

Instr #2019065407 BK: 3762 PG: 1467, Filed & Recorded: 10/15/2019 4:27 PM ERL Deputy Clk, #Pgs:9
Doug Chorvat, Jr., Clerk of the Circuit Court Hernando CO FL Rec Fees: \$78.00 Mtg Stamp: \$104.65 Int Tax \$59.62

1 HERNANDO COUNTY
2 HOUSING AUTHORITY
3 621 West Jefferson St.
4 BROOKSVILLE, FL 34601

NAT 11618-19-06069

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

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11 This is a Mortgage where the Balance is due at the time the home is sold, transferred, foreclosed upon or
12 ceases to be the borrower/recipient's primary residence, which ever may occur first. After thirty (30) years, if the
13 borrower/recipient continues to live in the unit the loan is forgiven.

14
15 THIS SECOND MORTGAGE is made this 11th day of October, 2019, between the Mortgagor,
16 Lori D. Dobrinin, (a single woman), (herein the "Borrower") and the Mortgagee, Hernando County, a political sub-
17 division of the State of Florida whose address is 20 North Main Street, Brooksville, FL 34601-2800 (herein the
18 "County").

19 WHEREAS, the Borrower has applied for a loan under the County's Down Payment Assistance Program for
20 the purchase of the Property (as defined herein), which Mortgage Loan shall be secured by a first mortgage lien (the
21 "First Mortgage") in favor of, Plaza Home Mortgage, Inc. ISADA/ATIMA. The Borrower has applied to the
22 County for a Down Payment Assistance Loan in the amount of Twenty Nine Thousand Eight Hundred Twelve
23 Dollars and 24/100 (\$29,812.24), (the "Loan"). The Borrower, along with his/her/their family, intends to reside as a
24 household in the Property (as defined herein), which Property is a single-family residence. The Borrower's total family
25 income at the time of its application for the Loan is less than Eighty Percent (80%) of Hernando County's median
26 family income. The Borrower is eligible to participate in the County's Down Payment Assistance Program, and the
27 County has agreed to extend and has extended a loan to the Borrower pursuant to said program; and

28 WHEREAS, the Borrower is indebted to the County in the principal amount of Twenty Nine Thousand
29 Eight Hundred Twelve Dollars and 24/100 (\$29,812.24), which indebtedness is evidenced by the Borrower's
30 Promissory Note dated October 11, 2019, and extensions, additions, fees and renewals dated thereof (herein
31 "Note"), providing for payment of the principal indebtedness. If not sooner paid, the Note is due and payable on the
32 sale of the property or when it is no longer the Borrower's primary residence.

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

37
38 Lot 9, Block 540, SPRING HILL UNIT 9, according to the plat thereof, as recorded in Plat Book 8, Page 38,
39 Public Records of Hernando County, Florida.

40
41 which has an address of 2284 Marietta Avenue, Spring Hill, FL
42 (Street) (City)
43 Florida 34608 (herein the "Property Address"); Key #00489983
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