

SINA PIMENTEL  
RECORDER

2024-013931

STATE OF INDIANA  
LAKE COUNTY  
RECORDED AS PRESENTED

9:25 AM 2024 May 21

Termination Order  
Written in Plain-Simple-English

From: Maria T 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 20<sup>th</sup> Two Thousand Twenty Four

Grantor's Reference: Loan/Account Number 43001594136295  
I, Maria Theresa 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, Maria T Akinyele regarding the Grantor's beneficial interest held in trust account 43001594136295 are fully discharged and released
- IV. The property, specifically the security interest/equity in trust account 43001594136295 shall be attorned over to the possession of the Grantor at the following address:

Maria Theresa Akinyele,  
c/o 1300 w 90th place  
Merrillville, 10 Indiana ZIP EXEMPT

6

25  
CC  
LK

# NOT AN OFFICIAL DOCUMENT

- 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: Maria T Akinyele

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

Property of Lake County Recorder

# NOT AN OFFICIAL DOCUMENT

**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) ▶ Maria T Akingeye

Address (number, street, and apt. or suite no.) 713 1300 W 90th Place

City, state, and ZIP code Merrillville, IN zip exempt

List account number(s) here (optional) 43001594136295

Requester's name and address (optional)

### 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	
Employer identification number	

### 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 Maria Akingeye

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 requester) 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 requester gives you a form other than Form W-9 to request your TIN, you must use the requester'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.

# NOT AN OFFICIAL DOCUMENT



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

Date	12/21/23
Loan No.	430015941362-95

20233542235020

MARIA T AKINYELE  
1300 W 90TH PL APT 204  
MERRILLVILLE IN 46410-6751

Dear Member:

Congratulations! Your **NEW VEHICLE** loan has been preapproved for an amount financed not to exceed \$ **50,000.00** (subject to the terms and conditions below). Preapproved loan item No. **0219679852** is attached.

When the preapproved loan item is properly made out and endorsed by you (and your co-borrower/guarantor, if any) and the payee (authorized vehicle dealer) from whom you buy your vehicle, Navy Federal Credit Union ("Navy Federal") will honor the item for any amount up to that shown above if negotiated by **05/20/24** so long as Navy Federal has not revoked this preapproval. (To maximize your negotiating leverage, do not divide the upper limit of your preapproved credit to the authorized vehicle dealer.) Navy Federal may revoke this approval and choose not to honor the attached item at any time in Navy Federal's sole discretion without notice to you prior to dishonoring the attached item.

You can use your preapproved loan item like a check when you have decided on the vehicle you wish to buy and have negotiated the best price with the dealer. The item may only be payable to a dealership, and the item will NOT be paid unless ALL the necessary information and endorsements on the front AND reverse of the item have been completed and Navy Federal has not revoked this preapproval. This includes the "Promissory Note Instrument" on the reverse of the item. It will be replaced by the Promissory Note, Security Agreement, and Disclosure (Promissory Note) that will be provided to you for completion as soon as we receive the negotiated item through the banking system. Signing the Promissory Note consummates the credit agreement and replaces the Promissory Note Instrument.

The loan has been preapproved based on the following estimates in **72** monthly installments at **6.790%** 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 preapproved loan item is paid by Navy Federal. These estimates, including the APR, are based on the terms you requested, and could change if your loan terms change or if you choose a vehicle in a class (new/used/late model used) that differs from your application (see page 3 for additional information).

Interest begins to accrue on your permanent loan as of the date the item is paid by Navy Federal. 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 \$ **1,695.16** per \$100 borrowed. If you selected Guaranteed Asset Protection at the time of application, the flat enrollment fee of \$399 for a new or used car will be added to the item when received by Navy Federal, thereby increasing your loan amount by the enrollment fee and impacting the corresponding monthly payment.

- The preapproved 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 preapproved item 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-borrower/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 item.

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 may cancel 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](http://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; there are eligibility requirements, conditions, and exclusions that could prevent you from receiving benefits.

Also enclosed is a *Preapproved Vehicle Loan Instructions form (NFCU 478)* that you and the dealer must follow to cash your preapproved loan item. Be sure to follow these instructions carefully and completely to ensure payment of the item. (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 preapproved 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](http://navyfederal.org). Use 1-703-255-8837 for collect international calls.

Sincerely,

Navy Federal Credit Union

Enclosures:

# NOT AN IMPORTANT DISCLOSURE & AGREEMENT

Purpose of Part - The Borrower(s) jointly and severally, with living right of demand and notice, hereby propose to pay to the order of Navy Federal the amount shown in the Truth-in-Lending Disclosure in the section of the Promissory Note, Security Agreement, and Disclosure (hereinafter, "Promissory Note & Agreement") that will be issued upon the negotiation of the enclosed item, with interest on the unpaid balance at the Annual Percentage Rate shown in the payment schedule. Interest is charged on a daily basis from the date of the Promissory Note. APR does not reflect the effect of deposits required to secure this loan.

**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 to calculate the balance X interest factor (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** - Borrower 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.

**Notice of Claim (NOC)** - Neither Borrower nor Navy Federal may commence, join, or be joined to any judicial action (as either an individual litigant or the member of a class) that arises from the other party's actions pursuant to this Agreement or that alleges that the other party has breached any provision of, or any duty owed by reason of, this Agreement, until such party has notified the other party of such alleged breach and afforded the other party a reasonable period after the giving of such notice to take corrective action.

**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 borrower(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 Borrower or to the Borrower's account in another institution designated by the Borrower, and has no financial ties with, or right of recourse against, the seller of the property from which a Borrower purchases and finances with Navy Federal.

**Guaranteed Asset Protection** is voluntary and is not required in order to obtain credit. 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; that the collateral is not a commercial/business purpose vehicle and will not be used for hire or tax services 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, Borrower warrants the proceeds will not be used for any other purpose.

The owner(s) will appoint Navy Federal as owner(s) of the collateral 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 be attached to the 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 consent of 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 \$1,000; (2) assign to Navy Federal the right to bear the cost 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 Borrower's expense in the event that the Borrower/owner(s) fail(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 Borrower/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 Borrower/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 Borrower's savings account.

## Default Agreement

The occurrence of any of the following shall constitute default: failure to make payments as specified; violation of any Borrower 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 Borrower in connection with this transaction is incorrect in any material respect; use of the collateral in any manner prohibited by the terms of the collateral 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 Borrower's operating license; death, insolvency, business failure, or entry of a discharge in bankruptcy or receivership by or against the Borrower, Co-Borrower/Guarantor, or Owner of Collateral (other than Borrower) of any property of either. Navy Federal or its agent has the right to take possession of the collateral without prior notice to the Borrower upon default.

Any default by Borrower under any of the terms or provisions of any other agreement between Borrower 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 payable without further notice to the Borrower 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. If you default, such action may include taking possession of all stated collateral, taking (repossessing) the vehicle from you if we do so peacefully and the law allows it, and selling, or otherwise disposing 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. If we take the vehicle, any accessories, equipment, and replacement parts will stay with the vehicle. If any personal items are in the vehicle, we may store them for you at your expense. If you do not ask for these items back, we may dispose of them as the law allows. Borrower will be liable to Navy Federal for any delinquency 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 Borrower. Navy Federal may also revoke any and all membership privileges previously extended to the Borrower (except the right to vote and to maintain a savings account) without prior notice to the Borrower.

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

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

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

# NOT AN OFFICIAL DOCUMENT

If Borrower and Navy Federal enter into a loan workout agreement, Navy Federal may, at its option, add all accrued and unpaid interest to the balance of the loan as part of the agreement. Interest would then accrue on the new principal balance.

## 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 dependant may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: The costs associated with credit insurance premiums; 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 statement or the payment obligations orally, please call 1-800-667-9596.

## 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 \$1,000 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 preapproved loan item.

**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 item in which the vehicle specified does not support the amount financed;
- the vehicle is more than seven years old (Auto Loans only);
- 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);

Purpose	Year	Mileage
New Auto	Current or previous model year	Less than 7,500 miles
Late Model Used Auto	Current or previous model year	7,500-30,000 miles
Used Auto	Less than 20 years old	Over 30,000 miles

- 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 preapproved item 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 1-888-342-6328. 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 preapproved loan item.
  - 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 item, and write the date.
  - On the reverse of the item, read the "Promissory Note Instrument" AND sign underneath as the "Borrower (Member)."
  - If you have a co-borrower/guarantor, be sure he/she signs the "Promissory Note Instrument" on the "Co-Borrower's/Guarantor's Signature" line.
- Give the completed item and *Preapproved Vehicle Loan Instructions (NFCU 478)* included in this preapproved loan package to your authorized dealer.

Thank you for choosing Navy Federal!

# NOT AN OFFICIAL DOCUMENT



## 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

This document has been recorded as presented.  
It may not meet with State of Indiana Recordation Requirements.

1. STAINED DOCUMENT AT TIME OF RECORDING: \_\_\_\_\_
2. RIPPED OR TORN DOCUMENT AT TIME OF RECORDING: \_\_\_\_\_
3. PAGE(S) MISSING AT TIME OF RECORDING: \_\_\_\_\_
4. ATTACHMENTS MISSING AT TIME OF RECORDING: \_\_\_\_\_
5. DOCUMENT TOO LIGHT AT TIME OF RECORDING: \_\_\_\_\_
6. DOCUMENT NOT LEGIBLE AT TIME OF RECORDING: \_\_\_\_\_
7. DOCUMENT TORN DURING PROCESS OF RECORDING: \_\_\_\_\_
8. DOCUMENT STAINED DURING PROCESS OF RECORDING: \_\_\_\_\_
9. CUSTOMER INSISTING DOCUMENT BE RECORDED: \_\_\_\_\_ X
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: AK DATE: 5/21/2024