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Doc# 200503454  
Hernando County, Florida  
04/28/2005 8:06AM  
KAREN NICOLAI, Clerk

OFFICIAL RECORDS  
BK: 2012 PG: 962

200503450

1 HERNANDO COUNTY  
 2 HOUSING AUTHORITY  
 3 2 North Broad Street  
 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 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 18<sup>th</sup> day of April, 2005, between the Mortgagor,  
14 **Veronica D. Pereira**, <sup>a single person</sup> (herein the "Borrower") and the Mortgagee, Hernando County, a political sub-division of the  
15 State 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, **USDA Rural Development** the Borrower has applied to the County for a Down Payment  
19 Assistance Loan in the amount of Four Thousand One Hundred Sixty-Four Dollars and 73/100  
20 (the "Loan"), the Borrower, along with his/her/their family, intends to reside as a household in the Property (as defined  
21 herein), which Property is a single-family residence, the Borrower's total family income at the time of its application for  
22 the Loan is less than One Hundred Fifteen Percent (115%) of Hernando County's or the State of Florida's median family  
23 income, whichever is greater, the Borrower is eligible to participate in the County's Down Payment Assistance Program,  
24 and the County has agreed to extend and has extended a loan to the Borrower pursuant to said program; and

25 WHEREAS, the Borrower is indebted to the County in the principal  
26 Four Thousand One Hundred Sixty-Four and 73/100 which indebtedness is evidenced by the  
27 Borrower's Promissory Note dated April 18, 2005, and extensions and renewals dated thereof (herein "Note"),  
28 providing for payment of principal indebtedness, if not sooner paid, due and payable on the sale of the property or when  
29 it is no longer the Borrower's primary residence.

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

34 **Lot 3, Block 506, SPRING HILL, UNIT 9, as per plat thereof as recorded in Plat Book 8, pages 38-53**  
35 **public records of Hernando County, Florida.**

36 Which has an address of 2370 Canfield Dr. Spring Hill  
37 (Street) (City)  
38 Florida 34609 (herein the "Property Address");  
39 (Zip Code)

40 TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights,  
41 appurtenances and rents, all of which shall be deemed to be and remain a part of the property covered by this Mortgage;  
42 and all of the foregoing, together with said property (or the leasehold estate if this Mortgage is on a leasehold) are  
43 hereinafter referred to as the "Property."

RECEIVED  
MAY - 6 2005  
BY: