

R-ENV

1 HERNANDO COUNTY  
2 HOUSING AUTHORITY  
3 621 WEST JEFFERSON STREET  
4 BROOKSVILLE, FL 34601

Received  
DEC 22 2017  
Hernando County  
Housing Authority

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 03 day of NOVEMBER, 2017, between the Mortgagor,  
16 Jesrey Rivera Rovira and Eva D. Aponte Rosario, (a married couple), (herein the "Borrower") and the Mortgagee,  
17 Hernando County, a political sub-division of the State of Florida whose address is 20 North Main Street, Brooksville,  
18 FL 34601-2800 (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), Home Point Financial Corporation, ISAOA/ATIMA  
21 . The Borrower has applied to the County for a Down Payment Assistance Loan in the amount Nineteen Thousand  
22 Eight Hundred Fifty Dollars and 00/100 (\$19,850.00) (the "Loan"). The Borrower, along with his/her/their family,  
23 intends to reside as a household in the Property (as defined herein), which Property is a single-family residence. The  
24 Borrower's total family income at the time of its application for the Loan is less than Eighty Percent (80%) of Hernando  
25 County's median family income. The Borrower is eligible to participate in the County's Down Payment Assistance  
26 Program, and the County has agreed to extend and has extended a loan to the Borrower pursuant to said program; and

27 WHEREAS, the Borrower is indebted to the County in the principal amount of Nineteen Thousand Eight  
28 Hundred Fifty Dollars and 00/100 (\$19,850.00), which indebtedness is evidenced by the Borrower's Promissory Note  
29 dated \_\_\_\_\_, 2017, and extensions, additions, fees and renewals dated thereof (herein "Note"), providing for  
30 payment of the principal indebtedness. If not sooner paid, the Note is due and payable on the sale of the property or  
31 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  
37 Lot 22, Block 256, Spring Hill Unit 6, according to the map or plat thereof, as recorded in Plat Book 8, Page(s) 1  
38 through 10, inclusive, of the Public Records of Hernando County, Florida.

39  
40 which has an address of 7144 Davenport Lane, Spring Hill, FL  
41 (Street) (City)  
42 Florida 34606 (herein the "Property Address"); Key #00410308  
43 (Zip Code)  
44

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[Type here]