

RETURN TO:  
CARTER, CLENDENIN & FOREMAN, PLLC  
ATTORNEYS AT LAW

5308 SPRING HILL DRIVE  
SPRING HILL, FL 34606

17 REC 346

- 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  
11 This is a Mortgage where the Balance is due at the time the home is sold, transferred, foreclosed upon or ceases  
12 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 5th day of July, 2017, between the Mortgagor,  
16 Danny H. and Anna M. Favreau, (a married couple) (herein the "Borrower") and the Mortgagee, Hernando  
17 County, a political sub-division of the State of Florida whose address is 20 North Main Street, Brooksville, FL 34601-  
18 2800 (herein the "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, HomeBridge Financial Services, Ind. d/b/a Real Estate Mortgage Network, its  
22 successors and/or assigns and/or the Secretary of Housing and Urban Development of Washington, D.C., its  
23 successors and/or assigns as their respective interest may appear. The Borrower has applied to the County for a  
24 Down Payment Assistance Loan in the amount of Eighteen Thousand Nine Hundred Eighty Nine Dollars and  
25 78/100 (\$18,989.78) (the "Loan"). The Borrower, along with his/her/their family, intends to reside as a household in the  
26 Property (as defined herein), which Property is a single-family residence. The Borrower's total family income at the  
27 time of its application for the Loan is less than Eighty Percent (80%) of Hernando County's median family income. The  
28 Borrower is eligible to participate in the County's Down Payment Assistance Program, and the County has agreed to  
29 extend and has extended a loan to the Borrower pursuant to said program; and

30 WHEREAS, the Borrower is indebted to the County in the principal amount of Eighteen Thousand Nine  
31 Hundred Eighty Nine Dollars and 78/100 (\$18,989.78), which indebtedness is evidenced by the Borrower's  
32 Promissory Note dated July 5th, 2017, and extensions, additions, fees and renewals dated thereof (herein "Note"),  
33 providing for payment of the principal indebtedness. If not sooner paid, the Note is due and payable on the sale of the  
34 property or when it is no longer the Borrower's primary residence.

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

39  
40 Lot 18, Block 1197, Spring Hill Unit 18, according to the map or plat thereof, as recorded in Plat Book 9, Page(s)  
41 47 through 59, inclusive, of the Public Records of Hernando County, Florida.

42  
43 which has an address of 5503 Abigail Drive, Spring Hill,  
44 (Street) (City)  
45 Florida 34606 (herein the "Property Address"); Key #00663632  
46 (Zip Code)