

Instr #2015065772 BK: 3306 PG: 894, Filed & Recorded: 11/18/2015 2:54 PM CAS Deputy Clk, #Pgs:6
Don Barbee Jr, Clerk of the Circuit Court Hernando CO FL Rec Fees: \$52.50 Mtg Stamp: \$60.90 Int Tax Exempt

RETURN TO:
CARTER, CLENDENIN & FOREMAN, PLLC R-ENV
ATTORNEYS AT LAW
7419 U.S. HWY. 19
NEWPORT RICHEY, FL 34652
1527M 4/8

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

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

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 9th day of November, 2015, between the Mortgagor,
 16 Destinee L. Mormando, (an unmarried woman) (herein the "Borrower") and the Mortgagee, Hernando County, a
 17 political sub-division of the State of Florida whose address is 20 North Main Street, Brooksville, FL 34601-2800
 18 (herein the "County").

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, Destinee L. Mormando, (an unmarried woman). The Borrower has applied to the
 22 County for a Down Payment Assistance Loan in the amount of Seventeen Thousand Four Hundred Dollars and
 23 00/100 (\$17,400.00) (the "Loan"). The Borrower, along with his/her/their family, intends to reside as a household in the
 24 Property (as defined herein), which Property is a single-family residence. The Borrower's total family income at the
 25 time of its application for the Loan is less than Eighty Percent (80%) of Hernando County's median family income. The
 26 Borrower is eligible to participate in the County's Down Payment Assistance Program, and the County has agreed to
 27 extend and has extended a loan to the Borrower pursuant to said program; and

28 WHEREAS, the Borrower is indebted to the County in the principal Seventeen Thousand Four Hundred
 29 Dollars and 00/100 (\$17,400.00), which indebtedness is evidenced by the Borrower's Promissory Note dated
 30 Nov. 9, 2015, and extensions, additions, fees and renewals dated thereof (herein "Note"), providing for payment
 31 of the principal indebtedness. If not sooner paid, the Note is due and payable on the sale of the property or when it is no
 32 longer the 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 6, Block 329, SPRING HILL UNIT 7, according to the map or plat thereof as recorded in Plat Book 8, Page
 39 11, Public Records of Hernando County, Florida.

40
 41 which has an address of 1430 Nobleton Avenue, Spring Hill,
 42 (Street) (City)
 43 Florida 34608 (herein the "Property Address"); Key #00257858
 44 (Zip Code)
 45