

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

R

DEC 08 2010

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 12 day of November, 2010, between the Mortgagor,
14 Jeremy S. and Amanda L. Casey (husband and wife) (herein the "Borrower") and the Mortgagee, Hernando County,
15 a political sub-division of the State of Florida whose address is 20 North Main Street, Brooksville, FL 34601-2800
16 (herein the "County").

17 WHEREAS, the Borrower has applied for a loan under the County's Down Payment Assistance Program for
18 the purchase of the Property (as defined herein), which Mortgage Loan shall be secured by a first mortgage lien (the
19 "First Mortgage") in favor of, HOMESTAR FINANCIAL CORP., its successors and/or assigns as their interests
20 may appear, Borrower has applied to the County for a Down Payment Assistance Loan in the amount of TWENTY
21 ONE THOUSAND AND 50/100 (\$21,000.50) (the "Loan"), the Borrower, along with his/her/their family, intends to
22 reside as a household in the Property (as defined herein), which Property is a single-family residence, the Borrower's
23 total family income at the time of its application for the Loan is less than One Hundred Twenty Percent (120%) of
24 Hernando County's or the State of Florida's median family income, whichever is greater, the Borrower is eligible to
25 participate in the County's Down Payment Assistance Program, and the County has agreed to extend and has extended a
26 loan to the Borrower pursuant to said program; and

27 WHEREAS, the Borrower is indebted to the County in the principal TWENTY ONE THOUSAND
28 DOLLARS AND 50/100 (\$21,000.50), which indebtedness is evidenced by the Borrower's Promissory Note dated
29 November 12, 2010, and extensions and renewals dated thereof (herein "Note"), providing for payment of principal
30 indebtedness, if not sooner paid, due and payable on the sale of the property or when it is no longer the Borrower's
31 primary residence.

32 TO SECURE to the County the repayment of the indebtedness evidenced by the Note; the payment of all other
33 sums, advanced in accordance herewith to protect the security of this Mortgage; and the performance of the covenants
34 and agreements of the Borrower herein contained, the Borrower does hereby mortgage, grant and convey to the County
35 the following described property located in the County of Hernando, State of Florida:
36

37 **Legal Description:**

38 Lot 10, Block 264, SPRING HILL UNIT 6, according to the plat thereof, as recorded in Plat Book 8,
39 Pages 1 through 10, of the Public Records of Hernando County, Florida.

40
41 Parcel # R32 323 17 5060 0264 0100

42
43 which has an address 126 Rosedale Avenue Spring Hill

44 (Street) (City)

45 Florida 34606 (herein the "Property Address");

46 (Zip Code)