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Instr #2012051839 BK:2936 Pages:1483 - 1491
Filed & Recorded 9/12/2012 4:33:26 PM, Rec Fees: \$78.00
Mtg Stamp: \$51.80 Int Tax Exempt
Karen Nicolai, HERNANDO County Clerk of Court
JEP Deputy Clk

1 HERNANDO COUNTY
2 HOUSING AUTHORITY
3 1661 Blaise Drive
4 BROOKSVILLE, FL 34601
\$14,800.00

OCT 18 2012

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

10
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 7th day of September, 2012, between the Mortgagor,
14 JUDITH ANN CYG (AN UNMARRIED WOMAN) (herein the "Borrower") and the Mortgagee, Hernando County,
15 a political sub-division of the State of Florida whose address is 20 North Main Street, Brooksville, FL 34601-2800
16 (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, REAL ESTATE MORTGAGE NETWORK, INC., ISAOA/ATIMA. Borrower has
20 applied to the County for a Down Payment Assistance Loan in the amount of FOURTEEN THOUSAND EIGHT
21 HUNDRED DOLLARS AND 00/100 (\$14,800.00) (the "Loan"), the Borrower, along with his/her/their family,
22 intends to reside as a household in the Property (as defined herein), which Property is a single-family residence, the
23 Borrower's total family income at the time of its application for the Loan is less than One Hundred Twenty Percent
24 (120%) of Hernando County's or the State of Florida's median family income, whichever is greater, the Borrower is
25 eligible to participate in the County's Down Payment Assistance Program, and the County has agreed to extend and has
26 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 EIGHT
28 HUNDRED DOLLARS AND 00/100 (\$14,800.00), which indebtedness is evidenced by the Borrower's Promissory
29 Note dated 9/7, 2012, and extensions and renewals dated thereof (herein "Note"), providing for payment of
30 principal indebtedness, if not sooner paid, 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:
36

37 LOT 4, BLOCK B, OF THE REPLAT OF LOTS 103 AND 114 AND LOTS 115C AND 115D OF RIDGE
38 MANOR FARMS, UNIT NO. 2, AS PER PLAT THEREOF AS RECORDED IN PLAT BOOK 6, PAGE 28,
39 PUBLIC RECORDS OF HERNANDO COUNTY, FLORIDA.

40
41
42 which has an address 5358 Leisure Street Ridge Manor
43 (Street) (City)
44 Florida 33523 (herein the "Property Address");
45 (Zip Code)

FEDEX
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