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

INSTR #2014034800 BK: 3108 PG: 1429 Page 1 of 6  
FILED & RECORDED 7/7/2014 2:45 PM ERL Deputy Ck  
Don Barbee, HERNANDO County Clerk of the Circuit Court  
Mtg Stamp: \$35.00  
Int Tax \$20.00

- 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**

10 This is a Mortgage where the Balance is due upon the sale or when the Unit should no longer be the primary residence of the borrower.

11  
12 THIS SECOND MORTGAGE is made this 3<sup>rd</sup> day of JULY, 2014, between the Mortgagor,  
13 Stacey Jean Rossiter and Taylor J. Lundgren herein the "Borrower" and the Mortgagee, Hernando County, a  
14 political sub-division of the State of Florida whose address is 20 North Main Street, Brooksville, FL 34601-2800  
15 (herein the "County"). \*both unmarried,

16 WHEREAS, the Borrower has applied for a loan under the County's Down Payment Assistance Program for  
17 the purchase of the Property (as defined herein), which Mortgage Loan shall be secured by a first mortgage lien (the  
18 "First Mortgage") in favor of, Stearns Lending, LLC, its successors and/or assigns as their interest may appear the  
19 Borrower has applied to the County for a Down Payment Assistance Loan in the amount of Ten Thousand Dollars and  
20 00/100 (\$10,000.00) (the "Loan"), the Borrower, along with his/her/their family, intends to reside as a household in the  
21 Property (as defined herein), which Property is a single-family residence, the Borrower's total family income at the time  
22 of its application for the Loan is less than One Hundred Twenty Percent (120%) of Hernando County's or the State of  
23 Florida's median family income, whichever is greater, the Borrower is eligible to participate in the County's Down  
24 Payment Assistance Program, and the County has agreed to extend and has extended a loan to the Borrower pursuant to  
25 said program; and

26 WHEREAS, the Borrower is indebted to the County in the principal Ten Thousand Dollars and 00/100  
27 (\$10,000.00), which indebtedness is evidenced by the Borrower's Promissory Note dated JULY 3, 2014, and  
28 extensions and renewals dated thereof (herein "Note"), providing for payment of principal indebtedness, if not sooner  
29 paid, due and payable on the sale of the property or when it is no longer the Borrower's primary residence.

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

34  
35 Lot 23, Block 1594, Spring Hill Unit 23, according to the map or plat thereof, as recorded in Plat Book 10,  
36 Page(s) 44 through 52, inclusive, of the Public Records of Hernando County, Florida.

37  
38 which has an address 5139 Kirkwood Avenue Spring Hill  
39 (Street) (City)  
40 Florida 34608 (herein the "Property Address");  
41 (Zip Code)

42 TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights,  
43 appurtenances and rents, all of which shall be deemed to be and remain a part of the property covered by this Mortgage;  
44 and all of the foregoing, together with said property (or the leasehold estate if this Mortgage is on a leasehold) are  
45 hereinafter referred to as the "Property."

This document is being re-recorded to include Promissory Note