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H

1 HERNANDO COUNTY
2 HOUSING AUTHORITY
3 621 WEST JEFFERSON STREET
4 BROOKSVILLE, FL 34601

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**SECOND MORTGAGE
UNDER
HERNANDO COUNTY, FLORIDA
HOMEOWNERSHIP PROGRAM
DOWN PAYMENT ASSISTANCE PROGRAM**

11 This is a Mortgage where the Balance is due at the time the home is sold, transferred, foreclosed upon or ceases
12 to be the borrower/recipient's primary residence, which ever may occur first. After thirty (30) years, if the
13 borrower/recipient continues to live in the unit the loan is forgiven.

14
15 THIS SECOND MORTGAGE is made this 13 day of Oct, 2017, between the Mortgagor,
16 John M. Chiarella and Allison J. Hibbert, (an unmarried couple), (herein the "Borrower") and the Mortgagee,
17 Hernando County, a political sub-division of the State of Florida whose address is 20 North Main Street, Brooksville,
18 FL 34601-2800 (herein the "County").

19 WHEREAS, the Borrower has applied for a loan under the County's Down Payment Assistance Program for
20 the purchase of the Property (as defined herein), Home Point Financial Corporation, its successors and/or assigns as
21 their interests may appear. The Borrower has applied to the County for a Down Payment Assistance Loan in the
22 amount Thirteen Thousand Four Hundred Dollars and 00/100 (\$13,400.00) (the "Loan"). The Borrower, along with
23 his/her/their family, intends to reside as a household in the Property (as defined herein), which Property is a single-
24 family residence. The Borrower's total family income at the time of its application for the Loan is less than Eighty
25 Percent (80%) of Hernando County's median family income. The Borrower is eligible to participate in the County's
26 Down Payment Assistance Program, and the County has agreed to extend and has extended a loan to the Borrower
27 pursuant to said program; and

28 WHEREAS, the Borrower is indebted to the County in the principal amount of Thirteen Thousand Four
29 Hundred Dollars and 00/100 (\$13,400.00), which indebtedness is evidenced by the Borrower's Promissory Note dated
30 Oct 13, 2017, and extensions, additions, fees and renewals dated thereof (herein "Note"), providing for payment
31 of the principal indebtedness. If not sooner paid, the Note is due and payable on the sale of the property or when it is no
32 longer the Borrower's primary residence.

33 TO SECURE to the County the repayment of the indebtedness evidenced by the Note; the payment of all other
34 sums, advanced in accordance herewith to protect the security of this Mortgage; and the performance of the covenants
35 and agreements of the Borrower herein contained, the Borrower does hereby mortgage, grant and convey to the County
36 the following described property located in the County of Hernando, State of Florida:

37
38 **Lots 3 and 4, Block 9, the new Townsite of Berkeley, according to the map or plat thereof as recorded in Plat**
39 **Book 4, page 10, Public Records of Hernando County, Florida.**

40
41 which has an address of 5229 Pacific Avenue, Weeki Wachee, FL
42 (Street) (City)
43 Florida 34614 (herein the "Property Address"); Key #00174992
44 (Zip Code)
45

46 [Type here]

DORIS M RODRIGUEZ ESQ.
10489 HELEY STREET
SPRING HILL, FL 34608
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