

**** OFFICIAL RECORDS ****
BK: 1770 PG: 1892

FILE# 2003-885364
HERNANDO COUNTY, FLORIDA

RCD 12M 17 2003 03:06pm
KAREN NICOLAI, CLERK

Please return to
Alday Donelson Title
13135 Cortez Blvd.
Brooksville, FL 34613

13-03-0956

R
12/17/03

1 **HERNANDO COUNTY**
2 **HOUSING AUTHORITY**
3 **20 N. MAIN ST., ROOM 205**
4 **BROOKSVILLE, FL 34601**

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

11 This is a Mortgage where the Balance is due upon the sale or when the Unit should no longer be the primary
12 residence of the borrower.

13 THIS SECOND MORTGAGE is made this 11th day of DEC, 2003, between the Mortgagor,
14 Kristina S. Ortega (a single person), (herein the "Borrower") and the Mortgagee, Hernando County, a political sub-
15 division of the State of Florida whose address is 20 North Main Street, Brooksville, FL 34601-2800 (herein the
16 "County").

17 WHEREAS, the Borrower has applied for a loan under the County's Down Payment Assistance Program for
18 the purchase of the Property (as defined herein), which Mortgage Loan shall be secured by a first mortgage lien (the
19 "First Mortgage") in favor of CLIX MORTGAGE CO., the Borrower has applied to the County for a Down Payment
20 Assistance Loan in the amount of Eighty Nine hundred and no/100
21 (the "Loan"), the Borrower, along with his/her family, intends to reside as a household in the Property (as defined
22 herein), which Property is a single-family residence, the Borrower's total family income at the time of its application for
23 the Loan is less than One Hundred Fifteen Percent (115%) of Hernando County's or the State of Florida's median family
24 income, whichever is greater, the Borrower is eligible to participate in the County's Down Payment Assistance Program,
25 and the County has agreed to extend and has extended a loan to the Borrower pursuant to said program; and

26 WHEREAS, the Borrower is indebted to the County in the principal
27 Eighty Nine hundred and no/100, which indebtedness is evidenced by the
28 Borrower's Promissory Note dated 12/11/2003, and extensions and renewals dated thereof (herein "Note"),
29 providing for payment of principal indebtedness, if not sooner paid, due and payable on the sale of the property or when
30 it is no longer the Borrower's primary residence.

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

35 SPRING HILL, UNIT 20, BLOCK 1296, LOT 6, PLAT BOOK 9, PAGES 65-80, AS PER PLAT
36 THEREOF RECORDED IN THE PUBLIC RECORDS OF HERNANDO COUNTY, FLORIDA.

37 which has an address of 11160 Shafter Road Spring Hill
38 (Street) (City)

39 Florida 34601 (herein the "Property Address");
40 (Zip Code)

NTS DOC STAMPS 31.15
12/17/03 Deputy Clk

41 TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights,
42
43

INTANGIBLE TAX 17.88
12/17/03 Deputy Clk