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NESS, L. R. PAUL H JR PA
10002 CORTEZ BLVD
SPRING HILL, FL 34613

INSTR #2017059344 E 517 PG. 809 Page 1 of 6
FILED & RECORDED 10/19/2017 9:32 AM LMT Deputy Clk
Don Barbee Jr. HERNANDO County Clerk of the Circuit Court
Rec Fees: \$52.50 Mtg Stamp \$35.00
Int Tax \$20.00

1 HERNANDO COUNTY
2 HOUSING AUTHORITY
3 621 West Jefferson St.
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 18th day of October, 2017, between the Mortgagor,
16 Shandi R. Schuler, (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, Southwest Funding, LP, it's successors and/or assigns as their interest may appear
22 The Borrower has applied to the County for a Down Payment Assistance Loan in the amount of Ten Thousand
23 Dollars and 00/100 (\$10,000.00) (the "Loan"). The Borrower, along with his/her/their family, intends to reside as a
24 household in the Property (as defined herein), which Property is a single-family residence. The Borrower's total family
25 income at the time of its application for the Loan is less than Eighty Percent (80%) of Hernando County's median family
26 income. The Borrower is eligible to participate in the County's Down Payment Assistance Program, and the County has
27 agreed to 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 Ten Thousand Dollars and
29 00/100 (\$10,000.00), which indebtedness is evidenced by the Borrower's Promissory Note dated Oct. 18, 2017,
30 and extensions, additions, fees and renewals dated thereof (herein "Note"), providing for payment of the principal
31 indebtedness. If not sooner paid, the Note is due and payable on the sale of the property or when it is no longer the
32 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:

37
38 **Lot 35, SUNHILL, as per plat thereof as recorded in Plat Book 6, Page 80, of the Public Records of Hernando**
39 **County, Florida.**

40
41 which has an address of 13474 Neville Drive, Spring Hill, FL
42 (Street) (City)
43 Florida 34613 (herein the "Property Address"); Key #00130389
44 (Zip Code)
45