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Doc# 200607310  
Hernando County Florida  
03/31/2006 8:55AM  
KAREN NICOLAI, Clerk

Hernando  
HERNANDO COUNTY  
HOUSING AUTHORITY  
2 North Broad Street  
BROOKSVILLE, FL 34601

RECORDING FEES \$ 78.00  
MORTGAGE DOC STAMP \$ 72.00  
03/31/2006 Deputy Clk  
INTANGIBLE TAX EXEMPT  
03/31/2006 Deputy Clk

**SECOND MORTGAGE**  
**UNDER OFFICIAL RECORDS**  
**HERNANDO COUNTY, FLORIDA BK: 2228 PG: 1023**  
**HOMEOWNERSHIP PROGRAM**  
**DOWN PAYMENT ASSISTANCE PROGRAM**

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.

THIS SECOND MORTGAGE is made this 24 day of MARCH, 2006, between the Mortgagor, **Diana Foreman (a single person)**, (herein the "Borrower") and the Mortgagee, Hernando County, a political sub-division of the State of Florida whose address is 20 North Main Street, Brooksville, FL 34601-2800 (herein the "County").

WHEREAS, the Borrower has applied for a loan under the County's Down Payment Assistance Program for the purchase of the Property (as defined herein), which Mortgage Loan shall be secured by a first mortgage lien (the "First Mortgage") in favor of, **United States Department of Agriculture, Rural Housing Service** the Borrower has applied to the County for a Down Payment Assistance Loan in the amount of 20,760.00 (the "Loan"), the Borrower, along with his/her/their family, intends to reside as a household in the Property (as defined herein), which Property is a single-family residence, the Borrower's total family income at the time of its application for the Loan is less than One Hundred Twenty Percent (120%) of Hernando County's or the State of Florida's median family income, whichever is greater, the Borrower is eligible to participate in the County's Down Payment Assistance Program, and the County has agreed to extend and has extended a loan to the Borrower pursuant to said program; and

WHEREAS, the Borrower is indebted to the County in the principal amount of \$ 20,760.00, which indebtedness is evidenced by the Borrower's Promissory Note dated MARCH 24 2006, and extensions and renewals dated thereof (herein "Note"), providing for payment of principal indebtedness, if not sooner paid, due and payable on the sale of the property or when it is no longer the Borrower's primary residence.

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

**Lot 19, Block 860, SPRRING HILL, UNIT 13, as per plat thereof as recorded in Plat Book 8, Pages 84-100, Public Records of Hernando County, Florida**  
which has an address of 12483 Gulliver Road Spring Hill  
(Street) (City)  
Florida 34609 (herein the "Property Address");  
(Zip Code)

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