

Instr #2017058890 BK: 3516 PG: 1392, Filed & Recorded: 10/17/2017 10:53 AM TLM Deputy Clk, #Pgs:9
Don Barbee Jr, Clerk of the Circuit Court Hernando CO FL Rec Fees: \$78.00 Mtg Stamp: \$60.90

Record + Return To:
R ARROW TITLE LLC.
1022 Land O' Lakes Blvd.
LAKELAND, FL 33649

1 HERNANDO COUNTY
2 HOUSING AUTHORITY
3 621 WEST JEFFERSON STREET
4 BROOKSVILLE, FL 34601

A

5
6 **SECOND MORTGAGE**
7 **UNDER**
8 **HERNANDO COUNTY, FLORIDA**
9 **HOMEOWNERSHIP PROGRAM**
10 **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 11th day of October, 2017, between the Mortgagor,
16 Jacobo L. Sosa and Mercedes Rodriguez Nieves, (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), Home Point Financial Corporation, its successors and/or assigns as
21 their interests may appear. The Borrower has applied to the County for a Down Payment Assistance Loan in the
22 amount Seventee Thousand Four Hundred Dollars and 00/100 (\$17,400.00) (the "Loan"). The Borrower, along with
23 his/her/their family, intends to reside as a household in the Property (as defined herein), which Property is a single-
24 family residence. The Borrower's total family income at the time of its application for the Loan is less than Eighty
25 Percent (80%) of Hernando County's median family income. The Borrower is eligible to participate in the County's
26 Down Payment Assistance Program, and the County has agreed to extend and has extended a loan to the Borrower
27 pursuant to said program; and

28 WHEREAS, the Borrower is indebted to the County in the principal amount of Seventeen Thousand Four
29 Hundred Dollars and 00/100 (\$17,400.00), which indebtedness is evidenced by the Borrower's Promissory Note dated
30 _____, 2017, 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:

37
38 Lot 39, Block 1325, Spring Hill, Unit 20, a subdivision according to the plat thereof recorded at Plat Book 9,
39 Pages 65-80, in the Public Records of Hernando County, Florida.

40
41 which has an address of 6305 Mariner Boulevard, Spring Hill, FL
42 (Street) (City)
43 Florida 34609 (herein the "Property Address"); Key #00700628
44 (Zip Code)
45

46 [Type here]

JLS JML