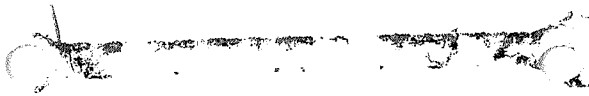


9/3



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 9 day of October, 2015, between the Mortgagor,  
16 Thomas A. Griffiths and Ariel O.S. Williams, (an unmarried 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, Thomas A. Griffiths and Ariel O.S. Williams, (an unmarried couple). The Borrower  
22 has applied to the County for a Down Payment Assistance Loan in the amount of Nineteen Thousand One Hundred  
23 Sixty Five Dollars and 00/100 (\$19,165.00) (the "Loan"). The Borrower, along with his/her/their family, intends to  
24 reside as a household in the Property (as defined herein), which Property is a single-family residence. The Borrower's  
25 total family income at the time of its application for the Loan is less than Eighty Percent (80%) of Hernando County's  
26 median family income. The Borrower is eligible to participate in the County's Down Payment Assistance Program, and  
27 the County has agreed to extend and has extended a loan to the Borrower pursuant to said program; and

28 WHEREAS, the Borrower is indebted to the County in the principal Nineteen Thousand One Hundred  
29 Sixty Five Dollars and 00/100 (\$19,165.00), which indebtedness is evidenced by the Borrower's Promissory Note  
30 dated OCTOBER 9, 2015, and extensions, additions, fees and renewals dated thereof (herein "Note"), providing for  
31 payment of the principal indebtedness. If not sooner paid, the Note is due and payable on the sale of the property or  
32 when it is no 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 **Lot 1, Block 466, Royal Highlands, Unit No. 7, a subdivision according to the plat thereof as recorded in Plat**  
38 **Book 12, pages 83 through 110, inclusive, of the Public Records of Hernando County, Florida.**

39 which has an address of 15322 Wine Drive, Weeki Wachee,  
40 (Street) (City)  
41 Florida 34614 (herein the "Property Address"); Key #00066760  
42 (Zip Code)  
43  
44  
45

46  
1

R-ENV

ROBERT ROGERS ESQ  
75 VINEYARDS BLVD  
STE 500  
NAPLES, FL 34119

