

2009005778
ROBIN 2654/1513



OFFICIAL RECORDS
BK: 2654 PG: 1513



05/20/2009 3:36PM # Pages 9
Filed & Recorded in Official Records of
HERNANDO COUNTY CLERK OF COURT
KAREN NICOLAI

1 HERNANDO COUNTY
2 HOUSING AUTHORITY
3 2 North Broad Street
4 BROOKSVILLE, FL 34601

0904008
Southeast Title Insurance
2190 Mariner Blvd.
Spring Hill, FL 34609

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 8th day of May, 2009, between the Mortgagor,
14 **Barbara Murray (a single person)** (herein the "Borrower") and the Mortgagee, Hernando County, a political sub-
15 division of the State of Florida whose address is 20 North Main Street, Brooksville, FL 34601-2800 (herein the
16 "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, **SunTrust Mortgage, Inc.** the Borrower has applied to the County for a Down Payment
20 Assistance Loan in the amount of FIVE THOUSAND EIGHT HUNDRED SEVENTY FIVE AND
21 00/100 DOLLARS (\$5,875.00) (the "Loan"), the Borrower, along with his/her/their family, intends to reside as a
22 household in the Property (as defined herein), which Property is a single-family residence, the Borrower's total family
23 income at the time of its application for the Loan is less than One Hundred Twenty Percent (120%) of Hernando
24 County's or the State of Florida's median family income, whichever is greater, the Borrower is eligible to participate in
25 the County's Down Payment Assistance Program, and the County has agreed to extend and has extended a loan to the
26 Borrower pursuant to said program; and

27 WHEREAS, the Borrower is indebted to the County in the principal FIVE THOUSAND EIGHT
28 HUNDRED SEVENTY FIVE AND 00/100 DOLLARS (\$5,875.00), which indebtedness is evidenced by
29 the Borrower's Promissory Note dated May 8, 2009, and extensions and renewals dated thereof (herein
30 "Note"), providing for payment of principal indebtedness, if not sooner paid, due and payable on the sale of the property
31 or when it is no longer the Borrower's 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 Lot 24, Block 66, SPRING HILL, UNIT 2, as per plat thereof recorded in Plat Book 7, Pages 65-79, Public Records of
37 Hernando County, Florida.

38
39 which has an address of 6339 Holiday Drive Spring Hill
40 (Street) (City)
41 Florida 34606 (herein the "Property Address");
42 (Zip Code)

43 TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights,
44 appurtenances and rents, all of which shall be deemed to be and remain a part of the property covered by this Mortgage;

RECORDING FEES \$ 78.00
MORTGAGE DOC STAMP \$ 20.65
05/20/2009 Deputy Clk

INTANGIBLE TAX EXEMPT
05/20/2009 Deputy Clk