



DEPARTMENT OF THE TREASURY
INTERNAL REVENUE SERVICE
WASHINGTON, DC 20224

SMALL BUSINESS / SELF-EMPLOYED DIVISION

Date: January 22, 2008

M&M Financial

██████████
1300 West Belmont Suite 320
Chicago IL 60657

Re: ██████████
██████████
Euclid, OH 44092

Dear ██████████:

Enclosed you will find the approved Certificate of Subordination for ██████████
Inc. This certificate is valid for six months. Please file the certificate with the Lake County
Recorder's Office to ensure your lien priority.

If you have any questions or need more information, please contact me at the address or
the telephone number listed below:

Internal Revenue Service
550 Main Street
Room 3-411
Cincinnati OH 45202

Phone#: ██████████
Fax#: ██████████

Sincerely,

██████████
██████████

Advisor
Employee ID#: ██████████

Enclosure: Certificate of Subordination