

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 17 day of August, 2016, between the Mortgagor,
16 Steven A. Goodman, (a single man) (herein the "Borrower") and the Mortgagee, Hernando County, a political sub-
17 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 Northern Mortgage Services, and/or The Secretary of Housing and Urban
22 Development their successors and/or assigns, as their interests may appear. The Borrower has applied to the
23 County for a Down Payment Assistance Loan in the amount of Ten Thousand Dollars and 00/100 (\$10,000.00) (the
24 "Loan"). The Borrower, along with his/her/their family, intends to reside as a household in the Property (as defined
25 herein), which Property is a single-family residence. The Borrower's total family income at the time of its application
26 for the Loan is less than Eighty Percent (80%) of Hernando County's median family income. The Borrower is eligible to
27 participate in the County's Down Payment Assistance Program, and the County has agreed to extend and has extended a
28 loan to the Borrower pursuant to said program; and

29 WHEREAS, the Borrower is indebted to the County in the principal amount of Seven Thousand Eight
30 Hundred Ninety Two Dollars and 65/100 (\$7,892.65.00), which indebtedness is evidenced by the Borrower's
31 Promissory Note dated 8-17, 2016, and extensions, additions, fees and renewals dated thereof (herein "Note"),
32 providing for payment of the principal indebtedness. If not sooner paid, the Note is due and payable on the sale of the
33 property or when it is no longer the Borrower's primary residence.

34 TO SECURE to the County the repayment of the indebtedness evidenced by the Note; the payment of all other
35 sums, advanced in accordance herewith to protect the security of this Mortgage; and the performance of the covenants
36 and agreements of the Borrower herein contained, the Borrower does hereby mortgage, grant and convey to the County
37 the following described property located in the County of Hernando, State of Florida:

38
39 Lot 11, Block H, Tangerine Estates, as per plat thereof as recorded in Plat Book 6, Page 70, inclusive, of the
40 Public Records of Hernando County, Florida.

41
42 which has an address of 16113 Lauderdale Street, Brooksville,
43 (Street) (City)
44 Florida 34604 (herein the "Property Address"); Key #01093275
45 (Zip Code)
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