

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**

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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 15 day of DEC, 2016, between the Mortgagor,  
16 Jack A. Sims, (a single person) (herein the "Borrower") and the Mortgagee, Hernando County, a political sub-division  
17 of the State of Florida whose address is 20 North Main Street, Brooksville, FL 34601-2800 (herein the "County").

18 WHEREAS, the Borrower has applied for a loan under the County's Down Payment Assistance Program for  
19 the purchase of the Property (as defined herein), which Mortgage Loan shall be secured by a first mortgage lien (the  
20 "First Mortgage") in favor of United Wholesale Mortgage, ISAOA/ATIMA. The Borrower has applied to the County  
21 for a Down Payment Assistance Loan in the amount of Twenty Thousand Dollars and 00/100 (\$20,000.00) (the  
22 "Loan"). The Borrower, along with his/her/their family, intends to reside as a household in the Property (as defined  
23 herein), which Property is a single-family residence. The Borrower's total family income at the time of its application  
24 for the Loan is less than Eighty Percent (80%) of Hernando County's median family income. The Borrower is eligible to  
25 participate in the County's Down Payment Assistance Program, and the County has agreed to extend and has extended a  
26 loan to the Borrower pursuant to said program; and

27 WHEREAS, the Borrower is indebted to the County in the principal amount of Twenty Thousand Dollars  
28 and 00/100 (\$20,000.00), which indebtedness is evidenced by the Borrower's Promissory Note dated 12-15,  
29 2016, and extensions, additions, fees and renewals dated thereof (herein "Note"), providing for payment of the principal  
30 indebtedness. If not sooner paid, the Note is due and payable on the sale of the property or when it is no longer the  
31 Borrower's primary residence.

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

36  
37 **Lot 2, Block 144, SPRING HILL UNIT 3, according to the Plat thereof, recorded in Plat**  
38 **Book 7, Pages 80-86, of the Public Records of Hernando County, Florida.**

39  
40 which has an address of 7307 Skylark Drive, Spring Hill  
41 (Street) (City)  
42 Florida 34606 (herein the "Property Address"); Key #00233848  
43 (Zip Code)  
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