

a/z

1 HERNANDO COUNTY  
2 HOUSING AUTHORITY  
3 1661 Blaise Drive  
4 BROOKSVILLE, FL 34601

1500 ELD  
Southeast Title Insurance  
2190 Mariner Blvd.  
Spring Hill, FL 34609

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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 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 25th day of November, 2015, between the Mortgagor,  
16 Joshua D. Hnilica, (an unmarried man) (herein the "Borrower") and the Mortgagee, Hernando County, a political  
17 sub-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, Joshua D. Hnilica, (an unmarried man). The Borrower has applied to the County for a  
22 Down Payment Assistance Loan in the amount of Six Thousand Four Hundred Sixteen Dollars and 02/100  
23 \$6,416.02 (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 Six Thousand Four Hundred  
29 Sixteen Dollars and 02/100, which indebtedness is evidenced by the Borrower's Promissory Note dated  
30 November 25 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:  
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38 Lot 24, Block 71, SPRING HILL, UNIT 2, as per plat thereof recorded in Plat Book 7, Pages 65-79, Public  
39 Records of Hernando County, Florida.

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41 which has an address of 6307 Harcross Court, Spring Hill,  
42 (Street) (City)  
43 Florida 34606 (herein the "Property Address"); Key #00219301  
44 (Zip Code)  
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