

1 HERNANDO COUNTY
2 HOUSING AUTHORITY
3 621 West Jefferson St.
4 BROOKSVILLE, FL 34601

R-ENV

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 22 day of June, 2018, between the Mortgagor,
16 Lisah M. Hawkins, (an unmarried woman), (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").

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, Interline Mortgage Services, LLC, its successors and/or assigns. The Borrower has
22 applied to the County for a Down Payment Assistance Loan in the amount of Nineteen Thousand Nine Hundred
23 Eighty Dollars and 00/100 (\$19,980.00), (the "Loan"). The Borrower, along with his/her/their family, intends to reside
24 as a household in the Property (as defined herein), which Property is a single-family residence. The Borrower's total
25 family income at the time of its application for the Loan is less than Eighty Percent (80%) of Hernando County's median
26 family income. The Borrower is eligible to participate in the County's Down Payment Assistance Program, and the
27 County has agreed to 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 amount of Nineteen Thousand Nine
29 Hundred Eighty Dollars and 00/100 (\$19,980.00), which indebtedness is evidenced by the Borrower's Promissory
30 Note dated June 22, 2018, and extensions, additions, fees and renewals dated thereof (herein "Note"), providing
31 for payment of the principal indebtedness. If not sooner paid, the Note is due and payable on the sale of the property or
32 when it is no 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 9, Block 1526, Spring Hill Unit 22, according to the Plat thereof, recorded in Plat Book**
39 **10, Page(s) 31 through 43, of the Public Records of Hernando County, Florida.**

40
41 which has an address of 6130 Nantucket Lane, Spring Hill, FL
42 (Street) (City)
43 Florida 34608 (herein the "Property Address"); Key # 00226142
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