

Karen Nicolai, HERNANDO County Clerk of Court
JEP Deputy Clk

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MODIFICATION OF MORTGAGE

**HERNANDO COUNTY, FLORIDA
HOME OWNERSHIP PROGRAM
DOWN PAYMENT ASSISTANCE PROGRAM**

-For Recording Use Only Above Line-

THIS MODIFICATION OF MORTGAGE is made this 11th day of August, 2011, between Shilah J. Anderson, whose address is 203 Oakwood Drive, Brooksville, FL 34601 (hereinafter the "Mortgagor") and Hernando County, a political subdivision of the State of Florida, whose address is 20 North Main Street, Brooksville, FL 34601-2800 (hereinafter the "Mortgagee").

The Mortgagee is the owner and holder of that certain mortgage dated May 13, 2011, made by the Mortgagor, as recorded in **Official Records Book 2823, Pages 1552-1560**, in the Public Records of Hernando County, Florida, securing a debt evidenced by a certain promissory note of the same date, in the original amount of \$5,992.00, and which mortgage encumbers the real property described as follows:

Lot 19, Block D, COUNTRY CLUB ESTATES, UNIT 2, as per plat thereof recorded in Plat Book 6, Page 23, Public Records of Hernando County, Florida.

Parcel # 14 00 19 0250 00D0 0190

The Mortgagor and the Mortgagee have mutually agreed to modify the mortgage and promissory note as set forth herein.

THEREFORE, in consideration of the mutual covenants herein, the sufficiency of which is hereby acknowledged, the Mortgagor and the Mortgagee mutually covenant and agree as follows:

1. This Modification reflects a revision of the loan amount contained in the mortgage and promissory note due to unused down payment assistance funds.
2. Nothing herein shall invalidate or shall impair or release any covenants, condition, agreement or stipulation in the mortgage, and the mortgage as modified herein shall continue in full force and effect.
3. Nothing herein shall invalidate or shall impair or release any covenants, condition, agreement or stipulation in the promissory note, and the promissory note shall continue in full force and effect.
4. The Mortgagee reserves all rights under the mortgage and promissory note.
5. This Modification shall be effective when signed by the last party hereto and shall be recorded at the expense of the Mortgagor.
6. ***The prior loan amount of \$5,992.00 is being modified to \$5,347.35 to reflect the principal reduction for unused down payment assistance funds.***

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