

RETURN TO:
Gulf Coast Title
111 North Main Street
Brooksville, Florida 34601
T-12081805

Instr #2012070618 BK:2960 Pages:1680 - 1689
Filed & Recorded 12/13/2012 9:56:45 AM. Rec Fees: \$86.50
Mtg Stamp: \$49.35 Int Tax Exempt
Karen Nicolai, HERNANDO County Clerk of Court
LTC Deputy Clk

1 HERNANDO COUNTY
2 HOUSING AUTHORITY
3 1661 Blaise Drive
4 BROOKSVILLE, FL 34601

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**SECOND MORTGAGE
UNDER
HERNANDO COUNTY, FLORIDA
HOMEOWNERSHIP PROGRAM
DOWN PAYMENT ASSISTANCE PROGRAM**

11 This is a Mortgage where the Balance is due upon the sale or when the Unit should no longer be the primary
12 residence of the borrower.

13 THIS SECOND MORTGAGE is made this 11th day of December, 2012, between the Mortgagor,
14 **Michael Allen Hill**, (herein the "Borrower") and the Mortgagee, Hernando County, a political sub-division of the State
15 of Florida whose address is 20 North Main Street, Brooksville, FL 34601-2800 (herein the "County").

16 WHEREAS, the Borrower has applied for a loan under the County's Down Payment Assistance Program for
17 the purchase of the Property (as defined herein), which Mortgage Loan shall be secured by a first mortgage lien (the
18 "First Mortgage") in favor of, Suncoast Schools Federal Credit Union, its successors and/or assigns as their
19 respective interests may appear. Borrower has applied to the County for a Down Payment Assistance Loan in the
20 amount of Fourteen Thousand Twenty Five Dollars and 25/100 (\$14,025.79) (the "Loan"), the Borrower, along with
21 his/her/their family, intends to reside as a household in the Property (as defined herein), which Property is a single-
22 family residence, the Borrower's total family income at the time of its application for the Loan is less than One Hundred
23 Twenty Percent (120%) of Hernando County's or the State of Florida's median family income, whichever is greater, the
24 Borrower is eligible to participate in the County's Down Payment Assistance Program, and the County has agreed to
25 extend and has extended a loan to the Borrower pursuant to said program; and

26 WHEREAS, the Borrower is indebted to the County in the principal Fourteen Thousand Twenty Five
27 Dollars and 79/100 (\$14,025.79), which indebtedness is evidenced by the Borrower's Promissory Note dated
28 December 11, 2012, and extensions and renewals dated thereof (herein "Note"), providing for payment of principal
29 indebtedness, if not sooner paid, due and payable on the sale of the property or when it is no longer the Borrower's
30 primary residence.

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

35 **Legal Description:**

36 Lot 46, of RIDGE MANOR LEISURE HOME, UNIT NO. 1, as per map or plat thereof
37 recorded in Plat Book 6, Page 29 of the Public Records of Hernando County, Florida;
38 LESS: Beginning at the Northwest corner of Lot 46 of Ridge Manor Leisure Home Unit No.
39 1, thence run with the North line of said Lot North 88 degrees 22' 30" East 12.0 feet,
40 thence South 12 degrees 54' 0" East 124.25 feet to the West line of Lot 46, thence
41 with the said lot line North 18 degrees 12' 40" West 127.14 feet to the Point of
42 Beginning, being in Section 3, Township 23 South, Range 21 East.

43 **ALSO**

44 BEGINNING at the Southeast corner of Lot 45 of RIDGE MANOR LEISURE HOME, UNIT
45 NO. 1, thence run on a curve to the left, the radius being 852.02 feet, the cord bears
46 South 84 degrees 47' 54" West 2.0 feet; thence North 12 degrees 54' 0" West 21.09 feet
47 to the East line of Lot 45, thence with said lot line South 18 degrees 12' 40" East
48 21.46 feet to the Point of Beginning, being in Section 3, Township 23 South, Range 21
49 East, Hernando County, Florida