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MODIFICATION OF MORTGAGE

HERNANDO COUNTY, FLORIDA
Homeownership Program
Down Payment Assistance Program

INSTR #2015059059 BK. 3294 PG 533 Page 1 of 2
FILED & RECORDED 10/12/2015 3:54 PM TT Deputy Clk
Don Barbee Jr, HERNANDO County Clerk of the Circuit Court
Rec Fees: \$12.50

-For Recording Use Only Above Line-

THIS MODIFICATION OF MORTGAGE is made this 29th day of September 2015, between **Judy L. Edwards, (a single woman)** whose address is **12269 Linden Drive, Spring Hill, FL 34608** (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 **June 29, 2015**, made by the Mortgagor, as recorded in **Official Records Book 3242, Pages 1714-1722**, 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 **\$10,000.00**, and which mortgage encumbers the real property described as follows:

Lot 22, Block 961, Spring Hill Unit 15, according to the map or plat thereof, as recorded in Plat Book 9, Page(s) 10 through 15, inclusive, of the Public Records of Hernando County, Florida.

Parcel ID# R32 323 17 5150 0961 0220

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 \$10,000.00 is being modified to \$9,090.21 to reflect the principal reduction for unused Homeownership Program/Down Payment Assistance Program funds.***

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