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1 HERNANDO COUNTY  
2 HOUSING AUTHORITY  
3 1661 Blaise 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.

14  
15 THIS SECOND MORTGAGE is made this 31 day of March, **2016**, between the Mortgagor,  
16 **Danielle N. Snowdy, (an unmarried woman)** (herein the "Borrower") and the Mortgagee, Hernando County, a  
17 political sub-division of the State of Florida whose address is 20 North Main Street, Brooksville, FL 34601-2800  
18 (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, **Danielle N. Snowdy, (an unmarried woman)**. The Borrower has applied to the County  
22 for a Down Payment Assistance Loan in the amount of **Ten Thousand Dollars and 00/100 (\$10,000.00)** (the "Loan").  
23 The Borrower, along with his/her/their family, intends to reside as a household in the Property (as defined herein),  
24 which Property is a single-family residence. The Borrower's total family income at the time of its application for the  
25 Loan is less than Eighty Percent (80%) of Hernando County's median family income. The Borrower is eligible to  
26 participate in the County's Down Payment Assistance Program, and the County has agreed to extend and has extended a  
27 loan to the Borrower pursuant to said program; and

28 WHEREAS, the Borrower is indebted to the County in the principal **Ten Thousand Dollars and 00/100**  
29 **(\$10,000.00)**, which indebtedness is evidenced by the Borrower's Promissory Note dated March 31, **2016**, and  
30 extensions, additions, fees and renewals dated thereof (herein "Note"), providing for payment of the principal  
31 indebtedness. If not sooner paid, the Note is due and payable on the sale of the property or when it is no longer the  
32 Borrower's primary residence.

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

37  
38 **Lot 3, Block 500 Spring Hill, Unit 9, according to the map or plat thereof as recorded in Plat**  
39 **Book 8, Page 38, Public Records of Hernando County, Florida.**

40  
41 which has an address of 2204 Canfield Drive, Spring Hill,  
42 (Street) (City)  
43 Florida 34609 (herein the "Property Address"); Key #00482178  
44 (Zip Code)

SEARCHED  
APR 6 2016  
CLERK OF THE CIRCUIT COURT  
HERNANDO COUNTY, FLORIDA