

#13-06-0665

78.00
52.50
130.50

Doc# 2006092409
Hernando County, Florida
11/22/2006 3:42PM
KAREN NICOLAI, Clerk
RECORDING FEES \$ 78.00
MORTGAGE DOC STAMP \$ 52.50
11/22/2006 Deputy Clk
INTANGIBLE TAX EXEMPT
11/22/2006 Deputy Clk

1 HERNANDO COUNTY
2 HOUSING AUTHORITY
3 2 North Broad Street
4 BROOKSVILLE, FL 34601

OFFICIAL RECORDS
BK: 2362 PG: 285

JAN 05 2007

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**SECOND MORTGAGE
UNDER
HERNANDO COUNTY, FLORIDA
HOMEOWNERSHIP PROGRAM
DOWN PAYMENT ASSISTANCE PROGRAM**

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

THIS SECOND MORTGAGE is made this 17 day of November, 2006, between the Mortgagor, **Adrienne N. Brunner (a single person)**, (herein the "Borrower") and the Mortgagee, Hernando County, a political sub-division of the State of Florida whose address is 20 North Main Street, Brooksville, FL 34601-2800 (herein the "County").

WHEREAS, the Borrower has applied for a loan under the County's Down Payment Assistance Program for the purchase of the Property (as defined herein), which Mortgage Loan shall be secured by a first mortgage lien (the "First Mortgage") in favor of, **SunTrust Mortgage, Inc** the Borrower has applied to the County for a Down Payment Assistance Loan in the amount of Fifteen Thousand & no/100 Dollars*** (\$15,000.00)** (the "Loan"), the Borrower, along with his/her/their family, intends to reside as a household in the Property (as defined herein), which Property is a single-family residence, the Borrower's total family income at the time of its application for the Loan is less than One Hundred Twenty Percent (120%) of Hernando County's or the State of Florida's median family income, whichever is greater, the Borrower is eligible to participate in the County's Down Payment Assistance Program, and the County has agreed to extend and has extended a loan to the Borrower pursuant to said program; and

WHEREAS, the Borrower is indebted to the County in the principal amount of Fifteen Thousand & no/100 Dollars**/ (\$15,000.00), which indebtedness is evidenced by the Borrower's Promissory Note dated 11/17, 2006, and extensions and renewals dated thereof (herein "Note"), providing for payment of principal indebtedness, if not sooner paid, due and payable on the sale of the property or when it is no longer the Borrower's primary residence.

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

Lot 2, Block 1454, SPRING HILL, Unit 2, according to the map or plat thereof as recorded in Plat Book 9, page 81, of the Public Records of Hernando County, Florida.

which has an address of 8411 Elgrove St Spring Hill
(Street) (City)
Florida 34608 (herein the "Property Address");
(Zip Code)

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances and rents, all of which shall be deemed to be and remain a part of the property covered by this Mortgage;

R Please return to
Alday-Donalson Title
3037 Landover Blvd.
Spring Hill, FL 34608 R