

FILE# 2003-057280  
HERNANDO COUNTY, FLORIDA

RCD 08M 29 2003 12:29pm  
KAREN NICOLAI, CLERK

Prepared by - Return to: C. Tremblay  
1 HERNANDO COUNTY  
2 HOUSING AUTHORITY  
3 20 N. MAIN ST., ROOM 205  
4 BROOKSVILLE, FL 34601

9  
12-42-03

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**SECOND MORTGAGE  
UNDER  
HERNANDO COUNTY, FLORIDA  
HOMEOWNERSHIP PROGRAM  
DOWN PAYMENT ASSISTANCE PROGRAM**

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

13 THIS SECOND MORTGAGE is made this 27 day of August, 2003, between the Mortgagor,  
14 Michael S. Thomas and Julia G. Thomas (a married couple), (herein the "Borrower") and the Mortgagee, Hernando  
15 County, a political sub-division of the State of Florida whose address is 20 North Main Street, Brooksville, FL 34601-  
16 2800 (herein the "County").

17 WHEREAS, the Borrower has applied for a loan under the County's Down Payment Assistance Program for  
18 the purchase of the Property (as defined herein), which Mortgage Loan shall be secured by a first mortgage lien (the  
19 "First Mortgage") in favor of, SUNCOAST SCHOOLS FEDERAL CREDIT UNION, the Borrower has applied to  
20 the County for a Down Payment Assistance Loan in the amount of  
21 \$ 5,000.00 (the "Loan"), the Borrower, along  
22 with his/her/their family, intends to reside as a household in the Property (as defined herein), which Property is a single-  
23 family residence, the Borrower's total family income at the time of its application for the Loan is less than One Hundred  
24 Fifteen Percent (115%) of Hernando County's or the State of Florida's median family income, whichever is greater, the  
25 Borrower is eligible to participate in the County's Down Payment Assistance Program, and the County has agreed to  
26 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 \$ 5,000.00, which indebtedness is evidenced by the  
29 Borrower's Promissory Note dated Aug. 27, 2003, 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:

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37 EAST 1/2 OF THE EAST 1/2 OF LOT 94, POTTERSFIELD GARDEN ACRES SECTION H, PLAT BOOK 5,  
38 PAGES 28-30, AS PER PLAT THEREOF RECORDED IN THE PUBLIC RECORDS OF HERNANDO  
39 COUNTY, FLORIDA.

40 which has an address of 16226 Pointview Road Brooksville  
41 (Street) (City)

42  
43 Florida 34601 (herein the "Property Address");  
44 (Zip Code)

MTG DOC STAMPS 17.50  
08/29/03 RE Deputy C1k

INTANGIBLE TAX 10.00  
08/29/03 RE Deputy C1k