

Instr #2016044809 BK: 3386 PG: 439, Filed & Recorded: 8/11/2016 4:07 PM TLM Deputy Clk, #Pgs:9  
Don Barbee Jr, Clerk of the Circuit Court Hernando CO FL Rec Fees: \$78.00 Mtg Stamp: \$39.20 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  
11 This is a Mortgage where the Balance is due at the time the home is sold, transferred, foreclosed upon or ceases  
12 to be the borrower/recipient's primary residence, which ever may occur first. After thirty (30) years, if the  
13 borrower/recipient continues to live in the unit the loan is forgiven.

14  
15 THIS SECOND MORTGAGE is made this 22<sup>nd</sup> day of July, 2016, between the Mortgagor,  
16 Juan A. Rivera and Amanda J. Rivera, (husband and wife) (herein the "Borrower") and the Mortgagee, Hernando  
17 County, a political sub-division of the State of Florida whose address is 20 North Main Street, Brooksville, FL 34601-  
18 2800 (herein the "County").

19 WHEREAS, the Borrower has applied for a loan under the County's Down Payment Assistance Program for  
20 the purchase of the Property (as defined herein), which Mortgage Loan shall be secured by a first mortgage lien (the  
21 "First Mortgage") in favor of, NFM, Inc., dba NFM Lending, its successors and/or assigns as their interest may  
22 appear as defined in the Conditions of this policy. The Borrower has applied to the County for a Down Payment  
23 Assistance Loan in the amount of Eleven Thousand One Hundred Fifty Eight Dollars and 74/100 (\$11,158.74) (the  
24 "Loan"). The Borrower, along with his/her/their family, intends to reside as a household in the Property (as defined  
25 herein), which Property is a single-family residence. The Borrower's total family income at the time of its application  
26 for the Loan is less than Eighty Percent (80%) of Hernando County's median family income. The Borrower is eligible to  
27 participate in the County's Down Payment Assistance Program, and the County has agreed to extend and has extended a  
28 loan to the Borrower pursuant to said program; and

29 WHEREAS, the Borrower is indebted to the County in the principal amount of Eleven Thousand One  
30 Hundred Fifty Eight Dollars and 74/100 (\$11,158.74), which indebtedness is evidenced by the Borrower's Promissory  
31 Note dated                     , 2016, and extensions, additions, fees and renewals dated thereof (herein "Note"), providing  
32 for payment of the principal indebtedness. If not sooner paid, the Note is due and payable on the sale of the property or  
33 when it is no longer the Borrower's primary residence.

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

38  
39 Lot 122 SPRENG RIDGE, according to the map or plat thereof as recorded in Plat Book 35, Pages 45 through 59  
40 of the Public Records of Hernando County, Florida.  
41  
42 which has an address of 8650 Silverbell Loop, Brooksville,  
43 (Street) (City)  
44 Florida 34613 (herein the "Property Address"); Key #01574148  
45 (Zip Code)  
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