

# MODIFICATION OF MORTGAGE

**HERNANDO COUNTY, FLORIDA**  
**Homeownership Program**  
**Down Payment Assistance Program**

-For Recording Use Only Above Line-

**THIS MODIFICATION OF MORTGAGE** is made this 11<sup>th</sup> day of October, 2022, between **Margaret J. Riley (a single woman)** whose address is **5175 Suwannee Rd, Weeki Wachee, FL 34607** (hereinafter the "Mortgagor") and **Hernando County**, a political subdivision of the State of Florida, whose address is 15470 Flight Path Drive, Brooksville, FL 34604 (hereinafter the "Mortgagee").

The Mortgagee is the owner and holder of that certain mortgage dated **December 15, 2021**, made by the Mortgagor, as recorded in **Official Records Book 4208 Page 383** in the Public Records of Hernando County, Florida, securing a debt evidenced by a certain promissory note of the same date, in the original amount of **\$14,500.00**, and which mortgage encumbers the real property described as follows:

**Lot 3, Block 19, River Country Estates, according to the map or plat thereof as recorded in Plat Book 17, Pages 1 through 7, Public Records of Hernando County, Florida.**

**Parcel ID# R02 223 17 3245 0019 0030**

The Mortgagor and the Mortgagee have mutually agreed to modify the mortgage and promissory note as set forth herein.

THEREFORE, in consideration of the mutual covenants herein, the sufficiency of which is hereby acknowledged, the Mortgagor and the Mortgagee mutually covenant and agree as follows:

1. This Modification reflects a revision of the loan amount contained in the mortgage and promissory note due to rehabilitation funds not utilized.
2. Nothing herein shall invalidate or shall impair or release any covenants, condition, agreement or stipulation in the mortgage, and the mortgage as modified herein shall continue in full force and effect.
3. Nothing herein shall invalidate or shall impair or release any covenants, condition, agreement or stipulation in the promissory note, and the promissory note shall continue in full force and effect.
4. The Mortgagee reserves all rights under the mortgage and promissory note.
5. This Modification shall be effective when signed by the last party hereto and shall be recorded at the expense of the Mortgagor.
6. The prior loan amount of \$14,500.00 is being modified to \$15,000.00 to reflect the increase in the amount of rehabilitation funds needed.

-----CONTINUED ON NEXT PAGE-----

IN WITNESS WHEREOF, the parties hereto have set their hands and seals below.

MORTGAGOR

Margaret J. Riley

WITNESS:

[Print name of witness]

WITNESS:

[Print name of witness]

STATE OF FLORIDA  
COUNTY OF HERNANDO

The foregoing instrument was acknowledged before me by means of      physical presence or      online notarization this          day of                 , 2022, by Margaret J. Riley, who is personally known to me or who has produced                          as identification.

(Signature of person taking acknowledgment)

(Name typed, printed or stamped)

(Title or rank) (Serial number, if any)

Hernando County

Steve Champion, Chairman

ATTEST:

Haidi Kuppe, Deputy Clerk  
Douglas A. Chorvat, Jr., Clerk of the Circuit Court



Approved for Form and Legal Sufficiency:

By:                           
County Attorney's Office

STATE OF FLORIDA  
COUNTY OF HERNANDO

The foregoing instrument was acknowledged before me by means of ✓ physical presence or      online notarization this 11<sup>th</sup> day of October, 2022, by Steve Champion, as Chairman of the Hernando County Board of County Commissioners, who is personally known to me or who has produced                          as identification.

(Signature of person taking acknowledgment)

(Name typed, printed or stamped)

(Title or rank) (Serial number, if any)

