

Record & Return To
~~First American Title~~

2333274

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
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 30 day of September, 2016, between the Mortgagor,
16 Michelle R. Oehlecker, (a single person) (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, FEMBI Mortgage, and the Secretary of Housing and Urban Development of
22 Washington, D.C., their successors and assigns as defined in the Conditions of this policy. The Borrower has
23 applied to the County for a Down Payment Assistance Loan in the amount of Ten Thousand Dollars and 00/100
24 (\$10,000.00) (the "Loan"). The Borrower, along with his/her/their family, intends to reside as a household in the
25 Property (as defined herein), which Property is a single-family residence. The Borrower's total family income at the
26 time of its application for the Loan is less than Eighty Percent (80%) of Hernando County's median family income. The
27 Borrower is eligible to participate in the County's Down Payment Assistance Program, and the County has agreed to
28 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 Ten Thousand Dollars and
30 00/100 (\$10,000.00), which indebtedness is evidenced by the Borrower's Promissory Note dated September 30 2016,
31 and extensions, additions, fees and renewals dated thereof (herein "Note"), providing for payment of the principal
32 indebtedness. If not sooner paid, the Note is due and payable on the sale of the property or when it is no longer the
33 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 23, Block 486, SPRING HILL UNIT 8, according to the map or plat thereof, as recorded in Plat Book 8,
40 Page(s) 27 through 37, inclusive, of the Public Records of Hernando County, Florida.

41
42
43 which has an address of 11183 Linden Drive, Spring Hill,
44 (Street) (City)
45 Florida 34609 (herein the "Property Address"); Key #00480544
46 (Zip Code)