

Chicago

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Received by: ELENA #448

WHEN RECORDED MAIL TO:

HANMI BANK  
LOAN OPERATIONS DEPARTMENT  
3660 WILSHIRE BLVD. PH-A  
LOS ANGELES, CA 90010

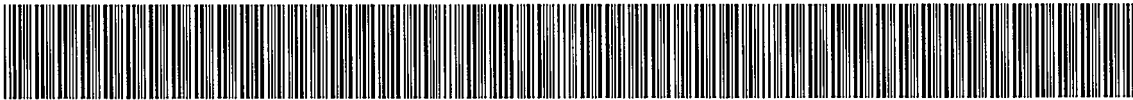
SEND TAX NOTICES TO:

JBP-IJP 2006 TRUST  
1713 SPYGLASS COURT  
BEAUMONT, CA 92223

FOR RECORDER'S USE ONLY

111600808end

MODIFICATION OF DEED OF TRUST



\*00000000031142935%0735%06162022%#####\*

THIS MODIFICATION OF DEED OF TRUST dated June 16, 2022, is made and executed between JBP-IJP 2006 TRUST WHO ACQUIRED TITLE AS JAYANT B. PATEL and ILA J. PATEL, CO-TRUSTEES OF THE JBP-IJP 2006 TRUST UNDER DECLARATION OF TRUST DATED NOVEMBER 28, 2006, whose address is 1713 SPYGLASS COURT, BEAUMONT, CA 92223 ("Trustor") and HANMI BANK, whose address is GARDEN GROVE - BROOKHURST OFFICE, 9820 GARDEN GROVE BLVD., GARDEN GROVE, CA 92844 ("Lender").

DEED OF TRUST. Lender and Trustor have entered into a Deed of Trust dated February 23, 2016 (the "Deed of Trust") which has been recorded in RIVERSIDE County, State of California, as follows:

as Instrument No. 2016-0082185 recorded on March 2, 2016.

REAL PROPERTY DESCRIPTION. The Deed of Trust covers the following described real property located in RIVERSIDE County, State of California:

See EXHIBIT "A", which is attached to this Modification and made a part of this Modification as if fully set forth herein.

The Real Property or its address is commonly known as 1690 WEST RAMSEY STREET, BANNING, CA 92220. The Assessor's Parcel Number for the Real Property is 538-210-067.

EXHIBIT "A"

MODIFICATION. Lender and Trustor hereby modify the Deed of Trust as follows:

For good and valuable consideration, Trustor declares Deed of Trust shall continue to be security for the payment of the Indebtedness of Borrower to Lender evidenced by a Promissory Note dated February 23, 2016 in the original principal amount of \$1,400,000.00, together with all renewals of, extensions of, modifications of, refinancings of, consolidations of, and substitutions for the Note or Credit Agreement ("Note"). The Note has been modified by a Change in Terms Agreement of even date to increase the outstanding principal balance from \$1,183,421.05 by \$316,578.95 for a new principal amount of \$1,500,000.00, to extend the maturity date, and to change the interest rate.

CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Deed of Trust shall remain unchanged and in full force and effect. Consent by Lender to this Modification does not waive Lender's right to require strict performance of the Deed of Trust as changed above nor obligate Lender to make any future modifications. Nothing in this Modification shall constitute a satisfaction of the promissory note or other credit agreement secured by the Deed of Trust (the "Note"). It is the intention of Lender to retain as liable all parties to the Deed of Trust and all parties, makers and endorsers to the Note, including accommodation parties, unless a party is expressly released by Lender in writing. Any maker or endorser, including accommodation makers, shall not be released by virtue of this Modification. If any person who signed the original Deed of Trust does not sign this Modification, then all persons signing below acknowledge that this Modification is given conditionally, based on the representation to Lender that the non-signing person consents to the changes and provisions of this Modification or otherwise will not be released by it. This waiver applies not only to any initial extension or modification, but also to all such subsequent actions.

TRUSTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF DEED OF TRUST AND TRUSTOR AGREES TO ITS TERMS. THIS MODIFICATION OF DEED OF TRUST IS DATED JUNE 16, 2022.

MODIFICATION OF DEED OF TRUST  
(Continued)

Loan No: 31142935

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TRUSTOR:

JBP-IJP 2006 TRUST

By: Jayant Patel  
JAYANT KUMAR PATEL, Trustee of JBP-IJP 2006 TRUST JAYANT KUMAR PATEL

By: ILABEN PATEL  
ILABEN PATEL, Trustee of JBP-IJP 2006 TRUST

LENDER:

HANMI BANK

X Young Sook Seo, Branch Services Manager  
Authorized Officer

CERTIFICATE OF ACKNOWLEDGMENT

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 )  
 ) SS  
COUNTY OF Orange )

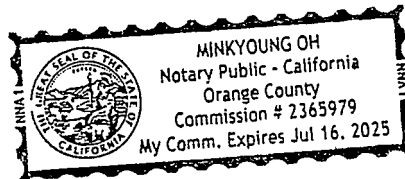
On June 21<sup>st</sup>, 2022 before me, Minkyung Oh, Notary Public  
(here insert name and title of the officer)

personally appeared JAYANT KUMAR PATEL, 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)

**MODIFICATION OF DEED OF TRUST  
(Continued)**

Loan No: 31142935

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**CERTIFICATE OF ACKNOWLEDGMENT**

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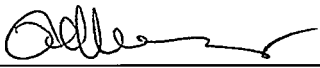
STATE OF California )  
 ) SS  
COUNTY OF Orange )

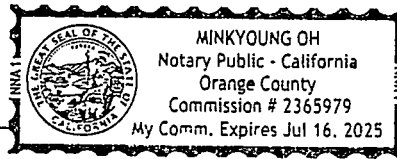
On June 21<sup>st</sup>, 2022 before me, Minkyung Oh, Notary Public  
(here insert name and title of the officer)

personally appeared **ILABEN PATEL**, 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)

**MODIFICATION OF DEED OF TRUST  
(Continued)**

Loan No: 31142935

Page 4

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STATE OF California )  
 ) SS  
COUNTY OF Orange )

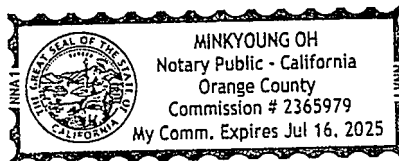
On June 21<sup>st</sup>, 2022 before me, Minkyoung Oh, Notary Public,  
(here insert name and title of the officer)

personally appeared Young Sook Seo, 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)

**EXHIBIT "A"**  
Legal Description

**For APN/Parcel ID(s): 538-210-067-0**

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THE LAND REFERRED TO HEREIN BELOW IS SITUATED IN THE CITY OF BANNING, COUNTY OF RIVERSIDE, STATE OF CALIFORNIA AND IS DESCRIBED AS FOLLOWS:

PARCELS 3 AND 4 OF PARCEL MAP NO. 20418, IN THE CITY OF BANNING, COUNTY OF RIVERSIDE, STATE OF CALIFORNIA, AS SHOWN BY MAP ON FILE IN BOOK 124, PAGE(S) 69 OF PARCEL MAPS, RECORDS OF RIVERSIDE COUNTY, CALIFORNIA.

EXCEPTING THEREFROM THE NORTHERLY 125 FEET OF PARCEL 4, AS MEASURED ALONG THE WEST LINE OF SAID PARCEL 4.

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