

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.

15 THIS SECOND MORTGAGE is made this 1 day of Dec., 2017, between the Mortgagor,
16 Elizabeth W. Campbell, (a single 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, PATRIOT LENDING SERVICES, INC., its successors and/or assigns, as their
22 interest may appear. The Borrower has applied to the County for a Down Payment Assistance Loan in the amount of
23 Thirteen Thousand Four Hundred Fifty One Dollars and 00/100 (\$13,451.00) (the "Loan"). The Borrower, along
24 with his/her/their family, intends to reside as a household in the Property (as defined herein), which Property is a single-
25 family residence. The Borrower's total family income at the time of its application for the Loan is less than Eighty
26 Percent (80%) of Hernando County's median family income. The Borrower is eligible to participate in the County's
27 Down Payment Assistance Program, and the County has agreed to extend and has extended a loan to the Borrower
28 pursuant to said program; and

29 WHEREAS, the Borrower is indebted to the County in the principal amount of Thirteen Thousand Four
30 Hundred Fifty One Dollars and 00/100 (\$13,451.00), which indebtedness is evidenced by the Borrower's Promissory
31 Note dated Dec. 1, 2017, and extensions, additions, fees and renewals dated thereof (herein "Note"), providing
32 for payment of the principal indebtedness. If not sooner paid, the Note is due and payable on the sale of the property or
33 when it is no longer the 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 11, Block 1050, SPRING HILL UNIT 16, a subdivision according of the plat thereof recorded at Plat Book 9,
40 Pages 18 through 30, in the Public Records of Hernando County, Florida.

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42 which has an address of 12200 Norvell Road, Spring Hill, FL
43 (Street) (City)
44 Florida 34609 (herein the "Property Address"); Key #00579939