

Instr #2016053672 BK: 3399 PG: 822, Filed & Recorded: 9/27/2016 3:46 PM TLM Deputy Clk, #Pgs:9
 Don Barbee Jr, Clerk of the Circuit Court Hernando CO FL Rec Fees: \$78.00 Mtg Stamp: \$52.85

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

5 **SECOND MORTGAGE**
 6 **UNDER**
 7 **HERNANDO COUNTY, FLORIDA**
 8 **HOMEOWNERSHIP PROGRAM**
 9 **DOWN PAYMENT ASSISTANCE PROGRAM**

10 This is a Mortgage where the Balance is due at the time the home is sold, transferred, foreclosed upon or ceases
 11 to be the borrower/recipient's primary residence, which ever may occur first. After thirty (30) years, if the
 12 borrower/recipient continues to live in the unit the loan is forgiven.
 13

14 THIS SECOND MORTGAGE is made this 14th day of September, 2016, between the Mortgagor,
 15 Brunilda Tranchita, (a single woman) (herein the "Borrower") and the Mortgagee, Hernando County, a political sub-
 16 division of the State of Florida whose address is 20 North Main Street, Brooksville, FL 34601-2800 (herein the
 17 "County").
 18

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 Residential Acceptance Corporation, and/or The Secretary of Housing and Urban
 22 Development its successors and/or assigns as their interest may appear. The Borrower has applied to the County
 23 for a Down Payment Assistance Loan in the amount Fifteen Thousand Eighty Five Dollars and 00/100 (\$15,085.00)
 24 (the "Loan"). The Borrower, along with his/her/their family, intends to reside as a household in the Property (as defined
 25 herein), which Property is a single-family residence. The Borrower's total family income at the time of its application
 26 for the Loan is less than Eighty Percent (80%) of Hernando County's median family income. The Borrower is eligible to
 27 participate in the County's Down Payment Assistance Program, and the County has agreed to extend and has extended a
 28 loan to the Borrower pursuant to said program; and

29 WHEREAS, the Borrower is indebted to the County in the principal amount of Fifteen Thousand Eighty Five
 30 Dollars and 00/100 (\$15,085.00), which indebtedness is evidenced by the Borrower's Promissory Note dated
 31 9/14, 2016, and extensions, additions, fees and renewals dated thereof (herein "Note"), providing for payment
 32 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
 33 longer the Borrower's primary residence.

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

38
 39 Lot 14, Block 562, SPRING HILL UNIT 9, a subdivision according to the plat thereof recorded at Plat Book 8,
 40 Page 38, in the Public Records of Hernando County, Florida.

41
 42 which has an address 2457 Matheson Avenue, Spring Hill,
 43 (Street) (City)
 44 Florida 34608 (herein the "Property Address"); Key #00497661
 45 (Zip Code)
 46