

#4
9/3

Southeast Tit
2190 MARINER BLVD
Spring Hill FL 34609

Instr #2011025908 BK.2823 Pages 1532 - 1560
Filed & Recorded 5/13/2011 2:07:18 PM. Rec Fees: \$73.00
Mtg Stamp: \$21.00 Int Tax Exempt
Karen Nicolai HERNANDO County Clerk of Court
JEP Deputy Clk

1 HERNANDO COUNTY
2 HOUSING AUTHORITY
3 1661 Blaise Drive
4 Brooksville, FL 34601

5
6
7 **SECOND MORTGAGE**
8 **UNDER**
9 **HERNANDO COUNTY, FLORIDA**
10 **HOMEOWNERSHIP PROGRAM**
11 **DOWN PAYMENT ASSISTANCE PROGRAM**

12 This is a Mortgage where the Balance is due upon the sale or when the Unit should no longer be the primary residence of the borrower.

13 THIS SECOND MORTGAGE is made this 13 day of MAY, 2011, between the Mortgagor,
14 **Shilah J. Anderson**, (herein the "Borrower") and the Mortgagee, Hernando County, a political sub-division of the State
15 of Florida whose address is 20 North Main Street, Brooksville, FL 34601-2800 (herein the "County").

16 WHEREAS, the Borrower has applied for a loan under the County's Down Payment Assistance Program for
17 the purchase of the Property (as defined herein), which Mortgage Loan shall be secured by a first mortgage lien (the
18 "First Mortgage") in favor of, **Terrace Mortgage Company, its successors and/or assigns as their interest may**
19 **appear**, the Borrower has applied to the County for a Down Payment Assistance Loan in the amount of **FIVE**
20 **THOUSAND NINE HUNDRED NINETY TWO DOLLARS AND 000/100 (\$5,992.00)** (the "Loan"), the
21 Borrower, along with his/her/their family, intends to reside as a household in the Property (as defined herein), which
22 Property is a single-family residence, the Borrower's total family income at the time of its application for the Loan is less
23 than One Hundred Twenty Percent (120%) of Hernando County's or the State of Florida's median family income,
24 whichever is greater, the Borrower is eligible to participate in the County's Down Payment Assistance Program, and the
25 County has agreed to extend and has extended a loan to the Borrower pursuant to said program; and

26 WHEREAS, the Borrower is indebted to the County in the principal **FIVE THOUSAND NINE HUNDRED**
27 **NINETY TWO DOLLARS AND 00/100 (\$5,992.00)**, which indebtedness is evidenced by the Borrower's Promissory
28 Note dated 5-13, 2011, and extensions and renewals dated thereof (herein "Note"), providing for payment of
29 principal indebtedness, if not sooner paid, due and payable on the sale of the property or when it is no longer the
30 Borrower's primary residence.

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

35
36 **Lot 19, Block D, COUNTRY CLUB ESTATES, UNIT 2, as per plat thereof recorded in**
37 **Plat Book 6, Page 23, Public Records of Hernando County, Florida.**

38
39
40
41 which has an address of 203 Oakwood Drive Brooksville
42 (Street) (City)
43 Florida 34601 (herein the "Property Address");
44 (Zip Code)