

Return To:
Gulf Coast Title
777 North Main Street
Brooksville, Florida 34601
T 16023648

INSTR #2016048472 BK: 3391 PG: 737 Page 1 of 9
FILED & RECORDED 8/30/2016 12:56 PM LMT Deputy Clk
Don Barbee Jr. HERNANDO County Clerk of the Circuit Court
Rec Fees: \$78.00 Mtg Stamp: \$52.15

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**

10
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 25th day of August, 2016, between the Mortgagor,
16 Nancy J. Hamm, (a single woman) (herein the "Borrower") and the Mortgagee, Hernando County, a political sub-
17 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 United States Department of Agriculture, its successors and/or assigns as their
22 respective interests may appear. The Borrower has applied to the County for a Down Payment Assistance Loan in the
23 amount of Fourteen Thousand Eight Hundred Sixty Two Dollars and 82/100 (\$14,862.82) (the "Loan"). The
24 Borrower, along with his/her/their family, intends to reside as a household in the Property (as defined herein), which
25 Property is a single-family residence. The Borrower's total family income at the time of its application for the Loan is
26 less than Eighty Percent (80%) of Hernando County's median family income. The Borrower is eligible to participate in
27 the County's Down Payment Assistance Program, and the County has agreed to extend and has extended a loan to the
28 Borrower pursuant to said program; and

29 WHEREAS, the Borrower is indebted to the County in the principal amount of Fourteen Thousand Eight
30 Hundred Sixty Two Dollars and 82/100 (\$14,862.82), which indebtedness is evidenced by the Borrower's
31 Promissory Note dated August 25, 2016, and extensions, additions, fees and renewals dated thereof (herein "Note"),
32 providing for payment of the principal indebtedness. If not sooner paid, the Note is due and payable on the sale of the
33 property or 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:
38

39 Lot 71, Northside Estates, as per plat thereof recorded in plat book 6, page 8, public records of Hernando
40 County, Florida.

41
42 which has an address of 207 Ederington Drive, Brooksville,

43 (Street) (City)

44 Florida 34601 (herein the "Property Address"); Key #00135017

45 (Zip Code)
46

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