

**R** Gulf Coast Title  
1111 N. Main St.  
Brooksville, FL 34601

Doc# 200 35166  
Hernando County, Florida  
05/24/2007 9:09AM  
KAREN NICOLAI, Clerk

RECORDING FEES \$ 78.00  
MORTGAGE DOC STAMP \$ 83.30  
05/24/2007 Deputy Clk

INTANGIBLE TAX EXEMPT  
05/24/2007 Deputy Clk

- 1 HERNANDO COUNTY
- 2 HOUSING AUTHORITY
- 3 2 North Broad Street
- 4 BROOKSVILLE, FL 34601

5 **SECOND MORTGAGE**

6 **UNDER OFFICIAL RECORDS**  
7 **HERNANDO COUNTY, FLORIDA**  
8 **HOMEOWNERSHIP PROGRAM**  
9 **DOWN PAYMENT ASSISTANCE PROGRAM**

10

11

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

14 THIS SECOND MORTGAGE is made this 18<sup>th</sup> day of May, 2007, between the Mortgagor,  
15 **Brandon W. Thomas and Emily A. Moller (an unmarried couple)**, (herein the "Borrower") and the Mortgagee,  
16 Hernando County, a political sub-division of the State of Florida whose address is 20 North Main Street, Brooksville,  
17 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, Countrywide Home Loans the Borrower has applied to the County for a Down Payment  
21 Assistance Loan in the amount of \$23,800.00  
22 (the "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 for  
24 the Loan is less than One Hundred Twenty Percent (120%) of Hernando County's or the State of Florida's median family  
25 income, whichever is greater, the Borrower is eligible to participate in the County's Down Payment Assistance Program,  
26 and the 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  
28 \$23,800.00, which indebtedness is evidenced by the  
29 Borrower's Promissory Note dated 5/18, 2007, and extensions and renewals dated thereof (herein "Note"),  
30 providing for payment of principal indebtedness, if not sooner paid, due and payable on the sale of the property or when  
31 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 **Lot 64, Candlelight Village, Unit 6, according to the plat thereof, as recorded in Plat Book 18 Page 88,**  
37 **Public Records of Hernando County, Florida.**

38  
39 which has an address of 849 Village Dr Brooksville  
40 (Street) (City)  
41 Florida 34601 (herein the "Property Address");  
42 (Zip Code)

43 TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights,  
44 appurtenances and rents, all of which shall be deemed to be and remain a part of the property covered by this Mortgage;