

TS-20-7365A

1 HERNANDO COUNTY  
2 HOUSING AUTHORITY  
3 621 West Jefferson St.  
4 BROOKSVILLE, FL 34601

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

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11 This is a Mortgage where the Balance is due at the time the home is sold, transferred, foreclosed upon or  
12 ceases 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 12 day of March, 2020 between the Mortgagor,  
16 Marvin F. McIntosh and Shelley M. McIntosh, (a married couple), (herein the "Borrower") and the Mortgagee,  
17 Hernando County, a political sub-division of the State of Florida whose address is 20 North Main Street, Brooksville,  
18 FL 34601-2800 (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, HomeBridge Financial Services, Inc. D/B/A Real Estate Mortgage Network  
22 ISAOA/TIMA, its successors and/or assigns as their respective interests may appear. The Borrower has applied  
23 to the County for a Down Payment Assistance Loan in the amount of Fifteen Thousand Three Hundred Eight Eight  
24 Dollars and 00/100 (\$15,388.00), (the "Loan"). The Borrower, along with his/hcr/their family, intends to reside as a  
25 household in the Property (as defined herein), which Property is a single-family residence. The Borrower's total family  
26 income at the time of its application for the Loan is less than Eighty Percent (80%) of Hernando County's median  
27 family income. The Borrower is eligible to participate in the County's Down Payment Assistance Program, and the  
28 County has agreed to extend and has extended a 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 Three  
30 Hundred Eight Eight Dollars and 00/100 (\$15,388.00), which indebtedness is evidenced by the Borrower's  
31 Promissory Note dated March 12, 2020 and extensions, additions, fees and renewals dated thereof (herein "Note"),  
32 providing for payment of the principal indebtedness. If not sooner paid, the Note is due and payable on the sale of the  
33 property or when it is no 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  
35 other sums, advanced in accordance herewith to protect the security of this Mortgage; and the performance of the  
36 covenants and agreements of the Borrower herein contained, the Borrower does hereby mortgage, grant and convey to  
37 the County the following described property located in the County of Hernando, State of Florida:

38  
39 Lot 8, Block 53, Spring Hill Unit 1, according to the map or plat thereof, as recorded in Plat Book 7, Page(s)  
40 53 through 64, inclusive, of the Public Records of Hernando County, Florida.

41 which has an address of 1192 Tyler Avenue, Spring Hill, FL  
42 (Street) (City)  
43 Florida 34606 (herein the "Property Address"); Key # 00215001

44  
45  
46 \*intangible tax is not be collected on the mortgage