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GINA FIMENTEL
RECORDER

2024-013930

STATE OF INDIANA
LAKE COUNTY
RECORDED AS PRESENTED

9:13 AM 2024 May 21

Termination Order
Written in Plain-Simple-English

From: Stanley O Akinyele,
c/o 1300 w 90th place
Merrillville, 10 Indiana ZIP EXEMPT. Republic

To: Navy Federal Credit Union
Address: P O Box 3000
Merrifield, Va 22119

Monday May 20th Two Thousand Twenty Four

Grantor's Reference: Loan/Account Number 43001538324114
I, Stanley Olapade Akinyele, the Grantor, in accordance with the rights and authority
duly vested, and pursuant to the agreement and any applicable laws and regulations,
hereby issue the following Termination Order:

- I. Grantee et al grantee's agents and representatives and assignees are to update and correct and change grantor address and name and tax status according to the attached Internal Revenue Service Form W9
- II. Grantee et al grantee's agents and representatives and assignees are to pay all tax liability and general liability regarding the execution and ordination and allocation and collection and distribution and payment and delivery of grantor's principal and interest equity over to grantor for the grantor's beneficial use and security
- III. All obligations and claims held by the Grantor against the Grantee, Stanley O Akinyele regarding the Grantor's beneficial interest held in trust account 43001538324114 are fully discharged and released
- IV. The property, specifically the security interest/equity in trust account 43001538324114 shall be attorned over to the possession of the Grantor at the following address:

Stanley Olapade Akinyele,
c/o 1300 w 90th place
Merrillville, 10 Indiana ZIP EXEMPT

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- V. This order shall take effect immediately and shall be executed as promptly and as swiftly as possible in accord and satisfaction with any existing agreements and regulations

Please note that any further action or proceeding against my name related to the aforementioned account and equity property are ceased
This Termination Order is given under my hand and seal on the date written above

By: Stanley O Akinyele

c/o 1300 w 90th Place
Merrillville, 10 Indiana zip Exempt.

Property of Lake County Recorder

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Form **W-9**
(Rev. January 2011)
Department of the Treasury
Internal Revenue Service

Request for Taxpayer Identification Number and Certification

Give Form to the
requestor. Do not
send to the IRS.

Name (as shown on your income tax return)
Business name/disregarded entity name, if different from above

Check appropriate box for federal tax classification (required): Individual sole proprietor C Corporation S Corporation Partnership Trust/estate

Limited liability company Enter the tax classification (C=C corporation, S=S corporation, P=partnership) Exempt payee

Other (See instructions) **Stanley O Akinyele**

Address (number, street, and apt. or suite no.) **501300 W 90th 1 Place** Requestor's name and address (optional)

City, state, and ZIP code **Merrillville, IN Indiana, Zip exempt**

List account number(s) here (optional) **43001538324114**

Part I Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. The TIN provided must match the name given on the "Name" line to avoid backup withholding. For individuals, this is your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the Part I instructions on page 3. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN* on page 3.

Note: If the account is in more than one name, see the chart on page 4 for guidelines on whose number to enter.

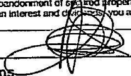
Social security number	
[REDACTED]	
Employer identification number	
[REDACTED]	

Part II Certification

Under penalties of perjury, I certify that:

- The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me), and
- I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and
- I am a U.S. citizen or other U.S. person (defined below).

Certification instructions. You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends you are not required to sign this certification, but you must provide your correct TIN. See the instructions on page 4.

Sign Here  Date **5/20/2024**

General Instructions

Section references are to the Internal Revenue Code unless otherwise noted.

Purpose of Form

A person who is required to file an information return with the IRS must obtain your correct taxpayer identification number (TIN) to report, for example, income paid to you, real estate transactions, mortgage interest you paid, acquisition or abandonment of secured property, cancellation of debt, or contributions you made to an IRA.

Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN to the person requesting it (the requestor) and, when applicable, to:

- Certify that the TIN you are giving is correct (or you are waiting for a number to be issued).
- Certify that you are not subject to backup withholding, or
- Claim exemption from backup withholding if you are a U.S. exempt payee. If applicable, you are also certifying that as a U.S. person, your allocable share of any partnership income from a U.S. trade or business is not subject to the withholding tax on foreign partners' share of effectively connected income.

Note. If a requestor gives you a form other than Form W-9 to request your TIN, you must use the requestor's form if it is substantially similar to this Form W-9.

Definition of a U.S. person. For federal tax purposes, you are considered a U.S. person if you are:

- An individual who is a U.S. citizen or U.S. resident alien,
- A partnership, corporation, company, or association created or organized in the United States or under the laws of the United States,
- An estate (other than a foreign estate), or
- A domestic trust (as defined in Regulations section 301.7701-7).

Special rules for partnerships. Partnerships that conduct a trade or business in the United States are generally required to pay a withholding tax on any foreign partners' share of income from such business. Further, in certain cases where a Form W-9 has not been received, a partnership is required to presume that a partner is a foreign person, and pay the withholding tax. Therefore, if you are a U.S. person that is a partner in a partnership conducting a trade or business in the United States, provide Form W-9 to the partnership to establish your U.S. status and avoid withholding on your share of partnership income.

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P.O. Box 3000
Merrillville, VA 22119-3000

DATE	06/27/19
LOAN NO.	430015383241-14

20191771916070

STANLEY O AKINYELE
1300 W 90TH PL APT 204
MERRILLVILLE IN 46410-6751

Dear Member,

Congratulations! Your **USED VEHICLE** loan has been pre-approved for an amount financed not to exceed \$ 36,799.00. Pre-approved loan draft No. 0217840372 is attached.

When the pre-approved loan draft is properly made out and endorsed by you (and your co-applicant/guarantor, if any) and the payee (authorized vehicle dealer) from whom you buy your vehicle, it will be honored for any amount up to that shown above if negotiated by 08/26/19. (To maximize your negotiating leverage, do not divulge the upper limit of your pre-approved credit to the authorized vehicle dealer.)

You can use your pre-approved loan draft just like cash when you have decided on the vehicle you wish to buy and have negotiated the best price with the dealer. The draft may only be payable to a dealership, and the draft will NOT be paid unless ALL the necessary information and endorsements on the front AND reverse of the draft have been completed. This includes the "Promissory Note Instrument" on the reverse of the draft. The term and payment estimates and the wording of this temporary loan "instrument" are necessary to comply with federal regulations and protect the credit union. It will be replaced by the Promissory Note, Security Agreement, and Disclosure that will be provided to you for completion as soon as we receive the negotiated draft through the banking system.

The loan has been pre-approved based on the following estimates in 72 monthly installments at 11.590% Annual Percentage Rate (APR), the rate currently in effect for the loan terms you have requested, with payments to be made by **DIRECT REMITTANCE**, starting approximately 30 days after the pre-approved loan draft is paid by Navy Federal. Interest begins to accrue on your permanent loan as of the date the draft is paid by Navy Federal. Should Navy Federal's Board of Directors increase or decrease the interest rate for this type of loan prior to the date the draft below is paid by Navy Federal, your permanent financing will be issued at the interest rate in effect on the date the draft is paid and may be based on an evaluation of your credit history. Interest rates are determined at the sole discretion of Navy Federal's Board of Directors. The exact amount of your monthly payment cannot be determined until we know the actual amount for which your pre-approved draft is finally paid and the interest rate that is in effect on the date of draft payment. However, if the interest rate remains the same as shown above, and if payments are made at exactly 30-day intervals, your estimated monthly payment will be at the rate of \$ 1,941.50 per \$100 borrowed. If you selected Guaranteed Asset Protection at the time of application, the flat enrollment fee of \$299 for a new car or used car will be added to the draft when received by Navy Federal, thereby increasing your loan amount by the enrollment fee and impacting the corresponding monthly payment.

An example of the effect of a rate change is as follows. If an applicant (Member) is issued a pre-approved vehicle loan covering a 48-month period at 10% APR and Navy Federal's Board of Directors raises the interest rate on such vehicle loans to 10.5% APR between the time the loan is issued and the time the pre-approved draft is negotiated by the applicant (Member) and paid by Navy Federal, the applicant's (Member's) permanent financing would be issued at the 10.5% rate, and the monthly payment (at exactly 30-day intervals) would be \$2.57 per \$100 borrowed, rather than \$2.55. If, instead of raising the rate, Navy Federal's Board of Directors lowered it from 10% to 9.5% APR before the draft is paid, the applicant's (Member's) permanent financing would be issued at the 9.5% rate, and the monthly payment would be \$2.53 per \$100 borrowed, rather than \$2.55.

- The pre-approved credit amount stated above is in addition to the outstanding balance on your existing loan(s), which currently is \$ _____. The balance of that loan as of the date the pre-approved draft is paid by Navy Federal will be combined with your new loan(s) at the appropriate APR when conversion to permanent financing is accomplished.
- You have designated _____ as your co-applicant/guarantor. Be sure he/she has read the *Notice to Co-signer (Guarantor) (NFCU 768)* before signing the "Promissory Note Instrument" on the back of the draft.

Navy Federal offers an affordable way to protect your investment in the event your car, truck or SUV is "totaled." If you have elected Guaranteed Asset Protection (GAP), please refer to the enclosed Guaranteed Asset Protection Agreement and Disclosure for details. GAP is voluntary and not required in order to obtain credit. We will not consider whether or not you elect the program in making our credit decision. If you elected GAP during your application, it will be reflected on your Promissory Note. You have the right to cancel at any time for any reason by contacting Navy Federal Credit Union toll-free in the U.S. at 1-888-842-6328. For toll-free numbers when overseas, visit navyfederal.org. Use 1-703-255-8837 for collect international calls. If you cancel within 60 days of enrolling in the program, we will credit the outstanding balance for any fees charged for the program. You should carefully read the Guaranteed Asset Protection Agreement and Disclosure for a full explanation of terms and conditions of the program.

Also enclosed is a *Pre-approved Vehicle Loan Instructions form (NFCU 478)* that you and the dealer must follow to cash your pre-approved loan draft. Be sure to follow these instructions carefully and completely to ensure payment of the draft. (See enclosed "Additional Instructions for vehicle loans" for additional information.)

Again, congratulations on your forthcoming purchase of a vehicle. Should you have any questions about your pre-approved loan, please call us by contacting Navy Federal Credit Union toll-free in the U.S. at 1-888-842-6328. For toll-free numbers when overseas, visit navyfederal.org. Use 1-703-255-8837 for collect international calls.

Sincerely,
Navy Federal Credit Union

Enclosures:

NOTATION CONCERNING DISCLOSURE

Simple Interest - Navy Federal calculates interest on your loan using the simple interest method. Interest is calculated daily on the unpaid principal balance. The formula used is: principal balance X interest rate (the APR divided by 365 or 366 for leap year). This provides the amount of interest that accrues on a daily basis. The daily accrual, or per diem, is then multiplied by the number of days between receipt of payments.

Consumer Credit Report - I authorize and understand Navy Federal may obtain a consumer credit report to consider me for other products and services with Navy Federal.

Agreement Acknowledgment - Applicant acknowledges receipt of a completed copy of this Instrument and Disclosure statement prior to consummation of this loan. This agreement is entered into and shall be governed, in all respects, by federal law and, when necessary, the laws of the State of Virginia.

Statutory Lien - I/We acknowledge and pledge to Navy Federal a statutory lien in my/our shares and dividends on deposit in all joint and individual accounts and any monies held by Navy Federal now and in the future, to the extent of the loan made and any charges payable. The statutory lien does not apply to shares in any individual Retirement Account.

I/We acknowledge and pledge to Navy Federal a security interest in the collateral securing loan(s) that I/we have with Navy Federal now and in the future, including any type of change or increase, and any proceeds from the sale of such collateral and of insurance thereon, not to exceed the unpaid balance of the loan. This security interest in collateral securing other loans does not apply to any loan(s) on my/our primary residence.

Trust Account - If this loan is made to a trust with a Navy Federal Trust Account number, each person signing the note is jointly and severally liable for the loan. When the trust is revocable, all trustee(s) and natural person applicant(s) must sign the note and will be jointly and severally liable for the loan.

Navy Federal Agreement

Navy Federal pays the total cash amount of the loan to the Applicant or to the Applicant's account in another institution designated by the Applicant, and has no financial ties with, or right of recourse against, the seller of the property from which an Applicant purchases and finances with Navy Federal.

Guaranteed Asset Protection is voluntary and is not required in order to obtain credit. You have the right to cancel at any time for any reason. Refer to the Guaranteed Asset Protection Agreement and Disclosure for a full explanation of the terms and conditions of the program. Guaranteed Asset Protection is only available for new and used vehicles.

Security Agreement

The owner(s) of the collateral warrant(s) that he/she is the owner of the collateral listed on the front of the Promissory Note and Agreement; that there are no other liens or claims against the collateral; and that as the owner(s), he/she has the right to make this agreement. If the collateral described on the front of the Promissory Note and Agreement is to be purchased with the proceeds of this loan, Applicant warrants the proceeds will not be used for any other purpose.

The owner(s) will appoint Navy Federal as owner(s)' attorney-in-fact with limited authority to take such steps and accomplish such acts as Navy Federal may deem necessary to perfect and continue the perfection of the security interest created by this Security Agreement and to protect the collateral. The owner(s) will defend the collateral against claims and demands of other persons and will not permit any other liens to the attached collateral. The owner(s) will also keep the collateral in good condition and will not knowingly permit any action to impair its present value. The owner(s) will obtain written approval by Navy Federal prior to disposing of collateral. The owner(s) will: (1) maintain property insurance (from an insurer of owner(s)' choice) on the collateral covered by this Security Agreement against loss and damage with a collision deductible of no more than \$500; (2) assign to Navy Federal the right to receive the proceeds of insurance, not to exceed the unpaid principal loan balance, interest, charges, and fees owed should the collateral be lost or damaged; and (3) provide satisfactory proof that the required coverage remains in effect. Failure to comply with this may result in converting this loan's annual percentage rate to Navy Federal's prevailing rate for signature loans. We may also "force place" insurance at the Applicant's expense in the event that the Applicant/owner(s) fails(s) to comply with the insurance requirement. Any force-placed insurance will cover the loan's principal balance only and will not cover any personal belongings. As promptly as possible and no later than three months, the Applicant/owner(s) will deliver to Navy Federal a Certificate of Title or other proof of ownership reflecting Navy Federal as the first lien holder. The Certificate of Title must also show the individual Applicant/owner(s) as the registered owner(s) of the collateral. Failure to comply with this request can result in Navy Federal converting this loan's annual percentage rate to Navy Federal's prevailing unsecured personal loan rate and can increase your monthly payment. If Navy Federal exercises its right to file for the lien-recorded title, filing fees will appear as a debit on the Applicant's savings account.

Default Agreement

The occurrence of any of the following shall constitute default: failure to make payments as specified; violation of any Applicant warranty given in this or any other agreement that applies to this loan; failure to perform in accordance with this or any other agreement that applies to this loan; discovery that any warranty or statement of Applicant made in connection with this transaction is incorrect in any material respect; use of the collateral in any manner prohibited by law; limitation on the collateral by being attached, levied upon, seized in any proceeding, or held by virtue of any lien, distress, or order; failure to adequately insure and properly register the collateral; suspension or revocation of registration certificate or Applicant's operating license; death, insolvency, business failure, or entry of a discharge in bankruptcy or receivership by or against the Applicant, Co-applicant/ Guarantor, or Owner of Collateral (other than Applicant) of any property of either. Navy Federal or its agent has the right to take possession of the collateral without prior notice to the Applicant upon default.

Any default by Applicant under any of the terms or provisions of any other agreement between Applicant and Navy Federal, whether existing now or in the future, shall constitute a default under all agreements. Under default, the balance due under this Note, plus any interest, charges, and fees shall become immediately due and payable in full by Applicant at the option of Navy Federal. If the amount due is not paid immediately, Navy Federal shall have the right to take such action as is available to it under the law. Such action may include, but is not limited to, the sale of collateral and sell, or otherwise dispose of the same, or any part thereof, at public or private sale upon such terms as Navy Federal may elect, and apply the proceeds received from such a sale to the amounts owed. Applicant will be liable to Navy Federal for any deficiency to the extent permitted by law. In the event of default, all reasonable costs of collection, including but not limited to court costs, expenses, and reasonable attorney's fees, will be paid by the Applicant. Navy Federal may also revoke any and all membership privileges previously extended to the Applicant (except the right to vote and to maintain a savings account) without prior notice to the Applicant.

The waiver by Navy Federal of any default by the Applicant shall not be a waiver of any subsequent default.

If Applicant is in default, Navy Federal may obtain any information it deems necessary to cure or collect said default, including Applicant's current contact information, as permitted by law. Contact to an Applicant's employer will be limited to obtaining current contact information.

The obligation of the Applicant to Navy Federal to repay that portion of this loan not covered by voluntary Guaranteed Asset Protection shall continue on to the Co-applicant/Guarantor's and the Applicant's heirs or estate.

You agree that if you do not make payments on your account in accordance with this or any other agreement that applies to this loan, you will accept calls from Navy Federal regarding your account at any telephone number provided by you (including cellular telephones). In addition, we may use pre-recorded voice messages or automatic dialing devices to contact you at any telephone number associated with your account. You agree such calls will not be "unsolicited" calls for the purpose of state and federal laws.

Military Annual Percentage Rate

The following statement applies to covered borrowers (Active Duty servicemembers and their dependents) under the Military Lending Act: Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, but is not limited to, the credit transaction or account, including but not limited to court costs, expenses, and reasonable attorney's fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account). If you would like to hear this message orally, please call 1-800-667-9596.

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Additional Instructions for Vehicle Loans

Your permanent financing (installment loan) contract will include the following requirements:

- **U.S. Registration** — If the vehicle is registered in a title state, forward the Certificate of Title to Navy Federal Credit Union. The title must reflect a first lien in favor of Navy Federal. If registered in a non-title state, forward a notarized Bill of Sale.
- **Overseas Registration** — For U.S.-made vehicles, forward the Manufacturer's Statement of Origin to Navy Federal Credit Union. For foreign-made vehicles, forward the Bill of Sale, a copy of the Military Registration, or the Foreign Registration.
- **Instruct your insurance company to list Navy Federal Credit Union as loss payee on your collision and comprehensive policy.** The acceptable insurance deductible is \$500 or less.

After you have selected a qualified vehicle and have agreed with your dealer on the price, trade-in, rebate, and many other details of your purchase, you are ready to complete payment for the vehicle with your Navy Federal pre-approved loan draft.

Please remember — your annual percentage rate and loan terms could change if:

- there is not sufficient value in the vehicle you purchased to support the amount financed. The vehicle must have a value of at least 100% of the amount financed. The value is determined using the NADA Retail Value. To cover the additional costs of the taxes, title charges, and tags, your loan may reach a maximum of 125% of the vehicle's NADA Retail Value. Navy Federal reserves the right to reject any draft in which the vehicle specified does not support the amount financed;
- the vehicle is more than seven years old;
- the vehicle does not fall under the category for which the loan was approved (e.g., used auto instead of new auto, auto instead of motorcycle);
- the amount actually financed does not qualify for the term you requested; or
- you title the collateral in a name or entity other than your individual name.

A pre-approved draft cannot be used to purchase the following: commercial/business purpose vehicles (including vehicles used for hire or taxi services), recreational vehicles, airplanes, ATV/mopeds, jet skis, snowmobiles, or classic/antique cars. We offer other loans for these types of vehicles. Please call us to apply at 1-888-842-6328. It also cannot be used to purchase multiple automobiles. However, it cannot be used to purchase a boat, trailer, hull, or engine. Ask to see the copy of the title to avoid purchasing a vehicle that has been branded as salvaged, lemon, refurbished, or rebuilt.

Follow these easy steps carefully **after** you finalize the deal with your authorized dealer.

- Using a pen, complete your pre-approved loan draft.
 - On the "Pay To The Order Of" line, fill in the name of your authorized dealer.
 - Complete the lines "Amount in Numbers" and "Amount In Words."
 - If you have elected to enroll in Guaranteed Asset Protection, do **not** include that fee in the amount lines.
 - Fill in **all** of the vehicle description information blocks (year, make, model, mileage, and VIN).
 - In the lower right corner, sign your name, as printed on the draft, and write the date.
 - On the reverse of the draft, read the "Promissory Note Instrument" **AND** sign underneath as the "Applicant (Member)."
 - **If you have a co-applicant/guarantor, be sure he/she signs the "Promissory Note Instrument" on the "Co-Applicant's/Guarantor's Signature" line.**
- Give the completed draft and *Preapproved Vehicle Loan Instructions (NFCU 478)* included in this pre-approved loan package to your authorized dealer.

Thank you for choosing Navy Federal!

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OFFICE OF THE LAKE COUNTY RECORDER

LAKE COUNTY GOVERNMENT CENTER
2293 NORTH MAIN STREET
CROWN POINT, INDIANA 46307

GINA PIMENTEL
Recorder

PHONE (219) 755-3730
FAX (219) 648-6094

DISCLAIMER

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10. CUSTOMER IS AWARE DOCUMENT WILL BECOME A PUBLIC RECORD: _____ X
11. OTHER: _____ PROVINCE INDIANA _____ X

CUSTOMER INITIALS: SA DATE: 5/21/2024

EMPLOYEE INITIALS: RP DATE: 5/21/2024