

RETURN TO  
Gulf Coast  
111 North Main Street  
Brooksville, Florida 34601  
T- 61377

OFFICIAL RECORDS \*\*  
SK: 1606 PG: 1678

FILE# 2002-072120  
HERNANDO COUNTY, FLORIDA  
RCD 12M 18 2002 04:42pm  
KAREN NICOLAI, CLERK

1 HERNANDO COUNTY  
2 HOUSING AUTHORITY  
3 20 N. MAIN ST., ROOM 205  
4 BROOKSVILLE, FL 34601

5  
6  
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 upon the sale or when the Unit should no longer be the  
13 primary residence of the borrower.

14 THIS SECOND MORTGAGE is made this 13th day of December, 2002, between the Mortgagor,  
15 **Bonnie B. Valliere (a single person)**, (herein the "Borrower") and the Mortgagee, Hernando County, a political  
16 sub-division of the State of Florida whose address is 20 North Main Street, Brooksville, FL 34601-2800 (herein  
17 the "County").

18 WHEREAS, the Borrower has applied for a loan under the County's Down Payment Assistance Program  
19 for the purchase of the Property (as defined herein), which Mortgage Loan shall be secured by a first mortgage lien  
20 (the "First Mortgage") in favor of, **SUNTRUST MORT, INC.**, the Borrower has applied to the County for a Down  
21 Payment Assistance Loan in the amount of  
22 Five Thousand Dollars (\$5,000.00) (the "Loan"), the Borrower,  
23 along with his/her/their family, intends to reside as a household in the Property (as defined herein), which Property  
24 is a single-family residence, the Borrower's total family income at the time of its application for the Loan is less  
25 than One Hundred Fifteen Percent (115%) of Hernando County's or the State of Florida's median family income,  
26 whichever is greater, the Borrower is eligible to participate in the County's Down Payment Assistance Program,  
27 and the County has agreed to extend and has extended a loan to the Borrower pursuant to said program; and

28 WHEREAS, the Borrower is indebted to the County in the principal  
29 Five Thousand Dollars (\$5,000.00), which indebtedness is evidenced by the  
30 Borrower's Promissory Note dated 12-13, 2002, and extensions and renewals dated thereof (herein  
31 "Note"), providing for payment of principal indebtedness, if not sooner paid, due and payable on the sale of the  
32 property or when it is no longer the Borrower's primary residence.

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

37 *WEEKI WACHEE ACRES ADDITION, UNIT 5 N 85 FT OF S 765 FT OF TRACT 4, AS PER PLAT*  
38 *THEREOF RECORDED IN THE PUBLIC RECORDS OF HERNANDO COUNTY, FLORIDA.*

39 which has an address of 3400 Memory Lane Spring Hill  
40 (Street) (City)

41  
42 Florida 34606 (herein the "Property Address");  
43 (Zip Code)

MTG DOC STAMPS 17.50  
12/18/02 Deputy Clk

INTANGIBLE TAX 10.00  
12/18/02 Deputy Clk