

Tropic Title

*a/n*

INSTR #2014055871 BK: 3135 PG: 1736 Page 1 of 9  
FILED & RECORDED 10/20/2014 1:14 PM TLM Deputy Clk  
Don Barbee Jr. HERNANDO County Clerk of the Circuit Court  
Mitg Stamp: \$35.00

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 17 day of October, 2014, between the Mortgagor,  
13 Jessika L. Minary, (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 Carrington Mortgage Services, LLC ISAOA, the Borrower has applied to the County  
19 for a Down Payment Assistance Loan in the amount of Ten Thousand Dollars and 00/100 (\$10,000.00) (the "Loan"),  
20 the Borrower, along with his/her/their family, intends to reside as a household in the Property (as defined herein), which  
21 Property is a single-family residence, the Borrower's total family income at the time of its application for the Loan is less  
22 than One Hundred Twenty Percent (80%) of Hernando County's or the State of Florida's median family income,  
23 whichever is greater, the Borrower is eligible to participate in the County's Down Payment Assistance Program, and the  
24 County has agreed to extend and has extended a loan to the Borrower pursuant to said program; and

25 WHEREAS, the Borrower is indebted to the County in the principal Ten Thousand Dollars and 00/100  
26 (\$10,000.00), which indebtedness is evidenced by the Borrower's Promissory Note dated October 17, 2014, and  
27 extensions and renewals dated thereof (herein "Note"), providing for payment of principal indebtedness, if not sooner  
28 paid, due and payable on the sale of the property or when it is no longer the Borrower's primary residence.

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

33  
34 **Lot 7, Block 1825, A REPLAT OF PORTIONS OF SPRING HILL UNITS 18, 19 & 20 AND A SECOND**  
35 **REPLAT OF SPRING HILL UNITS 18 & 19, according to the plat thereof, recorded in Plat Book 17, pages 29**  
36 **through 34, inclusive, of the Public Records of Hernando County, Florida.**

37  
38 which has an address 12349 Corrine Avenue, Spring Hill, FL  
39 Florida 34609 (herein the "Property Address");  
40 (Zip Code)

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