

## MODIFICATION OF MORTGAGE

HERNANDO COUNTY, FLORIDA  
Homeownership Program  
Down Payment Assistance Program

THIS MODIFICATION OF MORTGAGE is made this 17 day of February, <sup>-For Recording Use Only Above Line-</sup> ~~2019~~ <sup>2022</sup>, between Kristine M. Alvarez (an unmarried woman) whose address is 6211 Waycross Drive, Spring Hill FL 34606 (hereinafter the "Mortgagor") and Hernando County, a political subdivision of the State of Florida, whose address is 20 North Main Street, Brooksville, FL 34601-2800 (hereinafter the "Mortgagee").

The Mortgagee is the owner and holder of that certain mortgage dated March 16, 2018, made by the Mortgagor, as recorded in Official Records Book 3565 Page 1667, 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 \$20,000.00, and which mortgage encumbers the real property described as follows:

**Lot 13, Block 34, SPRING HILL, UNIT 1, according to the map or Plat thereof as recorded in Plat Book 7, Page 53, of the Public Records of Hernando County, Florida.**

Parcel ID# R32 323 17 5010 0034 0130

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 additional rehabilitation funds needed.
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 \$20,000.00 is being modified to \$26,450.00 to reflect the increase in the amount of rehabilitation funds needed.***

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