

\$37.80 Trans.
1/4 78.00 Rec
115.80

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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 24th day of May, 2017, between the Mortgagor,
16 Carmel Macchia, (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), Stonegate Mortgage Corporation, ISAOA/ATIMA. The Borrower
21 has applied to the County for a Down Payment Assistance Loan in the amount Ten Thousand Seven Hundred Fifty
22 Seven Dollars and 00/100 (\$10,757.00) (the "Loan"). The Borrower, along with his/her/their family, intends to reside
23 as a household in the Property (as defined herein), which Property is a single-family residence. The Borrower's total
24 family income at the time of its application for the Loan is less than Eighty Percent (80%) of Hernando County's median
25 family income. The Borrower is eligible to participate in the County's Down Payment Assistance Program, and the
26 County has agreed to extend and has extended a loan to the Borrower pursuant to said program; and

27 WHEREAS, the Borrower is indebted to the County in the principal amount of Ten Thousand Seven
28 Hundred Fifty Seven Dollars and 00/100 (\$10,757.00), which indebtedness is evidenced by the Borrower's
29 Promissory Note dated May 24, 2017, and extensions, additions, fees and renewals dated thereof (herein "Note"),
30 providing for payment of the principal indebtedness. If not sooner paid, the Note is due and payable on the sale of the
31 property or when it is no longer the 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 485, Spring Hill, Unit 8, according to the Map or Plat thereof, as recorded in Plat Book 8, Page(s) 27
38 through 37, inclusive, of the Public Records of Hernando County, Florida.

39
40
41 which has an address of 1478 Deborah Drive, Spring Hill, FL
42 (Street) (City)
43 Florida 34609 (herein the "Property Address"); Key #00480143
44 (Zip Code)
45

46
[Type here]