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Return To:  
Consumer Title & Escrow Services, Inc.  
4585 140th Ave N, Ste 1006  
Clearwater, FL 33762

R-ENV

13-1547

INSTR #2014011633 BK 3078 PG 1691 Page 1 of 9  
FILED & RECORDED 3/10/2014 11:13 AM TT Deputy Clk  
Don Barbee Jr. HERNANDO County Clerk of the Circuit Court  
Mtg Stamp \$44.45  
Int Tax Exempt

1 HERNANDO COUNTY  
2 HOUSING AUTHORITY  
3 1661 Blaise Drive  
4 BROOKSVILLE, FL 34601

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

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

12 THIS SECOND MORTGAGE is made this 31 day of JANUARY, 2014, between the Mortgagor,  
13 Kristina M. McCabe, (a single woman), herein the "Borrower" and the Mortgagee, Hernando County, a political sub-  
14 division of the State of Florida whose address is 20 North Main Street, Brooksville, FL 34601-2800 (herein the  
15 "County").

16 WHEREAS, the Borrower has applied for a loan under the County's Down Payment Assistance Program for  
17 the purchase of the Property (as defined herein), which Mortgage Loan shall be secured by a first mortgage lien (the  
18 "First Mortgage") in favor of, NTFN, INC, Secretary of Housing and Urban Development, and/or its representative  
19 successors and assigns, as their interest may appear the Borrower has applied to the County for a Down Payment  
20 Assistance Loan in the amount of Twelve Thousand Six Hundred Twenty Six Dollars and 73/100 (\$12,626.73) (the  
21 "Loan"), the Borrower, along with his/her/their family, intends to reside as a household in the Property (as defined  
22 herein), which Property is a single-family residence, the Borrower's total family income at the time of its application for  
23 the Loan is less than One Hundred Twenty Percent (120%) of Hernando County's or the State of Florida's median family  
24 income, whichever is greater, the Borrower is eligible to participate in the County's Down Payment Assistance Program,  
25 and the County has agreed to extend and has extended a loan to the Borrower pursuant to said program; and

26 WHEREAS, the Borrower is indebted to the County in the principal Twelve Thousand Six Hundred Twenty  
27 Six Dollars and 73/100 (\$12,626.73), which indebtedness is evidenced by the Borrower's Promissory Note dated  
28 January 31, 2014, and extensions and renewals dated thereof (herein "Note"), providing for  
29 payment of principal indebtedness, if not sooner paid, due and payable on the sale of the property or when it is no longer  
30 the Borrower's primary residence. \*Note is attached and marked as Exhibit "A".

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

35  
36 Lot 23, Block 1081, SPRING HILL, UNIT #17, according to the map or plat thereof, as recorded in Plat Book 9,  
37 Page(s) 31 through 46, of the Public Records of Hernando County, Florida

38  
39 which has an address 11455 Kerridale Avenue Spring Hill  
40 (Street) (City)  
41 Florida 34608 (herein the "Property Address");  
42 (Zip Code)

43 TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights,  
44 appurtenances and rents, all of which shall be deemed to be and remain a part of the property covered by this Mortgage;  
45 and all of the foregoing, together with said property (or the leasehold estate if this Mortgage is on a leasehold) are