

R RETURN TO:
HOMES AND LAND TITLE SERVICES
3381 MARINER BLVD.
SPRING HILL, FL 34609
(352) 666-0759

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**

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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 11th day of SEPTEMBER, 2015, between the Mortgagor,
16 Cassandra R. and Travis A. Kirkman, (a married couple) (herein the "Borrower") and the Mortgagee, Hernando
17 County, a political sub-division of the State of Florida whose address is 20 North Main Street, Brooksville, FL 34601-
18 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), which Mortgage Loan shall be secured by a first mortgage lien (the
21 "First Mortgage") in favor of, Cassandra R. and Travis A. Kirkman, (a married couple). The Borrower has applied
22 to the County for a Down Payment Assistance Loan in the amount of Sixteen Thousand Five Hundred Ninety Six
23 Dollars and 68/100 (\$16,596.68) (the "Loan"). The Borrower, along with his/her/their family, intends to reside as a
24 household in the Property (as defined herein), which Property is a single-family residence. The Borrower's total family
25 income at the time of its application for the Loan is less than Eighty Percent (80%) of Hernando County's median family
26 income. The Borrower is eligible to participate in the County's Down Payment Assistance Program, and the County has
27 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 Sixteen Thousand Five Hundred
29 Ninety Six Dollars and 68/100 (\$16,596.68), which indebtedness is evidenced by the Borrower's Promissory Note
30 dated SEP, 11, 2015, and extensions, additions, fees and renewals dated thereof (herein "Note"), providing for
31 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 23, Block 1086, Spring Hill, Unit 17, according to the map or plat thereof, as recorded in Plat Book 9,
39 Page(s) 31 through 46, inclusive, of the Public Records of Hernando County, Florida.

40
41 which has an address of 11437 Tuscanny Avenue, Spring Hill,
42 (Street) (City)
43 Florida 34608 (herein the "Property Address"); Key #00602431
44 (Zip Code)
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