

OFFICIAL RECORDS #1  
BK: 1248 PG: 744

46-50

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

FILED 99-026675  
HERNANDO COUNTY, FLORIDA  
REC FEB 11 1999 04:00PM  
KAREN NICOLAI, CLERK

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

10 THIS SECOND MORTGAGE is made this 28 day of Jan, 1999, between the Mortgagor,  
11 ARTHER L. & DEBRA K. FRAZIER (A MARRIED COUPLE) (herein the "Borrower") and the Mortgagee,  
12 Hernando County, a political sub-division of the State of Florida whose address is 20 North Main Street, Brooksville, FL  
13 34601-2800 (herein the "County").

14 WHEREAS, the Borrower has applied for a loan under the County's Down Payment Assistance Program for the  
15 purchase of the Property (as defined herein), which Mortgage Loan shall be secured by a first mortgage lien (the "First  
16 Mortgage") in favor of, Norwest Mortgage In the Borrower has applied to the County for a Down  
17 Payment Assistance Loan in the amount of FIVE THOUSAND AND 00/100 DOLLARS (\$5,000.00) (the "Loan"),  
18 the Borrower, along with his/her/their family, intends to reside as a household in the Property (as defined herein), which  
19 Property is a single-family residence, the Borrower's total family income at the time of its application for the Loan is less  
20 than One Hundred Fifteen Percent (115%) of Hernando County's or the State of Florida's median family income, whichever  
21 is greater, the Borrower is eligible to participate in the County's Down Payment Assistance Program, and the County has  
22 agreed to extend and has extended a loan to the Borrower pursuant to said program; and

23 WHEREAS, the Borrower is indebted to the County in the principal FIVE THOUSAND AND 00/100  
24 DOLLARS (\$5,000.00) which indebtedness is evidenced by the Borrower's Promissory Note dated 1-28-99,  
25 1999, and extensions and renewals dated thereof (herein "Note"), providing for payment of principal indebtedness, if not  
26 sooner paid, due and payable on the sale of the property or when it is no longer the Borrower's primary residence.

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

31  
32 LOT , BLOCK , UNIT , AS RECORDED IN THE PUBLIC RECORDS OF HERNANDO COUNTY,  
33 FLORIDA.

34 which has an address of 215 STAFFORD STREET BROOKSVILLE  
35 (Street) (City)

36  
37 Florida 34601 (herein the "Property Address");  
38 (Zip Code)

39 TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights,  
40 appurtenances and rents, all of which shall be deemed to be and remain a part of the property covered by this Mortgage;  
41 and all of the foregoing, together with said property (or the leasehold estate if this Mortgage is on a leasehold) are  
42 hereinafter referred to as the "Property."  
43

MTE DOC STAMPS 17.50  
02/11/99 Deputy Clk

INTANGIBLE TAX 10.00  
02/11/99 Deputy Clk



HERNANDO TITLE SERVICES, INC.  
615 W. JEFFERSON STREET  
BROOKSVILLE, FLA. 34601