

RECORDING REQUESTED BY:
CHICAGO TITLE COMPANY

25324532

Regina Alcomendras
Santa Clara County - Clerk-Recorder
06/22/2022 03:48 PM

WHEN RECORDED MAIL TO:

PremierOne Credit Union
6640 Via Del Oro
San Jose, CA 95119

Titles: 1 Pages: 3
Fees: \$108.00
Tax: \$0
Total: \$108.00

Title Policy Number: 7102209049

SPACE ABOVE FOR RECORDER'S USE ONLY

Assessor's Parcel Number: 708-45-041

Loan Reference Number: 518550-161

REVOLVING DEED OF TRUST MODIFICATION AGREEMENT

This Modification Agreement is made and entered into this 17th day of June, 2022 by and between **VIKRAM BHATIA AND VASUDA BHATIA, HUSBAND AND WIFE, AS COMMUNITY PROPERTY WITH THE RIGHT OF SURVIVORSHIP**, herein called Trustor(s), and **PremierOne Credit Union (formerly known as National 1st Credit Union)** the Beneficiary and holder of a Credit Agreement in the original amount of \$300,000.00, secured by a Deed of Trust recorded on **March 14, 2022** as Instrument number **25259025** in Book ---, Page ---, in Official Records of the County of **Santa Clara**, State of California described as:

TLot 41, As Shown On That Certain Map Entitled, "Tract No. 5416," Which Map Was Filed For Record In The Office Of The Recorder Of The County Of Santa Clara, State Of California, On June 3, 1976, In Book 372, Of Maps, At Pages 40 And 41.

For valuable consideration, the receipt and sufficiency of which is hereby acknowledged, the terms of said Deed of Trust and related Home Equity Line of Credit Agreement is hereby modified as follows:

The Credit Limit and Security Interest is **INCREASED** from **\$300,000.00** to **\$435,000.00**

Except as stated in this Modification, all other terms of the Deed of Trust and related Home Equity Line of Credit Agreement shall remain unchanged and in full force and effect.

Trustor(s):

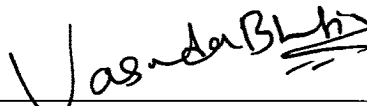
Beneficiary - PremierOne Credit Union:


Vikram Bhatia

6.17.2022
Date


By Amparo Arzola, Lending Manager

6/21/2022
Date


Vasuda Bhatia

6/17/2022
Date

Acknowledgements for the REVOLVING DEED OF TRUST MODIFICATION AGREEMENT document

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California)
County of Santa Clara)

On 6/17/2022 before me, Leon Mai, Notary Public
(Date) (Insert Name and Title of the Officer)

personally appeared Vikram Bhatia and Vasuda Bhatia
(Name(s) of Signer(s))

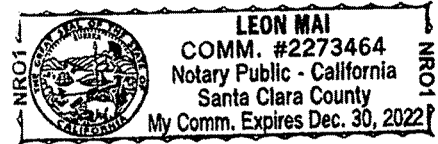
who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), 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 Leon Mai

(Seal)



A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California)
County of _____)

On _____ before me, _____
(Date) (Insert Name and Title of the Officer)

personally appeared _____
(Name(s) of Signer(s))

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 _____

(Seal)

CALIFORNIA ALL-PURPOSE ACKNOWLEDGMENT

CIVIL CODE § 1189

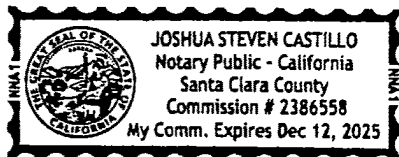
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California)
County of Santa Clara)
On 6/21/2022 before me, Joshua Steven Castillo, Notary Public,
Date Here Insert Name and Title of the Officer
personally appeared Amparo Arzola
Name(s) of Signer(s)

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 [Handwritten Signature]
Signature of Notary Public

Place Notary Seal Above

OPTIONAL

Though this section is optional, completing this information can deter alteration of the document or fraudulent reattachment of this form to an unintended document.

Description of Attached Document

Title or Type of Document: _____

Document Date: _____ Number of Pages: _____

Signer(s) Other Than Named Above: _____

Capacity(ies) Claimed by Signer(s)

Signer's Name: _____

Corporate Officer — Title(s): _____

Partner — Limited General

Individual Attorney in Fact

Trustee Guardian or Conservator

Other: _____

Signer Is Representing: _____

Signer's Name: _____

Corporate Officer — Title(s): _____

Partner — Limited General

Individual Attorney in Fact

Trustee Guardian or Conservator

Other: _____

Signer Is Representing: _____