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CERTIFICATE OF SATISFACTION

01146-6162 2013
Know All Men By These Presents:

Doc#: 1300918063 Fee: \$66.00
Karen A. Yarbrough RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 01/09/2013 03:26 PM Pg: 1 of 5

That **NRL Federal Credit Union** does hereby acknowledge that the indebtedness secured by a certain deed of trust/mortgage made by **Sharad R. Laxpati and Maureen A. Laxpati** recorded among the Land Records of **Cook County, IL** as document # **0815108201**, dated **May 8, 2008** has been fully paid and discharged, that **NRL Federal Credit Union** was, at the time of satisfaction, the holder of the deed of trust note/mortgage, and that the lien of the deed of trust/mortgage is hereby released.

In witness whereof, the holder of said deed of trust/mortgage has caused this instrument to be executed in its behalf by its agent this **30th** of **November 2012**.

Attest:

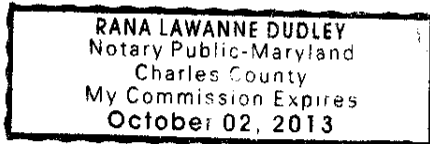
NRL Federal Credit Union

[Signature]

By *[Signature]* (seal)
Denine Messersmith, VP Real Estate Lending

STATE OF MARYLAND,
COUNTY OF **Prince George's**, To Wit:

I hereby certify, that on this **30th** day of **November 2012** before me, the subscriber, personally appeared **Denine Messersmith**, who acknowledged himself to be the agent of **NRL Federal Credit Union** the holder of the deed of trust/note mortgage referred to above and that **Denine Messersmith** executed the foregoing Certificate of Satisfaction for the purposes therein contained by signing the name of **NRL Federal Credit Union**, as its agent, and that the facts set forth therein are true.



Witness my hand and notarial seal.

[Signature]
Rana Lawanne Dudley Notary Public
My Commission expires: **10-02-2013**

This is to certify that this instrument was prepared by or on behalf of **NRL Federal Credit Union**, on the parties hereto.

[Signature]
Tejauna Foster, Mortgage Assistant

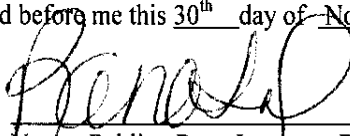
After recording, please mail to: **Stewart Title**
800 E. Diehl Rd
Suite 180
Naperville, IL 60563

Tax Account #13-10-202-019-0000

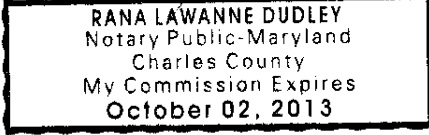
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COUNTY OF Charles, To-Wit

The foregoing instrument was acknowledged before me this 30th day of November, 2012 by Rana Lawanne Dudley on behalf of the said Lender.

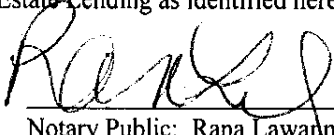

Notary Public: Rana Lawanne Dudley

My Commission Expires: 10/02/2013

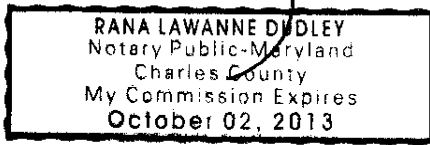


STATE of MARYLAND
COUNTY of Charles, to Wit:

The foregoing instrument was acknowledged before me this 30th day of November, 2012, by Denine Messersmith in her capacity as VP of Real Estate Lending as identified herein.

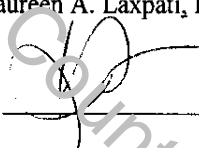

Notary Public: Rana Lawanne Dudley

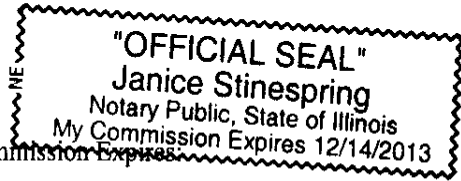
My Commission Expires: 10/02/2013



STATE OF IL
COUNTY OF Wau, To Wit:


The foregoing instrument was acknowledged before me this 30th Day of November, 2012 by Sharad R. Laxpati and Maureen A. Laxpati, Borrower(s)


Notary Public



My Commission Expires

This is to certify that the within instrument has been prepared by TeJauna Foster Mortgage Assistant, NRL Federal Credit Union, a party to this instrument.


TeJauna Foster Mortgage Assistant
NRL Federal Credit Union

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2.

The Lender hereby authorizes and directs the Trustees to execute this Subordination Agreement and to take all such other actions as may be necessary to subordinate to the lien interest of "New Lender," NRL Federal Credit Union, their right, title, interest and lien pursuant to the Deed of Trust in accordance with the terms thereof, and the Trustees agree to take all such actions.

3.

This Subordination Agreement shall be binding upon the Lender and Trustees, their successors and/or assigns (including without limitation any purchasers at a foreclosure sale, whether judicial or nonjudicial) and inure to the benefit of its successors and/or assigns.

4.


This Subordination Agreement shall be effective upon the cancellation, release or termination of the FIRST Deed of Trust. Upon the occurrence of the foregoing, this Subordination Agreement shall automatically be in full force and effect without any additional action by the Lender or Trustees.

5.


Effective upon execution hereof, the Maximum Principal Balance of the Note and Deed of Trust are hereby amended to \$32,000.00.


IN WITNESS WHEREOF, NRL FEDERAL CREDIT UNION, the Lender, Denine Messersmith, VP of Real Estate Lending and Sharad R. Laxpati and Maureen L. Laxpati, Borrower, have hereunto set their hands and seals as of the day and year first above written.

NRL FEDERAL CREDIT UNION


By: TeJauna Foster

ITS: Mortgage Assistant


Denine Messersmith, VP of Real Estate Lending


Sharad R. Laxpati, Borrower


Maureen L. Laxpati, Borrower

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2.

The Lender hereby authorizes and directs the Trustees to execute this Subordination Agreement and to take all such other actions as may be necessary to subordinate to the lien interest of "New Lender," NRL Federal Credit Union, their right, title, interest and lien pursuant to the Deed of Trust in accordance with the terms thereof, and the Trustees agree to take all such actions.

3.

This Subordination Agreement shall be binding upon the Lender and Trustees, their successors and/or assigns (including without limitation any purchasers at a foreclosure sale, whether judicial or nonjudicial) and inure to the benefit of its successors and/or assigns.

4.


This Subordination Agreement shall be effective upon the cancellation, release or termination of the FIRST Deed of Trust. Upon the occurrence of the foregoing, this Subordination Agreement shall automatically be in full force and effect without any additional action by the Lender or Trustees.

5.


Effective upon execution hereof, the Maximum Principal Balance of the Note and Deed of Trust are hereby amended to \$32,000.00.

IN WITNESS WHEREOF, NRL FEDERAL CREDIT UNION, the Lender, Denine Messersmith, VP of Real Estate Lending and Sharad R. Laxpati and Maureen L. Laxpati, Borrower, have hereunto set their hands and seals as of the day and year first above written.


NRL FEDERAL CREDIT UNION


By: TeJauna Foster

ITS: Mortgage Assistant


Denine Messersmith, VP of Real Estate Lending


Sharad R. Laxpati, Borrower


Maureen L. Laxpati, Borrower

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Exhibit A - Legal Description

LOT 24 IN RIVER'S EDGE SUBDIVISION, BEING A SUBDIVISION OF PART OF THE NORTHEAST QUARTER OF SECTION 10, TOWNSHIP 40 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED APRIL 5, 1995, AS DOCUMENT NO. 95229405, IN COOK COUNTY, ILLINOIS.

13-10-202-019-0000

Property of Cook County Clerk's Office