

Prepared By: Terri M. Beverly  
1 HERNANDO COUNTY  
2 HOUSING AUTHORITY  
3 621 West Jefferson St.  
4 BROOKSVILLE, FL 34601

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**SECOND MORTGAGE  
UNDER  
HERNANDO COUNTY, FLORIDA  
HOMEOWNERSHIP PROGRAM  
DOWN PAYMENT ASSISTANCE PROGRAM**

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 26<sup>th</sup> day of February, 2018, between the Mortgagor,  
16 Robin R. Bauer, (an unmarried woman), (herein the "Borrower") and the Mortgagee, Hernando County, a political  
17 sub-division of the State of Florida whose address is 20 North Main Street, Brooksville, FL 34601-2800 (herein the  
18 "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, Goldwater Bank, NA, ISAOA. The Borrower has applied to the County for a Down  
22 Payment Assistance Loan in the amount of Nine Thousand Three Hundred Eighty Five Dollars and 18/100  
23 (\$9,385.18), (the "Loan"). The Borrower, along with his/her/their family, intends to reside as a household in the  
24 Property (as defined herein), which Property is a single-family residence. The Borrower's total family income at the  
25 time of its application for the Loan is less than Eighty Percent (80%) of Hernando County's median family income. The  
26 Borrower is eligible to participate in the County's Down Payment Assistance Program, and the County has agreed to  
27 extend and has extended a loan to the Borrower pursuant to said program; and

28 WHEREAS, the Borrower is indebted to the County in the principal amount of Nine Thousand Three  
29 Hundred eighty Five Dollars and 09/100 (\$9,385.18), which indebtedness is evidenced by the Borrower's Promissory  
30 Note dated Feb. 26, 2018, and extensions, additions, fees and renewals dated thereof (herein "Note"), providing  
31 for payment of the principal indebtedness. If not sooner paid, the Note is due and payable on the sale of the property or  
32 when it is no longer the 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:

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38 Lot 2, Block 1811, A REPLAT OF PORTIONS OF SPRING HILL-UNIT 18 & SPRING HILL-UNIT 19,  
39 according to the plat thereof recorded at Plat Book 16, Page 90, in the Public Records of Hernando County,  
40 Florida.

41  
42 which has an address of 5081 Wellington Road, Spring Hill, FL  
43 (Street) (City)  
44 Florida 34609 (herein the "Property Address"); Key #00770375  
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