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1 HERNANDO COUNTY HEALTH AND Human Services
2 Neighborhood Stabilization Program (NSP3)
3 20 N. Main Street
4 BROOKSVILLE, FL 34601

5 *W*
6 *h*

7 **SECOND MORTGAGE**
8 **UNDER**
9 **HERNANDO COUNTY, FLORIDA**
10 **NSP PURCHASE ASSISTANCE PROGRAM**

11 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.

12 THIS SECOND MORTGAGE is made this 27th day of April, 2012, between the Mortgagor(s),
13 (A single woman) Jamie Wilson (herein the "Borrower") and the Mortgagee, Hernando County, a political sub-
14 division of the State of Florida whose address is 20 North Main Street, Brooksville, FL 34601-2800 (herein the
15 "County").

16 WHEREAS, the Borrower has applied for a loan under the County's NSP Purchase Assistance Program for the
17 purchase of the Property (as defined herein), which Mortgage Loan shall be secured by a first mortgage lien (the "First
18 Mortgage") in favor of, REM N 70 Grand Ave. Ste. 109 River Edge, NJ 07661 the Borrower has applied to the
19 County for a NSP Purchase Payment Assistance Loan in the amount of **Twenty Thousand Six Hundred and 00/100**
20 **dollars (\$20,600)** (the "Loan"), the Borrower, along with his/her/their family, intends to reside as a household in the
21 Property (as defined herein), which Property is a single-family residence, the Borrower's total family income at the time
22 of its application for the Loan is less than One Hundred Twenty Percent (120%) of Hernando County's median family
23 income, as defined by HUD in its 2012 Income Limits Documentation System as it pertains to the Federal NSP
24 Register, the Borrower is eligible to participate in the County's NSP Purchase Assistance Program, and the County has
25 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 amount **Twenty Thousand Six Hundred**
27 **and 00/100 dollars (\$20,600)**, which indebtedness is evidenced by the Borrower's Promissory Note dated April 27,
28 2012 and extensions and renewals dated thereof (herein "Note"), providing for payment of principal indebtedness, if not
29 sooner paid, due and payable on the sale of the property or when it is no longer the Borrower's primary residence.

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

34
35 **Lot 14, Block 1101, Spring Hill Unit 17, According to the Plat Thereof, as Recorded in Plat Book 9, Pages 31-**
36 **46, Inclusive, of The Public Records of Hernando County, Florida**

37
38 **Folio # R32 323 17 5170 1101 0140**

39
40 Which has an address of: 11126 TILBURG STREET, SPRING HILL, FLORIDA 34608 (herein the "Property
41 Address");

42
43 TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights,
44 appurtenances and rents, all of which shall be deemed to be and remain a part of the property covered by this Mortgage;
45 and all of the foregoing, together with said property (or the leasehold estate if this Mortgage is on a leasehold) are
46 hereinafter referred to as the "Property."
47

48 BORROWER COVENANTS, represents and warrants to the County and its successors and assigns that
49 Borrower is lawfully seized of the estate hereby conveyed and has the right to mortgage, grant and convey the Property

1 that the Property is unencumbered, except for the mortgage lien of the First Mortgage in favor; **REMN 70 Grand Ave.**
2 **Ste. 109 River Edge, NJ 07661** and for other encumbrances of record. Borrower covenants, represents and warrants to
3 the County and its successors and assigns that Borrower will defend generally the title to the Property against all claims
4 and demands, subject to the mortgage lien of the First Mortgage and other encumbrances of record.

5 **BORROWER FURTHER COVENANTS** and agrees with the County as follows:

6 1. **Payment.** The Borrower shall promptly pay when due the indebtedness evidenced by the Note.

7 2. **Prior Mortgages and Deeds of Trust; Charges; Liens.** The Borrower shall perform all of the Borrower's
8 obligations under the First Mortgage and any other mortgage, deed of trust or other security agreement with a lien which
9 has priority over this Mortgage, including the Borrower's covenants to make payments when due. The Borrower shall
10 pay or cause to be paid all taxes, assessments and other charges, fines and impositions attributable to the Property which
11 may attain a priority over this Mortgage, and leasehold payments or ground rents, if any.

12 3. **Hazard Insurance.** The Borrower shall keep the improvements now existing or hereafter erected on the
13 Property insured against loss by fire, hazards included within the term "extended coverage", and such other hazards as
14 the County may require and in such amounts and for such periods as the County may require.

15 The insurance carrier providing the insurance shall be chosen by the Borrower subject to approval by the
16 County; provided that such approval shall not be unreasonably withheld. All insurance policies and renewals thereof
17 shall be in a form acceptable to the County and shall include a standard mortgage clause in favor of, and in a form
18 acceptable to the County. The County shall have the right to hold the policies and renewals thereof, subject to the terms
19 of the First Mortgage and any other mortgage, deed of trust or other security agreement with a lien which has priority
20 over this Mortgage.

21 In the event of loss, the Borrower shall give prompt notice to the insurance carrier and to the County. The
22 County may make proof of loss if not made promptly by the Borrower.

23 If the Property is abandoned by the Borrower, or if the Borrower fails to respond to the County within thirty
24 (30) days from the date notice is mailed by the County to the Borrower that the insurance carrier offers to settle a claim
25 for insurance benefits, the County is authorized to collect and apply the insurance proceeds at the County's option either
26 to restoration or repair of the Property or to the sums secured by this Mortgage.

27 4. **Preservation and Maintenance of Property, Leaseholds; Condominiums; Planned Unit Developments.** The
28 Borrower shall keep the Property in good repair and shall not commit waste or permit impairment or deterioration of the
29 Property. If this Mortgage is on a unit in a condominium or a planned unit development, the Borrower shall perform all
30 of the Borrower's obligations under the declaration or covenants creating or governing such condominium or planned
31 unit development, the by-laws and regulations of the condominium or planned unit development, and constituent
32 documents.

33 5. **Protection of County's Security.** If the Borrower fails to perform the covenants and agreements
34 contained in this Mortgage, or if any action or proceeding is commenced which materially affects the County's
35 interest in the Property, then the County may do and pay whatever is necessary to protect the value of the Property
36 and County's rights in the Property, including payment of taxes, hazard insurance and other items as may be required
37 by this Mortgage. Pursuant thereto, the County may disburse such sums on Borrower's behalf, including reasonable
38 attorneys' fees, and take such action as is necessary to protect the County's interest in the Property. If the County
39 required mortgage insurance as a condition of making the Loan secured by this Mortgage, the Borrower shall pay the
40 premiums required to maintain such insurance in effect until such time as the requirement for such insurance
41 terminates in accordance with the Borrower's and the County's written agreement or applicable law.

42 Any amounts disbursed by the County pursuant to this Paragraph 5, with interest thereon, at the rate of twelve
43 percent (12%) per annum, shall become additional indebtedness of the Borrower secured by this Mortgage. Unless the
44 parties agree to other terms of payment, such amounts shall be payable upon notice from the County to the Borrower
45 requesting payment thereof. Nothing contained in this Paragraph 5 shall require the County to incur any expense or take
46 any action hereunder.

47 6. **Inspection.** The County may make or cause to be made reasonable entries upon and inspections of the
48 Property; provided that the County shall give the Borrower notice prior to any such inspection specifying reasonable
49 cause therefore related to the County's interest in the Property.

50 7. **Condemnation.** The proceeds of any award or claim for damages, direct or consequential, in connection
51 with any condemnation or other taking of the Property, or part thereof, or for conveyance in lieu of condemnation, are
52 hereby assigned and shall be paid to the County, subject to the terms of any mortgage, deed of trust or other security
53 agreement with a lien which has priority over this Mortgage.

1 8. Borrower Not Released; Forbearance By County Not a Waiver. Extension of the time for payment or
2 modification of the sums secured by this Mortgage granted by the County to any successor in interest of the Borrower
3 shall not operate to release, in any manner, the liability of the original Borrower and the Borrower's successors in
4 interest. The County shall not be required to commence proceedings against such successor or refuse to extend time for
5 payment or otherwise modify the sums secured by this Mortgage by reason of any demand made by the original
6 Borrower and the Borrower's successors or remedy hereunder, or otherwise afforded by applicable law, shall not be a
7 waiver of or preclude the exercise of any such right or remedy.

8 9. Successors and Assigns Bound; Joint and Several Liability, Co-signers. The covenants and agreements
9 herein contained shall bind, and the rights hereunder shall inure to, the respective successors and assigns of the County
10 and the Borrower, subject to the provisions of Paragraph 14 hereof. If more than one Borrower executes this Mortgage,
11 all covenants, representations, warranties and agreements of Borrower shall be joint and several. Any Borrower who co-
12 signs this Mortgage, but does not execute the Note; (a) is co-signing this Mortgage only to mortgage, grant and convey
13 that Borrower's interest in the Property to the County under the terms of this Mortgage; (b) is not personally liable on the
14 Note or under this Mortgage, and (c) agrees that County and any other Borrower hereunder may agree to extend,
15 modify, forbear, or make any other accommodations with regard to the terms of this Mortgage or the Note without that
16 Borrower's consent and without releasing that Borrower or modifying this Mortgage as to that Borrower's interest in the
17 Property.

18 10. Notice. Except for any notice required under applicable law to be given in another manner; (a) any notice
19 to the Borrower provided for in this Mortgage shall be given by delivering it or by mailing such notice by certified or
20 registered mail, postage prepaid, addressed to the Borrower at the Property Address or at such other address as the
21 Borrower may designate by notice to the County as provided herein, and (b) any notice to the County shall be given by
22 certified or registered mail, postage prepaid, to the County's address stated on page 1 hereof, or to such other address as
23 the County may designate by notice to the Borrower as provided herein. Any notice provided for in this mortgage shall
24 be deemed to have been given to the Borrower or the County when given in the manner designated herein.

25 11. Governing Law; Severability; Costs. This Mortgage shall be governed by the laws of the State of Florida,
26 and, to the extent applicable hereto, the laws and regulations of the United States of America. In the event that any
27 provision or clause of this Mortgage or the Note conflicts with applicable law, such conflict shall not affect other
28 provisions of this Mortgage or the Note which can be given effect without the conflicting provision, and to this and the
29 provisions of this Mortgage and the Note are declared to be severable. As used herein, "costs", "expenses" and
30 "attorneys' fees" include all sums to the extent not prohibited by applicable law or limited herein.

31 12. Borrower's Copy. Borrower shall be furnished a conformed copy of the Notice and of this Mortgage at the
32 time of execution or after recordation hereof.

33 13. Transfer of the Property. If all or any part of the Property or any interest in it is sold, transferred gifted or
34 otherwise conveyed, whether by voluntary act, involuntarily, by operation of law or otherwise, or if the Borrower is
35 divested of title by judicial sale, levy or other proceeding, or if foreclosure action is instituted against the Property, or if
36 the Property is leased or rented, all sums secured by this Mortgage shall immediately become due and payable as
37 provided herein.

38 The County shall give Borrower notice of acceleration. The notice shall provide a period of not less than thirty
39 (30) days from the date the notice is given as provided in Paragraph 10 hereof within which the Borrower must pay all
40 sums secured by this Mortgage. If Borrower fails to pay these sums prior to the expiration of this period, the County
41 may invoke any remedies permitted by this Mortgage without further notice or demand on the Borrower.

42 14. Acceleration; Remedies. Except as provided in Paragraph 13 hereof, upon the Borrower's breach of any
43 covenant or agreement of the Borrower in this Mortgage, including the covenants to pay when due any sums secured by
44 this Mortgage, or in the event that the Borrower shall have made material misrepresentations or material omissions in
45 his/her/their application for a Down Payment Assistance Loan, the County, at the County's option, may declare all of the
46 sums secured by this Mortgage to be immediately due and payable without further demand and may foreclose this
47 Mortgage by judicial proceeding. Prior to acceleration of this Mortgage, the County shall give notice to the Borrower as
48 provided in Paragraph 10, thereof specifying (1) the breach (if the breach is curable); (2) the action required to cure such
49 breach; (3) a date, not less than ten (10) days from the date the notice is mailed to Borrower, by which such breach must
50 be cured; and (4) that failure to cure such breach on or before the date specified in the notice may result in acceleration
51 of the sums secured by this Mortgage, foreclosure by judicial proceeding, and sale of the Property. The notice shall
52 further inform Borrower of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding
53 the nonexistence of a default or any other defense of Borrower to acceleration and foreclosure. The County shall be
54 entitled to collect in such proceeding all expenses of foreclosure, including, but not limited to, reasonable attorneys' fees,

1 court costs, and cost of documentary evidence, abstracts and title reports.

2 15. Borrower's Right to Reinstate. Notwithstanding the County's acceleration of the sums secured by this
3 Mortgage due to the Borrower's breach, the Borrower shall have the right to have any proceedings begun by the County
4 to enforce this Mortgage discontinued at any time prior to entry of a judgment enforcing this Mortgage if: (a) the
5 Borrower pays the County all sums which would be then due under this Mortgage and the Note had no acceleration
6 occurred; (b) the Borrower cures all breaches of any other covenants or agreements of the Borrower contained in this
7 Mortgage; (c) the Borrower pays all reasonable expenses incurred by the County in enforcing the covenants and
8 agreements of the Borrower contained in this Mortgage, and in enforcing the County's remedies as provided in
9 Paragraph 14 hereof, including, but not limited to, reasonable attorneys' fees and court costs; and (d) the Borrower takes
10 such action as the County may reasonably require to assure that the lien of this Mortgage, the County's interest in the
11 Property and the Borrower's obligation to pay the sums secured by this Mortgage shall continue unimpaired. Upon such
12 payment and cure by the Borrower, this Mortgage and the obligations secured hereby shall remain in full force and
13 effect as if no acceleration had occurred.

14 16. Assignment of Rents; Appointment of Receiver. As additional security hereunder, the Borrower hereby
15 assigns to the County the rents of the Property, provided that the Borrower shall, prior to acceleration under Paragraph
16 14, hereof or abandonment of the Property, have the right to collect and retain such rents as they become due and
17 payable.

18 Upon acceleration under Paragraph 14 hereof or abandonment of the Property, the County shall be entitled to
19 have a receiver appointed by a court to enter upon, take possession of and manage the Property and to collect the rents
20 of the Property including those past due. All rents collected by the receiver shall be applied first to payment of the costs
21 of management of the Property and collection of rents, including, but not limited to, receiver's fees, premiums on
22 receiver's bonds and reasonable attorneys' fees, and then to the sums secured by this Mortgage. The receiver shall be
23 liable to account only for those rents actually received.

24 17. Release. Upon payment of all sums secured by this Mortgage, the County shall release this Mortgage
25 without charge to Borrower. Borrower shall pay all costs of recordation, if any.

26 18. Attorney's Fees. As used in this Mortgage and in the Note, "attorneys' fees" shall include attorneys' fees, if
27 any, incurred in connection with the collection or enforcement of this Mortgage or of the Note, whether or not suit is
28 brought and whether incurred at trial, on appeal, in bankruptcy proceedings or otherwise.

29 19. Special Homeownership Assistance Program; NSP Purchase Assistance Program; Covenants,
30 Representations. The Borrower covenants, represents and warrants to the County that: (a) the Borrower, along with
31 his/her/their family, intends to permanently reside as a household in the Property; (b) the Property is a single-family
32 residence, (c) the Borrower's total family income at the time of its application for the Loan was less than or equal to one
33 hundred twenty percent (120%) of the Hernando County area median income levels set forth by HUD for FY 2009,
34 and (d) the Borrower is eligible to participate in the County's NSP Purchase Assistance Program.

35 The County consents to any agreement or arrangement in which the First Lender waives, postpones, extends,
36 reduces or modifies any provisions of the First Note and the First Mortgage, including any provision requiring the
37 repayment of money.

38
39 If any provision of the Promissory Note of the Second Mortgage conflicts with any provision of the First Note
40 or the First Mortgage, the terms and provisions of the First Note and the First Mortgage shall govern.

41 In the event of a foreclosure or a deed in lieu of foreclosure of the First Mortgage, any provision herein or in
42 any collateral agreement restricting the use of the Property or restricting the Borrower's ability to sell the Property shall
43 have no further force or effect on subsequent owners or purchasers of the Property. Any person, including his
44 successors and assigns (other than the Borrower or a related entity or person to the Borrower), receiving title to the
45 Property through a foreclosure or deed in lieu of foreclosure of the First Mortgage shall receive title to the Property free
46 and clear from such restrictions. Furthermore, if the First Lender acquires title to the Property pursuant to a deed in lieu
47 of foreclosure, the lien of this Second Mortgage shall automatically terminate upon the First Lender's acquisition of title.

NOTICE TO BORROWER

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DO NOT SIGN THIS MORTGAGE IF IT CONTAINS BLANK SPACES. ALL SPACES SHOULD BE COMPLETED BEFORE YOU SIGN. THIS IS A MORTGAGE WHERE THE PRINCIPAL BALANCE DUE IS \$ 20,600.00 TOGETHER WITH ACCRUED INTEREST, IF ANY, UNDER THE TERMS OF THIS SECOND MORTGAGE, UNLESS THE TERMS OF AGREEMENT OF THIS DOCUMENT AND ANY OF THE NSP GUIDELINES INCLUDING THE PERIOD OF AFFORDABILITY ARE DEFAULTED UPON THEN PAYMENT WILL BE DUE IN FULL BASED ON THE SCALE AND CONDITIONS SET FORTH BELOW:

Borrower(s) receiving NSP3 purchase assistance and/or rehabilitation assistance funds will be required to sign a repayment agreement that will be filed against the property. The terms of the repayment agreement will require the borrower(s) to pay back 100% of the NSP funds if they sell, transfer, no longer occupy, rent, or refinance the property within Ten (10) years. The Ten years will begin with the date the repayment agreement is signed, and ends at midnight 10 years from that said date. If the property is sold, transferred, or ceases to be used for an eligible NSP activity and/or use as provided for in the NSP federal guidelines and all applicable Titles/§ of the USC, and/or CFR statutes within a period of Ten (10) years after the Effective Date, the Owner shall repay to Grantor a sum equal to the full amount of the 2nd Deferred Payment Loan (DPL), as set forth above subject to the availability based on net proceeds. Net proceeds are defined as the amount available from the sale less non-NSP debt recorded prior to the date of the Agreement and closing costs. If the amount of net proceeds is not sufficient to repay the entire DPL amount, then the amount to be repaid shall be as follows: where this statement of recapture conflicts with any statement in the body of this loan agreement and the accompanying Promissory Note, this statement shall take precedence as it pertains to repayment and recapture of NSP funding by reason of borrower(s) default.

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Signed, sealed and delivered in the presence of: Veda Ramirez, Health & Human Services Manager

Borrower

Jame Wilson

Name

11126 Turkey St.

Address

[Signature]

Signature

[Signature]

Witness #1

James Simon

Name:

Witness #2

Name:

Co Borrower

Address

Signature

NOTARY PUBLIC-STATE OF FLORIDA
Deborah L. Marshall
Commission # EE039347
Expires: NOV. 02, 2014
BONDED THRU ATLANTIC BONDING CO., INC.

STATE OF FLORIDA
COUNTY OF HERNANDO

The foregoing was acknowledged before me this 27 day of April, 2012, by Jame Wilson, who is personally known to me or who has produced a valid driver's license as identification and who did not take an oath.

Deborah Marshall

PREPARED BY: Antonio Jenkins
C/O
HERNANDO COUNTY HEALTH & HUMAN SERVICES
20 NORTH MAIN STREET
BROOKSVILLE, FL. 34601

Name (type, print or stamp name)
Notary Public
My Commission Expires