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MODIFICATION OF MORTGAGE

HERNANDO COUNTY, FLORIDA
Homeownership Program
Down Payment Assistance Program

-For Recording Use Only Above Line-

THIS MODIFICATION OF MORTGAGE is made this 27th day of August, 2015, between **Karen A. Conti**, whose address is **10444 Keystone Street, Spring Hill, FL 34608** (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 9, 2015**, made by the Mortgagor, as recorded in **Official Records Book 3198, Pages 1763-1771**, 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 7, Block 1160, Spring Hill Unit 17, according to the map or plat thereof, as recorded in Plat Book 9, Page(s) 31 through 46, inclusive, of the Public Records of Hernando County, Florida.

Parcel ID# R32 323 17 5170 1160 0070

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 unused down payment assistance funds.
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 \$19,043.34 to reflect the principal reduction for unused Homeownership Program/Down Payment Assistance Program funds.***

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IN WITNESS WHEREOF, the parties hereto have set their hands and seals below.

MORTGAGOR

Karen A Conti
Karen A. Conti
Karen A. Conti

MORTGAGEE

Hernando County

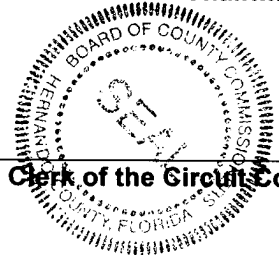
Nicholas W. Nicholson
Nicholas W. Nicholson, Chairman

WITNESS:

Terri Beverly
Terri Beverly
[Print name of witness]

ATTEST:

Donald C. Barbee, Jr.
Donald C. Barbee, Jr., Clerk of the Circuit Court



WITNESS:

Maida Watkins
Maida Watkins
[Print name of witness]

Approved for Form and Legal Sufficiency:

By: Rodell Spence
County Attorney's Office

STATE OF FLORIDA
COUNTY OF HERNANDO

The foregoing instrument was acknowledged before me this 27th day of August, 2015, by Karen A Conti who is personally known to me or who has produced FLDL # as identification.

C530-501-46-947-0
Maida M Watkins
(Signature of person taking acknowledgment)
Maida M Watkins
(Name typed, printed or stamped)
(Title or rank)



STATE OF FLORIDA
COUNTY OF HERNANDO

The foregoing instrument was acknowledged before me this 11th day of August, 2015, by Nicholas W. Nicholson, Chairman of the Hernando County Board of County Commissioners, who is personally known to me or who has produced _____ as identification.

Mary E. Spencer
(Signature of person taking acknowledgment)
Mary E. Spencer
(Name typed, printed or stamped)
(Title or rank)

