

7/14  
75.00  
87.50  
165.50

MR

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

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## SECOND MORTGAGE UNDER HERNANDO COUNTY, FLORIDA HOMEOWNERSHIP PROGRAM DOWN PAYMENT ASSISTANCE PROGRAM

11 This is a Mortgage where the Balance is due at the time the home is sold, transferred, foreclosed upon or  
12 ceases 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.

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15 THIS SECOND MORTGAGE is made this 10 day of March, 2020 between the Mortgagor,  
16 Juan Rivera and Ibet Rivera, (a married couple), (herein the "Borrower") and the Mortgagee, Hernando County, a  
17 political sub-division of the State of Florida whose address is 20 North Main Street, Brooksville, FL 34601-2800  
18 (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, Patriot Lending Services, Inc., ISAOA/ATIMA The Borrower has applied to the  
22 County for a Down Payment Assistance Loan in the amount of Twenty Thousand Four Hundred Ninety Five  
23 Dollars and 00/100 (\$24,925.00), (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  
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 Twenty Thousand Nine  
29 Hundred Twenty Five Dollars and 00/100 (\$24,925.00), which indebtedness is evidenced by the Borrower's  
30 Promissory Note dated March 10, 2020 and extensions, additions, fees and renewals dated thereof (herein "Note"),  
31 providing for payment of the principal indebtedness. If not sooner paid, the Note is due and payable on the sale of the  
32 property or 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  
34 other sums, advanced in accordance herewith to protect the security of this Mortgage; and the performance of the  
35 covenants and agreements of the Borrower herein contained, the Borrower does hereby mortgage, grant and convey to  
36 the County the following described property located in the County of Hernando, State of Florida:

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38 Lot 10, Block 1443, Spring Hill, Unit 21 as per plat thereof recorded in Plat Book 9, Pages 81 through 96,  
39 Public Records of Hernando County, Florida.

40  
41 which has an address of 8283 Dora Street, Spring Hill, FL  
42 (Street) (City)  
43 Florida 34608 (herein the "Property Address"); Key # 00313486  
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45 \*intangible tax is not be collected on the mortgage .  
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