

Chelsea Title
5455 Spring Hill Dr.
Spring Hill, FL 34606
09-064 MFA

2009034474
ROBIN 2664/1214

LT1-2-2009034474-1

OFFICIAL RECORDS
BK: 2664 PG: 1214

LT2-2664-1214-9

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

06/30/2009 9:40AM # Pages 9
Filed & Recorded in Official Records of
HERNANDO COUNTY CLERK OF COURT
KAREN NICOLAI

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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 residence of the borrower.

12
13 THIS SECOND MORTGAGE is made this 19th day of June, 2009, between the Mortgagor,
14 David J. Stenger, Jr. & Misty Stenger, (husband and wife) (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, SUNTRUST MORTGAGE, INC., its successors and/or assigns as their interest
20 may appear, the Borrower has applied to the County for a Down Payment Assistance Loan in the amount of
21 FOURTEEN THOUSAND THREE HUNDRED FORTY EIGHT DOLLARS AND 00/100 (\$14,348.00) (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 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 FOURTEEN THOUSAND THREE
28 HUNDRED FORTY EIGHT DOLLARS AND 00/100 (\$14,348.00), which indebtedness is evidenced by the
29 Borrower's Promissory Note dated 19th June, 2009, 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
37 LOT 3, BLOCK 785, SPRING HILL, UNIT 12, ACCORDING TO THE PLAT THEREOF AS
38 RECORDED IN PLAT BOOK 8, PAGES 74 THROUGH 83, INCLUSIVE, OF THE PUBLIC
39 RECORDS OF HERNANDO COUNTY, FLORIDA.

40
41 which has an address of 1063 Godfrey Ave. Spring Hill
42 (Street) (City)
43 Florida 34609 (herein the "Property Address");
44 (Zip Code)

45 TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights,

RECORDING FEES \$ 78.00
MORTGAGE DOC STAMP \$ 50.40
06/30/2009 [Signature] Deputy Ck

INTANGIBLE TAX EXEMPT
06/30/2009 [Signature] Deputy Ck