



LT1-2-2010051924-1



LT2-2772-991-9

OCT 07 2010

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 This is a Mortgage where the Balance is due upon the sale or when the Unit should no longer be the primary
11 residence of the borrower.

12 THIS SECOND MORTGAGE is made this 24th day of September, 2010, between the Mortgagor,
13 Jennifer L. Fitzpatrick (a single woman) (herein the "Borrower") and the Mortgagee, Hernando County, a political
14 sub-division of the State of Florida whose address is 20 North Main Street, Brooksville, FL 34601-2800 (herein the
15 "County").

16 WHEREAS, the Borrower has applied for a loan under the County's Down Payment Assistance Program for
17 the purchase of the Property (as defined herein), which Mortgage Loan shall be secured by a first mortgage lien (the
18 "First Mortgage") in favor of, WELLS FARGO BANK, N.A., its successors and/or assigns as their interest may
19 appear. The Borrower has applied to the County for a Down Payment Assistance Loan in the amount of FIFTEEN
20 THOUSAND TWO HUNDRED DOLLARS AND 00/100 (\$15,200.00) (the "Loan"), the Borrower, along with
21 his/her/their family, intends to reside as a household in the Property (as defined herein), which Property is a single-
22 family residence, the Borrower's total family income at the time of its application for the Loan is less than One Hundred
23 Twenty Percent (120%) of Hernando County's or the State of Florida's median family income, whichever is greater, the
24 Borrower is eligible to participate in the County's Down Payment Assistance Program, and the County has agreed to
25 extend and has extended a loan to the Borrower pursuant to said program; and

26 WHEREAS, the Borrower is indebted to the County in the principal FIFTEEN THOUSAND TWO
27 HUNDRED DOLLARS AND 00/100 (\$15,200.00), which indebtedness is evidenced by the Borrower's Promissory
28 Note dated September 24, 2010, and extensions and renewals dated thereof (herein "Note"), providing for payment of
29 principal indebtedness, if not sooner paid, due and payable on the sale of the property or when it is no longer the
30 Borrower's primary residence.

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

35 Lot 8, Block 1513, SPRING HILL, UNIT 22, as per plat thereof, recorded in Plat Book 10,
36 Pages 31-43, of the Public Records of Hernando County, Florida.

37 which has an address 6102 Deltona Boulevard Spring Hill
38 (Street) (City)

39 Florida 34606 (herein the "Property Address");
40 (Zip Code)

INTANGIBLE TAX EXEMPT
09/30/2010 Deputy Clk

RECORDING FEES \$ 78.00
MORTGAGE DOC STAMP \$ 53.20
09/30/2010 Deputy Clk