

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 _____ day of _____, 2022, between Margaret J. Riley (a single woman) whose address is 5175 Suwannee Rd, Weeki Wachee, FL 34607 (hereinafter the "Mortgagor") and **Hernando County**, a political subdivision of the State of Florida, whose address is 15470 Flight Path Drive, Brooksville, FL 34604 (hereinafter the "Mortgagee").

The Mortgagee is the owner and holder of that certain mortgage dated December 15, 2021, made by the Mortgagor, as recorded in **Official Records Book 4208 Page 383** 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 \$14,500.00, and which mortgage encumbers the real property described as follows:

Lot 3, Block 19, River Country Estates, according to the map or plat thereof as recorded in Plat Book 17, Pages 1 through 7, Public Records of Hernando County, Florida.

Parcel ID# R02 223 17 3245 0019 0030

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 rehabilitation funds not utilized.
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 \$14,500.00 is being modified to \$15,000.00 to reflect the increase in the amount of rehabilitation funds needed.

-----CONTINUED ON NEXT PAGE-----

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

MORTGAGOR

Hernando County

Margaret J. Riley

Steve Champion, Chairman

WITNESS:

ATTEST:

[Print name of witness]

Douglas A. Chorvat, Jr., Clerk of the Circuit Court

WITNESS:

Approved for Form and Legal Sufficiency:

By: _____
County Attorney's Office

[Print name of witness]

STATE OF FLORIDA
COUNTY OF HERNANDO

STATE OF FLORIDA
COUNTY OF HERNANDO

The foregoing instrument was acknowledged before me by means of ____ physical presence or ____online notarization this ____ day of _____, 2022, by Margaret J. Riley, who is personally known to me or who has produced _____ as identification.

The foregoing instrument was acknowledged before me by means of ____ physical presence or ____ online notarization this ____ day of _____, 2022, by Steve Champion, as Chairman of the Hernando County Board of County Commissioners, who is personally known to me or who has produced _____ as identification.

(Signature of person taking acknowledgment)

(Signature of person taking acknowledgment)

(Name typed, printed or stamped)

(Name typed, printed or stamped)

(Title or rank)

(Serial number, if any)

(Title or rank)

(Serial number, if any)