

1 of 1
Mail to:

Stewart Title NTS - Chicago
10 S. Riverside Plaza, Suite 1450
Chicago, IL 60608
PH: 312-849-4400
File No: 13000030460

RECORDING REQUESTED BY
AND WHEN RECORDED MAIL TO:
PREPARED BY:

Squire Sanders (US) LLP
555 South Flower Street, 31st Floor
Los Angeles, California 90071-2300
Attn: P. Fields

(Space Above This Line For Recorders Use Only)

**FIRST AMENDMENT TO
MORTGAGE, SECURITY AGREEMENT AND FIXTURE FILING
AND TO ASSIGNMENT OF RENTS AND LEASES**

THIS FIRST AMENDMENT TO MORTGAGE, SECURITY AGREEMENT AND FIXTURE FILING AND TO ASSIGNMENT OF RENTS AND LEASES (this "First Amendment") is executed on February 25, 2013, with effect as of January 9, 2013, by and between CFT DEVELOPMENTS, LLC, a California limited liability company, having an address for notice purposes of 1683 Walnut Grove Avenue, Rosemead, California 91770-3711 ("Mortgagor"), and UNITED OVERSEAS BANK LIMITED, a Singapore bank acting through its Los Angeles Agency, having an address for notice purposes of 777 South Figueroa Street, Suite 518, Los Angeles, California 90017 ("Mortgagee").

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A. Mortgagor and Mortgagee are parties to that certain Term Loan Agreement dated as of October 5, 2005 (the "Loan Agreement") pursuant to which Mortgagee agreed to extend to Mortgagor a term loan in the original principal sum of up to Nine Hundred Seventy-Five Thousand United States Dollars (US\$975,000) and Mortgagor executed in favor of Mortgagee that Promissory Note Secured by Mortgage dated as of October 5, 2005 ("Note") in connection with the Loan Agreement;

B. Mortgagor's obligations under the Loan Agreement are secured by a Mortgage, Security Agreement, and Fixture Filing executed by Mortgagor as Mortgagor for the benefit of Mortgagee as Mortgagee dated as of October 5, 2005 and recorded in the Official Records of Cook County, Illinois, on January 6, 2006 as Document Number 0600632124 ("Mortgage"), encumbering the property described therein and by an Assignment of Rents and Leases dated as of October 5, 2005 executed by Mortgagor as Assignor in favor of Mortgagee as Assignee and recorded in the Official Records of Cook County, Illinois, on January 6, 2006 as Document Number 060032125;

C. The outstanding balance of the loan made under the Loan Agreement ("Loan") as of the date of this First Amendment is approximately \$860,000.00;

D. Mortgagor has requested Mortgagee to extend the maturity of the Note and Loan Agreement and Mortgagee is willing to agree to extend the maturity of the Loan Agreement to January 9, 2020, provided that the interest rate margin under the Loan also be changed from two percent to two and one half percent above LIBOR (with a fixed rate of 4.50% to take effect by April 9, 2013), that a loan to value ratio be required at 70% and that a debt service coverage ratio be required at 110%, and the further terms and conditions set forth in that certain First Amendment to Loan Documents between Mortgagor and Mortgagee of even date with this First Amendment (the "First Amendment to Loan Documents").

NOW, THEREFORE, in consideration of the foregoing and for other good and valuable consideration, the receipt and sufficiency of which is hereby conclusively acknowledged, the parties hereto agree as follows:

1. Definitions. Each of the terms defined in the Mortgage, unless otherwise defined in this First Amendment, shall have the same meaning when used herein.
2. Amendments to Secured Obligations. The obligations of Borrower secured by the Mortgage and the Assignment have been amended pursuant to the First Amendment to Loan Documents.
3. Amendments to the Mortgage. The Mortgage is hereby amended as follows:
 - (a) Section 3.19(f) of the Mortgage. Section 3.19(f) of the Mortgage, which presently reads in its entirety as follows:

"(f) Maturity. The obligations under the Note have a final maturity date of the date which is seven years after the date

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Exhibit A to
First Amendment to Mortgage, Security Agreement and Fixture Filing
and to Assignment of Rents and Leases

LEGAL DESCRIPTION OF PROPERTY

THE LAND REFERRED TO HEREIN IS SITUATED IN THE STATE OF ILLINOIS,
COUNTY OF COOK, DESCRIBED AS FOLLOWS:

That Part of the North Three-Quarters of Lot 11 in School Trustees Subdivision of
Section 16 Township 38 North, Range 12, East of the Third Principal Meridian, in Cook
County, Illinois, bounded and described as follows:

Beginning at a point, said point being 50.00 feet West of the East line of Lot 11 and
257.08 feet South of the North line of Lot 11; thence South along a line which is parallel
to and 50.00 feet West of the East line of Lot 11, bearing South 0 degrees 00'00" West,
a distance of 135.00 feet to a point; thence West along a line parallel with the South line
of the North Three-Quarters of Lot 11, bearing North 89 degrees 45'58" West, a
distance of 200.00 feet to a point; thence North along a line parallel to the East line of
Lot 11, bearing North 0 degrees 00'00" East, a distance of 135.00 feet to a point; thence
East along a line parallel with the South line of the North Three-Quarters of Lot 11,
bearing South 89 degrees 45'58" East, a distance of 200.00 feet to the point of
beginning.

Permanent Index Number: 18-16-301-009 (Volume No. 81)
Property Address: 185 Countryside Plaza, Countryside, Illinois.

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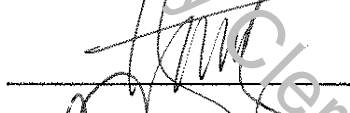

CERTIFICATE OF INCUMBENCY OF CFT DEVELOPMENTS, LLC a California limited liability company

I, Mecky Wong, do hereby certify that I am a co-manager of CFT DEVELOPMENTS, LLC, a California limited liability company (the "Company"), and that as such, I am authorized to execute this Certificate on behalf of the Company, and I further certify to UNITED OVERSEAS BANK LIMITED that:

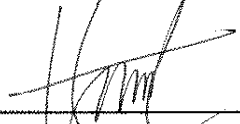
1. The following person is the sole member of the Company:


THE CHERNG FAMILY TRUST DATED OCTOBER 30, 1987

2. The following persons are all of the co-managers of the Company and a true and correct specimen of their respective signatures appears beside their respective names below:

<u>Name</u>	<u>Specimen Signature</u>
Andrew Jin-Chan Cherng	
Peggy Tsiang Cherng	
David Luo	
Mecky Wong	
Charlie Shen	

IN WITNESS WHEREOF, the undersigned has executed this Certificate as of February 25, 2013.


Name: Mecky Wong
Co-Manager

APPROVED AS TO FORM
BY 

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of first disbursement of funds to or on account of Borrower under the Note, which date shall be not later than October 31, 2012."

is hereby amended and restated to read in its entirety as follows:

"(f) Maturity. The obligations under the Note have a final maturity date of January 9, 2020."


4. Reaffirmation of Other Provisions. Except as specifically supplemented and amended hereby, the Mortgage and the Assignment shall remain unaffected and unchanged by reason of this First Amendment.

5. Governing Law. This First Amendment shall be governed by and construed in accordance with the laws of the State of Illinois.

IN WITNESS WHEREOF, the parties have executed this First Amendment as of the date first set forth above.

MORTGAGOR:
CFT DEVELOPMENTS, LLC,
a California limited liability company

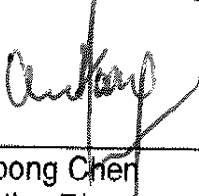
APPROVED AS TO FORM

BY 

By: 
MECKY WONG, Co-Manager

By: _____
_____, Co-Manager

MORTGAGEE:
UNITED OVERSEAS BANK LIMITED,
a Singapore bank acting through its Los Angeles
Agency

By: 
Hoong Chen
Its Executive Director and General Manager

[Signatures to be notarized]

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STATE OF CALIFORNIA)
) ss.
COUNTY OF Los Angeles)

On February 25th, 2013, before me, Patricia Pringgokusanto, Notary Public, personally appeared Mecky Wong, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

P Pringgokusanto
Signature (Seal)



STATE OF CALIFORNIA)
) ss.
COUNTY OF LOS ANGELES)

On MARCH 13th, 2013, before me, TINNA HARDI, Notary Public, personally appeared HOONG CHEN, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

[Signature]
Signature (Seal)

