

RETURN TO:
ANCLOTE TITLE SERVICES
38868 U.S. HWY. 19 N.
TARPON SPRINGS, FL 34689

3 of 3

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**

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 2nd day of February, 2018, between the Mortgagor,
16 Kaylee A. Rimes, (an unmarried woman), (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, Carrington Mortgage Services, LLC, ISAOA/ATIMA. The Borrower has applied to
22 the County for a Down Payment Assistance Loan in the amount of Fourteen Thousand Eight Hundred Twenty Nine
23 Dollars and 08/100 (\$14,829.08) (the "Loan"). The Borrower, along with his/her/their family, intends to reside as a
24 household in the Property (as defined herein), which Property is a single-family residence. The Borrower's total family
25 income at the time of its application for the Loan is less than Eighty Percent (80%) of Hernando County's median family
26 income. The Borrower is eligible to participate in the County's Down Payment Assistance Program, and the County has
27 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 amount of Fourteen Thousand Eight
29 Hundred Twenty Nine Dollars and 08/100 (\$14,829.08), which indebtedness is evidenced by the Borrower's
30 Promissory Note dated February 2, 2018, and extensions, additions, fees and renewals dated thereof (herein "Note"),
31 providing for payment of the principal indebtedness. If not sooner paid, the Note is due and payable on the sale of the
32 property or 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 The East 309.91 feet of the West 668.09 feet of that part of South ½ of the East ¾ of the Southwest ¼ of Section 1,
38 Township 22 South, Range 18 East, Hernando County, Florida, lying West of State Road 491, Less the north
39 630.00 feet thereof and Less the South 351.45 feet thereof.

40 Together with the certain Grant of Easement recorded in Official records Book 2618, Page 759 in the Public
41 Records of Hernando County, Florida.

42
43 which has an address of 16119 Peach Orchard Road, Brooksville, FL
44 (Street) (City)
45 Florida 34614 (herein the "Property Address"); Key #01088058