

Electronically Recorded in O.R. Book 3271,
Page 957, on August 26, 2015 at 4:13 PM, in
the Public Records of Hernando County.

1 HERNANDO COUNTY
2 HOUSING AUTHORITY
3 1661 Blaise Drive
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 at the time the home is sold, transferred, foreclosed upon or ceases
12 to be the borrower/recipient's primary residence, which ever may occur first. After thirty (30) years, if the
13 borrower/recipient continues to live in the unit the loan is forgiven.
14

15 THIS SECOND MORTGAGE is made this 21 day of AUGUST, 2015, between the Mortgagor,
16 Richard M. O'Connor, (a single person) (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"). AKA Richard O'Connor

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, Richard M. O'Connor, (a single person). The Borrower has applied to the County for a
22 Down Payment Assistance Loan in the amount of Ten Thousand Dollars and 00/100 (\$10,000.00) (the "Loan"). The
23 Borrower, along with his/her/their family, intends to reside as a household in the Property (as defined herein), which
24 Property is a single-family residence. The Borrower's total family income at the time of its application for the Loan is
25 less than Eighty Percent (80%) of Hernando County's median family income. The Borrower is eligible to participate in
26 the County's Down Payment Assistance Program, and the County has agreed to extend and has extended a loan to the
27 Borrower pursuant to said program; and

28 WHEREAS, the Borrower is indebted to the County in the principal Ten Thousand Dollars and 00/100
29 (\$10,000.00), which indebtedness is evidenced by the Borrower's Promissory Note dated AUGUST 21, 2015, and
30 extensions, additions, fees and renewals dated thereof (herein "Note"), providing for payment of the principal
31 indebtedness. If not sooner paid, the Note is due and payable on the sale of the property or when it is no longer the
32 Borrower's primary residence.

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

37
38 Lot 1, Block 665, SPRING HILL UNIT 10, As Per Plat Thereof Recorded In Plat Book 8, Pages 54 Through 66,
39 Inclusive, Of The Public Records Of Hernando County, Florida.

40
41 which has an address of 12078 Corinthian Street, Spring Hill,
42 (Street) (City)
43 Florida 34609 (herein the "Property Address"); Key #00292132
44 (Zip Code)
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