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OCT 22 2007



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Amherst / Advantage Title Co. Inc.
4205 Rachel Blvd
Spring Hill, FL 34607
07-0602342

Doc# 2007-346930
Hernando County, Florida
07/13/2007 3:02PM
KAREN NICOLAI, Clerk

RECORDING FEES \$ 70.00
MORTGAGE DOC STAMP \$ 112.00
07/13/2007 Deputy Clk

INTANGIBLE TAX EXEMPT
07/13/2007 Deputy Clk

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

5 **SECOND MORTGAGE**
6 **UNDER OFFICIAL RECORDS**
7 **HERNANDO COUNTY, FLORIDA**
8 **HOMEOWNERSHIP PROGRAM**
9 **DOWN PAYMENT ASSISTANCE PROGRAM**

BK: 2467 PG: 1072

10
11 This is a Mortgage where the Balance is due upon the sale or when the Unit should no longer be the primary
12 residence of the borrower.

13 THIS SECOND MORTGAGE is made this 7th day of July, 2007, between the Mortgagor,
14 **Latrechia J. Lollie (a single person)**, (herein the "Borrower") and the Mortgagee, Hernando County, a political sub-
15 division of the State of Florida whose address is 20 North Main Street, Brooksville, FL 34601-2800 (herein the
16 "County").

17 WHEREAS, the Borrower has applied for a loan under the County's Down Payment Assistance Program for
18 the purchase of the Property (as defined herein), which Mortgage Loan shall be secured by a first mortgage lien (the
19 "First Mortgage") in favor of, **Suncoast Schools Federal Credit Union** the Borrower has applied to the County for a
20 Down Payment Assistance Loan in the amount of
21 Thirty-two thousand and no/100 (\$32,000.00) Dollars---(the "Loan"), the Borrower, along
22 with his/her/their family, intends to reside as a household in the Property (as defined herein), which Property is a single-
23 family residence, the Borrower's total family income at the time of its application for the Loan is less than One Hundred
24 Twenty Percent (120%) of Hernando County's or the State of Florida's median family income, whichever is greater, the
25 Borrower is eligible to participate in the County's Down Payment Assistance Program, and the County has agreed to
26 extend and has extended a loan to the Borrower pursuant to said program; and

27 WHEREAS, the Borrower is indebted to the County in the principal
28 Thirty-two thousand and no/100 (\$32,000.00)---, which indebtedness is evidenced by the
29 Borrower's Promissory Note dated July 7, 2007, and extensions and renewals dated thereof (herein "Note"),
30 providing for payment of principal indebtedness, if not sooner paid, due and payable on the sale of the property or when
31 it is no longer the Borrower's primary residence.

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

36 **Lot 17, Block 919, SPRING HILL, UNIT 14, according to the map or plat thereof as recorded in Plat**
37 **Book 9, Page(s) 7, Public Records of Hernando County, Florida.**

38
39 which has an address of 12193 Elston St Spring Hill
40 (Street) (City)
41 Florida 34609 (herein the "Property Address");
42 (Zip Code)

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