

Instr #2016000222 BK: 3321 PG: 748, Filed & Recorded: 1/4/2016 2:46 PM VDD Deputy Clk, #Pgs:9
Don Barbee Jr, Clerk of the Circuit Court Hernando CO FL Rec Fees: \$78.00 Mtg Stamp: \$33.95 Int Tax \$19.37
NOTE: SOME ENTRIES ARE OF POOR QUALITY AND MAY NOT BE LEGIBLE.

15110170
Southeast Title Insurance
2190 Mariner Blvd.
Spring Hill, FL 34609
R

1 HERNANDO COUNTY
2 HOUSING AUTHORITY
1661 Blaise Drive
BROOKSVILLE, FL 34601

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

10
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 18th day of December, 2015, between the Mortgagor,
16 Selena M. Morrison, (an unmarried woman) (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, Selena M. Morrison, (an unmarried woman). The Borrower has applied to the County
22 for a Down Payment Assistance Loan in the amount of Nine Thousand Six Hundred Eighty Seven Dollars and
23 47/100 (\$9,687.47) (the "Loan"). The Borrower, along with his/her/their family, intends to reside as a household in the
24 Property (as defined herein), which Property is a single-family residence. The Borrower's total family income at the
25 time of its application for the Loan is less than Eighty Percent (80%) of Hernando County's median family income. The
26 Borrower is eligible to participate in the County's Down Payment Assistance Program, and the County has agreed to
27 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 Nine Thousand Six Hundred Eighty
29 Seven Dollars and 47/100 (\$9,687.47), which indebtedness is evidenced by the Borrower's Promissory Note dated
30 December 18, 2015, and extensions, additions, fees and renewals dated thereof (herein "Note"), providing for payment
31 of the principal indebtedness. If not sooner paid, the Note is due and payable on the sale of the property or when it is no
32 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 13, Block 307, SPRING HILL, UNIT 7, as per plat thereof recorded in Plat Book 8, Pages 11 - 24, Public
39 Records of Hernando County, Florida.

40 which has an address of 1316 Deltona Boulevard, Spring Hill,
41 (Street) (City)
42 Florida 34606 (herein the "Property Address"); Key #00254334
43 (Zip Code)
44
45