

RETURN TO:
HOMES AND LAND TITLE SERVICES
1 4191 MARINER BLVD.
HERNANDO COUNTY, FL 34608
2 SPRING HILL, FL 34608
HOUSING, (352) 668-0759
3 1661 Blaise Drive
4 BROOKSVILLE, FL 34601

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7 **SECOND MORTGAGE**
8 **UNDER**
9 **HERNANDO COUNTY, FLORIDA**
10 **HOMEOWNERSHIP PROGRAM**
11 **DOWN PAYMENT ASSISTANCE PROGRAM**

12 This is a Mortgage where the Balance is due at the time the home is sold, transferred, foreclosed upon or ceases
13 to be the borrower/recipient's primary residence, which ever may occur first. After thirty (30) years, if the
14 borrower/recipient continues to live in the unit the loan is forgiven.

15 THIS SECOND MORTGAGE is made this 25th day of AUGUST, 2017, between the Mortgagor,
16 Matthew S. Almeida, (a single man), (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), Patriot Lending, Inc., ISAOA/ATIMA. The Borrower has applied to
21 the County for a Down Payment Assistance Loan in the amount Ten Thousand Dollars and 00/100 (\$10,000.00) (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 Ten Thousand Dollars and
28 00/100 (\$10,000.00), which indebtedness is evidenced by the Borrower's Promissory Note dated AUGUST 25, 2017,
29 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:

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37 **Lot 1, Block 1695, Spring Hill Unit 25, according to the map or plat thereof, as recorded in Plat Book 10, Page(s)**
38 **61 through 76, inclusive, of the Public Records of Hernando County, Florida.**

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41 which has an address of 4542 Lakeshore Avenue, Spring Hill, FL
42 (Street) (City)
43 Florida 34606 (herein the "Property Address"); Key #00324054
44 (Zip Code)
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[Type here]