien on priority of the earlier instrument upon said premises.

Executed this 4th day of March, 1999.

Signed and Acknowledged In the presence of:

Kimberly Martinez

Jane Silvia

State of Ohio)

SS:

County of Hamilton)

THE PROVIDENT BANK

Jonathan C. McIntosh, Asst. Vice President

James Edwards, Asst. Vice President

FIRST AMERICAN TITLE order

Before me, a Notary Public in and for said County and State, personally appeared the above named THE PROVIDENT BANK by Jonathan C. McIntosh, Assistant Vice President, and James Edwards, Assistant Vice President, who acknowledge the signing of the foregoing instrument to be their voluntary act and deed and that of said corporation.

IN WITNESS THEREOF, I have unto set my hand and official seal this 4th

day of March, 1999.

Notary Public

THIS INSTRUMENT PREPARED BY: THE PROVIDENT BANK #4028480000005706



BRYON D. HAYNES
Notary Public, State of Ohio
My Commission Expires March 31, 2003
No. Onded At Butler County