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*Southwest*

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

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

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

15 THIS SECOND MORTGAGE is made this 13 day of December, 2018 between the Mortgagor,  
16 Sherry L. Silvia, (an unmarried woman), (herein the "Borrower") and the Mortgagee, Hernando County, a political  
17 sub-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, Open Mortgage, LLC. The Borrower has applied to the County for a Down Payment  
22 Assistance Loan in the amount of Seventeen Thousand Eight Hundred Five Dollars and 00/100 (\$17,805.00), (the  
23 "Loan"). The Borrower, along with his/her/their family, intends to reside as a household in the Property (as defined  
24 herein), which Property is a single-family residence. The Borrower's total family income at the time of its application  
25 for the Loan is less than Eighty Percent (80%) of Hernando County's median family income. The Borrower is eligible  
26 to participate in the County's Down Payment Assistance Program, and the County has agreed to extend and has  
27 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 Seventeen Thousand Eight  
29 Hundred Five Dollars and 00/100 (\$17,805.00), which indebtedness is evidenced by the Borrower's Promissory Note  
30 dated 12-13, 2018 and extensions, additions, fees and renewals dated thereof (herein "Note"), providing for  
31 payment of the principal indebtedness. If not sooner paid, the Note is due and payable on the sale of the property or  
32 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 14, Block 486, Spring Hill, Unit 8, according to the Map or Plat thereof, as recorded in Plat Book 8,**  
39 **Page(s) 27 through 37, inclusive, of the Public Records of Hernando County, Florida.**

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41 which has an address of 11115 Linden Drive, Spring Hill, FL  
42 (Street) (City)  
43 Florida 34609 (herein the "Property Address"); Key # 00480456  
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