

Instr #2015047314 BK: 3268 PG: 980, Filed & Recorded: 8/17/2015 11:13 AM CVG Deputy Clk, #Pgs:2

Don Barbee Jr, Clerk of the Circuit Court Hernando CO FL Rec Fees: \$18.50

NOTE: SOME ENTRIES ARE OF POOR QUALITY AND MAY NOT BE LEGIBLE.

MODIFICATION OF MORTGAGE

HERNANDO COUNTY, FLORIDA
Homeownership Program
Down Payment Assistance Program

-For Recording Use Only Above Line-

THIS MODIFICATION OF MORTGAGE is made this 14th day of July, 2015, between **Margaret S. Cordani, (a single woman)** whose address is **4320 Everett Avenue, Spring Hill, FL 34609** (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 **February 6, 2015**, made by the Mortgagor, as recorded in **Official Records Book 3170, Pages 1410-1418**, 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 **\$16,113.00**, and which mortgage encumbers the real property described as follows:

Lot 6, Block 1035, SPRING HILL, UNIT 16, as per plat thereof recorded in Plat Book 9, Pages 18 - 30, Public Records of Hernando County, Florida.

Parcel ID# R32 323 17 5160 1035 0060

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 \$16,113.00 is being modified to \$16,033.25 to reflect the principal reduction for unused Homeownership Program/Down Payment Assistance Program funds.**

-----CONTINUED ON NEXT PAGE-----

R

Prepared by and Return to: Hernando County Housing Authority, 1661 Blaise Drive, Brooksville, FL 34601 / Tel: (352) 754-4160
Modification of Mortgage - Page 1 of 2

BK: 3268 PG: 981

IN WITNESS WHEREOF, the parties hereto have set their hands and seals below.

MORTGAGOR

Margaret S. Cordani
 Margaret S. Cordani

WITNESS:

Terri Beverly
Terri Beverly
 [Print name of witness]

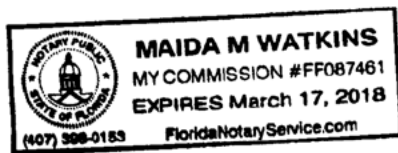
WITNESS:

Maida Watkins
Maida Watkins
 [Print name of witness]

STATE OF FLORIDA
 COUNTY OF HERNANDO

The foregoing instrument was acknowledged before me this 14th day of July, 2015, by Margaret S. Cordani who is personally known to me or who has produced [REDACTED] as identification.

Maida M Watkins
 (Signature of person taking acknowledgment)
Maida M Watkins
 (Name typed, printed or stamped)



MORTGAGEE

Hernando County

Nicholas W. Nicholson Chairman

ATTEST:

Donald C. Barbee, Jr.
 Clerk of the Circuit Court

Approved for Form and Legal Sufficiency:

By: [Signature]
 County Attorney's Office

STATE OF FLORIDA
 COUNTY OF HERNANDO

The foregoing instrument was acknowledged before me this 14th day of July, 2015, by Nicholas W. Nicholson, Chairman of the Hernando County Board of County Commissioners, who is personally known to me or who has produced _____ as identification.

Mary E. Spencer
 (Signature of person taking acknowledgment)
Mary E. Spencer
 (Name typed, printed or stamped)

