

County Title Services  
Dr.  
7800-5712  
7A  
a/m

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

5 78.00  
35.00  
6 113.00

**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 24th day of July, 2015, between the Mortgagor,  
16 James A. Dunn, (a single person) (herein the "Borrower") and the Mortgagee, Hernando County, a political sub-  
17 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, James A. Dunn, (a single person). The Borrower has applied to the County for a Down  
22 Payment Assistance Loan in the amount of Ten Thousand Dollars and 00/100 (\$10,000.00) (the "Loan"). The  
23 Borrower, along with his/her/their family, intends to reside as a household in the Property (as defined herein), which  
24 Property is a single-family residence. The Borrower's total family income at the time of its application for the Loan is  
25 less than Eighty Percent (80%) of Hernando County's median family income. The Borrower is eligible to participate in  
26 the County's Down Payment Assistance Program, and the County has agreed to extend and has extended a loan to the  
27 Borrower pursuant to said program; and

28 WHEREAS, the Borrower is indebted to the County in the principal Ten Thousand Dollars and 00/100  
29 (\$10,000.00), which indebtedness is evidenced by the Borrower's Promissory Note dated July 24, 2015, and  
30 extensions, additions, fees and renewals dated thereof (herein "Note"), providing for payment of the principal  
31 indebtedness. If not sooner paid, the Note is due and payable on the sale of the property or when it is no longer the  
32 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 11, Block 1732, Spring Hill, Unit 25, as per plat thereof recorded in Plat Book 10, Pages 61 through 76,  
39 Public Records of Hernando County, Florida.

40  
41 which has an address of 9143 Sewell Lane, Spring Hill.  
42 (Street) (City)  
43 Florida 34608 (herein the "Property Address"); Key # 440-259  
44 (Zip Code)  
45