

STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD

2005 000048

2005 JAN 21 AM 11:21

MICHAEL J. BROWN

### UCC FINANCING STATEMENT

FOLLOW INSTRUCTIONS (front and back) CAREFULLY

A. NAME & PHONE OF CONTACT AT FILER (optional)

B. SEND ACKNOWLEDGMENT TO: (Name and Address)

Patrick Fields  
Squire, Sanders & Dempsey LLP  
801 South Figueroa Street, 14th Floor  
Los Angeles, CA 90017

*see overview attachments*

THE ABOVE SPACE IS FOR FILING OFFICE USE ONLY

1. DEBTOR'S EXACT FULL LEGAL NAME - Insert only one debtor name (1a or 1b) - do not abbreviate or combine names

1a. ORGANIZATION'S NAME  
Cherng Family Trust dated October 30, 1987

OR

1b. INDIVIDUAL'S LAST NAME FIRST NAME MIDDLE NAME SUFFIX

1c. MAILING ADDRESS CITY STATE POSTAL CODE COUNTRY  
1683 Walnut Grove Avenue Rosemead CA 91770 US

1d. TAX ID #: SSN OR EIN ADD'L INFO RE ORGANIZATION DEBTOR 1e. TYPE OF ORGANIZATION 1f. JURISDICTION OF ORGANIZATION 1g. ORGANIZATIONAL ID #, if any  
Trust California  NONE

2. ADDITIONAL DEBTOR'S EXACT FULL LEGAL NAME - insert only one debtor name (2a or 2b) - do not abbreviate or combine names

2a. ORGANIZATION'S NAME

OR

2b. INDIVIDUAL'S LAST NAME FIRST NAME MIDDLE NAME SUFFIX

2c. MAILING ADDRESS CITY STATE POSTAL CODE COUNTRY

2d. TAX ID #: SSN OR EIN ADD'L INFO RE ORGANIZATION DEBTOR 2e. TYPE OF ORGANIZATION 2f. JURISDICTION OF ORGANIZATION 2g. ORGANIZATIONAL ID #, if any  
 NONE

3. SECURED PARTY'S NAME (or NAME of TOTAL ASSIGNEE of ASSIGNOR S/P) - Insert only one secured party name (3a or 3b)

3a. ORGANIZATION'S NAME  
United Overseas Bank Limited

OR

3b. INDIVIDUAL'S LAST NAME FIRST NAME MIDDLE NAME SUFFIX

3c. MAILING ADDRESS CITY STATE POSTAL CODE COUNTRY  
777 South Figueroa Street, Suite 518 Los Angeles CA 90017 US

4. This FINANCING STATEMENT covers the following collateral:

Please see Exhibit A attached hereto.

5. ALTERNATIVE DESIGNATION (if applicable)	LESSEE/LESSOR	CONSIGNEE/CONSIGNOR	BAILEE/BAILOR	SELLER/BUYER	AG. LIEN	NON-UCC FILING
6. <input checked="" type="checkbox"/> This FINANCING STATEMENT is to be filed (for record) (or recorded) in the REAL ESTATE RECORDS. Attach Addendum (if applicable)	7. Check to REQUEST SEARCH REPORT(S) on Debtor(s) (OPTIONAL FEE) (optional)		All Debtors	Debtor 1	Debtor 2	
8. OPTIONAL FILER REFERENCE DATA						

Highland, Indiana Property to be filed in Lake County, Indiana

STATE OF ILLINOIS  
LAKE COUNTY  
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MICHAEL A. BROWN  
REGISTERED

### UCC FINANCING STATEMENT ADDENDUM

FOLLOW INSTRUCTIONS (front and back) CAREFULLY

9. NAME OF FIRST DEBTOR (1a or 1b) ON RELATED FINANCING STATEMENT

9a. ORGANIZATION'S NAME Cherng Family Trust dated October 30, 1987			
OR	9b. INDIVIDUAL'S LAST NAME	FIRST NAME	MIDDLE NAME, SUFFIX

10. MISCELLANEOUS:

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11. ADDITIONAL DEBTOR'S EXACT FULL LEGAL NAME - insert only one name (11a or 11b) - do not abbreviate or combine names

11a. ORGANIZATION'S NAME					
OR	11b. INDIVIDUAL'S LAST NAME	FIRST NAME	MIDDLE NAME	SUFFIX	
11c. MAILING ADDRESS		CITY	STATE	POSTAL CODE	COUNTRY
11d. TAX ID #: SSN OR EIN	ADD'L INFO RE ORGANIZATION DEBTOR	11e. TYPE OF ORGANIZATION	11f. JURISDICTION OF ORGANIZATION	11g. ORGANIZATIONAL ID #, if any	
					<input type="checkbox"/> NONE

12.  ADDITIONAL SECURED PARTY'S or  ASSIGNOR S/P'S NAME - insert only one name (12a or 12b)

12a. ORGANIZATION'S NAME					
OR	12b. INDIVIDUAL'S LAST NAME	FIRST NAME	MIDDLE NAME	SUFFIX	
12c. MAILING ADDRESS		CITY	STATE	POSTAL CODE	COUNTRY

13. This FINANCING STATEMENT covers  timber to be cut or  as-extracted collateral, or is filed as a  fixture filing.

14. Description of real estate:  
See Exhibit A attached hereto.

15. Name and address of a RECORD OWNER of above-described real estate (if Debtor does not have a record interest):  
Andrew Jin-Chan Cherng and Peggy Tsiang Cherng, as Co-Trustees of the Cherng Family Trust dated October 30, 1987

16. Additional collateral description:

17. Check only if applicable and check only one box.  
Debtor is a  Trust or  Trustee acting with respect to property held in trust or  Decedent's Estate

18. Check only if applicable and check only one box.  
 Debtor is a TRANSMITTING UTILITY  
 Filed in connection with a Manufactured-Home Transaction — effective 30 years  
 Filed in connection with a Public-Finance Transaction — effective 30 years

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**EXHIBIT A TO UCC-1 FINANCING STATEMENT**

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MICHAEL J. BROWN  
RECORDER

Debtor Name: Cherng Family Trust dated October 30, 1987

Secured Party Name: United Overseas Bank Limited

Continuation of Item 4: Description of Collateral

All of the following-described property, whether now owned or hereafter acquired by Debtor, and any and all proceeds thereof (all of such sometimes being collectively referred to herein as the "Collateral"):

(a) All existing and future goods and tangible personal property located on the Property or wherever located and used or useable in connection with the use, operation or occupancy of the Property or in construction of the improvements thereon ("Improvements"), including but not limited to all appliances, furniture and furnishings, fittings, materials, supplies, equipment and fixtures, and all building materials, supplies, and equipment now or hereafter delivered to the Property and installed or used or intended to be installed or used therein; and all renewals or replacements thereof or articles in substitution thereof;

(b) All general intangibles relating to the design, development, operation, management and use of the Property and construction of the Improvements, including, but not limited to, (i) all names under which or by which the Property or the Improvements may at any time be operated or known, all rights to carry on business under any such names or any variant thereof, and all goodwill in any way relating to the Property, (ii) all permits, licenses, authorizations, variances, land use entitlements, approvals and consents issued or obtained in connection with the construction of the Improvements, (iii) all permits, licenses, approvals, consents, authorizations, franchises and agreements issued or obtained in connection with the use, occupancy or operation of the Property, (iv) all materials prepared for filing or filed with any governmental agency, and (v) all of Debtor's rights under any contract in connection with the development, design, use, operation, management and construction of the Property;

(c) All accounts, contract rights, chattel paper, instruments, general intangibles and other obligations of any kind, whether long-term or short-term, now or hereafter existing, arising out of or in connection with Debtor's sale or lease of goods or Debtor's rendering of services at the Property, together with all monies, securities and other property and the proceeds thereof,

(d) All construction, service, engineering, consulting, leasing, architectural and other

**EXHIBIT A TO UCC-1 FINANCING STATEMENT**

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Debtor Name: Cherng Family Trust dated October 30, 1987

Secured Party Name: United Overseas Bank Limited

MICHAEL A. BROWN  
REC. CLERK

Continuation of Item 4: Description of Collateral

similar contracts of any nature (including, without limitation, those of any general contractors and subcontractors), as such may be modified, amended or supplemented from time to time, concerning the design, construction, management, operation, occupancy, use, and/or disposition of any portion of or all of the Property;

(e) All architectural drawings, plans, specifications, soil tests, feasibility studies, appraisals, engineering reports and similar materials relating to any portion of or all of the Property;

(f) All payment and performance bonds or guarantees and any and all modifications and extensions thereof relating to the Property;

(g) All reserves, deferred payments, deposits, refunds, cost savings and payments of any kind relating to the construction, design, development, operation, occupancy, use and disposition of any portion of or all of the Property;

(h) All proceeds of any commitment by any lender to extend permanent or additional financing to Debtor relating to the Property;

(i) All books, records, ledger cards, computer programs held by or for benefit of Debtor relating to the Property;

(j) All proceeds and claims arising on account of any damage to or taking of the Property or any part thereof, and all causes of action and recoveries for any loss or diminution in the value of the Property;

(k) All policies of, and proceeds resulting from, insurance relating to the Property or any of the above collateral, and any and all riders, amendments, extensions, renewals, supplements or extensions thereof, and all proceeds thereof;

(l) All shares of stock or other evidence of ownership of any part of the Property that is owned by Debtor in common with others, including all water stock relating to the Property, if any, and all documents or rights of membership in any owners' or members' association or similar group having responsibility for managing or operating any part of

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**EXHIBIT A TO UCC-1 FINANCING STATEMENT**

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MICHAEL A. BROWN  
RECORDS

Debtor Name: Cherng Family Trust dated October 30, 1987

Secured Party Name: United Overseas Bank Limited

Continuation of Item 4: Description of Collateral

the Property;

(m) All proceeds, whether cash, promissory notes, contract rights, or otherwise, from the sale or other disposition of all or any part of the estate of Debtor upon the Property now or hereafter existing thereon; and

(n) All sales contracts, escrow agreements and broker's agreements concerning the sale of any or all of the Property.

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

That part of Lot 1 in Highland Town center Subdivision, as shown in Plat Book 77 page 223, being a subdivision of part of the West 1/2 of the Southwest 1/4 of Section 33, and part of the Southeast 1/4 of Section 32, all in Township 36 North, Range 9 West of the Second Principal Meridian, according to the Plat thereof, recorded September 8, 1994 as Document No. 94063408 described as follows: Commencing at the Southeast corner of said Lot 1; thence North 89 degrees 27 minutes 34 seconds West, along the South line of Lot 1, a distance of 1148.11 feet; thence North 00 degrees 11 minutes 11 seconds West, along a Westerly line of said Lot 1, a distance of 0.09 feet; thence North 34 degrees 46 minutes 25 seconds West, along a Westerly line of Lot 1, a distance of 17.72 feet; thence North 01 degrees 55 minutes 20 seconds East, along a Westerly line of said Lot 1, a distance of 248.52 feet; thence North 02 degrees 34 minutes 45 seconds East, along a Westerly line of said Lot 1, a distance of 374.45 feet; thence North 44 degrees 51 minutes 46 seconds East, along a Westerly line of said Lot 1, a distance of 40.57 feet; thence North 02 degrees 34 minutes 45 seconds East, along a Westerly line of said Lot 1, a distance of 60.00 feet; thence North 41 degrees 03 minutes 43 seconds West, along a Westerly line of said Lot 1, a distance of 39.55 feet; thence Northerly 02 degrees 34 minutes 45 East, along a Westerly line of said Lot 1, a distance of 125.89 feet; thence North 01 degrees 08 minutes 49 seconds East, along a Westerly line of said Lot 1, a distance of 87.11 feet to the point of beginning; thence continuing on last described course North 01 degrees 08 minutes 49 seconds East, 97.61 feet; thence South 88 degrees 51 minutes 11 seconds East, 10.00 feet; thence North 01 degrees 08 minutes 49 seconds East, along a Westerly line of said Lot 1, a

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Debtor Name: Cherng Family Trust dated October 30, 1987

Secured Party Name: United Overseas Bank Limited

Continuation of Item 4: Description of Collateral

distance of 14.14 feet; thence North 89 degrees 50 minutes 12 seconds East, along a line at right angles to the East line of said Lot 1, a distance of 270.64 feet; thence Southerly on a curve, concave Easterly, having a radius of 441.00 feet, an arc distance of 107.35 feet and a chord bearing South 06 degrees 48 minutes 38 seconds West, to a point 847.24 feet West of the East line of said Lot 1 (as measured at right angles thereto); thence South 00 degrees 09 minutes 48 seconds East, along a line parallel to said East line of Lot 1, a distance of 5.20 feet; thence South 89 degrees 50 minutes 12 seconds West, along a line at right angles to said East line of Lot 1, a distance of 270.19 feet to the point of beginning, in the Town of Highland, Lake County, Indiana.

Less and except that property conveyed by U.S. Restaurant Properties Operating L.P. to the State of Indiana pursuant to that certain Limited Warranty Deed with Limitation of Access dated February 8, 2002 recorded February 8, 2002 as Document No. 2002-39128, in the office of the Recorder of Lake County, Indiana, said property being more particularly described as follows:

A part of Lot 1 in Highland Town Center Subdivision, an addition to the Town of Highland, Lake County, Indiana, the plat of which is recorded in Plat Book 77 page 23, in the Office of the Recorder of Lake County, Indiana and being that part of grantor's land lying within the right of way lines depicted on the attached Right of Way Parcel Plat marked as Exhibit "B", described as follows: Commencing at the Southwest corner of said Lot; thence North 1 degree 45 minutes 42 seconds East 75.749 meters (248.52 feet) along the West line of said Lot; thence North 2 degrees 25 minutes 07 seconds East, 114.132 meters (374.45 feet) along said West line; thence North 44 degrees 42 minutes 08 seconds East 12.366 meters (40.57 feet) along said West line; thence North 2 degrees 25 minutes 07 seconds East 18.288 meters (60.00 feet) along said West line; thence North 41 degrees 13 minutes 21 seconds West 12.055 meters (39.55 feet) along said West line; thence North 2 degrees 25 minutes 07 seconds East 38.371 meters (125.89 feet) along said West line; thence North 0 degrees 59 minutes 11 seconds East 26.551 meters (87.11 feet) along said West line to the southwest corner of grantor's land and the point of beginning of this description; thence continuing North 0 degrees 59 minutes 11 seconds East 29.752 meters (97.61 feet) along said West line; thence South 89 degrees 00 minutes 49 seconds East 3.048 meters (10.00 feet) along said West line; thence North 0 degrees 59 minutes 11 seconds East 43.10 meters (14.14 feet) along

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Continuation of Item 4: Description of Collateral

said West line to the Northwest corner of the grantor's land; thence North 89 degrees 40 minutes 34 seconds East 4.055 meters (13.30 feet) along the North line of the grantor's land; thence South 6 degrees 36 minutes 34 seconds West 16.147 meters (52.98 feet) to point "3194" designated on said parcel plat; thence South 2 degrees 06 minutes 47 seconds West 17.970 meters (58.96 feet) to the South line of the grantor's land; thence South 89 degrees 40 minutes 34 seconds West 5.168 meters (16.96 feet) along said South line to the point of beginning.

Parcel 2:

Non-exclusive easement for ingress and egress as shown in the Easement for Ingress and Egress and Cross Easement Agreement recorded May 7, 1996 as Document No. 96030241.

Parcel 3:

Non-exclusive easement for the passage and parking of passenger, service and delivery vehicles, as reserved and granted in Operation and Easement Agreement, recorded September 26, 1994 as Document No. 94066757, and amended by the First Amendment recorded April 6, 1995 as Document No. 95019082, and Second Amendment recorded July 6, 1995 as Document No. 95037841, as assigned by Assignment of Agreements recorded April 6, 1995 as Document No. 95019081.