

**Record and Return to:**

Tropic Title Services  
3439 Deltona Blvd  
Spring Hill, FL 34606

INSTR #2016060820 BK: 3410 PG: 1531 Page 1 of 6  
FILED & RECORDED 11/3/2016 10:00 AM TLM Deputy Clk  
Don Barbee Jr, HERNANDO County Clerk of the Circuit Court  
Rec Fees: \$52.50 Mtg Stamp. \$38.85  
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 28 day of Oct, 2016, between the Mortgagor,  
16 Marina Miluci, (a single person) (herein the "Borrower") and the Mortgagee, Hernando County, a political sub-  
17 division of the State of Florida whose address is 20 North Main Street, Brooksville, FL 34601-2800 (herein the  
18 "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, Acceptance Capital Mortgage Corporation ISAOA, ATIMA. The Borrower has  
22 applied to the County for a Down Payment Assistance Loan in the amount of Eleven Thousand One Hundred  
23 Dollars and 00/100 (\$11,100.00) (the "Loan"). The Borrower, along with his/her/their family, intends to reside as a  
24 household in the Property (as defined herein), which Property is a single-family residence. The Borrower's total family  
25 income at the time of its application for the Loan is less than Eighty Percent (80%) of Hernando County's median family  
26 income. The Borrower is eligible to participate in the County's Down Payment Assistance Program, and the County has  
27 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 amount of Eleven Thousand One  
29 Hudred Dollars and 00/100 (\$11,100.00), which indebtedness is evidenced by the Borrower's Promissory Note dated  
30 \_\_\_\_\_, 2016, and extensions, additions, fees and renewals dated thereof (herein "Note"), providing for payment  
31 of the principal indebtedness. If not sooner paid, the Note is due and payable on the sale of the property or when it is no  
32 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 other  
34 sums, advanced in accordance herewith to protect the security of this Mortgage; and the performance of the covenants  
35 and agreements of the Borrower herein contained, the Borrower does hereby mortgage, grant and convey to the County  
36 the following described property located in the County of Hernando, State of Florida:

37  
38 **Lot 11, Block 1807, A REPLAT OF PORTIONS OF SPRING HILL-UNIT 18 & SPRING**  
39 **HILL-UNIT 19 as per Plat thereof recorded in Plat Book 16, Pages 90 through 94, Public**  
40 **Records of Hernando County, Florida.**

41  
42 which has an address of 12452 Eddington Road, Spring Hill,  
43 (Street) (City)  
44 Florida 34609 (herein the "Property Address"); Key #00769207  
45 (Zip Code)  
46

Received
DEC 15 2016
Hernando County Housing Authority