

78.00  
70.00  
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148.00

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- 1 HERNANDO COUNTY
- 2 HOUSING AUTHORITY
- 3 1661 Blaine Drive
- 4 BROOKSVILLE, FL 34601

5 **SECOND MORTGAGE**

6 **UNDER**

7 **HERNANDO COUNTY, FLORIDA**

8 **HOMEOWNERSHIP PROGRAM**

9 **DOWN PAYMENT ASSISTANCE PROGRAM**

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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.

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15 THIS SECOND MORTGAGE is made this 14<sup>th</sup> day of March, 2017, between the Mortgagor,

16 John C. Hindman and Annette A. Tenaglia, (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), which Mortgage Loan shall be secured by a first mortgage lien (the

21 "First Mortgage") in favor of, FBC Mortgage, LLC, and/or Secretary of Housing and Urban Development of

22 Washington, DC, their respective successors and/or assigns, as their interests may appear. The Borrower has

23 applied to the County for a Down Payment Assistance Loan in the amount of Twenty Thousand Dollars and 00/100

24 (\$20,000.00) (the "Loan"). The Borrower, along with his/her/their family, intends to reside as a household in the

25 Property (as defined herein), which Property is a single-family residence. The Borrower's total family income at the

26 time of its application for the Loan is less than Eighty Percent (80%) of Hernando County's median family income. The

27 Borrower is eligible to participate in the County's Down Payment Assistance Program, and the County has agreed to

28 extend and has extended a loan to the Borrower pursuant to said program; and

29 WHEREAS, the Borrower is indebted to the County in the principal amount of Twenty Thousand Dollars

30 and 00/100 (\$20,000.00), which indebtedness is evidenced by the Borrower's Promissory Note dated March 14,

31 2017, and extensions, additions, fees and renewals dated thereof (herein "Note"), providing for payment of the principal

32 indebtedness. If not sooner paid, the Note is due and payable on the sale of the property or when it is no longer the

33 Borrower's primary residence.

34 TO SECURE to the County the repayment of the indebtedness evidenced by the Note; the payment of all other

35 sums, advanced in accordance herewith to protect the security of this Mortgage; and the performance of the covenants

36 and agreements of the Borrower herein contained, the Borrower does hereby mortgage, grant and convey to the County

37 the following described property located in the County of Hernando, State of Florida:

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39 Lot 5, Block 1, River Country Estates, according to the Plat thereof, recorded in Plat Book 17, Page(s) 1 through

40 7, of the Public Records of Hernando County, Florida.

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42

43 which has an address of 8201 River Country Drive, Weeki Wachee,

44 (Street) (City)

45 Florida 34607 (herein the "Property Address"); Key #00795517

46 (Zip Code)