



05H1050

Doc# 200607058  
 Hernando County, Florida  
 01/25/2006 11:26AM  
 KAREN NICOLAI, Clerk  
 RECORDING FEES \$ 78.00  
 MORTGAGE DOC STAMP \$ 07.50  
 01/25/2006 Deputy Clk  
 INTANGIBLE TAX EXEMPT  
 01/25/2006 Deputy Clk

1 HERNANDO COUNTY  
 2 HOUSING AUTHORITY  
 3 2 North Broad Street  
 4 BROOKSVILLE, FL 34601

9 1/2

**SECOND MORTGAGE  
 UNDER  
 HERNANDO COUNTY, FLORIDA  
 HOMEOWNERSHIP PROGRAM  
 DOWN PAYMENT ASSISTANCE PROGRAM**

OFFICIAL RECORDS  
 BK: 2189 PG: 661

13 This is a Mortgage where the Balance is due upon the sale or when the Unit should no longer be the primary  
 14 residence of the borrower.

15 THIS SECOND MORTGAGE is made this 18TH day of JANUARY, 2006, between the Mortgagor,  
 16 **Christopher Vascellaro**, (herein the "Borrower") and the Mortgagee, Hernando County, a political sub-division of the  
 17 State of Florida whose address is 20 North Main Street, Brooksville, FL 34601-2800 (herein the "County").

18 WHEREAS, the Borrower has applied for a loan under the County's Down Payment Assistance Program for  
 19 the purchase of the Property (as defined herein), which Mortgage Loan shall be secured by a first mortgage lien (the  
 20 "First Mortgage") in favor of, SunTrust Mortgage the Borrower has applied to the County for a Down Payment  
 21 Assistance Loan in the amount of TWENTY FIVE THOUSAND DOLLARS AND 00/100ths  
 22 (the "Loan"), the Borrower, along with his/her/their family, intends to reside as a household in the Property (as defined  
 23 herein), which Property is a single-family residence, the Borrower's total family income at the time of its application for  
 24 the Loan is less than One Hundred Twenty Percent (120%) of Hernando County's or the State of Florida's median family  
 25 income, whichever is greater, the Borrower is eligible to participate in the County's Down Payment Assistance Program,  
 26 and the County has agreed to extend and has extended a loan to the Borrower pursuant to said program; and

27 WHEREAS, the Borrower is indebted to the County in the principal  
 28 TWENTY FIVE THOUSAND DOLLARS AND 00/100ths, which indebtedness is evidenced by the  
 29 Borrower's Promissory Note dated JANUARY 18, 2006, and extensions and renewals dated thereof (herein "Note"),  
 30 providing for payment of principal indebtedness, if not sooner paid, due and payable on the sale of the property or when  
 31 it is no longer the Borrower's primary residence.

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

36 ***Lot 21, BLOCK 696, ROYAL HIGHLANDS, UNIT 8, as per plat thereof recorded in Plat Book 13,***  
 37 ***Pages 3-31, Public Records of Hernando County, Florida.***

38  
 39 which has an address of 16210 Penn State Rd Brooksville  
 40 (Street) (City)  
 41 Florida 34613 (herein the "Property Address");  
 42 (Zip Code)