

SEMINOLE COUNTY GOVERNMENT
AGENDA MEMORANDUM

SUBJECT: Satisfactions Of Second Mortgage

DEPARTMENT: Planning & Development DIVISION: Community Resources

AUTHORIZED BY: Donald Fisher *AK* CONTACT: Annie Knight EXT. 7364

Agenda Date <u>07/27/2004</u>	Regular <input type="checkbox"/>	Consent <input checked="" type="checkbox"/>	Work Session <input type="checkbox"/>	Briefing <input type="checkbox"/>
	Public Hearing – 1:30 <input type="checkbox"/>		Public Hearing – 7:00 <input type="checkbox"/>	

MOTION/RECOMMENDATION:

Approve and authorize the Chairman to execute twenty-one Satisfactions of Second Mortgage for households assisted under the SHIP Program's Home Ownership Assistance Program.

BACKGROUND:

On March 29, 1996 Seminole County assisted Luis A. Franqui and Eva J. Franqui with down payment assistance in the amount of \$3,500.00 to purchase a home in Seminole County. The Second Note and Deed provided that this loan would be forgiven in full and a release would be granted by Seminole County if Luis A. Franqui and Eva J. Franqui resided in the house for a five year period. Luis A. Franqui and Eva J. Franqui did reside in the house for five years. As such, staff recommends that the Board issue a Satisfaction of Mortgage for Luis A. Franqui and Eva J. Franqui.

On November 20, 1997 Seminole County assisted Michael John Lathrop with down payment assistance in the amount of \$9,825.00 to purchase a home in Seminole County. The Second Note and Deed provided that this loan would be forgiven in full and a release would be granted by Seminole County if Michael John Lathrop resided in the house for a ten year period. However, Michael John Lathrop breached the mortgage agreement by requesting to have the mortgage forgiven on the home prior to this ten year period. Pursuant to the terms of the mortgage, in the event of a default, current HUD loan forgiveness policies shall apply. The current HUD policy limits the loan forgiveness period to five years. Michael John Lathrop did reside in the house for five years. As such, staff recommends that the Board issue a Satisfaction of Mortgage for Michael John Lathrop.

On March 13, 1998 Seminole County assisted Harold B. & Jessica D. Mays with down payment assistance in the amount of \$2,675.00 to purchase a home in Seminole County. The Second Note and Deed provided that this loan would be forgiven in full and a release would

Reviewed by:	<i>[Signature]</i>
Co Atty:	<i>[Signature]</i>
DFS:	
Other:	<i>DR</i>
DCM:	<i>SS</i>
CM:	<i>[Signature]</i>
File No. <u>cpdc03</u>	

be granted by Seminole County if Harold B. & Jessica D. Mays resided in the house for a ten year period. However, Harold B. & Jessica D. Mays breached the mortgage agreement by applying to refinance their home prior to this ten year period. Pursuant to the terms of the mortgage, in the event of a default, current HUD loan forgiveness policies shall apply. The current HUD policy limits the loan forgiveness period to five years. Harold B. & Jessica D. Mays did reside in the house for five years. As such, staff recommends that the Board issue a Satisfaction of Mortgage for Harold B. & Jessica D. Mays.

On October 11, 1996 Seminole County assisted Dennis J. Jones & Janet S. Jones with down payment assistance in the amount of \$3,500.00 to purchase a home in Seminole County. The Second Note and Deed provided that this loan would be forgiven in full and a release would be granted by Seminole County if Dennis J. Jones & Janet S. Jones resided in the house for a ten year period. However, Dennis J. Jones & Janet S. Jones breached the mortgage agreement by applying to refinance their home prior to this ten year period. Pursuant to the terms of the mortgage, in the event of a default, current HUD loan forgiveness policies shall apply. The current HUD policy limits the loan forgiveness period to five years. Dennis J. Jones & Janet S. Jones did reside in the house for five years. As such, staff recommends that the Board issue a Satisfaction of Mortgage for Dennis J. Jones & Janet S. Jones.

On May 8, 1995 Seminole County assisted Timmy L. Bryant with down payment assistance in the amount of \$3,000.00 to purchase a home in Seminole County. The Second Note and Deed provided that this loan would be forgiven in full and a release would be granted by Seminole County if Timmy L. Bryant resided in the house for a thirty year period. However, Timmy L. Bryant breached the mortgage agreement by selling his home prior to this twenty or thirty year period. Pursuant to the terms of the mortgage, in the event of a default, current HUD loan forgiveness policies shall apply. The current HUD policy limits the loan forgiveness period to five years. Timmy L. Bryant did reside in the house for five years. As such, staff recommends that the Board issue a Satisfaction of Mortgage for Timmy L. Bryant.

On July 1, 1996 Seminole County assisted Nicole Irving and Andre N. Cameron with down payment assistance in the amount of \$3,500.00 to purchase a home in Seminole County. The Second Note and Deed provided that this loan would be forgiven in full and a release would be granted by Seminole County if Nicole Irving and Andre N. Cameron resided in the house for a thirty year period. However, Nicole Irving and Andre N. Cameron breached the mortgage agreement by selling their home prior to this thirty year period. Pursuant to the terms of the mortgage, in the event of a default, current HUD loan forgiveness policies shall apply. The current HUD policy limits the loan forgiveness period to five years. Nicole Irving and Andre N. Cameron did reside in the house for five years. As such, staff recommends that the Board issue a Satisfaction of Mortgage for Nicole Irving and Andre N. Cameron.

On September 30, 1997 Seminole County assisted Maria Angeles and Graciela K. Quiroga with down payment assistance in the amount of \$3,225.00 to purchase a home in Seminole County. The Second Note and Deed provided that this loan would be forgiven in full and a release would be granted by Seminole County if Maria Angeles and Graciela K. Quiroga resided in the house for a ten year period. However, Maria Angeles and Graciela K. Quiroga breached the mortgage agreement by applying to refinance their home prior to this ten year period. Pursuant to the terms of the mortgage, in the event of a default, current HUD loan forgiveness policies shall apply. The current HUD policy limits the loan forgiveness period to five years. Maria Angeles and Graciela K. Quiroga

did reside in the house for five years. As such, staff recommends that the Board issue a Satisfaction of Mortgage for Maria Angeles and Graciela K. Quiroga.

On October 9, 1995 Seminole County assisted Lisa A. Chiesa & Dorothy Chiesa with down payment assistance in the amount of \$3,000.00 to purchase a home in Seminole County. The Second Note and Deed provided that this loan would be forgiven in full and a release would be granted by Seminole County if Lisa A. Chiesa & Dorothy Chiesa resided in the house for a twenty year period. However, Lisa A. Chiesa & Dorothy Chiesa breached the mortgage agreement by selling their home prior to this twenty or thirty year period. Pursuant to the terms of the mortgage, in the event of a default, current HUD loan forgiveness policies shall apply. The current HUD policy limits the loan forgiveness period to five years. Lisa A. Chiesa & Dorothy Chiesa did reside in the house for five years. As such, staff recommends that the Board issue a Satisfaction of Mortgage for Lisa A. Chiesa & Dorothy Chiesa.

On January 4, 1994 Seminole County assisted Tawana Raines with down payment assistance in the amount of \$3,000.00 to purchase a home in Seminole County. The Second Note and Deed provided that this loan would be forgiven in full and a release would be granted by Seminole County if Tawana Raines resided in the house for a twenty year period. However, Tawana Raines breached the mortgage agreement by applying to refinancing her home prior to this twenty year period. Pursuant to the terms of the mortgage, in the event of a default, current HUD loan forgiveness policies shall apply. The current HUD policy limits the loan forgiveness period to five years. Tawana Raines did reside in the house for five years. As such, staff recommends that the Board issue a Satisfaction of Mortgage for Tawana Raines.

On October 27, 1996 Seminole County assisted Zeattie Robinson with down payment assistance in the amount of \$7,500.00 to purchase a home in Seminole County. The Second Note and Deed provided that this loan would be forgiven in full and a release would be granted by Seminole County if Zeattie Robinson resided in the house for a five year period. Zeattie Robinson did reside in the house for five years. As such, staff recommends that the Board issue a Satisfaction of Mortgage for Zeattie Robinson.

On January 12, 1996 Seminole County assisted Brenda J. Cotton and Ruthie M. Cotton with down payment assistance in the amount of \$3,000.00 to purchase a home in Seminole County. The Second Note and Deed provided that this loan would be forgiven in full and a release would be granted by Seminole County if Brenda J. Cotton and Ruthie M. Cotton resided in the house for a thirty year period. However, Brenda J. Cotton and Ruthie M. Cotton breached the mortgage agreement by applying to refinance their home prior to this thirty year period. Pursuant to the terms of the mortgage, in the event of a default, current HUD loan forgiveness policies shall apply. The current HUD policy limits the loan forgiveness period to five years. Brenda J. Cotton and Ruthie M. Cotton did reside in the house for five years. As such, staff recommends that the Board issue a Satisfaction of Mortgage for Brenda J. Cotton and Ruthie M. Cotton.

On April 25, 1997 Seminole County assisted Michael T. Blume and Jackalyn C. Blume with down payment assistance in the amount of \$3,500.00 to purchase a home in Seminole County. The Second Note and Deed provided that this loan would be forgiven in full and a release would be granted by Seminole County if Michael T. Blume and Jackalyn C. Blume resided in the house for a ten year period. However, Michael T. Blume and Jackalyn C. Blume breached the mortgage agreement by applying to refinance their home prior to this ten year period. Pursuant to the terms of the mortgage, in the event of a default, current HUD loan forgiveness policies shall apply. The current

HUD policy limits the loan forgiveness period to five years. Michael T. Blume and Jackalyn C. Blume did reside in the house for five years. As such, staff recommends that the Board issue a Satisfaction of Mortgage for Michael T. Blume and Jackalyn C. Blume.

On January 16, 1998 Seminole County assisted Danny Lee Bellamy and Janice Bellamy with down payment assistance in the amount of \$10,000.00 to purchase a home in Seminole County. The Second Note and Deed provided that this loan would be forgiven in full and a release would be granted by Seminole County if Danny Lee Bellamy and Janice Bellamy resided in the house for a ten year period. However, Danny Lee Bellamy and Janice Bellamy breached the mortgage agreement by selling their home prior to this ten year period. Pursuant to the terms of the mortgage, in the event of a default, current HUD loan forgiveness policies shall apply. The current HUD policy limits the loan forgiveness period to five years. Danny Lee Bellamy and Janice Bellamy did reside in the house for five years. As such, staff recommends that the Board issue a Satisfaction of Mortgage for Danny Lee Bellamy and Janice Bellamy.

On March 12, 1998 Seminole County assisted Eva Carol Feuer with down payment assistance in the amount of \$3,500.00 to purchase a home in Seminole County. The Second Note and Deed provided that this loan would be forgiven in full and a release would be granted by Seminole County if Eva Carol Feuer resided in the house for a ten year period. However, Eva Carol Feuer breached the mortgage agreement by applying to refinance her home prior to this ten year period. Pursuant to the terms of the mortgage, in the event of a default, current HUD loan forgiveness policies shall apply. The current HUD policy limits the loan forgiveness period to five years. Eva Carol Feuer did reside in the house for five years. As such, staff recommends that the Board issue a Satisfaction of Mortgage for Eva Carol Feuer.

On August 17, 2000 Seminole County assisted Sara Ramirez and Manuel Ramirez with down payment assistance in the amount of \$5,000.00 to purchase a home in Seminole County. The unit was recently refinanced. At the closing, a check was issued to the County to satisfy the County's mortgage on the unit (see attached). Staff is now requesting the Board to approve and execute the attached Satisfaction of Second Mortgage on the unit to remove the now-satisfied lien.

On November 22, 2000 Seminole County assisted Jonathan M. Richmond with down payment assistance in the amount of \$5,000.00 to purchase a home in Seminole County. The unit was recently sold. At the closing, a check was issued to the County to satisfy the County's mortgage on the unit (see attached). Staff is now requesting the Board to approve and execute the attached Satisfaction of Second Mortgage on the unit to remove the now-satisfied lien.

On December 27, 2001 Seminole County assisted Michelle Patton with down payment assistance in the amount of \$5,000.00 to purchase a home in Seminole County. The unit was recently refinanced. At the closing, a check was issued to the County to satisfy the County's mortgage on the unit (see attached). Staff is now requesting the Board to approve and execute the attached Satisfaction of Second Mortgage on the unit to remove the now-satisfied lien.

On October 5, 2001 Seminole County assisted Cassandra M. Pinkney with down payment assistance in the amount of \$5,000.00 to purchase a home in Seminole County. The unit was recently refinanced. At the closing, a check was issued to the County to satisfy the County's mortgage on the unit (see attached). Staff is now requesting the

Board to approve and execute the attached Satisfaction of Second Mortgage on the unit to remove the now-satisfied lien.

On July 29, 1991 Seminole County assisted Candy Ary with down payment assistance in the amount of \$10,000.00 to purchase a home in Seminole County. The unit was recently sold. At the closing, a check was issued to the County to satisfy the County's mortgage on the unit (see attached). Staff is now requesting the Board to approve and execute the attached Satisfaction of Second Mortgage on the unit to remove the now-satisfied lien.

On December 23, 1999 Seminole County assisted Gladys E. Dejesus with down payment assistance in the amount of \$3,200.00 to purchase a home in Seminole County. The unit was recently refinanced. At the closing, a check was issued to the County to satisfy the County's mortgage on the unit (see attached). Staff is now requesting the Board to approve and execute the attached Satisfaction of Second Mortgage on the unit to remove the now-satisfied lien.

This Instrument prepared by:
Arnold W. Schneider, Esq.
County Attorney's Office
1101 East First Street
Sanford, Florida 32771

Please return it to:
Community Development Office
Seminole County Government
1101 East First Street
Sanford, FL 32771

SATISFACTION OF MORTGAGE, NOTE AND AGREEMENT

Know All Persons By These Presents:

WHEREAS, a down payment assistance SHIP Mortgage (the "Mortgage") dated March 29, 1996, and recorded in Official Records Book 3053, Pages 0561 through and including 0565, Public Records of Seminole County, Florida, and a SHIP Mortgage Deferred Payment Promissory Note in the amount of THREE THOUSAND FIVE HUNDRED AND NO/100 DOLLARS (\$3,500.00) (the "Note"), dated March 29, 1996, and recorded in the Official Records Book 3053, Pages 0566 through and including 0568, Public Records of Seminole County, Florida, and that certain Seminole County Home Program Assistance Agreement dated March 15, 1996, recorded in Official Records Book 3053, pages 0569 through and including 0571, Public Records of Seminole County, Florida (the "Agreement") all of which encumbered the property located at 3946 Campfire Way, Casselberry, Florida 32707, the legal description and parcel identification for which are as follows:

LOT 175 AND THE NORTHWESTERLY 5.50 FEET OF LOT 176, DEER RUN UNIT 14 "B" ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 30, PAGES 78 AND 79 OF THE PUBLIC RECORDS OF SEMINOLE COUNTY, FLORIDA

and also described as:

LOT 175 AND THAT PART OF LOT 176, BEING NORTHWESTERLY OF A LINE 5.50 SOUTHEASTERLY OF AND PARALLEL WITH THE NORTHWESTERLY LINE OF SAID LOT 176, DEER RUN UNIT 14 "B", ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 30, PAGES 78 AND 79 OF THE PUBLIC RECORDS OF SEMINOLE COUNTY, FLORIDA

Parcel Identification No.: 14-21-30-504-0000-1750

(the "Property,") were made by Luis A. Franqui and Eva J. Franqui, husband and wife, (the "Owners") of the Property, for the benefit of Seminole County, 1101 East First Street, Sanford, Florida 32771; and

WHEREAS, said Mortgage, Note, and Agreement granted to Seminole County a certain interest in the Property should the Owners transfer title, sell, or in any manner cease to occupy the Property as their primary residence or dispose of the Property within five (5) years from the date of the Mortgage and the Note; and

WHEREAS, Seminole County did not transfer, assign, pledge, or otherwise encumber any interest it obtained pursuant to the Mortgage, Note and Agreement; and

WHEREAS, the Owners did maintain the Property as their residence for at least five (5) years from the date of the Mortgage, Note, and Agreement thus qualifying for forgiveness of the Mortgage, the Note, and the Agreement under current United States Department of Housing and Urban Development ("HUD") regulations and policies; and

WHEREAS, the Owners have requested that Seminole County release the Property from the lien and operation of the Mortgage, Note, and Agreement;

NOW THEREFORE, in consideration of the foregoing recitals Seminole County does hereby acknowledge full and complete satisfaction of said Mortgage, Note, and Agreement.

The Property, the Owners, their heirs and assigns are forever freed, exonerated, discharged, and released of and from the lien of the Mortgage, Note, and Agreement and every part thereof and Seminole County does hereby direct the Clerk of Circuit Court to cancel the same of record.

IN WITNESS WHEREOF, Seminole County has caused these presents to be executed this ___ day of _____, 2004.

BOARD OF COUNTY COMMISSIONERS
SEMINOLE COUNTY, FLORIDA

ATTEST:

MARYANNE MORSE
Clerk to the Board of
County Commissioners of
Seminole County, Florida.

By: _____
DARYL G. MCLAIN, Chairman

Date: _____

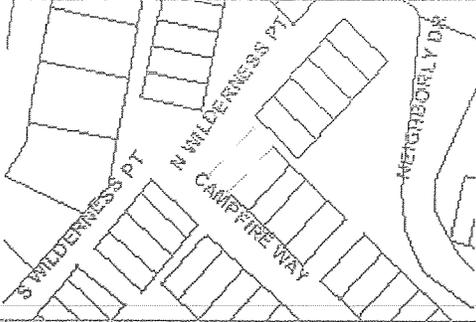
For the use and reliance
of Seminole County only.

As authorized for execution
by the Board of County Commissioners
at their _____, 20____
regular meeting.

Approved as to form and
legal sufficiency.

County Attorney

AWS/lpk
6/16/04
satisfaction-franqui

<p>PARCEL DETAIL</p> <p>RELATIVES PERSONS PARCELS ACCESSIBLE</p> <p>Back</p>																																						
 <p>Seminole County Property Appraiser Services 1801 E. 13th St. Suwanee FL 32778 407-668-7586</p>																																						
<p>GENERAL</p> <p>Parcel Id: 14-21-30-504-0000-1750 Tax District: 01-TX DIST 1 - COUNTY Owner: FRANQUI LUIS A & EVA J Exemptions: 00-HOMESTEAD Address: 3946 CAMPFIRE WAY City,State,ZipCode: CASSELBERRY FL 32707 Property Address: 3946 CAMPFIRE WAY CASSELBERRY 32707 Subdivision Name: DEER RUN UNIT 14B Dcr: 01-SINGLE FAMILY</p>		<p>2004 WORKING VALUE SUMMARY</p> <p>Value Method: Market Number of Buildings: 1 Depreciated Bldg Value: \$83,494 Depreciated EXFT Value: \$1,092 Land Value (Market): \$15,000 Land Value Ag: \$0 Just/Market Value: \$99,586 Assessed Value (SOH): \$80,413 Exempt Value: \$25,000 Taxable Value: \$55,413</p>																																				
<p>SALES</p> <table border="1"> <thead> <tr> <th>Deed</th> <th>Date</th> <th>Book</th> <th>Page</th> <th>Amount</th> <th>Vac/Imp</th> </tr> </thead> <tbody> <tr> <td>WARRANTY DEED</td> <td>03/1996</td> <td>03053</td> <td>0548</td> <td>\$78,100</td> <td>Improved</td> </tr> <tr> <td>SPECIAL WARRANTY DEED</td> <td>02/1995</td> <td>02383</td> <td>0545</td> <td>\$285,000</td> <td>Vacant</td> </tr> <tr> <td>SPECIAL WARRANTY DEED</td> <td>03/1993</td> <td>02573</td> <td>0355</td> <td>\$670,900</td> <td>Vacant</td> </tr> <tr> <td>SPECIAL WARRANTY DEED</td> <td>01/1992</td> <td>02381</td> <td>1163</td> <td>\$975,000</td> <td>Vacant</td> </tr> <tr> <td>SPECIAL WARRANTY DEED</td> <td>08/1987</td> <td>01882</td> <td>1568</td> <td>\$167,500</td> <td>Vacant</td> </tr> </tbody> </table> <p>Find Comparable Sales within this Subdivision</p>		Deed	Date	Book	Page	Amount	Vac/Imp	WARRANTY DEED	03/1996	03053	0548	\$78,100	Improved	SPECIAL WARRANTY DEED	02/1995	02383	0545	\$285,000	Vacant	SPECIAL WARRANTY DEED	03/1993	02573	0355	\$670,900	Vacant	SPECIAL WARRANTY DEED	01/1992	02381	1163	\$975,000	Vacant	SPECIAL WARRANTY DEED	08/1987	01882	1568	\$167,500	Vacant	<p>2003 VALUE SUMMARY</p> <p>Tax Value(without SOH): \$1,179 2003 Tax Bill Amount: \$924 Savings Due To SOH: \$254 2003 Taxable Value: \$53,914 DOES NOT INCLUDE NON-AD VALOREM ASSESSMENTS</p>
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<p>LAND</p> <table border="1"> <thead> <tr> <th>Land Assess Method</th> <th>Frontage</th> <th>Depth</th> <th>Land Units</th> <th>Unit Price</th> <th>Land Value</th> </tr> </thead> <tbody> <tr> <td>LOT</td> <td>0</td> <td>0</td> <td>1.000</td> <td>15,000.00</td> <td>\$15,000</td> </tr> </tbody> </table>		Land Assess Method	Frontage	Depth	Land Units	Unit Price	Land Value	LOT	0	0	1.000	15,000.00	\$15,000	<p>LEGAL DESCRIPTION PLAT</p> <p>LOT 175 & NWLY 5.5 FT OF LOT 176 DEER RUN UNIT 14B PB 30 PGS 78 & 79</p>																								
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<p>EXTRA FEATURE</p> <table border="1"> <thead> <tr> <th>Description</th> <th>Year Blt</th> <th>Units</th> <th>EXFT Value</th> <th>Est. Cost New</th> </tr> </thead> <tbody> <tr> <td>ALUM SCREEN PORCH W/CONC FL</td> <td>1996</td> <td>175</td> <td>\$1,092</td> <td>\$1,488</td> </tr> </tbody> </table>		Description	Year Blt	Units	EXFT Value	Est. Cost New	ALUM SCREEN PORCH W/CONC FL	1996	175	\$1,092	\$1,488																											
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<p>NOTE: Assessed values shown are NOT certified values and therefore are subject to change before being finalized for ad valorem tax purposes. *** If you recently purchased a homesteaded property your next year's property tax will be based on Just/Market value.</p>																																						

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KSC

Seminole County Homeownership Assistance Program



Second Mortgage Deed

THIS SECOND MORTGAGE DEED is hereby made and entered into the 29th day of March 1996 by and between Luis A. Franqui and Eva J. Franqui, husband & wife hereinafter referred to the "Mortgagor" and Seminole County, a political subdivision of the State of Florida, whose address is 1101 East First Street, Sanford, Florida 32771, hereinafter referred to as the "Mortgagee."

(Whenever used herein the terms of "Mortgagor" and "Mortgagee" include all parties to this instrument, the heirs, legal representatives and assigns of individuals and the successors and assigns of corporations; and the term "note" include in all the notes herein described if more than one exists.)

WITNESSETH, that for good and valuable consideration, and also in consideration of the aggregate sum named in the Second Mortgage Note of even date herewith (\$3,500.00), hereinafter described, the Mortgagor hereby grants, bargains, sells, aliens, premises, conveys and confirms unto the Mortgagee all the certain land of which the Mortgagor is now seized and in possession situated in Seminole County, Florida, viz:

SEE EXHIBIT "A" ATTACHED HERETO AND INCORPORATED HEREIN

TO HAVE AND TO HOLD THE SAME, together with the tenements, hereditaments and appurtenances thereto belonging, and the rents, issues and profits thereof, unto the Mortgagee, in fee simple.

AND the Mortgagor covenants with the Mortgagee that the Mortgagor is indefeasibly seized of said land in fee simple; that the Mortgagor has good right and lawful authority to convey said land as aforesaid; that the Mortgagor will make such further assurances to perfect the fee simple title to said land in the Mortgagee as may reasonably be required; that the Mortgagor hereby full warrants the title to said land and will defend the same against the lawful claims of all persons whomsoever, and that said land is free land clear of all encumbrances except:

A valid purchase money First Mortgage approved by Mortgagee.

THIS MORTGAGE IS GIVEN TO SEMINOLE COUNTY AND IS EXEMPT FROM PAYMENT OF INTANGIBLE PERSONAL PROPERTY TAX AND DOCUMENTARY STAMP EXCISE TAX ON DOCUMENTS PURSUANT TO SECTIONS 420.513(1) AND 199.185(1)(d), FLORIDA STATUTES

This instrument was prepared by:
Jody Sellers
First American Title Insurance
11 N. Summerlin Avenue
Orlando, Florida 32801

39559J

OFFICIAL RECORDS
BOOK PAGE
3053 0561
SEMINOLE CO. FL.

MARYANNE MORSE
CLERK OF CIRCUIT COURT
824593

SEMINOLE COUNTY, FL.
RECORDED & VERIFIED
96 APR -2 AM 11:08

Return to: First American Title Insurance Company
11 North Summerlin Avenue Orlando, FL 32801

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ANY DEFAULT in any mortgage note, or lien of record, including, but not limited to the Second Mortgage Note and the First Mortgage approved herein, shall constitute a default under this instrument. The institution of a mortgage or lien foreclosure proceeding shall be one basis authorizing the Mortgagee to declare a default. In the event of foreclosure, the Mortgagee reserves the right of first refusal on the land described in Exhibit "A."

PROVIDED ALWAYS, that said Mortgagor shall pay unto said Mortgagee certain Second Mortgage Not hereinafter substantially copied or identified, to-wit:

SEE EXHIBIT "B" ATTACHED HERETO AND INCORPORATED HEREIN

AND the Mortgagor shall perform, comply with and abide by each and every of the agreements, stipulations, conditions and covenants therein and of this Second Mortgage, and if not, then this Mortgage and the estate hereby created, shall cease, determine and be null and void.

AND the Mortgagor hereby further covenants and agrees to pay promptly when due the principal and interest and other sums of money provided for in said note and Second Mortgage, or either; to pay all and singular the taxes, assessments, levies, liabilities, obligations, and encumbrances of every nature on said property to permit, commit or suffer no waste, impairment or deterioration of said land or the improvement thereon at any time; to pay all costs, charges, and expenses, including attorney's fees and title searches, reasonably incurred or paid by the Mortgagee because of the failure of the Mortgagor to promptly and fully comply with the agreements, stipulations, conditions and covenants of said note and this Second Mortgage, or either, to perform, comply with and abide by each and every of the agreements, stipulations, conditions and covenants of said note and the Second Mortgage, or either. In the event the Mortgagor fails to pay when due any tax, assessment, insurance premium or other sum of money payable by virtue of said note and this Second Mortgage, or either, the Mortgagee may pay the same, without waiving or affecting the option to foreclose or any other right hereunder, and all such payments shall bear interest from the date thereof at the highest lawful rate then allowed by the laws of State of Florida.

If each and every one of the agreements, stipulations, conditions and covenants of said note and this Second Mortgage, are not fully performed, complied with and abided by, then the entire sum mentioned in said note, and this Second Mortgage, or the entire balance unpaid thereon, shall forthwith or thereafter, at the option of the Mortgagee, become and be due and payable, anything in said note or herein to the contrary notwithstanding. Failure by the Mortgagee to exercise any of the rights or options herein provided shall not constitute a waiver of any rights or options under said note or this Second Mortgage accrued or thereafter accruing.

Provided that, as set forth in the Second Mortgage Note attached hereto as Exhibit "B" no payments shall be required on the Second Mortgage as long as the land remains

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SEMINOLE CO. FL.

Seminole County Homeownership Assistance Program



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occupied by the Mortgagor, and said land is not sold, leased, rented or subleased. Should the land remain owner-occupied and not be rented, leased or subleased for (check applicable) X five (5) years, twenty (20) years or thirty (30) years (if used in conjunction with FHA financing), then this Second Mortgage shall be forgiven in full and a release filed in the public records of Seminole County, Florida. Should this aforementioned provision be violated, a default shall be declared, and the entire amount shall be immediately due and payable. THE FULL AMOUNT OF THE SECOND MORTGAGE SHALL BE DUE ON SALE, LEASE, IF THE SALE, LEASE, TRANSFER OR REFINANCING OCCURS LESS THAN X FIVE (5) YEARS, TWENTY (20) YEARS OR THIRTY (30) YEARS AFTER EXECUTION OF THIS INSTRUMENT. Mortgagor shall repay the loan amount of Thirty Five Hundred & 00/100 dollars (\$ 3,500.00) to Mortgagee in full, less any available forgiveness as provided in the recapture provisions of the Federal regulations in effect at the time of default.

This Mortgage shall be subordinate to a valid purchase money First Mortgage on this land, subject to the notification and approval of Mortgagee.

IN WITNESS WHEREOF, the said Mortgagor has hereunto signed and sealed these presents the day and year first above written.

Debra J Baker
Print Name: Debra J. Baker

[Signature]
Print Name: Luis A. Franqui

[Signature]
Print Name: JODY SELLERS

[Signature]
Print Name: Eva J. Franqui

501 Sabal Palm Circle
Altamonte Springs, Florida 32701

Print Name: _____

Print Name: _____



STATE OF FLORIDA
COUNTY OF ~~SEMINOLE~~ ORANGE

I HEREBY CERTIFY that on this 29th day of March
before me, an officer duly authorized in the State aforesaid and in the County aforesaid
to take acknowledgments, personally appeared LUIS A. FRANQUI
and EVA J. FRANQUI who executed the foregoing instrument and who
acknowledge before me that he/she/they executed the same and are personally known
to me or have produced Drivers Licenses as identification and who did
did not take an oath.

WITNESS my hand and official seal in the County and State last aforesaid.

[Handwritten Signature]

Name: JONDA J. SELLERS
Notary Public
Serial Number
Commission Expires:



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SEMINOLE CO. FL.

EXHIBIT "A"

LEGAL DESCRIPTION

Lot 175 and that part of Lot 176 being Northwesterly of a line 5.50 feet Southeasterly of and parallel with the Northwesterly line of said Lot 176, DEER RUN UNIT 14"B", according to the Plat thereof as recorded in Plat Book 30, Pages 78 and 79 of the Public Records of Seminole County, Florida.

Ship
(407) 665-9937

Prepared by:
Elaine L. Barlow/S.H.I.P./HOME Downpayment Assistance Coord.
c/o Greater Seminole County Chamber of Commerce
4590 South Highway 17-92
Casselberry, FL 32707

This instrument was prepared by A. Sella
an employee of FIRST AMERICAN TITLE COMPANY
11 N. Sumner Ave., Orlando, Florida 32801
incident to the issuance of a life insurance contract.

Return to: First American Title Insurance Company
11 North Sumner Avenue Orlando, FL 32801
30538

Seminole County Homeownership Assistance Program



EXHIBIT "B"
SECOND MORTGAGE NOTE

SEMINOLE CO., FL.
3053 0566
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AMOUNT: \$3,500.00

FOR VALUE RECEIVED, the undersigned (jointly and severally, if more than one) promises to pay Seminole County ("The County"), a political subdivision of the State of Florida, or order, the manner hereinafter specified, the sum of Twenty Five Hundred and 00/100 (\$3,500.00). The said principal shall be payable in lawful money of the United States of America to the County at 1101 East First Street Sanford, Florida 32771, or at such a place as may hereafter be designated by written notice from the holder to the maker hereof. This Note and Mortgage securing same shall be for a period of twenty (20) or thirty (30) years (if used in conjunction with FHA financing), beginning on the date of execution of this Note and accompanying Mortgage. Repayment of this Note shall take place in the following manner:

- A. If a default of the First Mortgage occurs, the Second Mortgage Note shall be due and payable in full.
- B. No payment shall be required during the term of this Note, and this debt shall be permanently forgiven (check one) X five (5), _____ twenty (20) or _____ thirty (30) years (as applicable) after the date of the execution of this Note provided no condition of default has occurred. This provision shall ensure that the subject home and property is not sold, leased, transferred or refinanced and remains owner-occupied for a period of at least five (5), twenty (20) or thirty (30) years (as applicable) after execution of this Note.
- C. If the property is sold, leased, transferred or refinanced prior to X five (5) _____ twenty (20) _____ thirty (30) years after the purchase, the full payment shall be due on sale, lease, transfer or refinancing less any available forgiveness as set forth in the recapture provisions of the Federal Regulations in effect at the time of default.

This Note incorporates, and is incorporated into, the Second Mortgage Deed of even date on the following described property.

SEE EXHIBIT 'A' ATTACHED HERETO AND INCORPORATED HEREIN

DEFAULT

The maker of this Note or its successors shall be in default upon occurrence of one or more of the following conditions:

Seminole County Homeownership Assistance Program



THIS MORTGAGE IS GIVEN TO SEMINOLE COUNTY AND IS EXEMPT FROM PAYMENT OF INTANGIBLE PERSONAL PROPERTY TAX AND DOCUMENTARY STAMP EXCISE TAX ON DOCUMENTS PURSUANT TO SECTIONS 420.513(1) AND 199.185(1)(d), FLORIDA STATUTES

This instrument was prepared by:
JODY SELLERS
FIRST AMERICAN TITLE INSURANCE
11 N. SUMMERLIN AVENUE
ORLANDO, FLORIDA 32801

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SEMINOLE
FL.
0567
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1. The sale, transfer or refinancing of the subject home and real property, within five (5), twenty (20) or thirty (30) years (as applicable) of execution of this Note by maker or maker's successors.
2. Leasing or renting of the property within five (5), twenty (20) or thirty (30) years of the date of execution of the Note and Second Mortgage.
3. The destruction or abandonment of the home on the subject property by maker or maker's successors.
4. Failure to pay applicable property taxes on subject property and improvements.
5. Failure to maintain adequate hazard insurance on subject property and improvements.
6. Failure to comply with the terms and conditions of the accompanying Second Mortgage Deed of even date.
7. Failure to comply with the terms and conditions of the First Mortgage securing the property.

CONSEQUENCE OF DEFAULT

The occurrence of a default as set forth hereinabove shall cause an acceleration of the remaining unpaid principal balance evidenced herein and secured by an accompanying Second Mortgage of even date, and the entire remaining unpaid balance shall be due in full immediately, less any available forgiveness as provided in the recapture provisions of the Federal regulations in effect at the time of default.

MISCELLANEOUS PROVISIONS

This Second Mortgage shall be subordinate to a First Mortgage as approved by the County.

This Note is secured by a Mortgage on real estate, or even date herewith, made by the maker in favor of the said holder, and shall be construed and enforced according to the laws of the State of Florida. The terms of said Mortgage are by this reference made a part hereof.

Seminole County Homeownership Assistance Program



Each person liable hereon whether maker or enforcer, hereby waives presentment, protest, notice of protest and notice of dishonor and agrees to pay all costs, including reasonable attorney's fees, whether suit be brought or not, if, after maturity of this Note or default hereunder, or under said Mortgage, counsel shall be employed to collect this Note or to protect the security of said Mortgage.

Whenever used herein the term "holder", "maker" or "payee" should be construed in the singular or plural as the context may require or admit.

In the event of foreclosure, County reserves the right of first refusal on the property.

IN WITNESS WHEREOF, the said Mortgagor has hereunto signed and sealed these presents the day and year first above written.

Debra J. Baker

 Print Name: Debra J. Baker

Jody Sellers

 Print Name: JODY SELLERS

 Print Name: _____

 Print Name: _____

Luis A. Franqui

 Print Name: Luis A. Franqui

Eva J. Franqui

 Print Name: Eva J. Franqui

501 Sabal Palm Circle
 Altamonte Springs, Florida 32701

3053 0568
 SEMINOLE CO. FL.
 OFFICIAL RECORDS
 BOOK PAGE

Prepared by:
 Elaine L. Barlow/S.H.I.P./HOME Downpayment Assistance Coord.
 c/o Greater Seminole County Chamber of Commerce
 4590 South Highway 17-92
 Casselberry, FL 32707

STATE OF FLORIDA
 COUNTY OF ~~SEMINOLE~~ ORANGE

I HEREBY CERTIFY that on this 29th day of March, 1996 before me, an officer duly authorized in the State aforesaid and in the County aforesaid to take acknowledgments, personally appeared LUIS A. FRANQUI and EVA J. FRANQUI who executed the foregoing instrument and who acknowledge before me that he/she/they executed the same and are personally known to me or have produced DRIVERS LICENSES as identification and who did/did not take an oath.

WITNESS my hand and official seal in the County and State last aforesaid.

Joynda J. Sellers

 Joynda J. Sellers
 Notary Public
 My Commission Expires: _____
 #CC 441539
 NOTARY PUBLIC, STATE OF FLORIDA

SEMINOLE COUNTY
HOME PROGRAM
HOMEBUYER PROGRAM ASSISTANCE AGREEMENT

Applicant(s): Luis A. & Eva J. Franqui

Property Address: 3946 Campfire Way

Casselberry, FL 32707

This Agreement is entered into this 15th day of March, 1996 by and between Seminole County, a political subdivision of the State of Florida, whose address is 1101 East First Street, Sanford, Florida, 32771 (hereinafter "COUNTY") and Luis A. & Eva J. Franqui (hereinafter "HOMEBUYER").

WITNESSETH:

1. USE OF HOME FUNDS

WHEREAS, the COUNTY has received HOME funds appropriated by the National Affordable Housing Act of 1990, as amended, through the U.S. Department of Housing and Urban Development (hereinafter "HUD"), to be expended in accordance with HOME Investment Partnership Acts (42 U.S.C. 12701 et seq), as amended by the Housing and Community Development Act of 1992 and the Multifamily Property Disposition Reform Act of 1994; and

WHEREAS, the COUNTY has agreed to use HOME funds to assist qualified homebuyers with downpayment, closing costs, and/or interest rate buy-down assistance through its subrecipient organization hereby known as Greater Seminole County Chamber of Commerce and meet the requirements as set forth in 24 CFR Part 92 as amended or waived by HUD.

2. AFFORDABILITY

The property which is the subject of this Agreement shall remain affordable in accordance with COUNTY guidelines for a term as specified in a second mortgage note and deed which shall be in effect until the first of the following events occurs: (1) borrower sells, transfers or disposes of the assisted unit (by, including but not limited to, sale, transfer, bankruptcy or foreclosure); (2) the borrower no longer occupies the unit as his principal residence; or (3) the borrower dies, or if a married couple, the survivor dies.

3. REPAYMENTS

The COUNTY shall provide a Deferred Payment Loan in an amount up to \$ 3,500.00 at 0% until the first of the following events occurs: (1) borrower sells, transfers or disposes of the assisted unit (by, including but not limited to, sale, transfer, bankruptcy or foreclosure); (2) the borrower no longer occupies the unit as his principal residence; or (3) the borrower dies, or if a married couple, the survivor dies.

4. UNIFORM ADMINISTRATIVE REQUIREMENTS

Not applicable as the HOMEBUYER is not a subrecipient or state recipient.

5. PROJECT REQUIREMENT

The COUNTY and the HOMEBUYER agree to comply with HOME regulations as set forth in 24 CFR Part 92 Subpart F, as follows:

(a) The HOMEBUYER(s) have certified that the property shall be his/her/their principal residence and that, at the time of application and approval, his/her/their annual income does not exceed eighty percent (80%) of the median income for the area, as determined by HUD, with adjustments for family size.

(b) The property is located within the geographical areas of Seminole County, Florida and has an after rehabilitation or construction appraised value equal to or less than ninety-five percent (95%) (90% when used with SHIP funds) of the median sales price of the area. The COUNTY through, Greater Seminole County Chamber of Commerce, has reviewed the household income and property value requirements in accordance with the HOME Program requirements and determined the project eligible for funding.

The HOMEBUYER shall maintain the property, including payment of property taxes and homeowners insurance, during the term of affordability.

13
210

[Handwritten Signature]

Return to: First American Title Insurance Company
11 North Summerlin Avenue Orlando, FL 32801

3955915

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3953
SEMINOLE COUNTY, FL
0569
OFFICIAL RECORDS
BOOK
PAGE
MARYANNE MORSE
CLERK OF CIRCUIT COURT
824594
96 APR -2 AM 11:04
SEMINOLE COUNTY, FL
RECORDED & VERIFIED

The HOMEBUYER shall maintain the property, including payment of property taxes and homeowners insurance, during the term of affordability.

6. HOUSING AND QUALITY STANDARDS

The property at the time of initial occupancy by the HOMEBUYER shall meet Section 8 Housing Quality Standards (HQS) and the local building codes and regulations of the COUNTY. The COUNTY has inspected the property and has determined the project eligible for funding.

7. OTHER PROGRAM REQUIREMENTS

The Homeowner shall comply with all applicable Federal laws and regulations as described in the guidelines at 24 CFR Part 92 Subpart H. The regulations are provided below. Applicable regulations are so noted.

- a) Equal opportunity and fair housing Applicable Not Applicable (one unit)
- b) Environmental review Applicable Not Applicable
- c) Displacement, relocation and acquisition
 - Not Applicable (activity funded is downpayment, closing cost or interest rate buy-down assistance on a newly constructed unit; therefore no displacement, relocation and acquisition occurred pursuant to Federal rules).
 - Applicable (Activity is downpayment, closing cost or interest rate buy-down assistance for the purchase of an existing unit. Appropriate notices have been issued. Certification has been provided/executed ensuring that property was not occupied by a tenant and that the owner has been voluntarily displaced by choice.
- d) Lead paint
 - Applicable (Home built prior to 1978. Lead-based paint notice has been provided and unit evaluated for lead-based paint existence.)
 - Not Applicable (Unit built during or after 1978.)
- e) Conflict of Interest - no conflict found
- f) Disbarment and suspension - not applicable
- g) Flood Insurance
- h) Executive Order 12372 - not applicable.

8. AFFIRMATIVE MARKETING

Not applicable due to the nature of the activity (HOMEBUYER program).

9. CONDITIONS FOR RELIGIOUS ORGANIZATION

Not applicable due to the nature of the activity (HOMEBUYER program).

10. REQUESTS FOR DISBURSEMENT OF FUNDS

The HOMEBUYER agrees that the funds shall only be used to subsidize a private loan to lower the borrower's monthly housing costs (Principal, interest, taxes and insurance (PITI)) and to pay closing costs and part of the downpayment amount, if necessary. The HOME funds shall be disbursed by the COUNTY at the time of loan closing.

Should rehabilitation be included in the HOME assistance, the HOMEBUYER agrees that any work performed by a contractor in accordance with this Agreement shall be performed pursuant to a written contract in the form required by the COUNTY. Further, the unit shall be inspected by the COUNTY for compliance with COUNTY housing and other local codes and regulations.

Ownership assistance funds shall not be disbursed prior to completion of work and acceptance of the same by the COUNTY.

1. REVERSION OF ASSETS

Not applicable as the homeowner is not a subrecipient.

2. RECORDS AND REPORTS

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SHERBORN CO. FL.
OFFICIAL RECORDS
BOOK PAGE

The COUNTY and HOME BUYER shall complete all reports or maintain documentation, as applicable in accordance with 24 CFR Part 92 and Florida Statutes for a period of three (3) years from the end of the affordability term.

3. ENFORCEMENT OF THE AGREEMENT

The loan shall be evidenced by a Promissory Note and secured by a Mortgage on the property. Failure by the HOMEBUYER to comply with the terms of this Agreement and the loan documents shall be considered a default and appropriate legal action taken.

4. DURATION OF THE AGREEMENT

This Agreement shall be in effect until the first of the following events occurs: (1) borrower sells, transfers or disposes of the assisted unit (by, including but not limited to, sale, transfer, bankruptcy or foreclosure); (2) the borrower no longer occupies the unit as his principal residence; or (3) the borrower dies, or if a married couple, the survivor dies, or for a period of X five (5), twenty (20) or thirty (30) years, as applicable.

5. OTHER PROVISIONS

Neither party hereto shall discriminate against any person or group of persons on account of race, sex, creed, color or national origin in the performance of this Agreement.

Nothing contained in this Agreement, or any act of the COUNTY or the HOMEBUYER, shall be deemed or construed by any of the parties hereto, or third persons to create any relationship of third party beneficiary, principal or agent, limited or general partnership, joint venture or any association or relationship involving the COUNTY.

WITNESS:

Mary Ann Mafaris

SEMINOLE COUNTY, FLORIDA

J. Kevin Brown for
RON R. RABUN, County Manager

Date: 3/28/96

WITNESSES

Sharon Self
Elaine L. Barlow

HOMEBUYER

[Signature] * [Signature]
Date: 3/15/96

STATE OF Florida)
COUNTY OF Seminole)

The foregoing instrument was acknowledged before me this 15th day of March 1996, by Luis & Eva Franqui who is personally known to me or who has produced FDL as identification.

Sharon C. Self
Print Name Sharon C. Self

Notary Public in and for the County and State Aforementioned.

My commission expires:



SHARON C. SELF
MY COMMISSION EXPIRES APRIL
MAY 3, 1997
NOTARY PUBLIC STATE OF FLORIDA

Prepared by:
Elaine L. Barlow/S.H.I.P.-HOME Downpayment Assistance Coord.
c/o Greater Seminole County Chamber of Commerce
4590 South Highway 17-92
Casselberry, FL 32707

Photocopy of original

3053, 0571
SEMINOLE CO. FL.
OFFICIAL RECORDS
BOOK PAGE

This Instrument prepared by:
Arnold W. Schneider, Esq.
County Attorney's Office
1101 East First Street
Sanford, Florida 32771

Please return it to:
Community Development Office
Seminole County Government
1101 East First Street
Sanford, FL 32771

SATISFACTION OF MORTGAGE, NOTE AND AGREEMENT

Know All Persons By These Presents:

WHEREAS, a down payment assistance SHIP Mortgage (the "Mortgage") dated November 20, 1997, and recorded in Official Records Book 3332, Pages 1976 through and including 1980, Public Records of Seminole County, Florida, and a SHIP Mortgage Deferred Payment Promissory Note in the amount of NINE THOUSAND EIGHT HUNDRED TWENTY-FIVE AND NO/100 DOLLARS (\$9,825.00) (the "Note"), dated November 20, 1997, and recorded in the Official Records Book 3332, Pages 1981 through and including 1983, Public Records of Seminole County, Florida, and that certain Seminole County Home Program Assistance Agreement dated September 23, 1997, recorded in Official Records Book 3332, pages 1984 through and including 1986, Public Records of Seminole County, Florida (the "Agreement") all of which encumbered the property located at 805 2nd Street West, Sanford, Florida 32771, the legal description and parcel identification for which are as follows:

THE EAST 54 FEET OF LOT 6 AND EAST 54 FEET OF THE NORTH 26.5 FEET OF LOT 7, BLOCK 4, TIER 11, TOWN OF SANFORD, ACCORDING TO E.R. TRAFFORD'S MAP THEREOF, AS RECORDED IN PLAT BOOK 1, PAGES 56 THROUGH 64 OF THE PUBLIC RECORDS OF SEMINOLE COUNTY, FLORIDA

Parcel Identification No.: 25-19-30-5AG-0411-006A

(the "Property,") were made by Michael John Lathrop, a single person, (the "Owner") of the Property, for the benefit of Seminole County, 1101 East First Street, Sanford, Florida 32771; and

WHEREAS, said Mortgage, Note, and Agreement granted to Seminole County a certain interest in the Property should the Owner transfer title, sell, or in any manner cease to occupy the Property as his primary residence or dispose of the Property within ten (10) years from the date of the Mortgage and the Note; and

WHEREAS, Seminole County did not transfer, assign, pledge, or otherwise encumber any interest it obtained pursuant to the Mortgage, Note and Agreement; and

WHEREAS, the Owner did maintain the Property as his residence for at least five (5) years from the date of the Mortgage, Note, and Agreement thus qualifying for forgiveness of the Mortgage, the Note, and the Agreement under current United States Department of Housing and Urban Development ("HUD") regulations and policies; and

WHEREAS, the Owner has requested that Seminole County release the Property from the lien and operation of the Mortgage, Note, and Agreement;

NOW THEREFORE, in consideration of the foregoing recitals Seminole County does hereby acknowledge full and complete satisfaction of said Mortgage, Note, and Agreement.

The Property, the Owner, his heirs and assigns are forever freed, exonerated, discharged, and released of and from the lien of the Mortgage, Note, and Agreement and every part thereof and Seminole County does hereby direct the Clerk of Circuit Court to cancel the same of record.

IN WITNESS WHEREOF, Seminole County has caused these presents to be executed this ___ day of _____, 2004.

ATTEST:

BOARD OF COUNTY COMMISSIONERS
SEMINOLE COUNTY, FLORIDA

MARYANNE MORSE
Clerk to the Board of
County Commissioners of
Seminole County, Florida.

By: _____
DARYL G. MCLAIN, Chairman

Date: _____

For the use and reliance
of Seminole County only.

Approved as to form and
legal sufficiency.

As authorized for execution
by the Board of County Commissioners
at their _____, 20____
regular meeting.

County Attorney
AWS/lpk
6/16/04
satisfaction-lathrop

PARCEL DETAIL																																			
<p>Seminole County Property Appraiser Services 1101 E. First St. Sanford FL 32771 407-665-7506</p>																																			
GENERAL Parcel Id: 25-19-30-5AG-0411-006A Tax District: S1-SANFORD Owner: LATHROP MICHAEL J Exemptions: 00-HOMESTEAD Address: 805 W 2ND ST City,State,ZipCode: SANFORD FL 32771 Property Address: 805 2ND ST W SANFORD 32771 Subdivision Name: SANFORD TOWN OF Dor: 01-SINGLE FAMILY			2004 WORKING VALUE SUMMARY Value Method: Market Number of Buildings: 1 Depreciated Bldg Value: \$24,463 Depreciated EXFT Value: \$0 Land Value (Market): \$7,528 Land Value Ag: \$0 Just/Market Value: \$31,991 Assessed Value (SOH): \$27,786 Exempt Value: \$25,000 Taxable Value: \$2,786																																
SALES <table border="1"> <thead> <tr> <th>Deed</th> <th>Date</th> <th>Book</th> <th>Page</th> <th>Amount</th> <th>Vac/Imp</th> </tr> </thead> <tbody> <tr> <td>WARRANTY DEED</td> <td>11/1997</td> <td>03332</td> <td>1968</td> <td>\$40,500</td> <td>Improved</td> </tr> <tr> <td>WARRANTY DEED</td> <td>07/1997</td> <td>03276</td> <td>1038</td> <td>\$15,000</td> <td>Improved</td> </tr> <tr> <td>ADMINISTRATIVE DEED</td> <td>07/1980</td> <td>01290</td> <td>1180</td> <td>\$100</td> <td>Improved</td> </tr> <tr> <td>ADMINISTRATIVE DEED</td> <td>07/1980</td> <td>01290</td> <td>1179</td> <td>\$13,900</td> <td>Improved</td> </tr> </tbody> </table> Find Comparable Sales within this Subdivision			Deed	Date	Book	Page	Amount	Vac/Imp	WARRANTY DEED	11/1997	03332	1968	\$40,500	Improved	WARRANTY DEED	07/1997	03276	1038	\$15,000	Improved	ADMINISTRATIVE DEED	07/1980	01290	1180	\$100	Improved	ADMINISTRATIVE DEED	07/1980	01290	1179	\$13,900	Improved	2003 VALUE SUMMARY Tax Value(without SOH): \$115 2003 Tax Bill Amount: \$47 Savings Due To SOH: \$68 2003 Taxable Value: \$2,268 DOES NOT INCLUDE NON-AD VALOREM ASSESSMENTS		
Deed	Date	Book	Page	Amount	Vac/Imp																														
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LAND <table border="1"> <thead> <tr> <th>Land Assess Method</th> <th>Frontage</th> <th>Depth</th> <th>Land Units</th> <th>Unit Price</th> <th>Land Value</th> </tr> </thead> <tbody> <tr> <td>FRONT FOOT & DEPTH</td> <td>54</td> <td>76</td> <td>.000</td> <td>170.00</td> <td>\$7,528</td> </tr> </tbody> </table>			Land Assess Method	Frontage	Depth	Land Units	Unit Price	Land Value	FRONT FOOT & DEPTH	54	76	.000	170.00	\$7,528	LEGAL DESCRIPTION PLAT LEG E 54 FT OF LOT 6 + E 54 FT OF N 26.5 FT OF LOT 7 BLK 4 TR 11 TOWN OF SANFORD PB 1 PG 61																				
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BUILDING INFORMATION <table border="1"> <thead> <tr> <th>Bld Num</th> <th>Bld Type</th> <th>Year Blt</th> <th>Fixtures</th> <th>Base SF</th> <th>Gross SF</th> <th>Heated SF</th> <th>Ext Wall</th> <th>Bld Value</th> <th>Est. Cost New</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>SINGLE FAMILY</td> <td>1956</td> <td>3</td> <td>672</td> <td>842</td> <td>672</td> <td>CONC BLOCK</td> <td>\$24,463</td> <td>\$33,976</td> </tr> <tr> <td colspan="2"></td> <td colspan="2">Appendage / Sqft</td> <td colspan="6">UTILITY UNFINISHED / 170</td> </tr> </tbody> </table>						Bld Num	Bld Type	Year Blt	Fixtures	Base SF	Gross SF	Heated SF	Ext Wall	Bld Value	Est. Cost New	1	SINGLE FAMILY	1956	3	672	842	672	CONC BLOCK	\$24,463	\$33,976			Appendage / Sqft		UTILITY UNFINISHED / 170					
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		Appendage / Sqft		UTILITY UNFINISHED / 170																															
NOTE: Assessed values shown are NOT certified values and therefore are subject to change before being finalized for ad valorem tax purposes. *** If you recently purchased a homesteaded property your next year's property tax will be based on Just/Market value.																																			



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Seminole County Homeownership Assistance Program

Second Mortgage Deed

OFFICIAL RECORDS
BOOK
0232 1978
SEMINOLE COUNTY FL

THIS SECOND MORTGAGE DEED is hereby made and entered into the 20th day of November 1997 by and between Michael John Lathrop a single person, hereinafter referred to the "Mortgagor" and Seminole County, a political subdivision of the State of Florida, whose address is 1101 East First Street, Sanford, Florida 32771, hereinafter referred to as the "Mortgagee."

Whenever used herein the terms of "Mortgagor" and "Mortgagee" include all parties to this instrument, the heirs, legal representatives and assigns of individuals and the successors and assigns of corporations; and the term "note" include in all the notes herein described (if more than one exists.)

WITNESSETH that for good and valuable consideration, and also in consideration of the aggregate sum named in the Second Mortgage Note of even date herewith (\$9,825.00) hereinafter described, the Mortgagor hereby grants, bargains, sells, aliens, premises, conveys and confirms unto the Mortgagee all the certain land of which the Mortgagor is now seized and in possession situated in Seminole County, Florida, viz.:

SEE EXHIBIT "A" ATTACHED HERETO AND INCORPORATED HEREIN

TO HAVE AND TO HOLD THE SAME, together with the tenements, hereditaments and appurtenances thereto belonging, and the rents, issues and profits thereof, unto the Mortgagee, in fee simple.

AND the Mortgagor covenants with the Mortgagee that the Mortgagor is indefeasibly seized of said land in fee simple; that the Mortgagor has good right and lawful authority to convey said land as aforesaid; that the Mortgagor will make such further assurances to perfect the fee simple title to said land in the Mortgagee as may reasonably be required; that the Mortgagor hereby full warrants the title to said land and will defend the same against the lawful claims of all persons whomsoever; and that said land is free land clear of all encumbrances except:

A valid purchase money First Mortgage approved by Mortgagee.

THIS MORTGAGE IS GIVEN TO SEMINOLE COUNTY AND IS EXEMPT FROM PAYMENT OF INTANGIBLE PERSONAL PROPERTY TAX AND DOCUMENTARY STAMP EXCISE TAX ON DOCUMENTS PURSUANT TO SECTIONS 420.513(1) AND 199.185(1)(d), FLORIDA STATUTES

This instrument was prepared by:
AFTER RECORDING RETURN TO:
S.H.L.E. HOMEOWNER ASSISTANCE
PROGRAM - ATTN: SHARON SELF
4501 S. RUBY 17-22
CASSEL BERRY, FL 32707

MARVANNIE HENSE
CLERK OF CIRCUIT COURT
SEMINOLE COUNTY FL
130773

RECORDED & VERIFIED
1997 DEC -1 PM 2:08

ANY DEFAULT in any mortgage note, or lien of record, including, but not limited to the Second Mortgage Note and the First Mortgage approved herein, shall constitute a default under this instrument. The institution of a mortgage or lien foreclosure legal proceeding shall be one basis authorizing the Mortgagee to declare a default. In the event of foreclosure, the Mortgagee reserves the right of first refusal on the land as described in Exhibit "A."

PROVIDED ALWAYS, that said Mortgagor shall pay unto said Mortgagee the certain Second Mortgage Not hereinafter substantially copied or identified, to-wit:

SEE EXHIBIT "B" ATTACHED HERETO AND INCORPORATED HEREIN

AND the Mortgagor shall perform, comply with and abide by each and every of the agreements, stipulations, conditions and covenants therein and of this Second Mortgage, and if not, then this Mortgage and the estate hereby created, shall cease, determine and be null and void.

AND the Mortgagor hereby further covenants and agrees to pay promptly when due the principal and interest and other sums of money provided for in said note and Second Mortgage, or either; to pay all and singular the taxes, assessments, levies, liabilities, obligations, and encumbrances of every nature on said property to permit, commit or suffer no waste, impairment or deterioration of said land or the improvement thereon at any time; to pay all costs, charges, and expenses, including attorney's fees and title searches, reasonably incurred or paid by the Mortgagee because of the failure of the Mortgagor to promptly and fully comply with the agreements, stipulations, conditions and covenants of said note and this Second Mortgage, or either; to perform, comply with and abide by each and every of the agreements, stipulations, conditions and covenants of said note and the Second Mortgage, or either. In the event the Mortgagor fails to pay when due any tax, assessment, insurance premium or other sum of money payable by virtue of said note and this Second Mortgage, or either, the Mortgagee may pay the same, without waiving or affecting the option to foreclose or any other right hereunder, and all such payments shall bear interest from the date thereof at the highest lawful rate then allowed by the laws of State of Florida.

If each and every one of the agreements, stipulations, conditions and covenants of said note and this Second Mortgage, are not fully performed, complied with and abided by, then the entire sum mentioned in said note, and this Second Mortgage, or the entire balance unpaid thereon, shall forthwith or thereafter, at the option of the Mortgagee, become and be due and payable, anything in said note or herein to the contrary notwithstanding. Failure by the Mortgagee to exercise any of the rights or options herein provided shall not constitute a waiver of any rights or options under said note or this Second Mortgage accrued or thereafter accruing.

Provided that, as set forth in the Second Mortgage Note attached hereto as Exhibit "B" no payments shall be required on the Second Mortgage as long as the land remains occupied by the Mortgagor, and said land is not sold, leased, rented or subleased.

Should the land remain owner-occupied and not be rented, leased or subleased for ten (10) years then this Second Mortgage shall be forgiven in full and a release filed in the public records of Seminole County, Florida. Should this aforementioned provision be violated, a default shall be declared, and the entire amount shall be immediately due and payable. THE FULL AMOUNT OF THE SECOND MORTGAGE SHALL BE DUE ON SALE, LEASE, IF THE SALE, LEASE, TRANSFER OR REFINANCING OCCURS IN LESS THAN TEN (10) YEARS. Mortgagor shall repay the loan amount of Nine Thousand Eight Hundred Twenty-Five dollars and 00/100(\$9,825.00) to Mortgagee in full, less any available forgiveness as provided in the recapture provisions of the Federal regulations in effect at the time of default.

This Mortgage shall be subordinate to a valid purchase money First Mortgage on this land, subject to the notification and approval of Mortgagee.

IN WITNESS WHEREOF, the said Mortgagor has here unto signed and sealed these presents the day and year first above written.

Yvette C. Sanchez
Witness - Yvette C. Sanchez
Print Name:

Theresa A. Gervin
Witness - Theresa A. Gervin

Michael John Lathrop
Print Name: Michael John Lathrop
805 West Second Street
Sanford, Florida 32771

Print Name:

Print Name:

Print Name:

Print Name:

Print Name:

Print Name:

STATE OF FLORIDA
COUNTY OF SEMINOLE

I HEREBY CERTIFY that on this 20th day of November, 1997
before me, an officer duly authorized in the State aforesaid and in the County aforesaid
to take acknowledgments, personally appeared Michael John Lathrop, a single man
~~and~~ _____, who executed the foregoing instrument and who
acknowledge before me that he/~~she/they~~ executed the same and are personally known
to me or have produced Valid Drivers License as identification and who did/
~~did not~~ take an oath.

WITNESS my hand and official seal in the County and State last aforesaid.



Name: Yvette C. Sanchez
Notary Public
Serial Number
Commission Expires:

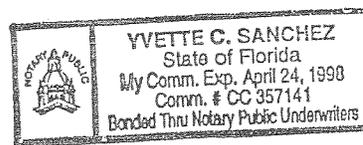


EXHIBIT "A"

LEGAL DESCRIPTION

The East 54 feet of Lot 6, and the East 54 feet of the North 26.5 feet of Lot 7, Block 4, Tier 11, OF THE TOWN OF SANFORD, according to E.R. TRAFFORD'S MAP thereof as recorded in Plat Book 1, Pages 56 through 64, Public Records of Seminole County, Florida.

Seminole County Homeownership Assistance Program

EXHIBIT "B"
SECOND MORTGAGE NOTE

AMOUNT: \$9,825.00

FOR VALUE RECEIVED, the undersigned (jointly and severally, if more than one) promises to pay Seminole County ("The County"), a political subdivision of the State of Florida, or order, the manner hereinafter specified, the sum of Nine Thousand Eight Hundred Twenty-Five Dollars and 00/100 (\$9,825.00). The said principal shall be payable in lawful money of the United States of America to the County at 1101 East First Street Sanford, Florida 32771, or at such a place as may hereafter be designated by written notice from the holder to the maker hereof. This Note and Mortgage securing same shall be for a period of ten (10) years, beginning on the date of execution of this Note and accompanying Mortgage. Repayment of this Note shall take place in the following manner:

- A. If a default of the First Mortgage occurs, the Second Mortgage Note shall be due and payable in full.
- B. No payment shall be required during the term of this Note, and this debt shall be permanently forgiven ten (10) years after the date of the execution of this Note provided no condition of default has occurred. This provision shall ensure that the subject home and property is not sold, leased, transferred or refinanced and remains owner-occupied for a period of at least ten (10) years after execution of this Note.
- C. If the property is sold, leased, transferred or refinanced prior to ten(10) years after the purchase, the full payment shall be due on sale, lease, transfer or refinancing less any available forgiveness as set forth in the recapture provisions of the Federal Regulations in effect at the time of default.

This Note incorporates, and is incorporated into, the Second Mortgage Deed of even date on the following described property.

SEE EXHIBIT "A" ATTACHED HERETO AND INCORPORATED HEREIN

DEFAULT

The maker of this Note or its successors shall be in default upon occurrence of one or more of the following conditions:

THIS MORTGAGE IS GIVEN TO SEMINOLE COUNTY AND IS EXEMPT FROM PAYMENT OF INTANGIBLE PERSONAL PROPERTY TAX AND DOCUMENTARY STAMP EXCISE TAX ON DOCUMENTS PURSUANT TO SECTIONS 420.513(1) AND 199.185(1)(d), FLORIDA STATUTES

This instrument was prepared by:
AFTER RECORDING RETURN TO:
S.H.I.P. HOMEBUYER ASSISTANCE
PROGRAM - ATTN: SHARON SELF
4590 S. US HWY 1
CASSELBERRY, FL 32707

1. The sale, transfer or refinancing of the subject home and real property, within ten (10) years of execution of this Note, by maker or maker's successors.
2. Leasing or renting of the property within ten (10) years of the date of execution of the Note and Second Mortgage.
3. The destruction or abandonment of the home on the subject property by maker or maker's successors.
4. Failure to pay applicable property taxes on subject property and improvements.
5. Failure to maintain adequate hazard insurance on subject property and improvements.
6. Failure to comply with the terms and conditions of the accompanying Second Mortgage Deed of even date.
7. Failure to comply with the terms and conditions of the First Mortgage securing the property.

CONSEQUENCE OF DEFAULT

The occurrence of a default as set forth hereinabove shall cause an acceleration of the remaining unpaid principal balance evidenced herein and secured by an accompanying Second Mortgage of even date, and the entire remaining unpaid balance shall be due in full immediately, less any available forgiveness as provided in the recapture provisions of the Federal regulations in effect at the time of default.

MISCELLANEOUS PROVISIONS

This Second Mortgage shall be subordinate to a First Mortgage as approved by the County.

This Note is secured by a Mortgage on real estate, or even date herewith, made by the maker in favor of the said holder, and shall be construed and enforced according to the laws of the State of Florida. The terms of said Mortgage are by this reference made a part hereof.

Each person liable hereon whether maker or enforcer, hereby waives presentment, protest, notice of protest and notice of dishonor and agrees to pay all costs, including reasonable attorney's fees, whether suit be brought or not, if, after maturity of this Note or default hereunder, or under said Mortgage, counsel shall be employed to collect this Note or to protect the security of said Mortgage.

Whenever used herein the term "holder", "maker" or "payee" should be construed in the singular or plural as the context may require or admit.

In the event of foreclosure, County reserves the right of first refusal on the property.

IN WITNESS WHEREOF, the said Mortgagor has hereunto signed and sealed these presents the day and year first above written.

Yvette C. Sanchez
Witness - Yvette C. Sanchez
Print Name:

Michael John Lathrop
Print Name: Michael John Lathrop
805 W. Second Street
Sanford, FL 32771

Theresa A. Gervin
Witness - Theresa A. Gervin

Print Name:

Print Name:

Print Name:

Print Name:

Print Name:

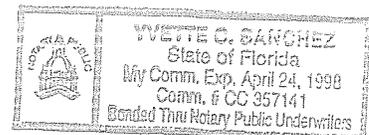
Print Name:

STATE OF FLORIDA
COUNTY OF SEMINOLE

I HEREBY CERTIFY that on this 20th day of November, 1997 before me, an officer duly authorized in the State aforesaid and in the County aforesaid to take acknowledgments, personally appeared Michael John Lathrop, a single man ~~and~~ _____, who executed the foregoing instrument and who acknowledge before me that ~~he/she/they~~ executed the same and are personally known to me or have produced Valid Drivers License as identification and who did/~~did not~~ take an oath.

WITNESS my hand and official seal in the County and State last aforesaid.

Yvette C. Sanchez
Name: Yvette C. Sanchez
Notary Public
Serial Number
Commission Expires:



This Instrument prepared by:
Arnold W. Schneider, Esq.
County Attorney's Office
1101 East First Street
Sanford, Florida 32771

Please return it to:
Community Development Office
Seminole County Government
1101 East First Street
Sanford, FL 32771

SATISFACTION OF MORTGAGE, NOTE AND AGREEMENT

Know All Persons By These Presents:

WHEREAS, a down payment assistance SHIP Mortgage (the "Mortgage") dated March 13, 1998, and recorded in Official Records Book 3399, Pages 1984 through and including 1988, Public Records of Seminole County, Florida, and a SHIP Mortgage Deferred Payment Promissory Note in the amount of TWO THOUSAND SIX HUNDRED SEVENTY-FIVE AND NO/100 DOLLARS (\$2,675.00) (the "Note"), dated March 13, 1998, and recorded in the Official Records Book 3399, Pages 1989 through and including 1991, Public Records of Seminole County, Florida, and that certain Seminole County Home Program Assistance Agreement dated February 14, 1998, recorded in Official Records Book 3399, pages 1993 through and including 1995, Public Records of Seminole County, Florida (the "Agreement") all of which encumbered the property located at 320 East 6th Street, Chuluota, Florida 32766, the legal description and parcel identification for which are as follows:

LOT 6, BLOCK 48, NORTH CHULUOTA, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 2, PAGES 54 THROUGH 58 OF THE PUBLIC RECORDS OF SEMINOLE COUNTY, FLORIDA

Parcel Identification No.: 21-21-32-5CF-4800-0060

(the "Property,") were made by Harold B. Mays, II and Jessica D. Mays, husband and wife, (the "Owners") of the Property, for the benefit of Seminole County, 1101 East First Street, Sanford, Florida 32771; and

WHEREAS, said Mortgage, Note, and Agreement granted to Seminole County a certain interest in the Property should the Owners transfer title, sell, or in any manner cease to occupy the Property as their primary residence or dispose of the Property within ten (10) years from the date of the Mortgage and the Note; and

WHEREAS, Seminole County did not transfer, assign, pledge, or otherwise encumber any interest it obtained pursuant to the Mortgage, Note and Agreement; and

WHEREAS, the Owners did maintain the Property as their residence for at least five (5) years from the date of the Mortgage, Note, and Agreement thus qualifying for forgiveness of the Mortgage, the Note, and the Agreement under current United States Department of Housing and Urban Development ("HUD") regulations and policies; and

WHEREAS, the Owners have requested that Seminole County release the Property from the lien and operation of the Mortgage, Note, and Agreement;

NOW THEREFORE, in consideration of the foregoing recitals Seminole County does hereby acknowledge full and complete satisfaction of said Mortgage, Note, and Agreement.

The Property, the Owners, their heirs and assigns are forever freed, exonerated, discharged, and released of and from the lien of the Mortgage, Note, and Agreement and every part thereof and Seminole County does hereby direct the Clerk of Circuit Court to cancel the same of record.

IN WITNESS WHEREOF, Seminole County has caused these presents to be executed this ___ day of _____, 2004.

ATTEST:

BOARD OF COUNTY COMMISSIONERS
SEMINOLE COUNTY, FLORIDA

MARYANNE MORSE
Clerk to the Board of
County Commissioners of
Seminole County, Florida.

By: _____
DARYL G. MCLAIN, Chairman

Date: _____

For the use and reliance
of Seminole County only.

Approved as to form and
legal sufficiency.

As authorized for execution
by the Board of County Commissioners
at their _____, 20____
regular meeting.

County Attorney

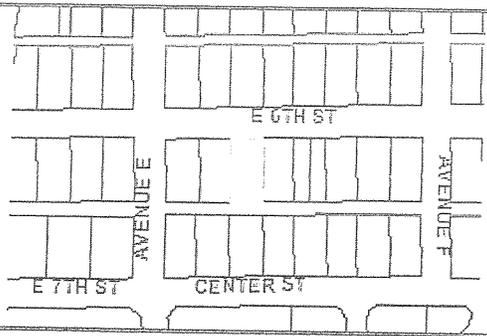
SED/lpk
6/16/04
satisfaction-mays

PARCEL DETAIL



Seminole County
Property Appraiser
Services
1101 E. Hines St.
Nashville, FL 32771
407-665-7506

STATE COUNTY PARCEL ID VALUE



Map Layers

Back

GENERAL

Parcel Id: 21-21-32-5CF-4800-0060 Tax District: 01-TX DIST 1 - COUNTY

Owner: MAYS HAROLD B II & JESSICA Exemptions: 00-HOMESTEAD

Address: 320 E 6TH ST

City,State,ZipCode: OVIEDO FL 32766

Property Address: 320 6TH ST E CHULUOTA 32766

Subdivision Name: NORTH CHULUOTA

Dor: 01-SINGLE FAMILY

2004 WORKING VALUE SUMMARY

Value Method:	Market
Number of Buildings:	1
Depreciated Bldg Value:	\$44,333
Depreciated EXFT Value:	\$810
Land Value (Market):	\$17,381
Land Value Ag:	\$0
Just/Market Value:	\$62,524
Assessed Value (SOH):	\$44,631
Exempt Value:	\$25,000
Taxable Value:	\$19,631

SALES

Deed	Date	Book	Page	Amount	Vac/Imp
WARRANTY DEED	03/1998	03399	1974	\$53,000	Improved
WARRANTY DEED	06/1988	01973	0526	\$46,900	Improved
WARRANTY DEED	01/1986	01704	0591	\$42,000	Improved
WARRANTY DEED	01/1983	01434	1176	\$30,000	Improved
WARRANTY DEED	01/1974	01011	1376	\$18,000	Improved
WARRANTY DEED	01/1969	00709	0060	\$7,700	Improved

Find Comparable Sales within this Subdivision

2003 VALUE SUMMARY

Tax Value(without SOH):	\$507
2003 Tax Bill Amount:	\$322
Savings Due To SOH:	\$185
2003 Taxable Value:	\$18,799

DOES NOT INCLUDE NON-AD VALOREM ASSESSMENTS

LAND

Land Assess Method	Frontage	Depth	Land Units	Unit Price	Land Value
FRONT FOOT & DEPTH	75	150	.000	225.00	\$17,381

LEGAL DESCRIPTION PLAT

LOT 6 BLK 48 NORTH CHULUOTA PB 2 PGS 54 TO 58

BUILDING INFORMATION

Bld Num	Bld Type	Year Blt	Fixtures	Base SF	Gross SF	Heated SF	Ext Wall	Bld Value	Est. Cost New
1	SINGLE FAMILY	1959	6	814	1,343	814	CONC BLOCK	\$44,333	\$59,110
	Appendage / Sqft								

EXTRA FEATURE

Description	Year Blt	Units	EXFT Value	Est. Cost New
ALUM SCREEN PORCH W/CONC FL	1991	168	\$810	\$1,428

NOTE: Assessed values shown are NOT certified values and therefore are subject to change before being finalized for ad valorem tax purposes. If you recently purchased a homesteaded property your next year's property tax will be based on Just/Market value.



ANY DEFAULT in any mortgage note, or lien of record, including, but not limited to the Second Mortgage Note and the First Mortgage approved herein, shall constitute a default under this instrument. The institution of a mortgage or lien foreclosure legal proceeding shall be one basis authorizing the Mortgagee to declare a default. In the event of foreclosure, the Mortgagee reserves the right of first refusal on the land as described in Exhibit "A."

PROVIDED ALWAYS, that said Mortgagor shall pay unto said Mortgagee the certain Second Mortgage Not hereinafter substantially copied or identified, to-wit:

SEE EXHIBIT "B" ATTACHED HERETO AND INCORPORATED HEREIN

AND the Mortgagor shall perform, comply with and abide by each and every of the agreements, stipulations, conditions and covenants therein and of this Second Mortgage, and if not, then this Mortgage and the estate hereby created, shall cease, determine and be null and void.

AND the Mortgagor hereby further covenants and agrees to pay promptly when due the principal and interest and other sums of money provided for in said note and Second Mortgage, or either; to pay all and singular the taxes, assessments, levies, liabilities, obligations, and encumbrances of every nature on said property to permit, commit or suffer no waste, impairment or deterioration of said land or the improvement thereon at any time; to pay all costs, charges, and expenses, including attorney's fees and title searches, reasonably incurred or paid by the Mortgagee because of the failure of the Mortgagor to promptly and fully comply with the agreements, stipulations, conditions and covenants of said note and this Second Mortgage, or either; to perform, comply with and abide by each and every of the agreements, stipulations, conditions and covenants of said note and the Second Mortgage, or either. In the event the Mortgagor fails to pay when due any tax, assessment, insurance premium or other sum of money payable by virtue of said note and this Second Mortgage, or either, the Mortgagee may pay the same, without waiving or affecting the option to foreclose or any other right hereunder, and all such payments shall bear interest from the date thereof at the highest lawful rate then allowed by the laws of State of Florida.

If each and every one of the agreements, stipulations, conditions and covenants of said note and this Second Mortgage, are not fully performed, complied with and abided by, then the entire sum mentioned in said note, and this Second Mortgage, or the entire balance unpaid thereon, shall forthwith or thereafter, at the option of the Mortgagee, become and be due and payable, anything in said note or herein to the contrary notwithstanding. Failure by the Mortgagee to exercise any of the rights or options herein provided shall not constitute a waiver of any rights or options under said note or this Second Mortgage accrued or thereafter accruing.

Provided that, as set forth in the Second Mortgage Note attached hereto as Exhibit "B" no payments shall be required on the Second Mortgage as long as the land remains occupied by the Mortgagor, and said land is not sold, leased, rented or subleased.

2009 1985
SEMINOLE CO. FL
OFFICIAL RECORDS
BOOK

KAM II
JM

Should the land remain owner-occupied and not be rented, leased or subleased for ten (10) years then this Second Mortgage shall be forgiven in full and a release filed in the public records of Seminole County, Florida. Should this aforementioned provision be violated, a default shall be declared, and the entire amount shall be immediately due and payable. THE FULL AMOUNT OF THE SECOND MORTGAGE SHALL BE DUE ON SALE, LEASE, IF THE SALE, LEASE, TRANSFER OR REFINANCING OCCURS IN LESS THAN TEN (10) YEARS. Mortgagor shall repay the loan amount of Two Thousand Six Hundred Seventy-Five dollars and 00/100 (\$2,675.00) to Mortgagee in full, less any available forgiveness as provided in the recapture provisions of the Federal regulations in effect at the time of default.

OFFICIAL RECORDS
BOOK
PAGE
3399
1986
SEMINOLE CO. FL

This Mortgage shall be subordinate to a valid purchase money First Mortgage on this land, subject to the notification and approval of Mortgagee.

IN WITNESS WHEREOF, the said Mortgagor has here unto signed and sealed these presents the day and year first above written.

Katherine A. Dickson
KATHERINE A. DICKSON

Print Name:

Harold B. Mays

Print Name: Harold B. Mays

Sherry Hamilton

SHERRY HAMILTON

Print Name:

Jessica D. Mays

Print Name: Jessica D. Mays

Print Name:

Print Name:

Print Name:

Print Name:

Not a Certified Copy

HOME
JM

STATE OF FLORIDA
COUNTY OF SEMINOLE

I HEREBY CERTIFY that on this 13th day of March, 1998
before me, an officer duly authorized in the State aforesaid and in the County aforesaid
to take acknowledgments, personally appeared HAROLD B. MAYS II
and JESSICA MAYS, who executed the foregoing instrument and who
acknowledge before me that he/she/they executed the same and are personally known
to me or have produced CURRENT DRIVERS LICENSE as identification and who did/
did not take an oath.

WITNESS my hand and official seal in the County and State last aforesaid.

Sherry Hamilton

Name:
Notary Public
Serial Number
Commission Expires:

OFFICIAL NOTARY SEAL
SHERRY HAMILTON
NOTARY PUBLIC STATE OF FLORIDA
COMMISSION NO. CC190276
MY COMMISSION EXP. SEPT 8, 1999

OFFICIAL RECORDS
BOOK
PAGE
3399 1987
SEMINOLE CO. FL

This is not a certified copy

HOMI
JM

EXHIBIT "A"

LEGAL DESCRIPTION

Lot 6 of Block 48, NORTH CHULUOTA, according to the Plat thereof as recorded in Plat Book 2, Page 57, of the Public Records of SEMINOLE COUNTY, FLORIDA.

OFFICIAL RECORDS
BOOK PAGE
3399 1988
SEMINOLE CO. FL

This is not a certified copy

HDM
JM

EXHIBIT "A"

LEGAL DESCRIPTION

Lot 6 of Block 48, NORTH CHULUOTA, according to the Plat thereof as recorded in Plat Book 2, Page 57, of the Public Records of SEMINOLE COUNTY, FLORIDA.

OFFICIAL RECORDS
BOOK
3399 1992
SEMINOLE CO. FL

This is not a certified copy

HABE
JM

Seminole County Homeownership Assistance Program

EXHIBIT "B"
SECOND MORTGAGE NOTE

AMOUNT: \$2,675.00

FOR VALUE RECEIVED, the undersigned (jointly and severally, if more than one) promises to pay Seminole County ("The County"), a political subdivision of the State of Florida, in and to the order, the manner hereinafter specified, the sum of Two Thousand Six Hundred Seventy-Five Dollars and 00/100 (\$2,675.00). The said principal shall be payable in lawful money of the United States of America to the County at 1101 East First Street, Sanford, Florida 32771, or at such a place as may hereafter be designated by written notice from the holder to the maker hereof. This Note and Mortgage securing same shall be for a period of ten (10) years, beginning on the date of execution of this Note and accompanying Mortgage. Repayment of this Note shall take place in the following manner:

- A. If a default of the First Mortgage occurs, the Second Mortgage Note shall be due and payable in full.
- B. No payment shall be required during the term of this Note, and this debt shall be permanently forgiven ten (10) years after the date of the execution of this Note provided no condition of default has occurred. This provision shall ensure that the subject home and property is not sold, leased, transferred or refinanced and remains owner-occupied for a period of at least ten (10) years after execution of this Note.
- C. If the property is sold, leased, transferred or refinanced prior to ten(10) years after the purchase, the full payment shall be due on sale, lease, transfer or refinancing less any available forgiveness as set forth in the recapture provisions of the Federal Regulations in effect at the time of default.

This Note incorporates, and is incorporated into, the Second Mortgage Deed of even date on the following described property.

SEE EXHIBIT "A" ATTACHED HERETO AND INCORPORATED HEREIN

DEFAULT

The maker of this Note or its successors shall be in default upon occurrence of one or more of the following conditions:

RETURN TO: S. GONZO (EMPLOYEE)
FIRST SOUTHWESTERN TITLE CO
5965 RED BUG LK. RD. #221
WINTER SPRINGS FL. 32708

1 of 3

7/20/07
ssemng.doc

SEMINOLE CO. FL

2299 1989

OFFICIAL RECORDS
BOOK

KEM II
JM

THIS MORTGAGE IS GIVEN TO SEMINOLE COUNTY AND IS EXEMPT FROM PAYMENT OF INTANGIBLE PERSONAL PROPERTY TAX AND DOCUMENTARY STAMP EXCISE TAX ON DOCUMENTS PURSUANT TO SECTIONS 420.513(1) AND 199.185(1)(d), FLORIDA STATUTES

This instrument was prepared by:
~~XXXXXXXXXXXXXXXXXXXX~~
S.H.L.P. HOMEBUYER ASSISTANCE PROGRAM - ATTN: SHARON SELF
4590 S. US HWY 1
CASSELBERRY, FL 32707

1. The sale, transfer or refinancing of the subject home and real property, within ten (10) years of execution of this Note, by maker or maker's successors.
2. Leasing or renting of the property within ten (10) years of the date of execution of the Note and Second Mortgage.
3. The destruction or abandonment of the home on the subject property by maker or maker's successors.
4. Failure to pay applicable property taxes on subject property and improvements.
5. Failure to maintain adequate hazard insurance on subject property and improvements.
6. Failure to comply with the terms and conditions of the accompanying Second Mortgage Deed of even date.
7. Failure to comply with the terms and conditions of the First Mortgage securing the property.

OFFICIAL RECORDS
ROOM
1999
1990
SEMINOLE CO. FL

CONSEQUENCE OF DEFAULT

The occurrence of a default as set forth hereinabove shall cause an acceleration of the remaining unpaid principal balance evidenced herein and secured by an accompanying Second Mortgage of even date, and the entire remaining unpaid balance shall be due in full immediately, less any available forgiveness as provided in the recapture provisions of the Federal regulations in effect at the time of default.

MISCELLANEOUS PROVISIONS

This Second Mortgage shall be subordinate to a First Mortgage as approved by the County.

This Note is secured by a Mortgage on real estate, or even date herewith, made by the maker in favor of the said holder, and shall be construed and enforced according to the laws of the State of Florida. The terms of said Mortgage are by this reference made a part hereof.

HOMES
jm

Each person liable hereon whether maker or enforcer, hereby waives presentment, protest, notice of protest and notice of dishonor and agrees to pay all costs, including reasonable attorney's fees, whether suit be brought or not, if, after maturity of this Note or default hereunder, or under said Mortgage, counsel shall be employed to collect this Note or to protect the security of said Mortgage.

Whenever used herein the term "holder", "maker" or "payee" should be construed in the singular or plural as the context may require or admit.

In the event of foreclosure, County reserves the right of first refusal on the property.

IN WITNESS WHEREOF, the said Mortgagor has hereunto signed and sealed these presents the day and year first above written.

OFFICIAL RECORDS BOOK 9999 1991 SEMINOLE CO. FL

Katherine A. Dickson
Print Name:

KATHERINE A. DICKSON

Print Name:

Sherry Hamilton
Print Name:

Print Name:

Harold B. Mays II
Print Name:

Jessica D. Mays
Print Name:

Print Name: Jessica D. Mays

Print Name:

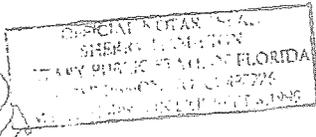
Print Name:

STATE OF FLORIDA
COUNTY OF SEMINOLE

I HEREBY CERTIFY that on this 03th day of March, 1998 before me, an officer duly authorized in the State aforesaid and in the County aforesaid to take acknowledgments, personally appeared HAROLD B. MAYS and JESSICA D. MAYS, who executed the foregoing instrument and who acknowledge before me that he/she/they executed the same and are personally known to me or have produced CURRENT DRIVERS LICENSE as identification and who did/did not take an oath.

WITNESS my hand and official seal in the County and State last aforesaid.

Sherry Hamilton
Name:
Notary Public
Serial Number
Commission Expires:



Handwritten initials: HBM II, JM

13/200

SEMINOLE COUNTY
HOME PROGRAM
HOMEBUYER PROGRAM ASSISTANCE AGREEMENT

Applicant(s): HAROLD B. & JESSICA MAYS
Property Address: 320 EAST 6TH STREET, CHULUOTA, FL 32766

OFFICIAL RECORDS
BOOK
3299 1993
SEMINOLE CO. FL

This Agreement is entered into this 14TH day of FEBRUARY, 19 98 by and between Seminole County, a political subdivision of the State of Florida, whose address is 1101 East First Street, Sanford, Florida, 32711 (hereinafter "COUNTY") and HAROLD B. & JESSICA MAYS, HUSBAND AND WIFE,

(hereinafter "HOMEBUYER").

WITNESSETH:

1. USE OF HOME FUNDS

WHEREAS, the COUNTY has received HOME funds appropriated by the National Affordable Housing Act of 1990, as amended, through the U.S. Department of Housing and Urban Development (hereinafter "HUD"), to be expended in accordance with HOME Investment Partnership Acts (42 U.S.C. 12701 et seq), as amended by the Housing and Community Development Act of 1992 and the Multifamily Property Disposition Reform Act of 1994; and

WHEREAS, the COUNTY has agreed to use HOME funds to assist qualified homebuyers with downpayment, closing costs, and/or interest rate buy-down assistance through its subrecipient organization hereby known as Greater Seminole County Chamber of Commerce and meet the requirements as set forth in 24 CFR Part 92 as amended or waived by HUD.

2. AFFORDABILITY

The property which is the subject of this Agreement shall remain affordable in accordance with COUNTY guidelines for a term as specified in a second mortgage note and deed which shall be in effect until the first of the following events occurs: (1) borrower sells, transfers or disposes of the assisted unit (by, including but not limited to, sale, transfer, bankruptcy or foreclosure); (2) the borrower no longer occupies the unit as his principal residence; or (3) the borrower dies, or if a married couple, the survivor dies.

3. REPAYMENTS

The COUNTY shall provide a Deferred Payment Loan in an amount up to \$2,675.00 at 0% until the first of the following events occurs: (1) borrower sells, transfers or disposes of the assisted unit (by, including but not limited to, sale, transfer, bankruptcy or foreclosure); (2) the borrower no longer occupies the unit as his principal residence; or (3) the borrower dies, or if a married couple, the survivor dies.

4. UNIFORM ADMINISTRATIVE REQUIREMENTS

Not applicable as the HOMEBUYER is not a subrecipient or state recipient.

5. PROJECT REQUIREMENT

The COUNTY and the HOMEBUYER agree to comply with HOME regulations as set forth in 24 CFR Part 92 Subpart F, as follows:

(a) The HOMEBUYER(s) have certified that the property shall be his/her/their principal residence and that, at the time of application and approval, his/her/their annual income does not exceed eighty percent (80%) of the median income for the area, as determined by HUD, with adjustments for family size.

(b) The property is located within the geographical areas of Seminole County, Florida and has an after rehabilitation or construction appraised value equal to or less than ninety five percent (95%) (90% when used with SHIP funds) of the median sales price of the area. The COUNTY through Greater Seminole County Chamber of Commerce has reviewed the household income and property value requirements in accordance with the HOME Program requirements and determined the project eligible for funding.

MARRIANNE MORGAN
CLERK OF CIRCUIT COURT
SEMINOLE COUNTY, FLORIDA

184337

RECORDED & VERIFIED
1998 APR - 9 AM 11:49

re

60
RETURN TO: S. GONZO (EMPLOYEE)
FIRST SOUTHWESTERN TITLE COMPANY OF FLORIDA
5965 RED BUG LK. RD. #221 WINTER SPRINGS FL 32708

2/16/98
HBM
JMA

The HOMEBUYER shall maintain the property, including payment of property taxes and homeowners insurance, during the term of affordability.

6. HOUSING AND QUALITY STANDARDS

The property at the time of initial occupancy by the HOMEBUYER shall meet Section B Housing Quality Standards (HQS) and the local building codes and regulations of the COUNTY. The COUNTY has inspected the property and has determined the project eligible for funding.

7. OTHER PROGRAM REQUIREMENTS

The Homeowner shall comply with all applicable Federal laws and regulations as described in HUD guidelines at 24 CFR Part 92 Subpart H. The regulations are provided below. Applicable regulations are so noted.

- a) Equal opportunity and fair housing Applicable Not Applicable (one unit)
- b) Environmental review Applicable Not Applicable
- c) Displacement, relocation and acquisition
 - Not Applicable (activity funded is downpayment, closing cost or interest rate buy-down assistance on a newly constructed unit; therefore no displacement, relocation and acquisition occurred pursuant to Federal rules.)
 - Applicable (Activity is downpayment, closing cost or interest rate buy-down assistance for the purchase of an existing unit. Appropriate notices have been issued. Certification has been provided/expected ensuring that property was not occupied by a tenant and that the owner has been voluntarily displaced by choice.)
- d) Lead paint
 - Applicable (Home built prior to 1978. Lead-based paint notice has been provided and unit evaluated for lead-based paint existence.)
 - Not Applicable (Unit built during or after 1978.)
- e) Conflict of Interest - no conflict found
- f) Disbarment and suspension - not applicable
- g) Flood insurance
- h) Executive Order 12372 - not applicable

8. AFFIRMATIVE MARKETING

Not applicable due to the nature of the activity (HOMEBUYER program).

9. CONDITIONS FOR RELIGIOUS ORGANIZATION

Not applicable due to the nature of the activity (HOMEBUYER program).

10. REQUESTS FOR DISBURSEMENT OF FUNDS

The HOMEBUYER agrees that the funds shall only be used to subsidize a private loan to lower the borrower's monthly housing costs (Principal, Interest, Taxes and Insurance (PITI)) and to pay closing costs and part of the downpayment amount, if necessary. The HOME funds shall be disbursed by the COUNTY at the time of loan closing.

Should rehabilitation be included in the HOME assistance, the HOMEBUYER agrees that any work performed by a contractor in accordance with this Agreement shall be performed pursuant to a written contract in the form required by the COUNTY. Further, the unit shall be inspected by the COUNTY for compliance with COUNTY housing and other local codes and regulations.

Ownership assistance funds shall not be disbursed prior to completion of work and acceptance of the same by the COUNTY.

1. REVERSION OF ASSETS

Not applicable as the homeowner is not a subrecipient.

OFFICIAL RECORDS
BOOK
999 1994
SEMINOLE CO. FL

HB 94 II
JMA

2. RECORDS AND REPORTS

The COUNTY and HOMEBUYER shall complete all reports and maintain documentation, as applicable in accordance with 24 CFR Part 92 and Florida Statutes for a period of three (3) years from the end of the affordability term.

3. ENFORCEMENT OF THE AGREEMENT

The loan shall be evidenced by a Promissory Note and secured by a Mortgage on the property. Failure by the HOMEBUYER to comply with the terms of this Agreement and the loan documents shall be considered a default and appropriate legal action taken.

4. DURATION OF THE AGREEMENT

This Agreement shall be in effect until the first of the following events occurs: (1) borrower sells, transfers or disposes of the assisted unit (by, including but not limited to, sale, transfer, bankruptcy or foreclosure); (2) the borrower no longer occupies the unit as his principal residence; or (3) the borrower dies, or if a married couple, the survivor dies, or for a period of ten (10) years.

5. OTHER PROVISIONS

Neither party hereto shall discriminate against any person or group of persons on account of sex, creed, color or national origin in the performance of this Agreement.

Nothing contained in this Agreement, or any act of the COUNTY or the HOMEBUYER shall be deemed or construed by any of the parties hereto, or third persons to create any relationship of third party beneficiary, principal or agent, limited or general partnership, joint venture or any association or relationship involving the COUNTY.

WITNESS:

Mary Markaris

Gary E. Kaiser County Manager

Date: 3/16/98

WITNESSES AS TO HOMEBUYER(S):

Ruthana Gunter
Shirley A. Carter

HOMEBUYER

Harold Bruce May II
Jessica D. May
Date: 2-14-98

NOTARY AS TO HOMEBUYER(S):

SEMINOLE COUNTY, FLORIDA

STATE OF FLORIDA

COUNTY OF Seminole

The foregoing instrument was acknowledged before me this 14 day of Feb, 1998, by Harold/Jessica May, who is personally known to me or who has produced Fla drivers lic as identification.

Ruthana Gunter

Print Name Ruthana Gunter

Notary Public in and for the County and State Aforementioned.

My commission expires: 10/31/01
Notary Public, State of Florida
Commission No. CC 991685
My Commission Exp. 11/30/2000
1-800-3-NOTARY - Fla. Notary Services/Financing Co.

Document Prepared By

S.H.O.P. Home Ownership Assistance Program
c/o The Greater Seminole County
Chamber of Commerce
4550 South Highway 17-92
Casselberry, FL 32907

3/16/98

OFFICIAL RECORDS
BOOK 999
SEMINOLE COUNTY
1998

Original Copy

This Instrument prepared by:
Arnold W. Schneider, Esq.
County Attorney's Office
1101 East First Street
Sanford, Florida 32771

Please return it to:
Community Development Office
Seminole County Government
1101 East First Street
Sanford, FL 32771

SATISFACTION OF MORTGAGE, NOTE AND AGREEMENT

Know All Persons By These Presents:

WHEREAS, a down payment assistance SHIP Mortgage (the "Mortgage") dated October 11, 1996, and recorded in Official Records Book 3143, Pages 1518 through and including 1522, Public Records of Seminole County, Florida, and a SHIP Mortgage Deferred Payment Promissory Note in the amount of THREE THOUSAND FIVE HUNDRED AND NO/100 DOLLARS (\$3,500.00) (the "Note"), dated October 11, 1996, and recorded in the Official Records Book 3143, Pages 1523 through and including 1525, Public Records of Seminole County, Florida, and that certain Seminole County Home Program Assistance Agreement dated August 13, 1996, recorded in Official Records Book 3143, pages 1526 through and including 1528, Public Records of Seminole County, Florida (the "Agreement") all of which encumbered the property located at 2510 Highlawn Avenue, Sanford, Florida 32773, the legal description and parcel identification for which are as follows:

LOT 21, GENEVA TERRACE, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 11, PAGE 36 OF THE PUBLIC RECORDS OF SEMINOLE COUNTY, FLORIDA

Parcel Identification No.: 02-20-30-501-0000-0210

(the "Property,") were made by Dennis J. Jones and Janet S. Jones, husband and wife, (the "Owners") of the Property, for the benefit of Seminole County, 1101 East First Street, Sanford, Florida 32771; and

WHEREAS, said Mortgage, Note, and Agreement granted to Seminole County a certain interest in the Property should the Owners transfer title, sell, or in any manner cease to occupy the Property as their primary residence or dispose of the Property within ten (10) years from the date of the Mortgage and the Note; and

WHEREAS, Seminole County did not transfer, assign, pledge, or otherwise encumber any interest it obtained pursuant to the Mortgage, Note and Agreement; and

WHEREAS, the Owners did maintain the Property as their residence for at least five (5) years from the date of the Mortgage, Note, and Agreement thus qualifying for forgiveness of the Mortgage, the Note, and the Agreement under current United States Department of Housing and Urban Development ("HUD") regulations and policies; and

WHEREAS, the Owners have requested that Seminole County release the Property from the lien and operation of the Mortgage, Note, and Agreement;

NOW THEREFORE, in consideration of the foregoing recitals Seminole County does hereby acknowledge full and complete satisfaction of said Mortgage, Note, and Agreement.

The Property, the Owners, their heirs and assigns are forever freed, exonerated, discharged, and released of and from the lien of the Mortgage, Note, and Agreement and every part thereof and Seminole County does hereby direct the Clerk of Circuit Court to cancel the same of record.

IN WITNESS WHEREOF, Seminole County has caused these presents to be executed this ___ day of _____, 2004.

ATTEST:

BOARD OF COUNTY COMMISSIONERS
SEMINOLE COUNTY, FLORIDA

MARYANNE MORSE
Clerk to the Board of
County Commissioners of
Seminole County, Florida.

By: _____
DARYL G. MCLAIN, Chairman

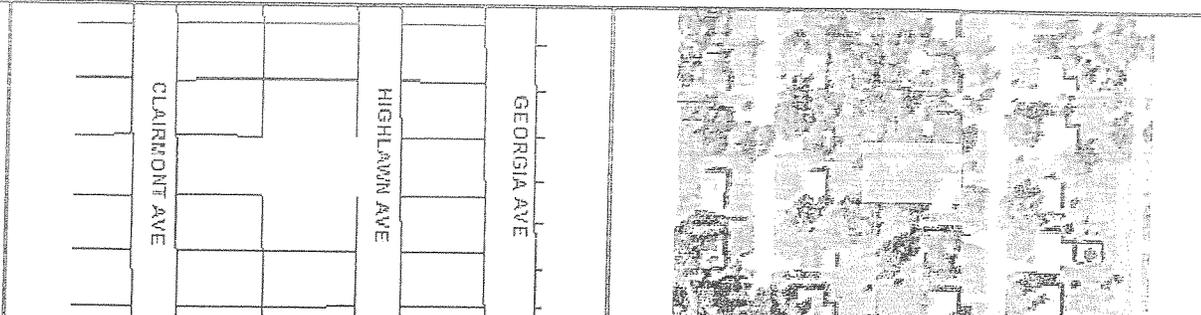
Date: _____

For the use and reliance
of Seminole County only.

Approved as to form and
legal sufficiency.

As authorized for execution
by the Board of County Commissioners
at their _____, 20____
regular meeting.

County Attorney
AWS/lpk
6/16/04
satisfaction-jones

PARCEL DETAIL	Back
 <p>Seminole County Property Appraiser 1001 W. 4th St. Sanford FL 32771 407-665-1500</p>	

GENERAL

Parcel Id: 02-20-30-501-0000-0210 Tax District: S1-SANFORD
 Owner: JONES DENNIS J & Exemptions: 00-HOMESTEAD
 Own/Addr: JONES JANET S
 Address: 2510 HIGHLAWN AVE
 City,State,ZipCode: SANFORD FL 32773
 Property Address: 2510 HIGHLAWN AVE SANFORD 32773
 Subdivision Name: GENEVA TERRACE
 Dor: 01-SINGLE FAMILY

2004 WORKING VALUE SUMMARY

Value Method: Market
 Number of Buildings: 1
 Depreciated Bldg Value: \$58,237
 Depreciated EXFT Value: \$0
 Land Value (Market): \$11,500
 Land Value Ag: \$0
 Just/Market Value: \$69,737
 Assessed Value (SOH): \$46,684
 Exempt Value: \$25,000
 Taxable Value: \$21,684

SALES

Deed	Date	Book	Page	Amount	Vac/Imp
FINAL JUDGEMENT	11/1998	03536	1632	\$100	Improved
WARRANTY DEED	10/1996	03143	1507	\$59,900	Improved
WARRANTY DEED	04/1996	03055	1745	\$32,000	Improved
WARRANTY DEED	01/1975	01051	1372	\$19,700	Improved
ADMINISTRATIVE DEED	01/1974	01023	0006	\$14,000	Improved

Find Comparable Sales within this Subdivision

2003 VALUE SUMMARY

Tax Value(without SOH): \$849
 2003 Tax Bill Amount: \$434
 Savings Due To SOH: \$415
 2003 Taxable Value: \$20,814

DOES NOT INCLUDE NON-AD VALOREM ASSESSMENTS

LAND

Land Assess Method	Frontage	Depth	Land Units	Unit Price	Land Value
LOT	0	0	1.000	11,500.00	\$11,500

LEGAL DESCRIPTION PLAT

LEG LOT 21 GENEVA TERRACE PB 11 PG 36

BUILDING INFORMATION

Bld Num	Bld Type	Year Blt	Fixtures	Base SF	Gross SF	Heated SF	Ext Wall	Bld Value	Est. Cost New
1	SINGLE FAMILY	1957	4	950	1,494	950	CONC BLOCK	\$58,237	\$64,350
	Appendage / Sqft								
	Appendage / Sqft								
	Appendage / Sqft								
	Appendage / Sqft								

NOTE: Assessed values shown are NOT certified values and therefore are subject to change before being finalized for ad valorem tax purposes.
 *** If you recently purchased a homesteaded property your next year's property tax will be based on Just/Market value.





MARYANNE MORGAN
CLERK OF CIRCUIT COURT

SEMINOLE COUNTY, FL
RECORDED & RETURNED

901260

MAY 15 AM 9:22

Standard & Poor's Financial Associates Program



Second Mortgage Deed

THIS SECOND MORTGAGE DEED is hereby made and entered into the 11th day of October 1996 by and between Donald Jones and Jack Jones hereinafter referred to as the "Mortgagor" and Seminole County, a political subdivision of the State of Florida, whose address is 1101 East High Street, Sanford, Florida 32771, hereinafter referred to as the "Mortgagee".

Whenever used herein the terms of "Mortgagor" and "Mortgagee" include all parties to this instrument, the heirs, legal representatives and assigns of individuals and the successors and assigns of corporations; and the term "note" includes in all the notes herein described (whenever the same exist.)

WITNESSETH, that for good and valuable consideration, and also in consideration of the aggregate sum named in the Superior Mortgage Note of even date herewith to Subj. (1), hereinafter described, the Mortgagor hereby grants, conveys, sells, offers, promises, covenants and confirms unto the Mortgagee all the certain land of which the Mortgagor is now seized and in possession situated in Seminole County, Florida, viz.:

SEE EXHIBIT "A" ATTACHED HERETO AND INCORPORATED HEREIN

TO HAVE AND TO HOLD THE SAME, together with the tenements, hereditaments and appurtenances thereto belonging, and the rents, issues and profits thereof, unto the Mortgagee, in fee simple.

AND the Mortgagor covenants with the Mortgagee that the Mortgagor is lawfully seized of said land in fee simple; that the Mortgagor has good right and lawful authority to convey said land as aforesaid; that the Mortgagor will make such further covenants as to please the fee simple title to said land in the Mortgagee as may reasonably be required; that the Mortgagor hereby full warrants the title to said land and will defend the same against the lawful claims of all persons whatsoever and that said land is free and clear of all encumbrances except:

A valid purchase money First Mortgage approved by Mortgagee.

THIS MORTGAGE IS GIVEN TO SEMINOLE COUNTY AND IS EXEMPT FROM PAYMENT OF INTANGIBLE PERSONAL PROPERTY TAX AND DOCUMENTARY STAMP EXCISE TAX ON DOCUMENTS PURSUANT TO SECTIONS 218.31(1) AND 193.106(1)(d), FLORIDA STATUTES

This instrument was prepared by and Return to: ETALIA E. GRIFFIN, SRP Finance Director, Seminole County, Clerk of Circuit Court, 1101 East High Street, Sanford, FL 32771

OFFICIAL RECORDS
9119 1518

Maryanne Morgan

*407
407
407
Auth 1310
4076657412*

22

Second Mortgage, Homeowners, Insurance, Payment



ANY DEFAULT in any mortgage note, or lien of record, including, but not limited to the Second Mortgage Note and the First Mortgage approved herein, shall constitute a default under this instrument. The inclusion of a mortgage or lien foreclosure legal proceeding filed on any basis authorizing the Mortgagee to declare a default. In the event of foreclosure, the Mortgagee reserves the right of first refusal of the land on default in Article "A"

PROVIDED, ALWAYS, that said Mortgagee shall pay unto said Mortgagee the certain Second Mortgage Note hereinafter substantially copied or tabulated, to-wit:

SEE EXHIBIT "B" ATTACHED HERETO AND INCORPORATED HEREIN

AND the Mortgagee shall perform, comply with and abide by each and every of the agreements, stipulations, conditions and covenants therein and of this Second Mortgage, and if not, then this Mortgage and the estate hereby created, shall become null and void.

AND the Mortgagee hereby further covenants and agrees to pay promptly when due the principal and interest and other sums of money provided for in said note and Second Mortgage, or other to pay all and singular the taxes, assessments, levies, liabilities, charges, and encumbrances of every kind on said property to partial, complete or better no work, impairment or destruction of said land or the improvement thereon or any time to pay all costs, charges, and expenses, including attorney's fees and the benefits, necessarily incurred or paid by the Mortgagee because of the failure of the Mortgagee to promptly and fully comply with the agreements, stipulations, conditions and covenants of said note and this Second Mortgage, or other to perform, comply with and abide by each and every of the agreements, stipulations, conditions and covenants of said note and the Second Mortgage, or other. In the event the Mortgagee fails to pay when due any tax, assessment, insurance premium or other sum of money payable by virtue of said note and this Second Mortgage, or other, the Mortgagee may pay the same, without waiving or affecting the option to foreclose or any other right hereunder, and all such payments shall bear interest from the date thereof at the highest lawful rate then allowed by the laws of State of Florida.

If each and every one of the agreements, stipulations, conditions and covenants of said note and this Second Mortgage, are not fully performed, complied with and abided by, then the entire sum mentioned in said note, and this Second Mortgage, or the entire balance unpaid thereon, shall forthwith or thereafter, at the option of the Mortgagee, become and be due and payable, anything in said note or herein to the contrary notwithstanding. Failure by the Mortgagee to exercise any of the rights or options herein provided shall not constitute a waiver of any rights or options under said note or this Second Mortgage reserved or thereafter accruing.

Provided that as set forth in the Second Mortgage Note attached hereto as Exhibit "B" no payment shall be required on the Second Mortgage so long as the land remains occupied by the Mortgagee, and said land is not sold, leased, rented or otherwise

OFFICIAL RECORDS
BOOK 1519
PAGE 1143

Sealed Copy - Not to be Released



STATE OF FLORIDA
COUNTY OF SEMINOLE

I HEREBY CERTIFY that on this 14th day of October, 1991
before me, a Notary Public authorized in the State aforesaid, and in the County aforesaid
to take acknowledgments, personally appeared BRUCE JAMES
and JANE JAMES, husband and wife, who executed the foregoing instrument and who
acknowledged before me that they executed the same and are personally known
to me or have produced A SIGNED EXCISE as identified and who did
not take an oath.

WITNESS my hand and official seal in the County and State last aforesaid.



Notary Public
for the State of Florida
My Comm. Expires
1/24/00

[Signature]

Name: ELSA E. JAMES
Notary Public
Social Number or: 80639
Commission Expires: 1/24/00

SEMINOLE CO. FL

3113 1521

OFFICIAL RECORDS
NOTARY PUBLIC

Specialty Homeowners Assistance Program



EXHIBIT "A"
LEGAL DESCRIPTION

LOT 21, SUNDY TRACT, ACCORDING TO THE PLAT THEREOF AS RECORDED
IN YEAR BOOK 11, PAGE 36, OF THE PUBLIC RECORDS OF SUTTER COUNTY,
CALIF.

APR 21 15 22
3 14 3
SERVICES CO. PL

Second Mortgage Refinance Program



EXHIBIT "B"
SECOND MORTGAGE NOTE

AMOUNT: \$1,500.00

SEMI-MONTHLY PAYMENTS
\$116.58
1563

FOR VALUE RECEIVED, the undersigned jointly and severally, if more than one, or to pay Seminole County ("The County"), a political subdivision of the State of Florida, or either, in the manner hereinafter specified, the sum of One Thousand Five Hundred and 00/100 (\$1,500.00). The said principal shall be payable in lawful money of the United States of America to the County at 101 West Park Street, Sanford, Florida 32771, or at such a place as may hereafter be designated by written notice from the holder to the maker hereof. This Note and Mortgage securing same shall be for a period of twenty (20) or thirty (30) years (if used in conjunction with FHA financing), beginning on the date of execution of this Note and accompanying Mortgage. Repayment of this Note shall take place in the following manner:

- A. If a default of the First Mortgage occurs, the Second Mortgage Note shall be due and payable in full.
- B. No payment shall be required during the term of this Note, and this debt shall be permanently forgiven (except one) 1 year (10); 2 years (20); or 3 years (30) years (as applicable), after the date of the execution of this Note, provided my condition of default has occurred. This provision shall ensure that the subject home and property is not sold, leased, transferred or refinanced and/or the owner complies for a period of at least ten (10), twenty (20) or thirty (30) years (as applicable) after execution of this Note.
- C. If the property is sold, leased, transferred or refinanced prior to 1 (ten) (20) 3 (30) years after the purchase, the full payment shall be due on sale, lease, transfer or refinancing less any available payments as set forth in the respective provisions of the Federal Regulations in effect at the time of default.

This Note incorporates, and is incorporated into, the Second Mortgage Deed of even date on the following described property:

SEE EXHIBIT "A" ATTACHED HERETO AND INCORPORATED HEREIN

DEFAULT

The maker of this Note or its successors shall be in default upon occurrence of any or more of the following conditions:

- _____
- _____
- _____

Seminole County Homeownership Assistance Program



THIS MORTGAGE IS GIVEN TO SEMINOLE COUNTY AND IS EXEMPT FROM PAYMENT OF INTANGIBLE PERSONAL PROPERTY TAX AND DOCUMENTARY STAMP EXCISE TAX ON DOCUMENTS PURSUANT TO SECTIONS 420.513(1) AND 199.166(1)(b), FLORIDA STATUTES.

This instrument was prepared by one return to: Diane L. Scales, State Program Officer, Seminole County, 1000 N. Alhambra Ave., Suite 1000, Altamonte Springs, FL 32717.

1. The sale, transfer or refinancing of the subject home and real property, within ten (10), twenty (20) or thirty (30) years (as applicable) of execution of this Note, by maker or maker's successors.
2. Leasing or renting of the property within ten (10), twenty (20) or thirty (30) years of the date of execution of the Note and Second Mortgage.
3. The destruction or abandonment of the home on the subject property by maker or maker's successors.
4. Failure to pay applicable property taxes on subject property and improvements.
5. Failure to maintain adequate hazard insurance on subject property and improvements.
6. Failure to comply with the terms and conditions of the accompanying Second Mortgage Deed of ownership.
7. Failure to comply with the terms and conditions of the First Mortgage securing the property.

3143 1574
Seminole County
Altamonte Springs, FL

CONSEQUENCE OF DEFAULT

The execution of a default on either mortgage shall constitute an acknowledgment of the foregoing judgment, principal balance, interest herein and stated by an accompanying Second Mortgage of ownership, and the entire remaining unpaid balances shall be due in full immediately, less any available forgiveness as provided in the respective provisions of the Federal regulations in effect at the time of default.

MEDIAN RESIDENCE PROVISIONS

This Second Mortgage shall be subordinate to a First Mortgage as approved by the County.

This Note is acquired by a Mortgage on real estate, or even state homestead, made by the borrower in favor of the note holder, and shall be construed and entered according to the laws of the State of Florida. The terms of said Mortgage are by this reference made a part hereof.

Seminole County Homeownership Assistance Program



Each person liable hereon whether maker or enforcer, hereby waives presentment, protest, notice of protest and notice of dishonor and agrees to pay all costs, including reasonable attorney's fees, whether suit be brought or not, if, after maturity of this Note or default hereunder, or under said Mortgage, counsel shall be employed to collect this Note or to protect the security of said Mortgage.

Whenever used herein the term "holder", "maker" or "payee" should be construed in the singular or plural as the context may require or admit.

In the event of foreclosure, County reserves the right of first refusal on the property.

IN WITNESS WHEREOF, the said Mortgagor has hereunto signed and sealed these presents this day and year first above written.

Linda K. Goins

Print Name: LINDA K. GOINS

Linda M. Karcher

Print Name: LINDA M. KARCHER

Print Name: _____

Print Name: _____

Dennis J. Jones

Print Name: Dennis Jones

Janet D. Jones

Print Name: Janet Jones
2510 Highlawn Avenue
Sanford, Florida 32773

3143 1525
SEMINOLE CO. FL

OFFICIAL RECORDS
BOOK PAGE

STATE OF FLORIDA
COUNTY OF SEMINOLE

I HEREBY CERTIFY that on this 11th day of OCTOBER, 1996 before me, an officer duly authorized in the State aforesaid and in the County aforesaid to take acknowledgments, personally appeared DENNIS JONES and JANET JONES, who executed the foregoing instrument and who acknowledge before me that ~~he/she~~/they executed the same and are personally known to me or have produced A DRIVERS LICENSE as identification and who did/did not take an oath.

WITNESS my hand and official seal in the County and State last aforesaid.

Linda K. Goins

Name: LINDA K. GOINS
Notary Public
Serial Number PC 304209
Commission Expires 01/24/00



Linda K. Goins
NOTARY PUBLIC
January 24, 2000
COMM. TRM 304209 EXPIRES 01/24/00

13/2

MARYANNE MORSE
CLERK OF CIRCUIT COURT

SEMINOLE COUNTY, FL.
RECORDED & VERIFIED

901261

OCT 15 AM @ 22

SEMINOLE COUNTY
HOME PROGRAM

HOMEBUYER PROGRAM ASSISTANCE AGREEMENT

Applicant(s): Dennis and Janet Jones

Property Address: 2510 Highlawn Ave,

Sanford, Fl 32773

This Agreement is entered into this 13th day of August, 1996 by and between Seminole County, a political subdivision of the State of Florida, whose address is 1101 East First Street, Sanford, Florida, 32771 (hereinafter "COUNTY") and Dennis and Janet Jones (hereinafter "HOMEBUYER").

WITNESSETH:

1. USE OF HOME FUNDS

WHEREAS, the COUNTY has received HOME funds appropriated by the National Affordable Housing Act of 1990, as amended, through the U.S. Department of Housing and Urban Development (hereinafter "HUD"), to be expended in accordance with HOME Investment Partnership Acts (42 U.S.C. 12701 et seq), as amended by the Housing and Community Development Act of 1992 and the Multifamily Property Disposition Reform Act of 1994; and

WHEREAS, the COUNTY has agreed to use HOME funds to assist qualified homebuyers with downpayment, closing costs and/or interest rate buy-down assistance through its subrecipient organization hereby known as Greater Seminole County Chamber of Commerce and meet the requirements as set forth in 24 CFR Part 92 as amended or waived by HUD.

2. AFFORDABILITY

The property which is the subject of this Agreement shall remain affordable in accordance with COUNTY guidelines for a term as specified in a second mortgage note and deed which shall be in effect until the first of the following events occurs: (1) borrower sells, transfers or disposes of the assisted unit (by, including but not limited to, sale, transfer, bankruptcy or foreclosure); (2) the borrower no longer occupies the unit as his principal residence, or (3) the borrower dies, or if a married couple, the survivor dies.

3. REPAYMENTS

The COUNTY shall provide a Deferred Payment Loan in an amount up to \$ 3,500.00 at 0% until the first of the following events occurs: (1) borrower sells, transfers or disposes of the assisted unit (by, including but not limited to, sale, transfer, bankruptcy or foreclosure); (2) the borrower no longer occupies the unit as his principal residence, or (3) the borrower dies, or if a married couple, the survivor dies.

4. UNIFORM ADMINISTRATIVE REQUIREMENTS

Not applicable as the HOMEBUYER is not a subrecipient state recipient.

5. PROJECT REQUIREMENT

The COUNTY and the HOMEBUYER agree to comply with HOME regulations as set forth in 24 CFR Part 92 Subpart F, as follows:

(a) The HOMEBUYER(s) have certified that the property shall be his/hers/their principal residence and that, at the time of application and approval, his/hers/their annual income does not exceed eighty percent (80%) of the median income for the area, as determined by HUD, with adjustments for family size.

(b) The property is located within the geographical areas of Seminole County, Florida and has an after rehabilitation or construction appraised value equal to or less than ninety-five percent (95%) (90% when used with SHIP funds) of the median sales price of the area. The COUNTY through, Greater Seminole County Chamber of Commerce, has reviewed the household income and property value requirements in accordance with the HOME Program requirements and determined the project eligible for funding.

The HOMEBUYER shall maintain the property, including payment of property taxes and homeowners insurance, during the term of affordability.

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The HOMEBUYER shall maintain the property, including payment of property taxes and homeowners insurance, during the term of affordability.

6. HOUSING AND QUALITY STANDARDS

The property at the time of initial occupancy by the HOMEBUYER shall meet Section 8 Housing Quality Standards (HQS) and the local building codes and regulations of the COUNTY. The COUNTY has inspected the property and has determined the project eligible for funding.

7. OTHER PROGRAM REQUIREMENTS

The Homeowner shall comply with all applicable Federal laws and regulations as described in HUD guidelines at 24 CFR Part 92 Subpart H. The regulations are provided below. Applicable regulations are so noted.

- a) Equal opportunity and fair housing Applicable Not Applicable (one unit)
- b) Environmental review Applicable Not Applicable
- c) Displacement, relocation and acquisition
 - Not Applicable (activity funded is downpayment, closing cost or interest rate buy-down assistance on a newly constructed unit; therefore no displacement, relocation and acquisition occurred pursuant to Federal rules).
 - Applicable (Activity is downpayment, closing cost or interest rate buy-down assistance for the purchase of an existing unit. Appropriate notices have been issued. Certification has been provided/obtained ensuring that property was not occupied by a tenant and that the owner has been voluntarily displaced by choice.
- d) Lead paint
 - Applicable (Homes built prior to 1978. Lead-based paint notice has been provided and evaluated for lead-based paint existence.)
 - Not Applicable (Unit built during or after 1978.)
- e) Conflict of interest - no conflict found
- f) Disbarment and suspension - not applicable
- g) Flood insurance
- h) Executive Order 12872 - not applicable.

8. AFFIRMATIVE MARKETING

Not applicable due to the nature of the activity (HOMEBUYER program).

9. CONDITIONS FOR RELIGIOUS ORGANIZATION

Not applicable due to the nature of the activity (HOMEBUYER program).

10. REQUESTS FOR DISBURSEMENT OF FUNDS

The HOMEBUYER agrees that the funds shall only be used to subsidize a private loan to lower the borrower's monthly housing costs (Principal, Interest, Taxes and Insurance (PITI)) and to pay closing costs and part of the downpayment amount, if necessary. The HOME funds shall be disbursed by the COUNTY at the time of loan closing.

Should rehabilitation be included in the HOME assistance, the HOMEBUYER agrees that any work performed by a contractor in accordance with this Agreement shall be performed pursuant to a written contract in the form required by the COUNTY. Further, the unit shall be inspected by the COUNTY for compliance with COUNTY housing and other local codes and regulations.

Ownership assistance funds shall not be disbursed prior to completion of work and acceptance of the same by the COUNTY.

1. REVERSION OF ASSETS

Not applicable as the homeowner is not a subrecipient.

2. RECORDS AND REPORTS

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Seminole Co. FL
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BOOK PAGE

The COUNTY and HOMEBUYER shall complete all reports and maintain documentation, as applicable in accordance with 24 CFR Part 62 and Florida Statutes for a period of three (3) years from the end of the affordability term.

3. ENFORCEMENT OF THE AGREEMENT

The loan shall be evidenced by a Promissory Note and secured by a Mortgage on the property. Failure by the HOMEBUYER to comply with the terms of this Agreement and the loan documents shall be considered a default and appropriate legal action taken.

4. DURATION OF THE AGREEMENT

This Agreement shall be in effect until the first of the following events occurs: (1) borrower sells, transfers or disposes of the assisted unit (by, including but not limited to, sale, transfer, bankruptcy or foreclosure); (2) the borrower no longer occupies the unit as his principal residence; or (3) the borrower dies, or if a married couple, the survivor dies, or for a period of ten (10) twenty (20) or thirty (30) years, as applicable.

5. OTHER PROVISIONS

Neither party hereto shall discriminate against any person or group of persons on account of race, sex, creed, color or national origin in the performance of this Agreement.

Nothing contained in this Agreement, or any act of the COUNTY or the HOMEBUYER shall be deemed or construed by any of the parties hereto, or third persons to create any relationship of third party beneficiary, principal or agent, limited or general partnership, joint venture or any association or relationship involving the COUNTY.

WITNESS

Mary Veeu Mantzaris
MARY VEEU MANTZARIS

SEMINOLE COUNTY, FLORIDA

Ron H. Rabun
RON H. RABUN, County Manager

Date: 10/3/96

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SEMINOLE CO. FL

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WITNESSES

Linda K. Goins
Linda K. Goins

HOMEBUYER

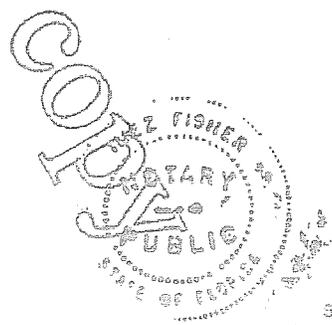
Dennis Jones
Dennis Jones
Date: 8-13-96

STATE OF Florida,
COUNTY OF Seminole

The foregoing instrument was acknowledged before me this 13th day of August 1996, by Dennis James Jones, who is personally known to me or who has produced Driver's License as identifying.

Inez Fisher
Print Name Inez Fisher

Notary Public in and for the County and State Above mentioned.
OFFICIAL SEAL
INEZ FISHER
My commission expires: 04.28.99
Commission # CC 443259



This instrument prepared by:
Arnold W. Schneider, Esq.
County Attorney's Office
1101 East First Street
Sanford, Florida 32771

Please return it to:
Community Development Office
Seminole County Government
1101 East First Street
Sanford, FL 32771

SATISFACTION OF MORTGAGE AND NOTE

Know All Persons By These Presents:

WHEREAS, a down payment assistance SHIP Mortgage (the "Mortgage") dated May 8, 1995, and recorded in Official Records Book 2915, Pages 0196 through and including 0199, Public Records of Seminole County, Florida, and a SHIP Mortgage Deferred Payment Promissory Note in the amount of THREE THOUSAND AND NO/100 DOLLARS (\$3,000.00) (the "Note"), dated May 8, 1995, and recorded in the Official Records Book 2915, Pages 0201 through and including 0202, Public Records of Seminole County, Florida, which encumbered the property located at 2604 Myrtle Avenue, Sanford, Florida 32771, the legal description and parcel identification for which are as follows:

LOT 418, FRANK L. WOODRUFF'S SUBDIVISION OF LANDS SOUTH, SANFORD, FLORIDA, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 3, PAGES 44 OF THE PUBLIC RECORDS OF SEMINOLE COUNTY, FLORIDA

Parcel Identification Number: 01-20-30-506-0000-4180

(the "Property,") were made by Timmy L. Bryant, a single person, (the "Owner") of the Property, for the benefit of Seminole County, 1101 East First Street, Sanford, Florida 32771; and

WHEREAS, said Mortgage and Note granted to Seminole County a certain interest in the Property should the Owner transfer title, sell, or in any manner cease to occupy the Property as his primary residence or dispose of the Property within thirty (30) years from the date of the Mortgage and the Note; and

WHEREAS, Seminole County did not transfer, assign, pledge, or otherwise encumber any interest it obtained pursuant to the Mortgage and Note; and

WHEREAS, the Owner conveyed the Property to another person within the thirty (30) year period; and

WHEREAS, the Owner(s) did maintain the Property as his residence for at least five (5) years from the date of the Mortgage and the Note

thus qualifying for forgiveness of the Mortgage and the Note under current United States Department of Housing and Urban Development ("HUD") regulations and policies; and

WHEREAS, the Owner has requested that Seminole County release the Property from the lien and operation of the Mortgage and Note;

NOW THEREFORE, in consideration of the foregoing recitals Seminole County does hereby acknowledge full and complete satisfaction of said Mortgage and Note.

The Property, the Owner, his heirs and assigns are forever freed, exonerated, discharged, and released of and from the lien of the Mortgage and Note and every part thereof and Seminole County does hereby direct the Clerk of Circuit Court to cancel the same of record.

IN WITNESS WHEREOF, Seminole County has caused these presents to be executed this ___ day of _____, 2004.

ATTEST:

BOARD OF COUNTY COMMISSIONERS
SEMINOLE COUNTY, FLORIDA

MARYANNE MORSE
Clerk to the Board of
County Commissioners of
Seminole County, Florida.

By: _____
DARYL G. MCLAIN, Chairman

Date: _____

For the use and reliance
of Seminole County only.

Approved as to form and
legal sufficiency.

As authorized for execution
by the Board of County Commissioners
at their _____, 20____
regular meeting.

County Attorney
AWS/lpk
6/16/04
satisfaction-bryant

PARCEL DETAIL		Back																															
<p>GENERAL</p> <p>Parcel Id: 01-20-30-506-0000-4180 Tax District: S1-SANFORD Owner: MARRERO TRINA TRUSTEE Exemptions: Own/Addr: FBO Address: 478 E ALTAMONTE DR STE 108 City,State,ZipCode: ALTAMONTE SPRINGS FL 32701 Property Address: 2604 MYRTLE AVE SANFORD 32771 Subdivision Name: WOODRUFFS SUBD FRANK L Dor: 01-SINGLE FAMILY</p>		<p>2004 WORKING VALUE SUMMARY</p> <p>Value Method: Market Number of Buildings: 1 Depreciated Bldg Value: \$74,505 Depreciated EXFT Value: \$0 Land Value (Market): \$8,460 Land Value Ag: \$0 Just/Market Value: \$82,965 Assessed Value (SOH): \$82,965 Exempt Value: \$0 Taxable Value: \$82,965</p>																															
<p>SALES</p> <table border="1"> <thead> <tr> <th>Deed</th> <th>Date</th> <th>Book</th> <th>Page</th> <th>Amount</th> <th>Vac/Imp</th> </tr> </thead> <tbody> <tr> <td>WARRANTY DEED</td> <td>08/2000</td> <td>03937</td> <td>1181</td> <td>\$100</td> <td>Improved</td> </tr> <tr> <td>WARRANTY DEED</td> <td>05/1995</td> <td>02915</td> <td>0189</td> <td>\$64,000</td> <td>Improved</td> </tr> <tr> <td>SPECIAL WARRANTY DEED</td> <td>02/1995</td> <td>02885</td> <td>0882</td> <td>\$4,800</td> <td>Vacant</td> </tr> <tr> <td>SPECIAL WARRANTY DEED</td> <td>02/1995</td> <td>02885</td> <td>0860</td> <td>\$4,800</td> <td>Vacant</td> </tr> </tbody> </table> <p>Find Comparable Sales within this Subdivision</p>		Deed	Date	Book	Page	Amount	Vac/Imp	WARRANTY DEED	08/2000	03937	1181	\$100	Improved	WARRANTY DEED	05/1995	02915	0189	\$64,000	Improved	SPECIAL WARRANTY DEED	02/1995	02885	0882	\$4,800	Vacant	SPECIAL WARRANTY DEED	02/1995	02885	0860	\$4,800	Vacant	<p>2003 VALUE SUMMARY</p> <p>2003 Tax Bill Amount: \$1,496 2003 Taxable Value: \$71,703 DOES NOT INCLUDE NON-AD VALOREM ASSESSMENTS</p>	
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Bld Num	Bld Type	Year Blt	Fixtures	Base SF	Gross SF	Heated SF	Ext Wall	Bld Value	Est. Cost New																								
1	SINGLE FAMILY	1995	6	1,071	1,356	1,071	CB/STUCCO FINISH	\$74,505	\$77,408																								



Downpayment Assistance Program

Second Mortgage Deed

29
7.00

THIS SECOND MORTGAGE DEED, executed the a day of May, 1995, A.D. by TIMMY L. BRYANT and _____, hereinafter called the Mortgagor, to Seminole County ("The County"), a political subdivision of the State of Florida, with permanent address at 1101 E. First Street, Sanford, Florida 32221, hereinafter called the Mortgagee:

(Whenever used herein the terms of "Mortgagor" and "Mortgagee" include all the parties to this instrument and the heirs, legal representatives and assigns of individuals, and the successors and assigns of corporations; and the term "note" include all the notes herein described if more than one.)

WITNESSETH, that for good and valuable consideration, and also in consideration of the aggregate sum named in the Second Mortgage Note of even date herewith (\$ 1,000.00), hereinafter described, the Mortgagor hereby grants, bargains, sells, alien, premises, conveys and confirms unto the Mortgagee all the certain land of which the Mortgagor is now seized and in possession situated in Seminole County, Florida, viz:

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF

TO HAVE AND TO HOLD THE SAME, together with the tenements, hereditaments and appurtenances thereto belonging, and the rents, issues and profits thereof, unto the Mortgagee, in fee simple.

AND the Mortgagor covenants with the Mortgagee that the Mortgagor is indefeasibly seized of said land in fee simple; that the Mortgagor has good right and lawful authority to convey said land as aforesaid; that the Mortgagor will make such further assurances to perfect the fee simple title to said land in the Mortgagee as may reasonably be required; that the Mortgagor hereby full warrants the title to said land and will defend the same against the lawful claims of all persons whomsoever; and that said land is free and clear of all encumbrances except:

A valid purchase money first mortgage approved by Mortgagee.

THIS MORTGAGE IS GIVEN TO SEMINOLE COUNTY AND IS EXEMPT FROM PAYMENT OF INTANGIBLE PERSONAL PROPERTY TAX AND DOCUMENTARY STAMP EXCISE TAX ON DOCUMENTS PURSUANT TO SECTIONS 420.513(1) AND 199.185(1)(d) FLORIDA STATUTES

This instrument was prepared by: C. Hanson
Walker & Associates
235 S. Maitland Ave, Ste 216
Maitland, FL 32751

C. Walker & Assoc

OFFICIAL RECORDS
BOOK 2915 PAGE 0196
SEMINOLE CO., FL.

MARYANNE MORSE
CLERK OF CIRCUIT COURT
703490

SEMINOLE COUNTY, FL
RECORDED & YEARLED
95 MAY 12 AM 8:48

SEMINOLE COUNTY
DOWNPAYMENT ASSISTANCE PROGRAM

Downpayment Assistance Program

ANY DEFAULT in any mortgage note, or lien of record, including, but not limited to the Second Mortgage note and the First Mortgage approved herein, shall constitute a default under this instrument. The institution of a mortgage or lien foreclosure legal proceeding shall be one basis authorizing the Mortgagee to declare a default.

PROVIDED ALWAYS, that said Mortgagor shall pay unto said Mortgagee certain Second Mortgage Note hereinafter substantially copied or identified, to-wit:

SEE EXHIBIT "B" ATTACHED HERETO AND MADE A PART HEREOF

AND the Mortgagor shall perform, comply with and abide by each and every the agreements, stipulations, conditions and covenants thereof, and of this Mortgage then this Mortgage and the estate hereby created, shall cease, determine and be null and void.

AND the Mortgagor hereby further covenants and agrees to pay promptly when due the principal and interest and other sums of money provided for in said note and this Mortgage, or either; to pay all and singular the taxes, assessments, levies, liabilities, obligations, and encumbrances of every nature on said property to permit, commit or suffer no waste, impairment or deterioration of said land or the improvement thereon at any time; to pay all costs, charges, and expenses, included lawyer's fees and title searches, reasonably incurred or paid by the Mortgagee because of the failure of the Mortgagor to promptly and fully comply with the agreements, stipulations, conditions and covenants of said note and this Mortgage, or either; to perform, comply with and abide by each and every of the agreements, stipulations, conditions and covenants of said note and this Mortgage, or either. In the event the Mortgagor fails to pay when due any tax, assessment, insurance premium or other sum of money payable by virtue of said note and this Mortgage, or either, the Mortgagee may pay the same, without waiving or affecting the option to foreclose or any other right hereunder, and all such payments shall bear interest from the date thereof at the highest lawful rate then allowed by the laws of the State of Florida.

If each and every one of the agreements, stipulations, conditions and covenants of said note and this Mortgage, are not fully performed, complied with and abided by, then the entire sum mentioned in said note, and this mortgage, or the entire balance unpaid thereon, shall forthwith or thereafter, at the option of the Mortgagee, become and be due and payable, anything in said note or herein to the contrary notwithstanding. Failure by the Mortgagee to exercise any of the rights or options herein provided shall not constitute a waiver of any rights or options under said note or this Mortgage accrued or thereafter accruing.

Provided that, as provided in the Second Mortgage Note attached hereto as Exhibit "B", no payments shall be required on this Second Mortgage as long as this property remains occupied by the Mortgagor, and said property is not leased, rented or subleased. Should the property remain owner-occupied and not be rented, leased or subleased for the life of the mortgage of twenty (20) or thirty (30) years (if used in conjunction with FHA financing), then this Second Mortgage shall be forgiven in full and released from the public records. Should this provision be violated, a default shall be declared, and the entire amount shall be immediately due and payable less a pro-rata percentage for each year of occupancy (i.e., 5% per year for a twenty (20) year mortgage, or 3.3% per year for a thirty (30) year mortgage) as applicable.

SEMINOLE COUNTY

CDAP HOUSING PROGRAM

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Downpayment Assistance Program

This Mortgage shall be subordinate to a First Mortgage on this property, subject to the notification and approval of Mortgagee.

IN WITNESS WHEREOF, the said Mortgagor has hereunto signed and sealed these presents the day year first above written.

Signed, sealed and delivered in the presence of:

MORTGAGOR:

Connie Lee Hanson
Print Name: CONNIE LEE HANSON

Timmy L. Bryant
Print Name: TIMMY L. BRYANT

William W. Austin
Print Name: WILLIAM W. AUSTIN

2604 Myrtle Ave.
Seaford, FL 32771
Print Name: _____

Print Name: _____

Print Name: _____

STATE OF FLORIDA
COUNTY OF SEMINOLE

I HEREBY CERTIFY that on this 9 day of May, 1995, before me, an officer duly authorized in the State aforesaid and in the County aforesaid to take acknowledgments, personally appeared TIMMY L. BRYANT and _____ who executed the foregoing instrument and who acknowledge before me that he/she/they executed the same and are personally known to me or have produced DRIVERS LICENSE as identification and who did/did not take an oath.

WITNESS my hand and official seal in the County and State last aforesaid.

Connie Lee Hanson
Name:
Notary Public
Serial Number

Commission Expires: CONNIE LEE HANSON
MY COMMISSION / COMISSION EXPIRES
October 31, 1997
97-0501 (REV) TEST FAX 08/28/92, DLB

2915 0198
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SEMINOLE CO. FL.

SEMINOLE COUNTY

DOWNPAYMENT ASSISTANCE PROGRAM

Downpayment Assistance Program

EXHIBIT 'A'
LEGAL DESCRIPTION

Lot 416, FRANK L. WOODHUFF'S SUBDIVISION OF LAND'S SOUTH, SANFORD, FLORIDA,
ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 3, PAGE 44, OF THE PUBLIC
RECORDS OF SEMINOLE COUNTY, FLORIDA.

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2915 0199
SEMINOLE CO., FL.

Downpayment Assistance Program

EXHIBIT "B"

SECOND MORTGAGE NOTE

AMOUNT: 3,000.00

FOR VALUE RECEIVED, the undersigned (jointly and severally, if more than one) promises to pay Seminole County ("The County"), a political subdivision of the State of Florida, or order, the manner hereinafter specified, the sum of THREE THOUSAND & NO/100 (\$ 3,000.00). The said principal shall be payable in lawful money of the United States of America to the County at 1101 E. First St., Sanford, Florida 32771, or at such a place as may hereafter be designated by written notice from the holder to the maker hereof. This Note and Mortgage securing same shall be for a period of twenty (20) or thirty (30) years (if used in conjunction with FHA financing), beginning on the date of execution of this Note and accompanying Mortgage. Repayment of this Note shall take place in the following manner:

- A. If a default of the first mortgage occurs, the Second Mortgage Note shall be due and payable in full.
- B. This debt shall be permanently forgiven twenty (20) or thirty (30) years (as applicable) after the date of the execution of this Note. The purpose of this provision is to ensure that the subject home and property are owner-occupied for a period of at least twenty (20) or thirty (30) years (as applicable).

This Note incorporates, and is incorporated into, the Mortgage Deed of even date on the following described property,

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF

DEFAULT

The maker of this Note or its successors shall be in default under any one or more of the following conditions:

THIS MORTGAGE IS GIVEN TO
SEMINOLE COUNTY
AND IS EXEMPT FROM PAYMENT OF
INTANGIBLE PERSONAL PROPERTY
TAX AND DOCUMENTARY STAMP EXCISE
TAX ON DOCUMENTS PURSUANT TO
SECTIONS 420.513(1) AND 199.185(1)(c)
FLORIDA STATUTES

This instrument was
prepared by:
C. Hanson
Walker & Associates
215 S. Maitland Ave, Ste 216
Maitland, FL 32751

SEMINOLE COUNTY

DOWNPAYMENT ASSISTANCE PROGRAM

Downpayment Assistance Program

1. The sale of the subject home and real property, within twenty (20) or thirty (30) years (as applicable) of execution of this Note, by maker or maker's successors.
2. Leasing or renting of the property within twenty (20) or thirty (30) years of the date of execution of this Note and Mortgage.
3. The destruction or abandonment of the home on the subject property by maker or maker's successors.
4. Failure to pay applicable property taxes on subject property and improvements.
5. Failure to maintain adequate hazard insurance on subject property and improvements.
6. Failure to comply with the terms and conditions of the accompanying Mortgage Deed of even date.
7. Failure to comply with the terms and conditions of the First Mortgage securing the property.

CONSEQUENCE OF DEFAULT

Default under this Note will trigger an acceleration of the remaining unpaid principal balance evidenced herein and secured by an accompanying Mortgage of even date, and the entire remaining unpaid principal balance will be due in full immediately upon default minus the yearly forgiveness deduction.

MISCELLANEOUS PROVISIONS

This Mortgage Note shall be subordinate to a First Mortgage as approved by the County.

This Note is secured by a Mortgage on real estate, of even date herewith, made by the maker in favor of the said holder, and shall be construed and enforced according to the laws of the State of Florida. The terms of said Mortgage are by this reference made a part thereof.

Each person liable hereon whether maker or enforcer, hereby waives procoment, protest, notice of protest and notice of dishonor and agrees to pay all costs, including reasonable attorney's fees, whether suit be brought or not, if, after maturity of this Note or default hereunder, or under said Mortgage, counsel shall be employed to collect this Note or to protect the security of said Mortgage.

Whenever used herein the term "holder", "maker" or "payee" should be construed in the singular or plural as the context may require or admit.

In the event of foreclosure, County reserves the right of first refusal on the property.

IN WITNESS WHEREOF, the said Mortgagor has hereunto signed and sealed these presents the day year first above written.

OFFICIAL RECORDS
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2915 0202
SEMINOLE CO. FL.

Downpayment Assistance Program

Signed, sealed and delivered
in the presence of:

MORTGAGOR:

Connie Lee Hanson
Print Name: Connie Lee Hanson

Timmy L. Bryant
Print Name: TIMMY L. BRYANT

William W. Hanson
Print Name: William W. Hanson

Print Name: _____

Print Name: _____

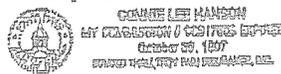
Print Name: _____

STATE OF FLORIDA
COUNTY OF SEMINOLE

I HEREBY CERTIFY that on this 9 day of May, 1995, before me, an officer duly authorized in the State aforesaid and in the County aforesaid to take acknowledgments, personally appeared TIMMY L. BRYANT and _____, who executed the foregoing instrument and who acknowledge before me that he/she/they executed the same and are personally known to me or have produced DRIVERS LICENSE as identification and who did/did not take an oath.

WITNESS my hand and official seal in the County and State last aforesaid.

Connie Lee Hanson
Name:
Notary Public
Serial Number
Commission Expires:



This Instrument prepared by:
Arnold W. Schneider, Esq.
County Attorney's Office
1101 East First Street
Sanford, Florida 32771

Please return it to:
Community Development Office
Seminole County Government
1101 East First Street
Sanford, FL 32771

SATISFACTION OF MORTGAGE AND NOTE

Know All Persons By These Presents:

WHEREAS, a down payment assistance SHIP Mortgage (the "Mortgage") dated July 1, 1996, and recorded in Official Records Book 3097, Pages 1115 through and including 1119, Public Records of Seminole County, Florida, and a SHIP Mortgage Deferred Payment Promissory Note in the amount of THREE THOUSAND FIVE HUNDRED AND NO/100 DOLLARS (\$3,500.00) (the "Note"), dated July 8, 1996, and recorded in the Official Records Book 3097, Pages 1120 through and including 1122, Public Records of Seminole County, Florida, which encumbered the property located at 1805 Dorn Court, Sanford, Florida 32771, the legal description and parcel identification for which are as follows:

LOT 64, PALM POINT, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 50, PAGES 69 THROUGH 71 OF THE PUBLIC RECORDS OF SEMINOLE COUNTY, FLORIDA

Parcel Identification Number: 32-19-31-514-0000-0640

(the "Property,") were made by Nicole Irving and Andre N. Cameron, two single persons, (the "Owners") of the Property, for the benefit of Seminole County, 1101 East First Street, Sanford, Florida 32771; and

WHEREAS, said Mortgage and Note granted to Seminole County a certain interest in the Property should the Owners transfer title, sell, or in any manner cease to occupy the Property as their primary residence or dispose of the Property within thirty (30) years from the date of the Mortgage and the Note; and

WHEREAS, Seminole County did not transfer, assign, pledge, or otherwise encumber any interest it obtained pursuant to the Mortgage and Note; and

WHEREAS, the Owners did maintain the Property as their residence for at least five (5) years from the date of the Mortgage and the Note thus qualifying for forgiveness of the Mortgage and the Note under current United States Department of Housing and Urban Development ("HUD") regulations and policies; and

WHEREAS, the Owners have requested that Seminole County release the Property from the lien and operation of the Mortgage and Note;

NOW THEREFORE, in consideration of the foregoing recitals Seminole County does hereby acknowledge full and complete satisfaction of said Mortgage and Note.

The Property, the Owners, their heirs and assigns are forever freed, exonerated, discharged, and released of and from the lien of the Mortgage and Note and every part thereof and Seminole County does hereby direct the Clerk of Circuit Court to cancel the same of record.

IN WITNESS WHEREOF, Seminole County has caused these presents to be executed this ___ day of _____, 2004.

ATTEST:

BOARD OF COUNTY COMMISSIONERS
SEMINOLE COUNTY, FLORIDA

MARYANNE MORSE
Clerk to the Board of
County Commissioners of
Seminole County, Florida.

By: _____
DARYL G. MCLAIN, Chairman

Date: _____

For the use and reliance
of Seminole County only.

Approved as to form and
legal sufficiency.

As authorized for execution
by the Board of County Commissioners
at their _____, 20____
regular meeting.

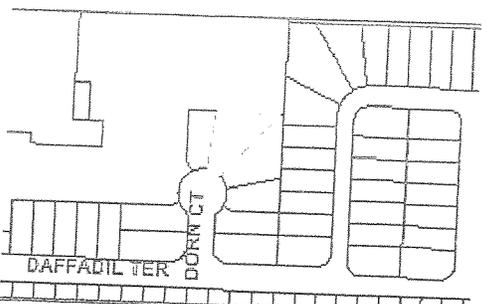
County Attorney
AWS/lpk
6/16/04
satisfaction-irving cameron

PARCEL DETAIL



Seminole County
PROPERTY APPRAISER SERVICES
1101 N. W. 13th St.
Sanford FL 32771
407-665-7500

APPLICABLE EXEMPTIONS: **HOMESTEAD EXEMPTION** | **EXEMPT** | **REASSESSMENT**



Back >>



GENERAL

Parcel Id: 32-19-31-514-0000-0640 Tax District: 01-TX DIST 1 - COUNTY
 Owner: IRVING NICOLE & Exemptions: 00-HOMESTEAD
 Own/Addr: CAMERON ANDRE
 Address: 1805 DORN CT
 City,State,ZipCode: SANFORD FL 32771
 Property Address: 1805 DORN CT SANFORD 32771
 Subdivision Name: PALM POINT
 Dor: 01-SINGLE FAMILY

2004 WORKING VALUE SUMMARY

Value Method: Market
 Number of Buildings: 1
 Depreciated Bldg Value: \$56,174
 Depreciated EXFT Value: \$0
 Land Value (Market): \$11,000
 Land Value Ag: \$0
 Just/Market Value: \$67,174
 Assessed Value (SOH): \$63,429
 Exempt Value: \$25,000
 Taxable Value: \$38,429

SALES

Deed	Date	Book	Page	Amount	Vac/Imp
WARRANTY DEED	07/1996	03097	1104	\$70,000	Improved

Find Comparable Sales within this Subdivision

2003 VALUE SUMMARY

Tax Value(without SOH): \$655
 2003 Tax Bill Amount: \$639
 Savings Due To SOH: \$17
 2003 Taxable Value: \$37,246
 DOES NOT INCLUDE NON-AD VALOREM ASSESSMENTS

LAND

Land Assess Method	Frontage	Depth	Land Units	Unit Price	Land Value
LOT	0	0	1.000	11,000.00	\$11,000

LEGAL DESCRIPTION PLAT

LOT 64 PALM POINT PB 50 PGS 69 THRU 71

BUILDING INFORMATION

Bld Num	Bld Type	Year Blt	Fixtures	Base SF	Gross SF	Heated SF	Ext Wall	Bld Value	Est. Cost New
1	SINGLE FAMILY	1996	6	1,097	1,374	1,097	CB/STUCCO FINISH	\$56,174	\$58,211
	Appendage / Sqft								
	Appendage / Sqft								

GARAGE FINISHED / 253
 OPEN PORCH FINISHED / 24

NOTE: Assessed values shown are NOT certified values and therefore are subject to change before being finalized for ad valorem tax purposes.
 *** If you recently purchased a homesteaded property your next year's property tax will be based on Just/Market value.



32/50
4.50

Seminole County Homeownership Assistance Program



Second Mortgage Deed

THIS SECOND MORTGAGE DEED is hereby made and entered into the day of July 1996 by and between Andre H Cameron, a single person of Seminole County, a political subdivision of the State of Florida, whose address is 1101 East First Street, Sanford, Florida 32771, hereinafter referred to as the "Mortgagee."

Whenever used herein the terms of "Mortgagor" and "Mortgagee" include all parties to this instrument, the heirs, legal representatives and assigns of individuals and the successors and assigns of corporations; and the term "note" include in all the notes herein described if more than one exists.)

WITNESSETH that for good and valuable consideration, and also consideration of the aggregate sum named in the Second Mortgage Note of even date herewith (\$ 3,500.00), hereinafter described, the Mortgagor hereby grants, bargains, sells, alien, conveys and confirms unto the Mortgagee all the certain land of which the Mortgagor is now seized and in possession situated in Seminole County, Florida, viz:

SEE EXHIBIT "A" ATTACHED HERETO AND INCORPORATED HEREIN

TO HAVE AND TO HOLD THE SAME, together with the tenements, hereditaments and appurtenances thereto belonging, and the rents, issues and profits thereof, unto the Mortgagee, in fee simple.

AND the Mortgagor covenants with the Mortgagee that the Mortgagor is indefeasibly seized of said land in fee simple; that the Mortgagor has good right and lawful authority to convey said land as aforesaid; that the Mortgagor will make such further assurances to perfect the fee simple title to said land to the Mortgagee as may reasonably be required; that the Mortgagor hereby fully warrants the title to said land and will defend the same against the lawful claims of all persons whomsoever; and that said land is free land clear of all encumbrances except:

A valid purchase money First Mortgage approved by Mortgagee.

THIS MORTGAGE IS GIVEN TO SEMINOLE COUNTY AND IS EXEMPT FROM PAYMENT OF INTANGIBLE PERSONAL PROPERTY TAX AND DOCUMENTARY STAMP EXCISE TAX ON DOCUMENTS PURSUANT TO SECTIONS 420.513(1) AND 199.185(1)(d), FLORIDA STATUTES

This instrument was prepared by and Return To:
Patrice L. Barlow, SHIP Program Coord.

EMERSON REAL ESTATE SERVICES, P.A.
2000 W. WILKINSON AVE.,
SUITE 300
MELBOURNE, FLORIDA 32758

SEMINOLE COUNTY, FL
RECORDED & VERIFIED
26 JUL - 9 PM 4:26

MARYANNE MORSE
CLERK OF CIRCUIT COURT
862026

OFFICIAL RECORDS
BOOK
797
PAGE
1115
SEMINOLE CO. FL

LC NT

St. Johns County Homeownership Assistance Program



ANY DEFAULT in any mortgage note, or lien of record, including, but not limited to the Second Mortgage Note and the First Mortgage approved herein, shall constitute a default under this instrument. The institution of a mortgage or lien foreclosure legal proceeding shall be one basis authorizing the Mortgagee to declare a default. In the event of foreclosure, the Mortgagee reserves the right of first refusal on the land as described in Exhibit "A."

PROVIDED ALWAYS, that said Mortgagor shall pay unto said Mortgagee the certain Second Mortgage Not hereinafter substantially copied or identified, to-wit:

SEE EXHIBIT 'B' ATTACHED HERETO AND INCORPORATED HEREIN

AND the Mortgagor shall perform, comply with and abide by each and every of the agreements, stipulations, conditions and covenants therein and of this Second Mortgage, and if not then this Mortgage and the estate hereby created, shall cease, determine and be null and void.

AND the Mortgagor hereby further covenants and agrees to pay promptly when due the principal and interest and other sums of money provided for in said note and Second Mortgage, or either, to pay all and singular the taxes, assessments, levies, liabilities, obligations, and encumbrances of every nature on said property to permit, commit or suffer no waste, impairment or deterioration of said land or the improvement thereon at any time; to pay all costs, charges, and expenses, including attorney's fees and title searches, reasonably incurred or paid by the Mortgagee because of the failure of the Mortgagor to promptly and fully comply with the agreements, stipulations, conditions and covenants of said note and this Second Mortgage, or either, to perform, comply with and abide by each and every of the agreements, stipulations, conditions and covenants of said note and the Second Mortgage, or either. In the event the Mortgagor fails to pay when due any tax assessment, insurance premium or other sum of money payable by virtue of said note and this Second Mortgage, or either, the Mortgagee may pay the same, without waiving or affecting the option to foreclose or any other right hereunder, and all such payments shall bear interest from the date thereof at the highest lawful rate then allowed by the laws of State of Florida.

If each and every one of the agreements, stipulations, conditions and covenants of said note and this Second Mortgage, are not fully performed, complied with and abided by, then the entire sum mentioned in said note, and this Second Mortgage, or the entire balance unpaid thereon, shall forthwith or thereafter, at the option of the Mortgagee, become and be due and payable, anything in said note or herein to the contrary notwithstanding. Failure by the Mortgagor to exercise any of the rights or options herein provided shall not constitute a waiver of any rights or options under said note or this Second Mortgage accrued or thereafter accruing.

Provided that, as set forth in the Second Mortgage Note attached hereto as Exhibit "B" no payments shall be required on the Second Mortgage as long as the land remains occupied by the Mortgagor, and said land is not sold, leased, rented or subleased.

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PAGE

Sanford County Homeownership Assistance Program



Should the land remain owner-occupied and not be rented, leased or subleased for (check applicable) _____ ten (10) years, _____ twenty (20) years or _____ 1 thirty (30) years (if used in conjunction with FHA financing), then this Second Mortgage shall be forgiven in full and a release filed in the public records of Sanford County, Florida. Should this aforementioned provision be violated, a default shall be declared, and the entire amount shall be immediately due and payable. THE FULL AMOUNT OF THE SECOND MORTGAGE SHALL BE DUE ON SALE, LEASE, IF THE SALE, LEASE, TRANSFER OR REFINANCING OCCURS LESS THAN _____ TEN (10) YEARS, _____ TWENTY (20) YEARS OR 1 THIRTY (30) YEARS AFTER EXECUTION OF THIS INSTRUMENT. Mortgagor shall repay the loan amount of Thirty Five Hundred and 00/100-dollars (\$ 3,500.00) to Mortgagee in full, less any available forgiveness as provided in the recapture provisions of the Federal regulations in effect at the time of default.

This Mortgage shall be subordinate to a valid purchase money First Mortgage on this land, subject to the notification and approval of Mortgagee.

IN WITNESS WHEREOF, the said Mortgagor has hereunto signed and sealed this _____ day of _____, 2007.

Cornie Lee Wilson

Andre M. Cameron

Print Name: Cornie Lee Wilson

Print Name: Andre M. Cameron

Barbara Le Cook

Nicole Irving

Print Name: Barbara Le Cook

Print Name: Nicole Irving

Print Name: _____

1805 Dorn Ct.
Sanford, FL 32771

Print Name: _____

OFFICIAL RECORDS
BOOK 1165
PAGE 1117
SANFORD CO. FL
2007

Printed
Copy

Seminole County Homeownership Assistance Program



STATE OF FLORIDA
COUNTY OF SEMINOLE

I HEREBY CERTIFY that on this 1st day of July, 1997
before me, an officer duly authorized in the State aforesaid and in the County aforesaid
to take acknowledgments, personally appeared Andrea M. A. Cameron
and Robert D. Davis, who executed the foregoing instrument and who
acknowledge before me that he/she/they executed the same and are personally known
to me or have produced Charles Williams as identification and who did/
did not take an oath.

WITNESS my hand and official seal in the County and State last aforesaid.

Corrie Lee Henson

Name:
Notary Public
Serial Number
Commission Expires:

OFFICIAL RECORDS
BOOK PAGE
3097 1118
SEMINOLE CO. FL



CORRIE LEE HENSON
NOTARY PUBLIC
STATE OF FLORIDA
COMMISSION EXPIRES
OCTOBER 21, 1997

This is not a Certified Copy

AC NI

Seminole County Homeownership Assistance Program



This is not a certified copy

EXHIBIT 'A'

LEGAL DESCRIPTION

LOT 64, BAY POINT, ACCORDING TO THE MAP OR PLAT THEREOF AS RECORDED IN PLAT BOOK 250, PAGES 69 THROUGH 71, INCLUSIVE, PUBLIC RECORDS OF SEMINOLE COUNTY, FLORIDA.

OFFICIAL RECORDS
BOOK 1197 PAGE 1119
SEMINOLE CO. FL

A.C. NE

18 (PROCESSED BY COPY)

18 (PROCESSED BY COPY)

Seminole County Homeownership Assistance Program



EXHIBIT "B"
SECOND MORTGAGE NOTE

AMOUNT: \$3,500.00

FOR VALUE RECEIVED, the undersigned (jointly and severally, if more than one) promises to pay Seminole County ("The County"), a political subdivision of the State of Florida, in order, the manner hereinafter specified, the sum of Thirty Five Hundred and 00/100---(\$3,500.00). The said principal shall be payable in lawful money of the United States of America to the County at 101 East First Street, Sanford, Florida 32771, or at such a place as may hereafter be designated by written notice from the holder to the maker hereof. This Note and Mortgage securing same shall be for a period of twenty (20) or thirty (30) years (if used in conjunction with FHA financing), beginning on the date of execution of this Note and accompanying Mortgage. Repayment of this Note shall take place in the following manner:

- A. If a default of the First Mortgage occurs, the Second Mortgage Note shall be due and payable in full.
- B. No payment shall be required during the term of this Note, and this debt shall be permanently forgiven (check one) ten (10), twenty (20) or thirty (30) years (as applicable) after the date of the execution of this Note provided no condition of default has occurred. This provision shall ensure that the subject home and property is not sold, leased, transferred or refinanced and remains owner-occupied for a period of at least ten (10), twenty (20) or thirty (30) years (as applicable) after execution of this Note.
- C. If the property is sold, leased, transferred or refinanced prior to ten (10), twenty (20) or thirty (30) years after the purchase, the full payment shall be due on sale, lease, transfer or refinancing less any available forgiveness as set forth in the respective provisions of the Federal Regulations in effect at the time of default.

This Note incorporates, and is incorporated into, the Second Mortgage Deed of even date on the following described property:

SEE EXHIBIT 'A' ATTACHED HERETO AND INCORPORATED HEREIN

DEFAULT

The maker of this Note or its successors shall be in default upon occurrence of one or more of the following conditions:

P.C.M.T.
TO PRODUCE A COPY

OFFICIAL RECORDS
BOOK 1997
PAGE 1120

COPIED

Seminole County Homeownership Assistance Program



THIS MORTGAGE IS GIVEN TO SEMINOLE COUNTY AND IS EXEMPT FROM PAYMENT OF INTANGIBLE PERSONAL PROPERTY TAX AND DOCUMENTARY STAMP EXCISE TAX ON DOCUMENTS PURSUANT TO SECTIONS 420.513(1) AND 199.185(1)(d), FLORIDA STATUTES

This instrument was prepared by and Return To:
Elaine L. Barlow, SHIP Program Coord.
Seminole County Chamber of Commerce
4550 South Highway 17-92
Casselberry, FL 32707

The sale, transfer or refinancing of the subject home and real property, within ten (10), twenty (20) or thirty (30) years (as applicable) of execution of this Note, by maker or maker's successors.

2. Leasing or renting of the property within ten (10), twenty (20) or thirty (30) years of the date of execution of the Note and Second Mortgage.
3. The destruction or abandonment of the home on the subject property by maker or maker's successors.
4. Failure to pay applicable property taxes on subject property and improvements.
5. Failure to maintain adequate hazard insurance on subject property and improvements.
6. Failure to comply with the terms and conditions of the accompanying Second Mortgage Deed of even date.
7. Failure to comply with the terms and conditions of the First Mortgage securing the property.

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SEMINOLE COUNTY
OFFICIAL RECORDS
PAGE 1

CONSEQUENCE OF DEFAULT

The occurrence of a default as set forth hereinabove shall cause an acceleration of the remaining unpaid principal balance evidenced herein and secured by an accompanying Second Mortgage of even date, and the entire remaining unpaid balance shall be due in full immediately, less any available forbearance as provided in the recapture provisions of the Federal regulations in effect at the date of default.

MISCELLANEOUS PROVISIONS

This Second Mortgage shall be subordinate to a First Mortgage as approved by the County.

This Note is secured by a Mortgage on real estate, of even date herewith, made by the maker in favor of the said holder, and shall be construed and enforced according to the laws of the State of Florida. The terms of said Mortgage are by this reference made a part hereof.

A-c WE

This Instrument prepared by:
Arnold W. Schneider, Esq.
County Attorney's Office
1101 East First Street
Sanford, Florida 32771

Please return it to:
Community Development Office
Seminole County Government
1101 East First Street
Sanford, FL 32771

SATISFACTION OF MORTGAGE AND NOTE

Know All Persons By These Presents:

WHEREAS, a down payment assistance SHIP Mortgage (the "Mortgage") dated September 30, 1997, and recorded in Official Records Book 3310, Pages 1228 through and including 1232, Public Records of Seminole County, Florida, and a SHIP Mortgage Deferred Payment Promissory Note in the amount of THREE THOUSAND TWO HUNDRED TWENTY-FIVE AND NO/100 DOLLARS (\$3,225.00) (the "Note"), dated September 30, 1997, and recorded in the Official Records Book 3310, Pages 1233 through and including 1235, Public Records of Seminole County, Florida, which encumbered the property located at 511 Jasmine Road, Casselberry, Florida 32707, the legal description and parcel identification for which are as follows:

LOT 243, QUEENS MIRROR SOUTH ADDITION TO CASSELBERRY, FLORIDA, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 9, PAGES 43 AND 44 OF THE PUBLIC RECORDS OF SEMINOLE COUNTY, FLORIDA

Parcel Identification Number: 16-21-30-5BS-0000-2430

(the "Property,") were made by Maria Angeles and Graciela K. Quiroga, two single persons, (the "Owners") of the Property, for the benefit of Seminole County, 1101 East First Street, Sanford, Florida 32771; and

WHEREAS, said Mortgage and Note granted to Seminole County a certain interest in the Property should the Owners transfer title, sell, or in any manner cease to occupy the Property as their primary residence or dispose of the Property within ten (10) years from the date of the Mortgage and the Note; and

WHEREAS, Seminole County did not transfer, assign, pledge, or otherwise encumber any interest it obtained pursuant to the Mortgage and Note; and

WHEREAS, the Owners did maintain the Property as their residence for at least five (5) years from the date of the Mortgage and the Note thus qualifying for forgiveness of the Mortgage and the Note under

current United States Department of Housing and Urban Development ("HUD") regulations and policies; and

WHEREAS, the Owners have requested that Seminole County release the Property from the lien and operation of the Mortgage and Note;

NOW THEREFORE, in consideration of the foregoing recitals Seminole County does hereby acknowledge full and complete satisfaction of said Mortgage and Note.

The Property, the Owners, their heirs and assigns are forever freed, exonerated, discharged, and released of and from the lien of the Mortgage and Note and every part thereof and Seminole County does hereby direct the Clerk of Circuit Court to cancel the same of record.

IN WITNESS WHEREOF, Seminole County has caused these presents to be executed this ___ day of _____, 2004.

ATTEST:

BOARD OF COUNTY COMMISSIONERS
SEMINOLE COUNTY, FLORIDA

MARYANNE MORSE
Clerk to the Board of
County Commissioners of
Seminole County, Florida.

By: _____
DARYL G. MCLAIN, Chairman

Date: _____

For the use and reliance
of Seminole County only.

Approved as to form and
legal sufficiency.

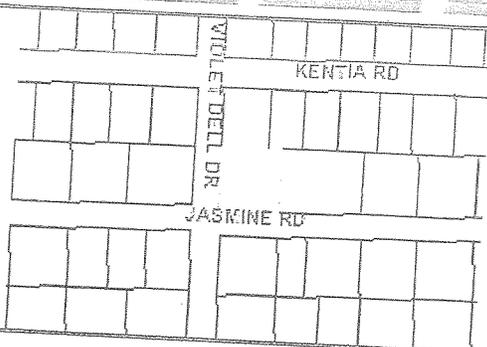
As authorized for execution
by the Board of County Commissioners
at their _____, 20____
regular meeting.

County Attorney
AWS/lpk
6/16/04
satisfaction-angeles

PARCEL DETAIL



Seminole County
 Appraisal Services
 1111 E. 3rd St.
 Sanford, FL 32771
 407.885.3346



Back

GENERAL

Parcel Id: 16-21-30-5BS-0000-2430 Tax District: C1-CASSELBERRY
 Owner: ANGELES MARIA & Exemptions: 00-HOMESTEAD
 Own/Addr: QUIROGA GRACIELA K
 Address: 511 JASMINE RD
 City,State,ZipCode: CASSELBERRY FL 32707
 Property Address: 511 JASMINE RD CASSELBERRY 32707
 Subdivision Name: QUEENS MIRROR SOUTH
 Dor: 01-SINGLE FAMILY

2004 WORKING VALUE SUMMARY

Value Method: Market
 Number of Buildings: 1
 Depreciated Bldg Value: \$112,943
 Depreciated EXFT Value: \$680
 Land Value (Market): \$14,000
 Land Value Ag: \$0
 Just/Market Value: \$127,623
 Assessed Value (SOH): \$85,683
 Exempt Value: \$25,000
 Taxable Value: \$60,683

SALES

Deed	Date	Book	Page	Amount	Vac/Imp
WARRANTY DEED	08/1997	03310	1216	\$72,000	Improved
WARRANTY DEED	05/1978	01169	0697	\$36,500	Improved
WARRANTY DEED	01/1973	00982	1517	\$28,000	Improved

Find Comparable Sales within this Subdivision

2003 VALUE SUMMARY

Tax Value(without SOH): \$1,492
 2003 Tax Bill Amount: \$1,146
 Savings Due To SOH: \$346
 2003 Taxable Value: \$59,085

DOES NOT INCLUDE NON-AD VALOREM ASSESSMENTS

LAND

Land Assess Method	Frontage	Depth	Land Units	Unit Price	Land Value
LOT	0	0	1.000	14,000.00	\$14,000

LEGAL DESCRIPTION PLAT

LEG LOT 243 QUEENS MIRROR SOUTH PB 9 PG 44

BUILDING INFORMATION

Bld Num	Bld Type	Year Blt	Fixtures	Base SF	Gross SF	Heated SF	Ext Wall	Bld Value	Est. Cost New
1	SINGLE FAMILY	1973	6	1,470	1,980	1,470	CONC BLOCK	\$112,943	\$130,194
	Appendage / Sqft		OPEN PORCH FINISHED / 50						
	Appendage / Sqft		GARAGE FINISHED / 460						

EXTRA FEATURE

Description	Year Blt	Units	EXFT Value	Est. Cost New
ALUM SCREEN PORCH W/CONC FL	1978	200	\$680	\$1,700

NOTE: Assessed values shown are NOT certified values and therefore are subject to change before being finalized for ad valorem tax purposes.
 *** If you recently purchased a homesteaded property your next year's property tax will be based on Just/Market value.

23
4.50

Seminole County Homeownership Assistance Program

Second Mortgage Deed

THIS SECOND MORTGAGE DEED is hereby made and entered into the
30th day of September 1997 by and between Maria Angeles,
single person and Graciela K. Quiroga, a single person hereinafter referred to the
"Mortgagor" and Seminole County, a political subdivision of the State of Florida, whose
address is 1101 East First Street, Sanford, Florida 32771, hereinafter referred to as the
"Mortgagee."

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BOOK 3310 PAGE 1228
SEMINOLE CO FL

(Whenever used herein the terms of "Mortgagor" and "Mortgagee"
include all parties to this instrument, the heirs, legal representatives
and assigns of individuals and the successors and assigns of
corporations; and the term "note" include in all the notes herein
described if more than one exists.)

WITNESSETH, that for good and valuable consideration, and also in
consideration of the aggregate sum named in the Second Mortgage Note of even date
herewith (\$3,225.00), hereinafter described, the Mortgagor hereby grants, bargains,
sells, aliens, premises, conveys and confirms unto the Mortgagee all the certain land of
which the Mortgagor is now seized and in possession situated in Seminole County,
Florida, viz.:

SEE EXHIBIT "A" ATTACHED HERETO AND INCORPORATED HEREIN

TO HAVE AND TO HOLD THE SAME, together with the tenements, hereditaments
and appurtenances thereto belonging, and the rents, issues and profits thereof, unto
the Mortgagee, in fee simple.

AND the Mortgagor covenants with the Mortgagee that the Mortgagor is indefeasibly
seized of said land in fee simple; that the Mortgagor has good right and lawful authority
to convey said land as aforesaid; that the Mortgagor will make such further assurances
to perfect the fee simple title to said land in the Mortgagee as may reasonably be
required; that the Mortgagor hereby full warrants the title to said land and will defend
the same against the lawful claims of all persons whomsoever; and that said land is free
land clear of all encumbrances except:

A valid purchase money First Mortgage approved by Mortgagee.

THIS MORTGAGE IS GIVEN TO SEMINOLE COUNTY
AND IS EXEMPT FROM PAYMENT OF INTANGIBLE
PERSONAL PROPERTY TAX AND DOCUMENTARY
STAMP EXCISE TAX ON DOCUMENTS PURSUANT
TO SECTIONS 420.913(1) AND 199.183(1)(D),
FLORIDA STATUTES

This instrument was prepared by:
AFTER RECORDING RETURN TO:
SHELLE BROWDER ASSISTANCE
PROGRAM - ATTN: SHARON SELLE
4880 S. IRVING AVE
CASSLEBERRY, FL 32707

Return to: GUARANTEE TITLE, A DIV. OF
LAWYERS TITLE INSURANCE CORP.
101 E. Colonial Drive - Orlando, Florida 32801

HARRIANE ROBERTS
CLERK OF PUBLIC RECORDS
SEMINOLE COUNTY, FLORIDA

11629

1997 OCT 10 PM 3:42

RECORDED & VERIFIED

ANY DEFAULT in any mortgage note, or lien of record, including, but not limited to the Second Mortgage Note and the First Mortgage approved herein, shall constitute a default under this instrument. The institution of a mortgage or lien foreclosure legal proceeding shall be one basis authorizing the Mortgagee to declare a default. In the event of foreclosure, the Mortgagee reserves the right of first refusal on the land as described in Exhibit "A."

PROVIDED ALWAYS, that said Mortgagor shall pay unto said Mortgagee the certain Second Mortgage Not hereinafter substantially copied or identified, to-wit:

SEE EXHIBIT "B" ATTACHED HERETO AND INCORPORATED HEREIN

AND the Mortgagor shall perform, comply with and abide by each and every of the agreements, stipulations, conditions and covenants therein and of this Second Mortgage, and if not, then this Mortgage and the estate hereby created, shall cease, determine and be null and void.

AND the Mortgagor hereby further covenants and agrees to pay promptly when due the principal and interest and other sums of money provided for in said note and Second Mortgage, or either; to pay all and singular the taxes, assessments, levies, liabilities, obligations, and encumbrances of every nature on said property to permit, commit or suffer no waste, impairment or deterioration of said land or the improvement thereon at any time; to pay all costs, charges, and expenses, including attorney's fees and title searches, reasonably incurred or paid by the Mortgagee because of the failure of the Mortgagor to promptly and fully comply with the agreements, stipulations, conditions and covenants of said note and this Second Mortgage, or either; to perform, comply with and abide by each and every of the agreements, stipulations, conditions and covenants of said note and the Second Mortgage, or either. In the event the Mortgagor fails to pay when due any tax, assessment, insurance premium or other sum of money payable by virtue of said note and this Second Mortgage, or either, the Mortgagee may pay the same, without waiving or affecting the option to foreclose or any other right hereunder, and all such payments shall bear interest from the date thereof at the highest lawful rate then allowed by the laws of State of Florida.

If each and every one of the agreements, stipulations, conditions and covenants of said note and this Second Mortgage, are not fully performed, complied with and abided by, then the entire sum mentioned in said note, and this Second Mortgage, or the entire balance unpaid thereon, shall forthwith or thereafter, at the option of the Mortgagee, become and be due and payable, anything in said note or herein to the contrary notwithstanding. Failure by the Mortgagee to exercise any of the rights or options herein provided shall not constitute a waiver of any rights or options under said note or this Second Mortgage accrued or thereafter accruing.

Provided that, as set forth in the Second Mortgage Note attached hereto as Exhibit "B" no payments shall be required on the Second Mortgage as long as the land remains occupied by the Mortgagor, and said land is not sold, leased, rented or subleased.

OFFICIAL PUBLIC RECORDS
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PAGE 3310
SEMANOLE CO. FL

RECORDED
INDEXED

Should the land remain owner-occupied and not be rented, leased or subleased for ten (10) years then this Second Mortgage shall be forgiven in full and a release filed in the public records of Seminole County, Florida. Should this aforementioned provision be violated, a default shall be declared, and the entire amount shall be immediately due and payable. **THE FULL AMOUNT OF THE SECOND MORTGAGE SHALL BE DUE THROUGHOUT CO. FL** ON SALE, LEASE, IF THE SALE, LEASE, TRANSFER OR REFINANCING OCCURS IN LESS THAN TEN (10) YEARS. Mortgagor shall repay the loan amount of **THROUGHOUT CO. FL** thousand, Two-hundred, Twenty-five dollars and 00/100 (\$2,225.00) to Mortgagee in full, less any available forgiveness as provided in the recapture provisions of the Federal regulations in effect at the time of default.

3910
1230

This Mortgage shall be subordinate to a valid purchase money First Mortgage on this land, subject to the notification and approval of Mortgagee.

IN WITNESS WHEREOF, the said Mortgagor has here unto signed and sealed these presents the day and year first above written.

Debra L. Buckle
Debra L. Buckle
Print Name:

Denise Howard
Denise Howard
Print Name:

Print Name:

Print Name:

Maria Angeles
Print Name: Maria Angeles

Graciela K. Quiroga
Print Name: Graciela K. Quiroga
511 Jasmine Rd, Columbus, FL 32607

Print Name:

Print Name:



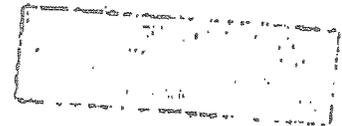
STATE OF FLORIDA
COUNTY OF SEMINOLE

I HEREBY CERTIFY that on this 30th day of September, 1997
before me, an officer duly authorized in the State aforesaid and in the County aforesaid
to take acknowledgments, personally appeared Maria Angeles
and Graciela K. Quiroga, who executed the foregoing instrument and who
acknowledge before me that he/she/they executed the same and are personally known
to me or have produced driver license as identification and who
did not take an oath.

WITNESS my hand and official seal in the County and State last aforesaid.

OFFICIAL RECORDS
BOOK
310
1231
SEMINOLE CO. FL

Denise M. ...
Name: DENISE M. ...
Notary Public
Serial Number
Commission Expires:



OFFICIAL RECORDS
BOOK 3310 PAGE 1232
SEMINOLE CO. FL

EXHIBIT "A"
LEGAL DESCRIPTION

Lot 243, QUEENS MIRROR SOUTH ADDITION TO CASSELBERRY, FLORIDA,
according to the plat thereof, as recorded in Plat Book 9,
Pages 43-44, Public Records of Seminole County, Florida

5 of 5



Seminole County Homeownership Assistance Program

EXHIBIT "B"
SECOND MORTGAGE NOTE

AMOUNT: \$3,225.00

OFFICIAL RECORDS
BOOK
3310 1233
SEMINOLE CO. FL

FOR VALUE RECEIVED, the undersigned (jointly and severally, if more than one) promises to pay Seminole County ("The County"), a political subdivision of the State of Florida, or order, the manner hereinafter specified, the sum of Three-thousand, Two-hundred, Twenty-five dollars & NO/100 (\$3,225.00). The said principal shall be payable in lawful money of the United States of America to the County at 1101 East First Street Sanford, Florida 32771, or at such a place as may hereafter be designated by written notice from the holder to the maker hereof. This Note and Mortgage securing same shall be for a period of ten (10) years, beginning on the date of execution of this Note and accompanying Mortgage. Repayment of this Note shall take place in the following manner:

- A. If a default of the First Mortgage occurs, the Second Mortgage Note shall be due and payable in full.
- B. No payment shall be required during the term of this Note, and this debt shall be permanently forgiven ten (10) years after the date of the execution of this Note provided no condition of default has occurred. This provision shall ensure that the subject home and property is not sold, leased, transferred or refinanced and remains owner-occupied for a period of at least ten (10) years after execution of this Note.
- C. If the property is sold, leased, transferred or refinanced prior to ten(10) years after the purchase, the full payment shall be due on sale, lease, transfer or refinancing less any available forgiveness as set forth in the recapture provisions of the Federal Regulations in effect at the time of default.

This Note incorporates, and is incorporated into, the Second Mortgage Deed of even date on the following described property.

SEE EXHIBIT "A" ATTACHED HERETO AND INCORPORATED HEREIN

DEFAULT

The maker of this Note or its successors shall be in default upon occurrence of one or more of the following conditions:

THIS MORTGAGE IS GIVEN TO SEMINOLE COUNTY AND IS EXEMPT FROM PAYMENT OF INTANGIBLE PERSONAL PROPERTY TAX AND DOCUMENTARY STAMP EXCISE TAX ON DOCUMENTS PURSUANT TO SECTIONS 420.513(1) AND 199.185(1)(d), FLORIDA STATUTES

This instrument was prepared by: AFTER RECORDING RETURN TO: S.H.L.P. HOMEBUYER ASSISTANCE PROGRAM - ATTN: SHARON SELF 4990 E. US HWY 1 CASSELBERRY, FL 32707

OFFICIAL RECORDS ROOM 310 1294 SEMINOLE CO. FL

1. The sale, transfer or refinancing of the subject home and real property, within ten (10) years of execution of this Note, by maker or maker's successors.
2. Leasing or renting of the property within ten (10) years of the date of execution of the Note and Second Mortgage.
3. The destruction or abandonment of the home on the subject property by maker or maker's successors.
4. Failure to pay applicable property taxes on subject property and improvements.
5. Failure to maintain adequate hazard insurance on subject property and improvements.
6. Failure to comply with the terms and conditions of the accompanying Second Mortgage Deed of even date.
7. Failure to comply with the terms and conditions of the First Mortgage securing the property.

CONSEQUENCE OF DEFAULT

The occurrence of a default as set forth hereinabove shall cause an acceleration of the remaining unpaid principal balance evidenced herein and secured by an accompanying Second Mortgage of even date, and the entire remaining unpaid balance shall be due in full immediately, less any available forgiveness as provided in the recapture provisions of the Federal regulations in effect at the time of default.

MISCELLANEOUS PROVISIONS

This Second Mortgage shall be subordinate to a First Mortgage as approved by the County.

This Note is secured by a Mortgage on real estate, of even date herewith, made by the maker in favor of the said holder, and shall be construed and enforced according to the laws of the State of Florida. The terms of said Mortgage are by this reference made a part hereof.

7/25/03
10/10/03

Each person liable hereon whether maker or enforcer, hereby waives presentment, protest, notice of protest and notice of dishonor and agrees to pay all costs, including reasonable attorney's fees, whether suit be brought or not, if, after maturity of this Note or default hereunder, or under said Mortgage, counsel shall be employed to collect this Note or to protect the security of said Mortgage.

Whenever used herein the term "holder", "maker" or "payee" should be construed in the singular or plural as the context may require or admit.

In the event of foreclosure, County reserves the right of first refusal on the property.

IN WITNESS WHEREOF, the said Mortgagor has hereunto signed and sealed these presents the day and year first above written.

[Signature]
Debbie K. Blum

Print Name:

[Signature]
DENISE ROBERTSON

Print Name:

Print Name:

Print Name:

[Signature]

Print Name: Maria Angeles

[Signature]

Print Name: Graciela K. Quiroga

Print Name:

Print Name:

OFFICIAL RECORDS
BOOK
3310 1235
SEMINOLE CO. FL

STATE OF FLORIDA
COUNTY OF SEMINOLE

I HEREBY CERTIFY that on this 30th day of September, 1992 before me, an officer duly authorized in the State aforesaid and in the County aforesaid to take acknowledgments, personally appeared Maria Angeles and Graciela K. Quiroga, who executed the foregoing instrument and who acknowledge before me that he/she/they executed the same and are personally known to me or have produced driver license as identification and who did/did not take an oath.

WITNESS my hand and official seal in the County and State last aforesaid.

Name:
Notary Public
Serial Number
Commission Expires:

7/20/92
10:00 AM

This Instrument prepared by:
Arnold W. Schneider, Esq.
County Attorney's Office
1101 East First Street
Sanford, Florida 32771

Please return it to:
Community Development Office
Seminole County Government
1101 East First Street
Sanford, FL 32771

SATISFACTION OF MORTGAGE AND NOTE

Know All Persons By These Presents:

WHEREAS, a down payment assistance SHIP Mortgage (the "Mortgage") dated October 9, 1995 and recorded in Official Records Book 2979, Pages 0298 through and including 0302, Public Records of Seminole County, Florida, and a SHIP Mortgage Deferred Payment Promissory Note in the amount of THREE THOUSAND AND NO/100 DOLLARS (\$3,000.00) (the "Note"), dated October 9, 1995, and recorded in the Official Records Book 2979, Pages 0303 through and including 0305, Public Records of Seminole County, Florida, which encumbered the property located at 111 Kelly Circle, Sanford, Florida 32773, the legal description and parcel identification for which are as follows:

LOT 61, MONROE MEADOWS, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 46, PAGES 16 AND 17 OF THE PUBLIC RECORDS OF SEMINOLE COUNTY, FLORIDA.

Parcel Identification Number: 12-20-30-511-0000-0610

(the "Property,") were made by Lisa A. Chiesa and Dorothy Chiesa, two single persons, (the "Owners") of the Property, for the benefit of Seminole County, 1101 East First Street, Sanford, Florida 32771; and

WHEREAS, said Mortgage and Note granted to Seminole County a certain interest in the Property should the Owners transfer title, sell or in any manner cease to occupy the Property as their primary residence or dispose of the Property within twenty (20) years from the date of the Mortgage and the Note; and

WHEREAS, Seminole County did not transfer, assign, pledge, or otherwise encumber any interest it obtained pursuant to the Mortgage and Note; and

WHEREAS, the Owners did maintain the Property as their residence for at least five (5) years from the date of the Mortgage and the Note thus qualifying for forgiveness of the Mortgage and the Note under current United States Department of Housing and Urban Development ("HUD") regulations and policies; and

WHEREAS, the Owners have requested that Seminole County release the Property from the lien and operation of the Mortgage and Note;

NOW THEREFORE, in consideration of the foregoing recitals Seminole County does hereby acknowledge full and complete satisfaction of said Mortgage and Note.

The Property, the Owners, their heirs and assigns are forever freed, exonerated, discharged, and released of and from the lien of the Mortgage and Note and every part thereof and Seminole County does hereby direct the Clerk of Circuit Court to cancel the same of record.

IN WITNESS WHEREOF, Seminole County has caused these presents to be executed this ___ day of _____, 2004.

ATTEST:

BOARD OF COUNTY COMMISSIONERS
SEMINOLE COUNTY, FLORIDA

MARYANNE MORSE
Clerk to the Board of
County Commissioners of
Seminole County, Florida.

By: _____
DARYL G. MCLAIN, Chairman

Date: _____

For the use and reliance
of Seminole County only.

Approved as to form and
legal sufficiency.

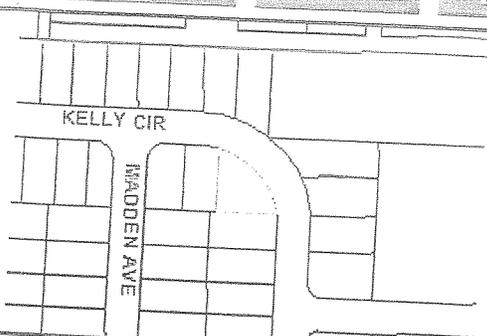
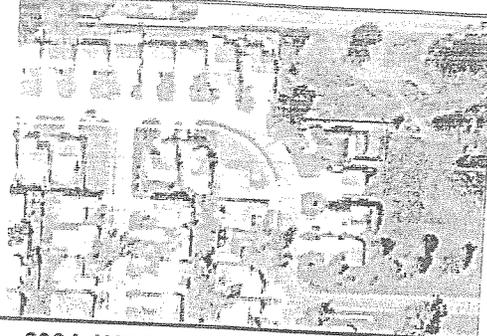
As authorized for execution
by the Board of County Commissioners
at their _____, 20____
regular meeting.

County Attorney
AWS/lpk
6/3/04
satisfaction-chiesa

PARCEL DETAIL



Seminole County
Property Appraiser
Services
1001 E. Miras St.
Sanford FL 32771
407-668-7500

Map navigation: Home, Previous, Next, Print, Back, Forward

GENERAL

Parcel Id: 12-20-30-511-0000-0610 Tax District: S1-SANFORD
 Owner: CHIESA LISA A & Exemptions: 00-HOMESTEAD
 Own/Addr: CHIESA DOROTHY
 Address: 111 KELLY CIR
 City,State,ZipCode: SANFORD FL 32773
 Property Address: 111 KELLY CIR SANFORD 32773
 Subdivision Name: MONROE MEADOWS
 Dor: 01-SINGLE FAMILY

2004 WORKING VALUE SUMMARY

Value Method: Market
 Number of Buildings: 1
 Depreciated Bldg Value: \$66,011
 Depreciated EXFT Value: \$0
 Land Value (Market): \$18,000
 Land Value Ag: \$0
 Just/Market Value: \$84,011
 Assessed Value (SOH): \$67,157
 Exempt Value: \$25,000
 Taxable Value: \$42,157

SALES

Deed	Date	Book	Page	Amount	Vac/Imp
WARRANTY DEED	10/1995	02979	0287	\$69,100	Improved

Find Comparable Sales within this Subdivision

2003 VALUE SUMMARY

Tax Value(without SOH): \$1,055
 2003 Tax Bill Amount: \$853
 Savings Due To SOH: \$202
 2003 Taxable Value: \$40,905
 DOES NOT INCLUDE NON-AD VALOREM ASSESSMENTS

LAND

Land Assess Method	Frontage	Depth	Land Units	Unit Price	Land Value
LOT	0	0	1.000	18,000.00	\$18,000

LEGAL DESCRIPTION PLAT

LEG LOT 61 MONROE MEADOWS PB 46 PGS 16 & 17

BUILDING INFORMATION

Bld Num	Bld Type	Year Blt	Fixtures	Base SF	Gross SF	Heated SF	Ext Wall	Bld Value	Est. Cost New
1	SINGLE FAMILY	1995	6	966	1,444	966	CONC BLOCK	\$66,011	\$68,583
	Appendage / Sqft								
	Appendage / Sqft								
	Appendage / Sqft								

GARAGE FINISHED / 336
 OPEN PORCH FINISHED / 32
 ENCLOSED PORCH FINISHED / 110

NOTE: Assessed values shown are NOT certified values and therefore are subject to change before being finalized for ad valorem tax purposes.
 *** If you recently purchased a homesteaded property your next year's property tax will be based on Just/Market value.



33/4/91

Seminole County Homeownership Assistance Program



Second Mortgage Deed

THIS SECOND MORTGAGE DEED is hereby made and entered into the 17th day of October 1995 by and between Lisa Chiesa and Dorothy Chiesa hereinafter referred to the "Mortgagor" and Seminole County, a political subdivision of the State of Florida, whose address is 1101 East First Street, Sanford, Florida 32771, hereinafter referred to as the "Mortgagee."

(Whenever used herein the terms of "Mortgagor" and "Mortgagee" include all parties to this instrument, the heirs, legal representatives and assigns of individuals and the successors and assigns of corporations and the term "note" include in all the notes herein described if more than one exists.)

WITNESSETH, that for good and valuable consideration, and also in consideration of the aggregate sum named in the Second Mortgage Note of even date herewith (\$ 3,000.00) hereinafter described, the Mortgagor hereby grants, bargains, sells, aliens, premises, conveys and confirms unto the Mortgagee all the certain land of which the Mortgagor is now seized and in possession situated in Seminole County, Florida, viz:

SEE EXHIBIT "A" ATTACHED HERETO AND INCORPORATED HEREIN

TO HAVE AND TO HOLD THE SAME, together with the tenements, hereditaments and appurtenances thereto belonging, and the rents, issues and profits thereof, unto the Mortgagee, in fee simple.

AND the Mortgagor covenants with the Mortgagee that the Mortgagor is indefeasibly seized of said land in fee simple; that the Mortgagor has good right and lawful authority to convey said land as aforesaid; that the Mortgagor will make such further assurances to perfect the fee simple title to said land in the Mortgagee as may reasonably be required; that the Mortgagor hereby full warrants the title to said land and will defend the same against the lawful claims of all persons whomsoever; and that said land is free land clear of all encumbrances except:

A valid purchase money First Mortgage approved by Mortgagee.

THIS MORTGAGE IS GIVEN TO SEMINOLE COUNTY AND IS EXEMPT FROM PAYMENT OF INTANGIBLE PERSONAL PROPERTY TAX AND DOCUMENTARY STAMP EXCISE TAX ON DOCUMENTS PURSUANT TO SECTIONS 420.513(1) AND 199.185(1)(d), FLORIDA STATUTES

This instrument was prepared by: Elaine L. Barlow, SHIP Funds Coord. c/o Greater Seminole County Chamber of Commerce 4590 S. Hwy 17-92 Casselberry, FL 32707

AFTER RECORDING, RETURN TO: Robert F. Heenan, Program Monitor Community Development Comprehensive Planning Seminole County Government 1101 East First Street, Sanford, FL 32771

OFFICIAL RECORDS
BOOK 79
PAGE 0298

MARYANNE MORSE
CLERK OF CIRCUIT COURT
759998

SEMINOLE COUNTY FL
RECORDED & VERIFIED
95 OCT 11 AM 10:47

RE: LITIG. TD: 95010524
LANDSAFE: TITLE

661

Seminole County Homeownership Assistance Program



ANY DEFAULT in any mortgage note, or lien of record, including, but not limited to the Second Mortgage Note and the First Mortgage approved herein, shall constitute a default under this instrument. The institution of a mortgage or lien foreclosure legal proceeding shall be one basis authorizing the Mortgagees to declare a default. In the event of foreclosure, the Mortgagee reserves the right of first refusal on the land as described in Exhibit "A."

PROVIDED ALWAYS, that said Mortgagor shall pay unto said Mortgagee the certain Second Mortgage Not hereinafter substantially copied or identified, to-wit:

SEE EXHIBIT "B" ATTACHED HERETO AND INCORPORATED HEREIN

AND the Mortgagor shall perform, comply with and abide by each and every of the agreements, stipulations, conditions and covenants therein and of this Second Mortgage, and if not, then this Mortgage and the estate hereby created, shall cease, determine and be null and void.

AND the Mortgagor hereby further covenants and agrees to pay promptly when due the principal and interest and other sums of money provided for in said note and Second Mortgage, or either; to pay all and singular the taxes, assessments, levies, liabilities, obligations, and encumbrances of every nature on said property to permit, commit or suffer no waste, impairment or deterioration of said land or the improvement thereon at any time; to pay all costs, charges, and expenses, including attorney's fees and title searches, reasonably incurred or paid by the Mortgagee because of the failure of the Mortgagor to promptly and fully comply with the agreements, stipulations, conditions and covenants of said note and this Second Mortgage, or either; to perform, comply with and abide by each and every of the agreements, stipulations, conditions and covenants of said note and the Second Mortgage, or either. In the event the Mortgagor fails to pay when due any tax, assessment, insurance premium or other sum of money payable by virtue of said note and this Second Mortgage, or either, the Mortgagee may pay the same, without waiving or affecting the option to foreclose or any other right hereunder, and all such payments shall bear interest from the date thereof at the highest lawful rate then allowed by the laws of State of Florida.

If each and every one of the agreements, stipulations, conditions and covenants of said note and this Second Mortgage, are not fully performed, complied with and abided by, then the entire sum mentioned in said note, and this Second Mortgage, or the entire balance unpaid thereon, shall forthwith or thereafter, at the option of the Mortgagee, become and be due and payable, anything in said note or herein to the contrary notwithstanding. Failure by the Mortgagee to exercise any of the rights or options herein provided shall not constitute a waiver of any rights or options under said note or this Second Mortgage accrued or thereafter accruing.

Provided that, as set forth in the Second Mortgage Note attached hereto as Exhibit "B" no payments shall be required on the Second Mortgage as long as the land remains

2079 0299
OFFICIAL RECORDS
BOOK PAGE
SEMINOLE CO. FL.



STATE OF FLORIDA
COUNTY OF SEMINOLE

I HEREBY CERTIFY that on this 9th day of October, 1995
before me, an officer duly authorized in the State aforesaid and in the County aforesaid
to take acknowledgments, personally appeared Lisa Chiesa
and Dorothy Chiesa, who executed the foregoing instrument and who
acknowledge before me that he/she/they executed the same and are personally known
to me or have produced DRIVERS LICENSE as identification and who did
did not take an oath.

WITNESS my hand and official seal in the County and State last aforesaid.

2979
0301

OFFICIAL RECORDS
BOOK PAGE



ELLEN M. NIEMOUD
MY COMMISSION EXPIRES
JUNE 30, 1999

Ellen M. Niemoud
Name: ELLEN M. NIEMOUD
Notary Public
Serial Number
Commission Expires:

Not a Certified Copy



This is not a certified copy

EXHIBIT "A"
LEGAL DESCRIPTION

OFFICIAL RECORDS
BOOK PAGE
2979 0302
SEMINOLE CO. FL.

LOT 61, MONROE MEADOWS, ACCORDING TO THE PLAT THEREOF
AS RECORDED IN PLAT BOOK 46, PAGES 16 and 17, PUBLIC RECORDS
OF SEMINOLE COUNTY, FLORIDA.



EXHIBIT "B"
SECOND MORTGAGE NOTE

AMOUNT: \$3,000.00

FOR VALUE RECEIVED, the undersigned (jointly and severally, if more than one) promises to pay Seminole County ("The County"), a political subdivision of the State of Florida, or order, the manner hereinafter specified, the sum of Three Thousand and no/100ths (\$3,000.00). The said principal shall be payable in lawful money of the United States of America to the County at 1101 East First Street, Sanford, Florida 32771, or at such a place as may hereafter be designated by written notice from the holder to the maker hereof. This Note and Mortgage securing same shall be for a period of twenty (20) or thirty (30) years (if used in conjunction with FHA financing), beginning on the date of execution of this Note and accompanying Mortgage. Repayment of this Note shall take place in the following manner:

- A. If a default of the First Mortgage occurs, the Second Mortgage Note shall be due and payable in full.
- B. No payment shall be required during the term of this Note, and this debt shall be permanently forgiven (check one) five (5), twenty (20) or thirty (30) years (as applicable) after the date of the execution of this Note provided no condition of default has occurred. This provision shall ensure that the subject home and property is not sold, leased, transferred or refinanced and remains owner-occupied for a period of at least five (5), twenty (20) or thirty (30) years (as applicable) after execution of this Note.
- C. If the property is sold, leased, transferred or refinanced prior to five (5) twenty (20) thirty (30) years after the purchase, the full payment shall be due on sale, lease, transfer or refinancing less any available forgiveness as set forth in the recapture provisions of the Federal Regulations in effect at the time of default.

This Note incorporates, and is incorporated into, the Second Mortgage Deed of even date on the following described property.

SEE EXHIBIT "A" ATTACHED HERETO AND INCORPORATED HEREIN

DEFAULT

The maker of this Note or its successors shall be in default upon occurrence of one or more of the following conditions:

Seminole County Homeownership Assistance Program



THIS MORTGAGE IS GIVEN TO SEMINOLE COUNTY AND IS EXEMPT FROM PAYMENT OF INTANGIBLE PERSONAL PROPERTY TAX AND DOCUMENTARY STAMP EXCISE TAX ON DOCUMENTS PURSUANT TO SECTIONS 420.513(1) AND 199.185(1)(d), FLORIDA STATUTES

This instrument was prepared by:
Elaine L. Barlow, SHIP Funds Coord.
c/o Greater Seminole County Chamber of
4690 S. Hwy 17-92 Commerce
Casselberry, FL 32707

1. The sale, transfer or refinancing of the subject home and real property, within five (5), twenty (20) or thirty (30) years (as applicable) of execution of this Note, by maker or maker's successors.
2. Leasing or renting of the property within five (5), twenty (20) or thirty (30) years of the date of execution of the Note and Second Mortgage.
3. The destruction or abandonment of the home on the subject property by maker or maker's successors.
4. Failure to pay applicable property taxes on subject property and improvements.
5. Failure to maintain adequate hazard insurance on subject property and improvements.
6. Failure to comply with the terms and conditions of the accompanying Second Mortgage Deed of even date.
7. Failure to comply with the terms and conditions of the First Mortgage securing the property.

9979 0304
SEMINOLE CO. FL.
OFFICIAL RECORDS
BOOK PAGE

CONSEQUENCE OF DEFAULT

The occurrence of a default as set forth hereinabove shall cause an acceleration of the remaining unpaid principal balance evidenced herein and secured by an accompanying Second Mortgage of even date, and the entire remaining unpaid balance shall be due in full immediately, less any available forgiveness as provided in the recapture provisions of the Federal regulations in effect at the time of default.

MISCELLANEOUS PROVISIONS

This Second Mortgage shall be subordinate to a First Mortgage as approved by the County.

This Note is secured by a Mortgage on real estate, or even date herewith, made by the maker in favor of the said holder, and shall be construed and enforced according to the laws of the State of Florida. The terms of said Mortgage are by this reference made a part hereof.

Seminole County Homeownership Assistance Program



Each person liable hereon whether maker or enforcer, hereby waives porsertment, protest, notice of protest and notice of dishonor and agrees to pay all costs, including reasonable attorney's fees, whether suit be brought or not, if, after maturity of this Note or default hereunder, or under said Mortgage, counsel shall be employed to collect this Note or to protect the security of said Mortgage.

Whenever used herein the term "holder", "maker" or "payee" should be construed in the singular or plural as the context may require or admit.

In the event of foreclosure, County reserves the right of first refusal on the property.

IN WITNESS WHEREOF, the said Mortgagor has hereunto signed and sealed these presents the day and year first above written.

Ellen M. Newbold
Print Name: ELLEN M. NEWBOLD

Lisa Chiesa
Print Name: Lisa Chiesa

Kelly Fishers
Print Name: Kelly Fishers

Dorothy Chiesa
Print Name: Dorothy Chiesa

Print Name: _____

Print Name: _____

STATE OF FLORIDA
COUNTY OF SEMINOLE

I HEREBY CERTIFY that on this 9th day of October, 1995 before me, an officer duly authorized in the State aforesaid and in the County aforesaid to take acknowledgments, personally appeared Lisa Chiesa and Dorothy Chiesa who executed the foregoing instrument and who acknowledge before me that he/she/they executed the same and are personally known to me or have produced drivers license as identification and who did/did not take an oath.

WITNESS my hand and official seal in the County and State last aforesaid.

AFTER RECORDING, RETURN TO:
Robert F. Heenan-Program Monitor
Community Devel./Comprehensive Planning
Seminole County Government
1101 East First Street
Sanford, FL 32771

Ellen M. Newbold
Name: Ellen M. Newbold
Notary Public

Serial Number _____
Commission Expires _____
ELLEN M. NEWBOLD
NOTARY PUBLIC
COMMISSION EXPIRES
JUNE 30, 1999
ISSUED BY THE FLORIDA DEPARTMENT OF REVENUE, INC.

2979
0305
SEM INOLE
CO. FL.
OFFICIAL RECORDS
BOOK
PAGE

Certified

This Instrument prepared by:
Arnold W. Schneider, Esq.
County Attorney's Office
1101 East First Street
Sanford, Florida 32771

Please return it to:
Community Development Office
Seminole County Government
1101 East First Street
Sanford, FL 32771

SATISFACTION OF MORTGAGE AND NOTE

Know All Persons By These Presents:

WHEREAS, a down payment assistance SHIP Mortgage (the "Mortgage") dated January 4, 1994, and recorded in Official Records Book 2710, Pages 0441 through and including 0444, Public Records of Seminole County, Florida, and a SHIP Mortgage Deferred Payment Promissory Note in the amount of THREE THOUSAND AND NO/100 DOLLARS (\$3,000.00) (the "Note"), dated January 4, 1994, and recorded in the Official Records Book 2710, Pages 0445 through and including 0447, Public Records of Seminole County, Florida, which encumbered the property located at 1406 Mara Court, Sanford, Florida 32771, the legal description and parcel identification for which are as follows:

LOT 87, SAN LANTA, THIRD SECTION, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 13, PAGE 75 OF THE PUBLIC RECORDS OF SEMINOLE COUNTY, FLORIDA.

Parcel Identification Number: 31-19-31-505-0000-0870

(the "Property,") were made by Tawana Raines, a single person (the "Owner") of the Property, for the benefit of Seminole County, 1101 East First Street, Sanford, Florida 32771; and

WHEREAS, said Mortgage and Note granted to Seminole County a certain interest in the Property should the Owner transfer title, sell or in any manner cease to occupy the Property as her primary residence or dispose of the Property within twenty (20) years from the date of the Mortgage and the Note; and

WHEREAS, Seminole County did not transfer, assign, pledge, or otherwise encumber any interest it obtained pursuant to the Mortgage and Note; and

WHEREAS, the Owner did maintain the Property as her residence for at least ten (10) years from the date of the Mortgage and the Note thus qualifying for forgiveness of the Mortgage and the Note under current United States Department of Housing and Urban Development ("HUD") regulations and policies; and

WHEREAS, the Owner has requested that Seminole County release the Property from the lien and operation of the Mortgage and Note;

NOW THEREFORE, in consideration of the foregoing recitals Seminole County does hereby acknowledge full and complete satisfaction of said Mortgage and Note.

The Property, the Owner, her heirs and assigns are forever freed, exonerated, discharged, and released of and from the lien of the Mortgage and Note and every part thereof and Seminole County does hereby direct the Clerk of Circuit Court to cancel the same of record.

IN WITNESS WHEREOF, Seminole County has caused these presents to be executed this ___ day of _____, 2004.

ATTEST:

BOARD OF COUNTY COMMISSIONERS
SEMINOLE COUNTY, FLORIDA

MARYANNE MORSE
Clerk to the Board of
County Commissioners of
Seminole County, Florida.

By: _____
DARYL G. MCLAIN, Chairman

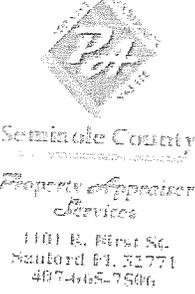
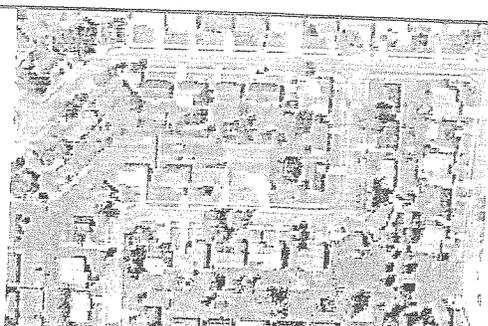
Date: _____

For the use and reliance
of Seminole County only.

Approved as to form and
legal sufficiency.

As authorized for execution
by the Board of County Commissioners
at their _____, 20____
regular meeting.

County Attorney
AWS/lpk
6/3/04
satisfaction-raines

<p>PARCEL DETAIL</p>  <p>Seminole County Property Appraiser Services 1101 E. First St. Sanford FL 32771 407.465.7500</p>	<p> <input type="button" value="HOME OWNER"/> <input type="button" value="RECREATIONAL PLATS"/> <input type="button" value="L.I.E. (L.I.E.)"/> <input type="button" value="SPECIAL PLATS"/> </p> 	 <p style="text-align: right;">Back</p>																																																
<p style="text-align: center;">GENERAL</p> <p>Parcel id: 31-19-31-505-0000-0870 Tax District: S1-SANFORD Owner: RAINES TAWANA Exemptions: 00-HOMESTEAD Address: 1406 MARA CT City,State,ZipCode: SANFORD FL 32771 Property Address: 1406 MARA CT SANFORD 32771 Subdivision Name: SAN LANTA 3RD SEC Dor: 01-SINGLE FAMILY</p>		<p style="text-align: center;">2004 WORKING VALUE SUMMARY</p> <p>Value Method: Market Number of Buildings: 1 Depreciated Bldg Value: \$63,364 Depreciated EXFT Value: \$0 Land Value (Market): \$11,000 Land Value Ag: \$0 Just/Market Value: \$74,364 Assessed Value (SOH): \$74,364 Exempt Value: \$25,000 Taxable Value: \$49,364</p>																																																
<p style="text-align: center;">SALES</p> <table border="1" style="width:100%; border-collapse: collapse;"> <thead> <tr> <th>Deed</th> <th>Date</th> <th>Book</th> <th>Page</th> <th>Amount</th> <th>Vac/Imp</th> </tr> </thead> <tbody> <tr> <td>SPECIAL WARRANTY DEED</td> <td>01/1994</td> <td>02710</td> <td>0431</td> <td>\$60,000</td> <td>Improved</td> </tr> <tr> <td>WARRANTY DEED</td> <td>05/1993</td> <td>02593</td> <td>1710</td> <td>\$50,000</td> <td>Vacant</td> </tr> <tr> <td>WARRANTY DEED</td> <td>09/1987</td> <td>01892</td> <td>0518</td> <td>\$55,000</td> <td>Vacant</td> </tr> <tr> <td>QUIT CLAIM DEED</td> <td>06/1987</td> <td>01858</td> <td>1416</td> <td>\$100</td> <td>Vacant</td> </tr> <tr> <td>WARRANTY DEED</td> <td>12/1986</td> <td>01807</td> <td>0791</td> <td>\$39,000</td> <td>Vacant</td> </tr> <tr> <td>QUIT CLAIM DEED</td> <td>01/1976</td> <td>01097</td> <td>1137</td> <td>\$10,800</td> <td>Vacant</td> </tr> <tr> <td>WARRANTY DEED</td> <td>01/1975</td> <td>01056</td> <td>1117</td> <td>\$30,000</td> <td>Vacant</td> </tr> </tbody> </table> <p style="text-align: center;">Find Comparable Sales within this Subdivision</p>		Deed	Date	Book	Page	Amount	Vac/Imp	SPECIAL WARRANTY DEED	01/1994	02710	0431	\$60,000	Improved	WARRANTY DEED	05/1993	02593	1710	\$50,000	Vacant	WARRANTY DEED	09/1987	01892	0518	\$55,000	Vacant	QUIT CLAIM DEED	06/1987	01858	1416	\$100	Vacant	WARRANTY DEED	12/1986	01807	0791	\$39,000	Vacant	QUIT CLAIM DEED	01/1976	01097	1137	\$10,800	Vacant	WARRANTY DEED	01/1975	01056	1117	\$30,000	Vacant	<p style="text-align: center;">2003 VALUE SUMMARY</p> <p>Tax Value(without SOH): \$1,458 2003 Tax Bill Amount: \$1,458 Savings Due To SOH: \$0 2003 Taxable Value: \$69,894</p> <p style="text-align: center;">DOES NOT INCLUDE NON-AD VALOREM ASSESSMENTS</p>
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<p>NOTE: Assessed values shown are NOT certified values and therefore are subject to change before being finalized for ad valorem tax purposes. *** If you recently purchased a homesteaded property your next year's property tax will be based on Just/Market value.</p>																																																		



JK

Return to: MARYANNE MORSE
Clerk of Circuit Court
This Instrument Prepared By: Vickie Nelson
SOUTHEAST TITLE
Group, Inc.
Address: 2500 Mallard Center Parkway, #400
Maitland, FL 32761

519751

SEMINOLE COUNTY, FL
RECORDED & VERIFIED

94 JAN -7 PM 2:31

SECOND MORTGAGE DEED

OFFICIAL RECORDS
BOOK PAGE
2710 0441
SEMINOLE COUNTY, FL

THIS SECOND MORTGAGE DEED, executed the 4th day of January, 1994, A.D., by TAWANA RAINES and , hereinafter called the Mortgagor, to Seminole County ("The County") political subdivision of the State of Florida, with permanent address at 1101 E. First Street, Sanford, Florida 32771, hereinafter called the Mortgagee:

(whenever used herein the terms of "Mortgagor" and "Mortgagee" include all the parties to this Instrument and the heirs, legal representatives and assigns of individuals, and the successors and assigns of corporations; and the term "note" include all the notes herein described if more than one.)

WITNESSETH, that for good and valuable consideration, and also in consideration of the aggregate sum named in the Second Mortgage Note of even date herewith (\$), hereinafter described, the Mortgagor hereby grants, bargains, sells, aliens, premises, conveys and confirms unto the Mortgagee all the certain land of which the Mortgagor is now seized and in possession situated in Seminole County, Florida, viz:

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF

TO HAVE AND TO HOLD THE SAME, together with the tenements, hereditaments and appurtenances thereto belonging, and the rents, issues and profits thereof, unto the Mortgagee, in fee simple.

AND the Mortgagor covenants with the Mortgagee that the Mortgagor is indefeasibly seized of said land in fee simple; that the Mortgagor has good right and lawful authority to convey said land as aforesaid; that the Mortgagor will make such further assurances to perfect the fee simple title to said land in the Mortgagee as may reasonably be required; that the Mortgagor hereby fully warrants the title to said land and will defend the same against the lawful claims of all persons whomsoever; and that said land is free and clear of all encumbrances except:

A valid purchase money first mortgage approved by Mortgagee.

THIS MORTGAGE IS GIVEN TO
SEMINOLE COUNTY
AND IS EXEMPT FROM PAYMENT OF
INTANGIBLE PERSONAL PROPERTY
TAX AND DOCUMENTARY STAMP EXCISE
TAX ON DOCUMENTS PURSUANT TO
SECTIONS 420.513(1) AND 199.185(1)(d)
FLORIDA STATUTES

DS & Wille

ANY DEFAULT in any mortgage note, or lien of record, including, but not limited to the Second Mortgage note and the First Mortgage approved herein, shall constitute a default under this instrument. The institution of a mortgage or lien foreclosure legal proceeding shall be one basis authorizing the Mortgagee to declare a default.

PROVIDED ALWAYS, that is said Mortgagor shall pay unto said Mortgagee the cash in Second Mortgage Note hereinafter substantially copied or identified, to-wit;

SEE EXHIBIT "B" ATTACHED HERETO AND MADE A PART HEREOF

AND the Mortgagor shall perform, comply with and abide by each and every one of the agreements, stipulations, conditions and covenants thereof, and of this Mortgage, then this Mortgage and the estate hereby created, shall cease, determine and be null and void.

AND the Mortgagor hereby further covenants and agrees to pay promptly when due the principal and interest and other sums of money provided for in said note and this Mortgage, or either; to pay all and singular the taxes, assessments, levies, liabilities, obligations, and encumbrances of every nature on said property to permit, commit or suffer no waste, impairment or deterioration of said land or the improvement thereon at any time; to pay all costs, charges, and expenses, including lawyer's fees and title searches, reasonably incurred or paid by the Mortgagee because of the failure of the Mortgagor to promptly and fully comply with the agreements, stipulations, conditions and covenants of said note and this Mortgage, or either; to perform, comply with and abide by each and every one of the agreements, stipulations, conditions and covenants of said note and this Mortgage, or either. In the event the Mortgagor fails to pay when due any tax, assessment, insurance premium or other sum of money payable by virtue of said note and this Mortgage, or either, the Mortgagee may pay the same, without waiving or affecting the option to foreclose or any other right hereunder, and all such payments shall bear interest from the date thereof at the highest lawful rate then allowed by the laws of the State of Florida.

If each and every one of the agreements, stipulations, conditions and covenants of said note and this Mortgage, are not fully performed, complied with and abided by, then the entire sum mentioned in said note, and this mortgage, or the entire balance unpaid thereon, shall forthwith or thereafter, at the option of the Mortgagee, become and be due and payable, anything in said note or herein to the contrary notwithstanding. Failure by the Mortgagee to exercise any of the rights or options herein provided shall not constitute a waiver of any rights or options under said note or this Mortgage accrued or thereafter accruing.

Provided that, as provided in the Second Mortgage Note attached hereto as Exhibit "B", no payments shall be required on this Second Mortgage as long as this property remains occupied by the Mortgagor, and said property is not leased, rented, subleased or refinanced, should the property remain owner-occupied and not be rented, leased or subleased for a period of twenty (20) years, then this Second Mortgage shall be forgiven in full and released from the public records. Should this provision be violated, a default shall be declared and the entire amount shall be immediately due and payable, plus interest at the rate of three percent (3%) per annum from the date of execution herein.

2710 0442
SERENOLE CO. FLA
OFFICIAL RECORDS
PAGE

This Mortgage shall be subordinate to a First Mortgage on this property, subject to the notification and approval of Mortgagee.

IN WITNESS WHEREOF, the said Mortgagor has hereunto signed and sealed these presents the day year first above written.

Signed, sealed and delivered in the presence of:

MORTGAGOR:

Leah Elliott
Printed Name: LEAH ELLIOTT

Tawana Raines
Printed Name: TAWANA RAINES

Vickie D. Nelson
Printed Name: VICKIE D. NELSON

Printed Name: _____

Printed Name: _____

Printed Name: _____

OFFICIAL RECORDS
BOOK: 2710
PAGE: 0443
SEMINOLE CO. FL.

STATE OF FLORIDA
COUNTY OF SEMINOLE

I HEREBY CERTIFY that on this 4th day of January, 1994, before me, an officer duly authorized in the State aforesaid and in the County aforesaid to take acknowledgments, personally appeared TAWANA RAINES and , who executed the foregoing instrument and who acknowledged before me that he/she/they executed the same and are personally known to me or have produced A FLORIDA DRIVERS LICENSE as identification and who did not take an oath.
WITNESS my hand and official seal in the County and State last aforesaid.

Vickie D. Nelson
Printed Name: VICKIE D. NELSON - Notary Public
Commission Expires:



VICKIE D. NELSON
My Comm. Exp. 12/16/99
Bonded By Service Inc
No. CC246342

EXHIBIT "A"

LEGAL DESCRIPTION

LOT 87, SAN LANTA, THIRD SECTION, AS PER PLAT THEREOF RECORDED IN
PLAT BOOK 13, PAGE 75, OF THE PUBLIC RECORDS OF SEMINOLE COUNTY,
FLORIDA

OFFICIAL RECORDS
BOOK PAGE
2710 0444
SEMINOLE CO. FL.

This Instrument Prepared By:
SOUTHEAST TITLE
Group, Inc.
Address: 2600 Melvindale Center Parkway, #400
Melvindale, FL 32761

OFFICIAL RECORDS
BOOK PAGE
2710 0445
SEMINOLE CO. FL.

EXHIBIT "B"
SECOND MORTGAGE NOTE

AMOUNT: 3000.00

FOR VALUE RECEIVED, the undersigned (jointly and severally, if more than one) promises to pay Seminole County ("The County"), a political subdivision of the State of Florida, or order, the manner hereinafter specified, the sum of 3000.00 (\$). The said principal shall be payable in lawful money of the United States of America to the County at 1101 E. First Street, Sanford, Florida, 32771, or at such a place as may hereafter be designated by written notice from the holder to the maker hereof. This Note and Mortgage securing same shall be for a period of Twenty (20) years, beginning on the date of execution of this Note and accompanying Mortgage. Repayment of this Note shall take place in the following manner:

- A. If a default occurs, the Second Mortgage Note shall be due and payable in full, along with interest at the rate of three percent (3%) per year. Payment in full shall be made within thirty (30) days of the declaration of default.
- B. This debt shall be permanently forgiven then twenty (20) years after the date of the execution of this Note. The purpose of this provision is to ensure that the subject home and property are owner-occupied for a period of at least twenty (20) years.

This Note incorporates, and is incorporated into, the Mortgage Deed of even date on the following described property.

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF

DEFAULT

The maker of this Note or its successors shall be in default under any one or more of the following conditions:

- 1. The sale of the subject home and real property, within ten (10) years of execution of this Note, by maker or maker's successors.

THIS MORTGAGE IS GIVEN TO
SEMINOLE COUNTY
AND IS EXEMPT FROM PAYMENT OF
INTANGIBLE PERSONAL PROPERTY
TAX AND DOCUMENTARY STAMP EXCISE
TAX ON DOCUMENTS PURSUANT TO
SECTIONS 420.513(1) AND 199.185(1)(d)
FLORIDA STATUTES

2. Leasing, renting or refinancing of the property within ten (10) years of the date of execution of this Note and Mortgage.
3. The destruction or abandonment of the home on the subject property by maker or maker's successors.
4. Failure to pay applicable property taxes on subject property and improvements.
5. Failure to maintain adequate hazard insurance on subject property and improvements.
6. Failure to comply with the terms and conditions of the accompanying Mortgage Deed of even date.
7. Failure to comply with the terms and conditions of the First Mortgage securing the property.

OFFICIAL RECORDS
 BOOK 2710
 PAGE 0446
 SEMINOLE CO. FL.

CONSEQUENCE OF DEFAULT

Default under this Note will trigger an acceleration of the remaining unpaid principal balance evidenced herein and secured by an accompanying Mortgage of even date, and the entire remaining unpaid principal balance will be due in full immediately upon default. This accelerated amount due shall accrue interest, from the date of execution of this Note until the date of full payment, at the same rate as the First Mortgage on this property. Holder's failure to exercise the default provision under this Note shall not constitute waiver of the right to exercise same in the event of a subsequent default.

MISCELLANEOUS PROVISIONS

This Mortgage Note shall be subordinate to a First Mortgage as approved by the County.

This Note is secured by a Mortgage on real estate, of even date herewith, made by the maker in favor of the said holder, and shall be construed and enforced according to the laws of the State of Florida. The terms of said Mortgage are by this reference made a part thereof.

Each person liable hereon whether maker or enforcer, hereby waives procomentment, protest, notice of protest and notice of dishonor and agrees to pay all costs, including reasonable attorney's fees, whether suit be brought or not, if, after maturity of this Note or default hereunder, or under said Mortgage, counsel shall be employed to collect this Note or to protect the security of said Mortgage.

Whenever used herein the term "holder", "maker" or "payee" should be construed in the singular or plural as the context may require or admit.

IN WITNESS WHEREOF, the said Mortgagor has hereunto signed and sealed these presents the day and year first above written.

Signed, sealed and delivered
In the presence of:

MORTGAGOR:

Vickie D. Nelson
Printed Name: VICKIE D. NELSON

Tawana Raines
Printed Name: TAWANA RAINES

Leah Elliott
Printed Name: LEAH ELLIOTT

Printed Name: _____

Printed Name: _____

Printed Name: _____

2710 0447
SEMINOLE CO. FL.
OFFICIAL RECORDS
BOOK PAGE

STATE OF FLORIDA
COUNTY OF SEMINOLE

I HEREBY CERTIFY that on this 4th day of January, 1994, before me, an officer duly authorized in the State aforesaid and in the County aforesaid to take acknowledgments, personally appeared TAWANA RAINES and , who executed the foregoing instrument and who acknowledged before me that he/she/they executed the same and are personally known to me or have produced A FLORIDA DRIVERS LICENSE as Identification and who did not take an oath.

WITNESS my hand and official seal in the County and State last aforesaid.

Vickie D. Nelson
Printed Name: VICKIE D. NELSON - Notary Public
Commission Expires:



VICKIE D. NELSON
My Comm. Exp. 12/15/98
Bonded By Service Ins
No. CC246342

Borrowers' Certification and Authorization

CERTIFICATION

The Undersigned certify the following:

1. I/We have applied for a mortgage loan from The OmniOne Group, Inc.. In applying for the loan, I/We completed a loan application containing various information on the purpose of the loan, the amount and source of the downpayment, employment and income information, and the assets and liabilities. I/We certify that all of the information is true and complete. I/We made no misrepresentations in the loan application or other documents, nor did I/We omit any pertinent information.
2. I/We understand and agree that The OmniOne Group, Inc. reserves the right to change the mortgage loan review processes to a full documentation program. This may include verifying the information provided on the application with the employer and/or the financial institution.
3. I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this mortgage, as applicable under the provisions of Title 18, United States Code, Section 1014.

AUTHORIZATION TO RELEASE INFORMATION

To Whom It May Concern:

1. I/We have applied for a mortgage loan from The OmniOne Group, Inc.. As part of the application process, The OmniOne Group, Inc. and the mortgage guaranty insurer (if any), may verify information contained in my/our loan application and in other documents required in connection with the loan, either before the loan is closed or as part of its quality control program.
2. I/We authorize you to provide to The OmniOne Group, Inc. and to any investor to whom The OmniOne Group, Inc. may sell my mortgage, any and all information and documentation that they request. Such information includes, but is not limited to, employment history and income; bank, money market and similar account balances; credit history; and copies of income tax returns.
3. The OmniOne Group, Inc. or any investor that purchases the mortgage may address this authorization to any party named in the loan application.
4. A copy of this authorization may be accepted as an original.

Borrower Signature [Signature]
BYRD TAWANA

Co-Borrower Signature _____

SSN: 267-37-6047 Date: 10-17-03

SSN: _____ Date: _____

This Instrument prepared by:
Arnold W. Schneider, Esq.
County Attorney's Office
1101 East First Street
Sanford, Florida 32771

Please return it to:
Community Development Office
Seminole County Government
1101 East First Street
Sanford, FL 32771

SATISFACTION OF MORTGAGE AND NOTE

Know All Persons By These Presents:

WHEREAS, a down payment assistance SHIP Mortgage (the "Mortgage") dated October 27, 1996, and recorded in Official Records Book 2986, Pages 1678 through and including 1683, Public Records of Seminole County, Florida, and a SHIP Mortgage Deferred Payment Promissory Note in the amount of SEVEN THOUSAND FIVE HUNDRED AND NO/100 DOLLARS (\$7,500.00) (the "Note"), dated October 27, 1996, and recorded in the Official Records Book 2986, Pages 1683 through and including 1685, Public Records of Seminole County, Florida, which encumbered the property located at 511 San Gabriel Court, Winter Springs, Florida 32708, the legal description and parcel identification for which are as follows:

LOT 135, DEERSONG 3, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 49, PAGE 64 OF THE PUBLIC RECORDS OF SEMINOLE COUNTY, FLORIDA.

Parcel Identification Number: 34-20-30-539-0000-1350

(the "Property,") were made by Zeattie Robinson, a single person (the "Owner") of the Property, for the benefit of Seminole County, 1101 East First Street, Sanford, Florida 32771; and

WHEREAS, said Mortgage and Note granted to Seminole County a certain interest in the Property should the Owner transfer title, sell or in any manner cease to occupy the Property as her primary residence or dispose of the Property within five (5) years from the date of the Mortgage and the Note; and

WHEREAS, Seminole County did not transfer, assign, pledge, or otherwise encumber any interest it obtained pursuant to the Mortgage and Note; and

WHEREAS, the Owner did maintain the Property as her residence for at least five (5) years from the date of the Mortgage and the Note thus qualifying for forgiveness of the Mortgage and the Note under current United States Department of Housing and Urban Development ("HUD") regulations and policies; and

WHEREAS, the Owner has requested that Seminole County release the Property from the lien and operation of the Mortgage and Note;

NOW THEREFORE, in consideration of the foregoing recitals Seminole County does hereby acknowledge full and complete satisfaction of said Mortgage and Note.

The Property, the Owner, her heirs and assigns are forever freed, exonerated, discharged, and released of and from the lien of the Mortgage and Note and every part thereof and Seminole County does hereby direct the Clerk of Circuit Court to cancel the same of record.

IN WITNESS WHEREOF, Seminole County has caused these presents to be executed this ___ day of _____, 2004.

ATTEST:

BOARD OF COUNTY COMMISSIONERS
SEMINOLE COUNTY, FLORIDA

MARYANNE MORSE
Clerk to the Board of
County Commissioners of
Seminole County, Florida.

By: _____
DARYL G. MCLAIN, Chairman

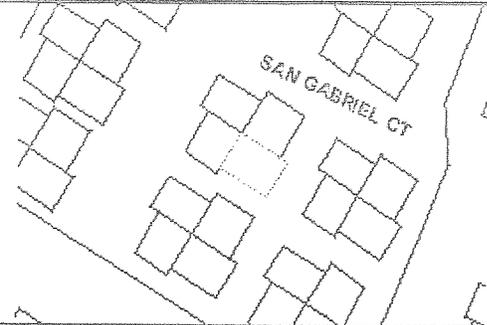
Date: _____

For the use and reliance
of Seminole County only.

Approved as to form and
legal sufficiency.

As authorized for execution
by the Board of County Commissioners
at their _____, 20____
regular meeting.

County Attorney
AWS.lpk
6/3/04
satisfaction-robinson

PARCEL DETAIL	REAL ESTATE	PERSONAL PROPERTY	TAX ROLLS	SALES SUMMARY	< < Back > >												
 <p> Seminole County Property Appraiser Services 1101 E. First St. Sanford FL 32771 407-645-7506 </p>																	
GENERAL			2004 WORKING VALUE SUMMARY														
Parcel Id: 34-20-30-539-0000-1350 Tax District: W1-WINTER SPRINGS Owner: ROBINSON ZEATTIE Exemptions: 00-HOMESTEAD Address: 511 SAN GABRIEL CT City,State,ZipCode: WINTER SPRINGS FL 32708 Property Address: 511 SAN GABRIEL CT WINTER SPRINGS 32708 Subdivision Name: DEERSONG 3 Dor: 01-SINGLE FAMILY			Value Method: Market Number of Buildings: 1 Depreciated Bldg Value: \$60,421 Depreciated EXFT Value: \$0 Land Value (Market): \$15,000 Land Value Ag: \$0 Just/Market Value: \$75,421 Assessed Value (SOH): \$59,557 Exempt Value: \$25,000 Taxable Value: \$34,557														
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WARRANTY DEED	10/1995	02986	1666	\$61,900	Improved												
LAND			LEGAL DESCRIPTION PLAT														
<table border="1" style="width:100%; border-collapse: collapse;"> <thead> <tr> <th>Land Assess Method</th> <th>Frontage</th> <th>Depth</th> <th>Land Units</th> <th>Unit Price</th> <th>Land Value</th> </tr> </thead> <tbody> <tr> <td>LOT</td> <td>0</td> <td>0</td> <td>1.000</td> <td>15,000.00</td> <td>\$15,000</td> </tr> </tbody> </table>			Land Assess Method	Frontage	Depth	Land Units	Unit Price	Land Value	LOT	0	0	1.000	15,000.00	\$15,000	LOT 135 DEERSONG 3 PB 49 PG 64		
Land Assess Method	Frontage	Depth	Land Units	Unit Price	Land Value												
LOT	0	0	1.000	15,000.00	\$15,000												
BUILDING INFORMATION																	
Bid Num	Bid Type	Year Blt	Fixtures	Base SF	Gross SF	Heated SF	Ext Wall	Bid Value	Est. Cost New								
1	SINGLE FAMILY	1995	6	1,105	1,152	1,105	WD/STUCCO FINISH	\$60,421	\$62,775								
			Appendage / Sqft UTILITY FINISHED / 30														
			Appendage / Sqft OPEN PORCH FINISHED / 17														
NOTE: Assessed values shown are NOT certified values and therefore are subject to change before being finalized for ad valorem tax purposes. *** If you recently purchased a homesteaded property your next year's property tax will be based on Just/Market value.																	

Return to First Mortgage Lenders Company 5906305
11 North ... 32701



Seminole County Homeownership Assistance Program

Second Mortgage Deed

33
1/58
x

THIS SECOND MORTGAGE DEED is hereby made and entered into the 27th day of October 1996 by and between Zeattie Robinson, ~~and A STATE WOMAN~~ hereinafter referred to the "Mortgagor" and Seminole County, a political subdivision of the State of Florida, whose address is 1101 East First Street, Sanford, Florida 32771, hereinafter referred to as the "Mortgagee."

(Whenever used herein the terms of "Mortgagor" and "Mortgagee" include all parties to this instrument, the heirs, legal representatives and assigns of individuals and the successors and assigns of corporations; and the term "note" include in all the notes herein described if more than one exists.)

WITNESSETH, that for good and valuable consideration, and also in consideration of the aggregate sum named in the Second Mortgage Note of even date herewith (\$7,500.00), hereinafter described, the Mortgagor hereby grants, bargains, sells, alien, premises, conveys and confirms unto the Mortgagee all the certain land of which the Mortgagor is now seized and in possession situated in Seminole County, Florida, viz:

SEE EXHIBIT 'A' ATTACHED HERETO AND INCORPORATED HEREIN

TO HAVE AND TO HOLD THE SAME, together with the tenements, hereditaments and appurtenances thereto belonging, and the rents, issues and profits thereof, unto the Mortgagee, in fee simple.

AND the Mortgagor covenants with the Mortgagee that the Mortgagor is indefeasibly seized of said land in fee simple; that the Mortgagor has good right and lawful authority to convey said land as aforesaid; that the Mortgagor will make such further assurances to perfect the fee simple title to said land in the Mortgagee as may reasonably be required; that the Mortgagor hereby full warrants the title to said land and will defend the same against the lawful claims of all persons whomsoever; and that said land is free land clear of all encumbrances except:

A valid purchase money First Mortgage approved by Mortgagee.

THIS MORTGAGE IS GIVEN TO SEMINOLE COUNTY AND IS EXEMPT FROM PAYMENT OF INTANGIBLE PERSONAL PROPERTY TAX AND DOCUMENTARY STAMP EXCISE TAX ON DOCUMENTS PURSUANT TO SECTIONS 420.513(1) AND 196.186(1)(d), FLORIDA STATUTES

This instrument was prepared by:
Elaine L. Darlow, SHIP Funds Coord.
c/o Greater Seminole County Chamber of
6950 S. Hwy 17-92 Commerce
Casselberry, FL 32707
AFTER RECORDING, RETURN TO:
Robert F. Keenan, Program Monitor
c/o Seminole County Govt. Serv. Bldg.
1101 East First Street
Sanford, FL 32771

OFFICIAL RECORDS
BOOK PAGE
2986 1678
SEMINOLE CO. FL.

PAUVANNE ROHS
CLERK OF CIRCUIT CO. FL.
766912

SEMINOLE COUNTY FL
RECORDING & VERIFY FL
55 FT 51 PM 9:57

10-31-95

rip

Seminole County Homeownership Assistance Program



ANY DEFAULT in any mortgage note, or lien of record, including, but not limited to the Second Mortgage Note and the First Mortgage approved herein, shall constitute a default under this instrument. The institution of a mortgage or lien foreclosure legal proceeding shall be one basis authorizing the Mortgages to declare a default. In the event of foreclosure, the Mortgagee reserves the right of first refusal on the land as described in Exhibit "A."

PROVIDED ALWAYS, that said Mortgagor shall pay unto said Mortgagee the certain Second Mortgage Not hereinafter substantially copied or identified, to-wit:

SEE EXHIBIT "B" ATTACHED HERETO AND INCORPORATED HEREIN

AND the Mortgagor shall perform, comply with and abide by each and every of the agreements, stipulations, conditions and covenants therein and of this Second Mortgage, and if not, then this Mortgage and the estate hereby created, shall cease, determine and be null and void.

AND the Mortgagor hereby further covenants and agrees to pay promptly when due the principal and interest and other sums of money provided for in said note and Second Mortgage, or either; to pay all and singular the taxes, assessments, levies, liabilities, obligations, and encumbrances of every nature on said property to permit, commit or suffer no waste, impairment or deterioration of said land or the improvement thereon at any time; to pay all costs, charges, and expenses, including attorney's fees and title searches, reasonably incurred or paid by the Mortgagee because of the failure of the Mortgagor to promptly and fully comply with the agreements, stipulations, conditions and covenants of said note and this Second Mortgage, or either; to perform, comply with and abide by each and every of the agreements, stipulations, conditions and covenants of said note and the Second Mortgage, or either. In the event the Mortgagor fails to pay when due any tax, assessment, insurance premium or other sum of money payable by virtue of said note and this Second Mortgage, or either, the Mortgagee may pay the same, without waiving or effecting the option to foreclose or any other right hereunder, and all such payments shall bear interest from the date thereof at the highest lawful rate then allowed by the laws of State of Florida.

If each and every one of the agreements, stipulations, conditions and covenants of said note and this Second Mortgage, are not fully performed, complied with and abided by, then the entire sum mentioned in said note, and this Second Mortgage, or the entire balance unpaid thereon, shall forthwith or thereafter, at the option of the Mortgagee, become and be due and payable, anything in said note or herein to the contrary notwithstanding. Failure by the Mortgagee to exercise any of the rights or options herein provided shall not constitute a waiver of any rights or options under said note or this Second Mortgage accrued or thereafter accruing.

Provided that, as set forth in the Second Mortgage Note attached hereto as Exhibit "B" no payments shall be required on the Second Mortgage as long as the land remains

OFFICIAL RECORDS
PAGE 500K
1679
7086

Sevier County Homeownership Assistance Program

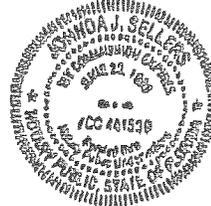


STATE OF FLORIDA
COUNTY OF ~~SEVIER~~ ORANGE

I HEREBY CERTIFY that on this 27th day of October, 1995
before me, an officer duly authorized in the State aforesaid and in the County aforesaid
to take acknowledgments, personally appeared Zeattle Robinson
~~and a single woman~~ who executed the foregoing instrument and who
acknowledge before me that he/she/they executed the same and are personally known
to me or have produced a Drivers License as identification and who ~~did~~
did not take an oath.

WITNESS my hand and official seal in the County and State last aforesaid.

Nancy J. SELLERS
Notary Public
Serial Number
Commission Expires:



OFFICIAL RECORDS
BOOK PAGE
2985 1681
SEVIER CO. FL

Seminole County Homeownership Assistance Program



EXHIBIT 'A'
LEGAL DESCRIPTION

Lot 135, ~~Block 3~~, according to the Plat thereof as recorded in Plat Book 49, Page 61 of the Public Records of Seminole County, Florida.

OFFICIAL RECORDS
BOOK PAGE
2996 1682
SEMINOLE CO. FL.

Seminole County Homeownership Assistance Program



**EXHIBIT "B"
SECOND MORTGAGE NOTE**

AMOUNT: \$7,500.00

FOR VALUE RECEIVED, the undersigned (jointly and severally, if more than one) promises to pay Seminole County ("The County"), a political subdivision of the State of Florida, or order, the manner hereinafter specified, the sum of Seventy Five Hundred and no/100ths (\$ 7,500.00). The said principal shall be payable in lawful money of the United States of America to the County at 1191 East First Street, Sanford, Florida 32771, or at such a place as may hereafter be designated by written notice from the holder to the maker hereof. This Note and Mortgage securing same shall be for a period of twenty (20) or thirty (30) years (if used in conjunction with FHA financing), beginning on the date of execution of this Note and accompanying Mortgage. Repayment of this Note shall take place in the following manner:

OFFICIAL RECORDS
BOOK PAGE
1986 1683
SEMINOLE CO. FL.

- A. If a default of the First Mortgage occurs, the Second Mortgage Note shall be due and payable in full.
- B. No payment shall be required during the term of this Note, and this debt shall be permanently forgiven (check one) five (5), twenty (20) or thirty (30) years (as applicable) after the date of the execution of this Note provided no condition of default has occurred. This provision shall ensure that the subject home and property is not sold, leased, transferred or refinanced and remains owner-occupied for a period of at least five (5), twenty (20) or thirty (30) years (as applicable) after execution of this Note.
- C. If the property is sold, leased, transferred or refinanced prior to five (5) twenty (20) thirty (30) years after the purchase, the full payment shall be due on sale, lease, transfer or refinancing less any available forgiveness as set forth in the recapture provisions of the Federal Regulations in effect at the time of default.

This Note incorporates, and is incorporated into, the Second Mortgage Deed of even date on the following described property.

SEE EXHIBIT "A" ATTACHED HERETO AND INCORPORATED HEREIN

DEFAULT

The maker of this Note or its successors shall be in default upon occurrence of one or more of the following conditions:

Seminole County Homeownership Assistance Program



THIS MORTGAGE IS GIVEN TO SEMINOLE COUNTY AND IS EXEMPT FROM PAYMENT OF INTANGIBLE PERSONAL PROPERTY TAX AND DOCUMENTARY STAMP EXCISE TAX ON DOCUMENTS PURSUANT TO SECTIONS 420.513(1) AND 199.185(1)(d), FLORIDA STATUTES

This instrument was prepared by: Elaine L. Barlow, SHIP Funds Coord, c/o Greater Seminole County Chamber of Commerce 4590 S. Hwy 17-92 Casselberry, FL 32707

1. The sale, transfer or refinancing of the subject home and real property, within five (5), twenty (20) or thirty (30) years (as applicable) of execution of this Note, by maker or maker's successors.
2. Leasing or renting of the property within five (5), twenty (20) or thirty (30) years of the date of execution of the Note and Second Mortgage.
3. The destruction or abandonment of the home on the subject property by maker or maker's successors.
4. Failure to pay applicable property taxes on subject property and improvements.
5. Failure to maintain adequate hazard insurance on subject property and improvements.
6. Failure to comply with the terms and conditions of the accompanying Second Mortgage Deed of even date.
7. Failure to comply with the terms and conditions of the First Mortgage securing the property.

OFFICIAL RECORDS BOOK PAGE 2986 1684 SEMINOLE CO. FL

CONSEQUENCE OF DEFAULT

The occurrence of a default as set forth hereinabove shall cause an acceleration of the remaining unpaid principal balance evidenced herein and secured by an accompanying Second Mortgage of even date, and the entire remaining unpaid balance shall be due in full immediately, less any available forgiveness as provided in the respective provisions of the Federal regulations in effect at the time of default.

MISCELLANEOUS PROVISIONS

This Second Mortgage shall be subordinate to a First Mortgage as approved by the County.

This Note is secured by a Mortgage on real estate, of even date herewith, made by the maker in favor of the said holder, and shall be construed and enforced according to the laws of the State of Florida. The terms of said Mortgage are by this reference made a part hereof.

Seminole County Homeownership Assistance Program



Each person liable hereon whether maker or endorser, hereby waives presentment, protest, notice of protest and notice of dishonor and agrees to pay all costs, including reasonable attorney's fees, whether suit be brought or not, if, after maturity of this Note or default hereunder, or under said Mortgage, counsel shall be employed to collect this Note or to protect the security of said Mortgage.

Whenever used herein the term "holder", "maker" or "payee" should be construed in the singular or plural as the context may require or admit.

In the event of foreclosure, County reserves the right of first refusal on the property.

IN WITNESS WHEREOF, the said Mortgagor has hereunto signed and sealed this _____ day and year first above written.

[Signature]
Witness
Print Name: Debra J. Baker

[Signature]
Print Name: Zettie Robinson

[Signature]
Witness
Print Name: Jody Sellers

Print Name: _____
Address: 511 San Gabriel Court
Winter Springs, Florida 32708

Print Name: _____

Print Name: _____

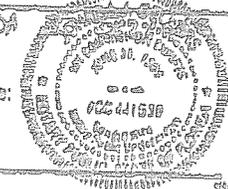
OFFICIAL RECORDS BOOK PAGE 1685

STATE OF FLORIDA
COUNTY OF SEMINOLE
I HEREBY CERTIFY that on this 20th day of October, 1906
before me, an officer duly authorized in the State aforesaid and in the County aforesaid
to take acknowledgments, personally appeared Zettie Robinson
and A SINGLE WOMAN, who executed the foregoing instrument and who
acknowledge before me that he/she/they executed the same and are personally known
to me or have produced A DRIVER'S LICENSE as identification and who did
did not take an oath.

WITNESS my hand and official seal in the County and State last aforesaid.

AFTER RECORDING, RETURN TO:
Robert F. Noonan, Program Monitor
c/o Seminole County Govt. Serv. Bldg.
1101 East First Street
Sanford, FL 32771

Name: JOMBA
Notary Public
Exp. Date: _____
Commission Expires: _____



Return to: First... 8906285



33/50
4-50

Seminole County Homeownership Assistance Program

Second Mortgage Deed

THIS SECOND MORTGAGE DEED is hereby made and entered into the 27th day of October 1991 by and between Zeattie Robinson and A SINGLE WOMAN hereinafter referred to the "Mortgagor" and Seminole County, a political subdivision of the State of Florida, whose address is 1101 East First Street, Sanford, Florida 32771, hereinafter referred to as the "Mortgagee."

(Whenever used herein the terms of "Mortgagor" and "Mortgagee" include all parties to this instrument, the heirs, legal representatives and assigns of individuals and the successors and assigns of corporations; and the term "note" include in all the notes herein described if more than one exists.)

WITNESSETH, that for good and valuable consideration, and also in consideration of the aggregate sum named in the Second Mortgage Note of even date herewith (\$7,500.00), hereinafter described, the Mortgagor hereby grants, bargains, sells, alien, premises, conveys and confirms unto the Mortgagee all the certain land of which the Mortgagor is now seized and in possession situated in Seminole County, Florida, viz:

SEE EXHIBIT 'A' ATTACHED HERETO AND INCORPORATED HEREIN

TO HAVE AND TO HOLD THE SAME, together with the tenements, hereditaments and appurtenances thereto belonging, and the rents, issues and profits thereof, unto the Mortgagee, in fee simple.

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A valid purchase money First Mortgage approved by Mortgagee.

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This instrument was prepared by: Elaine L. Barlow, SKIP Funds Coord. c/o Greater Seminole County Chamber of Commerce 4550 S. Hwy 17-92 Commerce Casselberry, FL 32707
AFTER RECORDING, RETURN TO: Robert F. Heenan, Program Monitor c/o Seminole County Govt. Serv. Bldg. 1101 East First Street Sanford, FL 32771

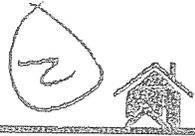
OFFICIAL RECORDS PAGE BOOK 2986 1678 SEMINOLE CO. FL.

SEMINOLE COUNTY RECORDS & CLERK 766912 53 APR 31 2 29 PM '91

10-31-95

@/P

Return to: [unclear] 5906205



33/50
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Seminole County Homeownership Assistance Program

Second Mortgage Deed

THIS SECOND MORTGAGE DEED is hereby made and entered into the 27th day of October 1991 by and between Zettie Robinson ~~and A SINGLE WOMAN~~ hereinafter referred to the "Mortgagor" and Seminole County, a political subdivision of the State of Florida, whose address is 1101 East First Street, Sanford, Florida 32771, hereinafter referred to as the "Mortgagee."

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SEE EXHIBIT 'A' ATTACHED HERETO AND INCORPORATED HEREIN

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THIS MORTGAGE IS GIVEN TO SEMINOLE COUNTY AND IS EXEMPT FROM PAYMENT OF INTANGIBLE PERSONAL PROPERTY TAX AND DOCUMENTARY STAMP EXCISE TAX ON DOCUMENTS PURSUANT TO SECTIONS 420.513(1) AND 199.106(1)(c), FLORIDA STATUTES

This instrument was prepared by: Elaine L. Barlow, SHIP Funds Capro, c/o Greater Seminole County Chamber of Commerce 6590 E. Hwy 17-92 Commerce Coralsberry, FL 32707
AFTER RECORDING, RETURN TO: Robert F. Hooper, Program Monitor c/o Seminole County Govt. Serv. Bldg. 1101 East First Street Sanford, FL 32771

OFFICIAL RECORDS BOOK PAGE
2486 1678
SEMINOLE CO. FL

MANUALLY FILED
766912
CLERK OF CIRCUIT CO.

SEMINOLE COUNTY FL
RECORDED
5:51:31 PM '91

10-31-95

ef

This Instrument prepared by:
Arnold W. Schneider, Esq.
County Attorney's Office
1101 East First Street
Sanford, Florida 32771

Please return it to:
Community Development Office
Seminole County Government
1101 East First Street
Sanford, FL 32771

SATISFACTION OF MORTGAGE, NOTE AND AGREEMENT

Know All Persons By These Presents:

WHEREAS, a down payment assistance SHIP Mortgage (the "Mortgage") dated January 12, 1996, and recorded in Official Records Book 3019, Pages 1154 through and including 1158, Public Records of Seminole County, Florida, and a SHIP Mortgage Deferred Payment Promissory Note in the amount of THREE THOUSAND AND NO/100 DOLLARS (\$3,000.00) (the "Note"), dated January 12, 1996, and recorded in the Official Records Book 3019, Pages 1159 through and including 1161, Public Records of Seminole County, Florida, and that certain Seminole County Home Program Assistance Agreement dated December 8, 1995, recorded in Official Records Book 3019, pages 1163 through and including 1165, Public Records of Seminole County, Florida (the "Agreement") all of which encumbered the property located at 133 Wax Myrtle Court, Sanford, Florida 32771, the legal description and parcel identification for which are as follows:

LOT 33, HIDDEN LAKE PHASE III, UNIT IV, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 28, PAGES 1 AND 2 OF THE PUBLIC RECORDS OF SEMINOLE COUNTY, FLORIDA.

Parcel Identification No.: 11-20-30-508-0000-0330

(the "Property,") were made by Brenda J. Cotton and Ruthie M. Cotton, two single persons, (the "Owners") of the Property, for the benefit of Seminole County, 1101 East First Street, Sanford, Florida 32771; and

WHEREAS, said Mortgage, Note, and Agreement granted to Seminole County a certain interest in the Property should the Owners transfer title, sell, or in any manner cease to occupy the Property as their primary residence or dispose of the Property within thirty (30) years from the date of the Mortgage and the Note; and

WHEREAS, Seminole County did not transfer, assign, pledge, or otherwise encumber any interest it obtained pursuant to the Mortgage, Note and Agreement; and

WHEREAS, the Owners did maintain the Property as their residence for at least five (5) years from the date of the Mortgage, Note, and Agreement thus qualifying for forgiveness of the Mortgage, the Note, and the Agreement under current United States Department of Housing and Urban Development ("HUD") regulations and policies; and

WHEREAS, the Owners have requested that Seminole County release the Property from the lien and operation of the Mortgage, Note, and Agreement;

NOW THEREFORE, in consideration of the foregoing recitals Seminole County does hereby acknowledge full and complete satisfaction of said Mortgage, Note, and Agreement.

The Property, the Owners, their heirs and assigns are forever freed, exonerated, discharged, and released of and from the lien of the Mortgage, Note and Agreement and every part thereof and Seminole County does hereby direct the Clerk of Circuit Court to cancel the same of record.

IN WITNESS WHEREOF, Seminole County has caused these presents to be executed this ___ day of _____, 2004.

ATTEST:

BOARD OF COUNTY COMMISSIONERS
SEMINOLE COUNTY, FLORIDA

MARYANNE MORSE
Clerk to the Board of
County Commissioners of
Seminole County, Florida.

By: _____
DARYL G. MCLAIN, Chairman

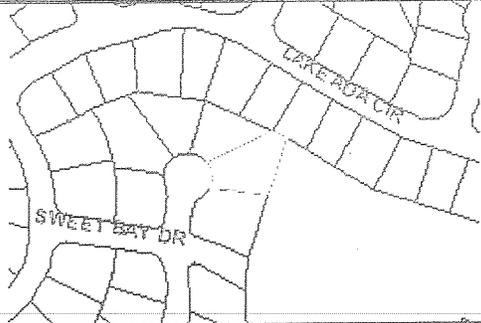
Date: _____

For the use and reliance
of Seminole County only.

As authorized for execution
by the Board of County Commissioners
at their _____, 20____
regular meeting.

Approved as to form and
legal sufficiency.

County Attorney
AWS/lpk
6/2/04
satisfaction-cotton

PARCEL DETAIL  Seminole County Property Appraiser Services 1101 N. Sims St. Sanford FL 32771 407-668-7506																																													
GENERAL Parcel Id: 11-20-30-508-0000-0330 Tax District: S1-SANFORD Owner: COTTON BRENDA J & Exemptions: 00-HOMESTEAD Own/Addr: COTTON RUTHIE M Address: 133 WAX MYRTLE CT City,State,ZipCode: SANFORD FL 32773 Property Address: 133 WAX MYRTLE CT SANFORD 32771 Subdivision Name: HIDDEN LAKE PH 3 UNIT 4 Dor: 01-SINGLE FAMILY		2004 WORKING VALUE SUMMARY Value Method: Market Number of Buildings: 1 Depreciated Bldg Value: \$73,915 Depreciated EXFT Value: \$0 Land Value (Market): \$17,800 Land Value Ag: \$0 Just/Market Value: \$91,715 Assessed Value (SOH): \$70,092 Exempt Value: \$25,500 Taxable Value: \$44,592																																											
SALES <table border="1" style="width:100%; border-collapse: collapse;"> <thead> <tr> <th>Deed</th> <th>Date</th> <th>Book</th> <th>Page</th> <th>Amount</th> <th>Vac/Imp</th> </tr> </thead> <tbody> <tr> <td>WARRANTY DEED</td> <td>01/1996</td> <td>03019</td> <td>1146</td> <td>\$62,500</td> <td>Improved</td> </tr> <tr> <td>WARRANTY DEED</td> <td>01/1984</td> <td>01517</td> <td>1825</td> <td>\$60,000</td> <td>Improved</td> </tr> </tbody> </table> Find Comparable Sales within this Subdivision		Deed	Date	Book	Page	Amount	Vac/Imp	WARRANTY DEED	01/1996	03019	1146	\$62,500	Improved	WARRANTY DEED	01/1984	01517	1825	\$60,000	Improved	2003 VALUE SUMMARY Tax Value(without SOH): \$1,196 2003 Tax Bill Amount: \$903 Savings Due To SOH: \$293 2003 Taxable Value: \$43,285 DOES NOT INCLUDE NON-AD VALOREM ASSESSMENTS																									
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NOTE: Assessed values shown are NOT certified values and therefore are subject to change before being finalized for ad valorem tax purposes. *** If you recently purchased a homesteaded property your next year's property tax will be based on Just/Market value.																																													



KT #: 98036-HW/00 MARYANNE MORSE
CLERK OF CIRCUIT COURT

SEMINOLE COUNTY, FL.
RECORDS VERIFIED

26 JAN 17 AM 9:15

795076



Seminole County Homeownership Assistance Program

49
6-58

Second Mortgage Deed

THIS SECOND MORTGAGE DEED is hereby made and entered into the 12th day of JANUARY 1998, by and between ETHEL M. COTTON and BRENDA J. COTTON hereinafter referred to the "Mortgagor" and Seminole County, a political subdivision of the State of Florida, whose address is 1101 East First Street, Sanford, Florida 32771, hereinafter referred to as the "Mortgagee."

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(Whenever used herein the terms of "Mortgagor" and "Mortgagee" include all parties to this instrument, the heirs, legal representatives and assigns of individuals and the successors and assigns of corporations; and the term "note" include in all the notes herein described if more than one exists.)

WITNESSETH, that for good and valuable consideration, and also in consideration of the aggregate sum named in the Second Mortgage Note of even date herewith (\$ 3,000.00), hereinafter described, the Mortgagor hereby grants, bargains, sells, aliens, premises, conveys and confirms unto the Mortgagee all the certain land of which the Mortgagor is now seized and in possession situated in Seminole County, Florida, viz:

SEE EXHIBIT 'A' ATTACHED HERETO AND INCORPORATED HEREIN

TO HAVE AND TO HOLD THE SAME, together with the tenements, hereditaments and appurtenances thereto belonging, and the rents, issues and profits thereof, unto the Mortgagee, in fee simple.

AND the Mortgagor covenants with the Mortgagee that the Mortgagor is indefeasibly seized of said land in fee simple; that the Mortgagor has good right and lawful authority to convey said land as aforesaid; that the Mortgagor will make such further assurances to perfect the fee simple title to said land in the Mortgagee as may reasonably be required; that the Mortgagor hereby full warrants the title to said land and will defend the same against the lawful claims of all persons whomsoever; and that said land is free land clear of all encumbrances except:

A valid purchase money First Mortgage approved by Mortgagee.

THIS MORTGAGE IS GIVEN TO SEMINOLE COUNTY AND IS EXEMPT FROM PAYMENT OF INTANGIBLE PERSONAL PROPERTY TAX AND DOCUMENTARY STAMP EXCISE TAX ON DOCUMENTS PURSUANT TO SECTIONS 420.513(1) AND 199.105(1)(d), FLORIDA STATUTES

This instrument was prepared by:
MARK WRIGHT
KAMPF TITLE & GUARANTY CORP.
200 WEST FIRST STREET
SANFORD, FLORIDA 32771

200

Seminole County Homeownership Assistance Program



ANY DEFAULT in any mortgage note, or lien of record, including, but not limited to the Second Mortgage Note and the First Mortgage approved herein, shall constitute a default under this instrument. The institution of a mortgage or lien foreclosure legal proceeding shall be one basis authorizing the Mortgagee to declare a default. In the event of foreclosure, the Mortgagee reserves the right of first refusal on the land as described in Exhibit "A."

PROVIDED ALWAYS, that said Mortgagor shall pay unto said Mortgagee certain Second Mortgage Not hereinafter substantially copied or identified, to-wit:

SEE EXHIBIT 'B' ATTACHED HERETO AND INCORPORATED HEREIN

AND the Mortgagor shall perform, comply with and abide by each and every of the agreements, stipulations, conditions and covenants therein and of this Second Mortgage, and if not, then this Mortgage and the estate hereby created, shall cease, determine and be null and void.

AND the Mortgagor hereby further covenants and agrees to pay promptly when due the principal and interest and other sums of money provided for in said note and Second Mortgage, or either; to pay all and singular the taxes, assessments, levies, liabilities, obligations, and encumbrances of every nature on said property to permit, commit or suffer no waste, impairment or deterioration of said land or the improvement thereon at any time; to pay all costs, charges, and expenses, including attorney's fees and title searches, reasonably incurred or paid by the Mortgagee because of the failure of the Mortgagor to promptly and fully comply with the agreements, stipulations, conditions and covenants of said note and this Second Mortgage, or either; to perform, comply with and abide by each and every of the agreements, stipulations, conditions and covenants of said note and the Second Mortgage, or either. In the event the Mortgagor fails to pay when due any tax, assessment, insurance premium or other sum of money payable by virtue of said note and this Second Mortgage, or either, the Mortgagee may pay the same, without waiving or affecting the option to foreclose or any other right hereunder, and all such payments shall bear interest from the date thereof at the highest lawful rate then allowed by the laws of State of Florida.

If each and every one of the agreements, stipulations, conditions and covenants of said note and this Second Mortgage, are not fully performed, complied with and abided by, then the entire sum mentioned in said note, and this Second Mortgage, or the entire balance unpaid thereon, shall forthwith or thereafter, at the option of the Mortgagee, become and be due and payable, anything in said note or herein to the contrary notwithstanding. Failure by the Mortgagee to exercise any of the rights or options herein provided shall not constitute a waiver of any rights or options under said note or this Second Mortgage accrued or thereafter accruing.

Provided that, as set forth in the Second Mortgage Note attached hereto as Exhibit "B" no payments shall be required on the Second Mortgage as long as the land remains

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SECTION 19

Seminole County Homeownership Assistance Program



occupied by the Mortgagor, and said land is not sold, leased, rented or subleased. Should the land remain owner-occupied and not be rented, leased or subleased for (check applicable) _____ five (5) years, _____ twenty (20) years or XX thirty (30) years (if used in conjunction with FHA financing), then this Second Mortgage shall be forgiven in full and a release filed in the public records of Seminole County, Florida. Should this aforementioned provision be violated, a default shall be declared, and the entire amount shall be immediately due and payable. THE FULL AMOUNT OF THE SECOND MORTGAGE SHALL BE DUE ON SALE, LEASE, IF THE SALE, LEASE, TRANSFER OR REFINANCING OCCURS LESS THAN _____ FIVE (5) YEARS, _____ TWENTY (20) YEARS OR XX THIRTY (30) YEARS AFTER EXECUTION OF THIS INSTRUMENT. Mortgagor shall repay the loan amount of THREE THOUSAND dollars (\$ 3,000.00) to Mortgagee in full, less any available forgiveness as provided in the recapture provisions of the Federal regulations in effect at the time of default.

This Mortgage shall be subordinate to a valid purchase money First Mortgage on this land, subject to the notification and approval of Mortgagee.

IN WITNESS WHEREOF, the said Mortgagor has hereunto signed and sealed these presents the day and year first above written.

WITNESS: Mark Wright
 Print Name: MARK WRIGHT

WITNESS: Shirley Smith
 Print Name: SHIRLEY SMITH

Print Name: _____

Print Name: _____

Ruthie M. Cotton

MORTGAGOR: RUTHIE M. COTTON
 Print Name: _____
 133 WAX MYRTLE COURT, SANFORD, FL 32773

Brenda J. Cotton
 MORTGAGOR: BRENDA J. COTTON
 Print Name: _____
 133 WAX MYRTLE COURT, SANFORD, FL 32773

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KAMPF TITLE & GUARANTY CORP.
 P. O. BOX 1359, 300 W FIRST STREET
 SANFORD, FLORIDA 32771

Seminole County Homeownership Assistance Program



STATE OF FLORIDA
COUNTY OF SEMINOLE

I HEREBY CERTIFY that on this 12th day of JANUARY 1996
before me, an officer duly authorized in the State aforesaid and in the County aforesaid
to take acknowledgments, personally appeared RUTHIE H. COTTON
and BRENDA J. COTTON, who executed the foregoing instrument and who
acknowledge before me that ~~he/she~~ they executed the same and are personally known
to me or have produced SATISFACTORY EVIDENCE as identification and who did/
did not take an oath.

WITNESS my hand and official seal in the County and State last aforesaid.

Mark Wright



MARK WRIGHT
MY COMMISSION # CC439144 EXPIRES
March 2, 1999
ISSUED BY THE FLORIDA BAR

Name: MARK WRIGHT
Notary Public
Serial Number : CC439144
Commission Expires: 3-2-99

SEMINOLE CO. FL.

3119 .1157

OFFICIAL RECORDS
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Seminole County Homeownership Assistance Program



EXHIBIT 'A'

LEGAL DESCRIPTION

LOT 33, HIDDEN LAKE PHASE III, UNIT IV, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 291, PAGES 1 AND 2, OF THE PUBLIC RECORDS OF SEMINOLE COUNTY, FLORIDA.

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Seminole County Homeownership Assistance Program



EXHIBIT "B"
SECOND MORTGAGE NOTE

AMOUNT: 33,000.00

FOR VALUE RECEIVED, the undersigned (jointly and severally, if more than one) promises to pay Seminole County ("The County"), a political subdivision of the State of Florida, or order, the manner hereinafter specified, the sum of THREE THOUSAND DOLLARS (\$ 3,000.00). The said principal shall be payable in lawful money of the United States of America to the County at 1101 EAST FIRST STREET, SANFORD, Florida 32771, or at such a place as hereafter be designated by written notice from the holder to the maker hereof. This Note and Mortgage securing same shall be for a period of twenty (20) or thirty (30) years (if used in conjunction with FHA financing), beginning on the date of execution of this Note and accompanying Mortgage. Repayment of this Note shall take place in the following manner:

- A. If a default of the First Mortgage occurs, the Second Mortgage Note shall be due and payable in full.
- B. No payment shall be required during the term of this Note, and this debt shall be permanently forgiven (check one) five (5), twenty (20) or thirty (30) years (as applicable) after the date of the execution of this Note provided no condition of default has occurred. This provision shall ensure that the subject home and property is not sold, leased, transferred or refinanced and remains owner-occupied for a period of at least five (5), twenty (20) or thirty (30) years (as applicable) after execution of this Note.
- C. If the property is sold, leased, transferred or refinanced prior to five (5) twenty (20) thirty (30) years after the purchase, the full payment shall be due on sale, lease, transfer or refinancing less any available forgiveness as set forth in the recapture provisions of the Federal Regulations in effect at the time of default.

This Note incorporates, and is incorporated into, the Second Mortgage Deed of even date on the following described property,

SEE EXHIBIT "A" ATTACHED HERETO AND INCORPORATED HEREIN

DEFAULT

The maker of this Note or its successors shall be in default upon occurrence of one or more of the following conditions:

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SERIALIZED
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Seminole County Homeownership Assistance Program



THIS MORTGAGE IS GIVEN TO SEMINOLE COUNTY AND IS EXEMPT FROM PAYMENT OF INTANGIBLE PERSONAL PROPERTY TAX AND DOCUMENTARY STAMP EXCISE TAX ON DOCUMENTS PURSUANT TO SECTIONS 420.513(1) AND 199.185(1)(d), FLORIDA STATUTES

This instrument was prepared by:

MARK WRIGHT
KAMPF TITLE & GUARANTY CORP.
200 WEST FIRST STREET
SANFORD, FLORIDA 32771

1. The sale, transfer or refinancing of the subject home and real property, within five (5), twenty (20) or thirty (30) years (as applicable) of execution of this Note by maker or maker's successors.
2. Leasing or renting of the property within five (5), twenty (20) or thirty (30) years of the date of execution of the Note and Second Mortgage.
3. The destruction or abandonment of the home on the subject property by maker or maker's successors.
4. Failure to pay applicable property taxes on subject property and improvements.
5. Failure to maintain adequate hazard insurance on subject property and improvements.
6. Failure to comply with the terms and conditions of the accompanying Second Mortgage Deed of even date.
7. Failure to comply with the terms and conditions of the First Mortgage securing the property.

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CONSEQUENCE OF DEFAULT

The occurrence of a default as set forth hereinabove shall cause an acceleration of the remaining unpaid principal balance evidenced herein and secured by an accompanying Second Mortgage of even date, and the entire remaining unpaid balance shall be due in full immediately, less any available forgiveness as provided in the recapture provisions of the Federal regulations in effect at the time of default.

MISCELLANEOUS PROVISIONS

This Second Mortgage shall be subordinate to a First Mortgage as approved by the County.

This Note is secured by a Mortgage on real estate, or even date herewith, made by the maker in favor of the said holder, and shall be construed and enforced according to the laws of the State of Florida. The terms of said Mortgage are by this reference made a part hereof.

Seminole County Homeownership Assistance Program



Each person liable hereon whether maker or enforcer, hereby waives prepayment, protest, notice of protest and notice of dishonor and agrees to pay all costs, including reasonable attorney's fees, whether suit be brought or not, if, after maturity of this Note or default hereunder, or under said Mortgage, counsel shall be employed to collect this Note or to protect the security of said Mortgage.

Whenever used herein the term "holder", "maker" or "payee" should be construed in the singular or plural as the context may require or admit.

In the event of foreclosure, County reserves the right of first refusal on the property.

IN WITNESS WHEREOF, the said Mortgagor has hereunto signed and sealed these presents the day and year first above written.

WITNESS:
Print Name: MARK WRIGHT

WITNESS:
Print Name: SUSIE SMITH

Print Name: _____
Print Name: _____

MORTGAGOR: RUTHIE M. COTTON
Print Name: RUTHIE M. COTTON
133 WAX MYRTLE COURT SANFORD, FLORIDA 32773
MORTGAGOR: BRENDA J. COTTON
Print Name: BRENDA J. COTTON
133 WAX MYRTLE COURT SANFORD, FLORIDA 32773

1919 1161
SEMINOLE CO. FL
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STATE OF FLORIDA
COUNTY OF SEMINOLE

I HEREBY CERTIFY that on this 12th day of JANUARY, 1906 before me, an officer duly authorized in the State aforesaid and in the County aforesaid to take acknowledgments, personally appeared RUTHIE M. COTTON and BRENDA J. COTTON who executed the foregoing instrument and who acknowledge before me that ~~he/she~~ they executed the same and are personally known to me or have produced SATISFACTORY EVIDENCE as identification and who did/did not take an oath.

WITNESS my hand and official seal in the County and State last aforesaid.



MARK WRIGHT
MY COMMISSION # 0039144 EXPIRES
MAY 2, 1999
SEMINOLE COUNTY, FLORIDA

Name: MARK WRIGHT
Notary Public
Serial Number: 0039144
Commission Expires: 5-2-99

SEMINOLE COUNTY HOME PROGRAM HOMEBUYER PROGRAM ASSISTANCE AGREEMENT

Applicant(s): BRONDA COOPER, RUTHIE COOPER
Property Address: 133 W. WYATTE CT SANFORD, FL 32722

This Agreement is entered into this 14 day of DECEMBER, 1995 by and between Seminole County, a political subdivision of the State of Florida, whose address is 1101 East First Street Sanford, Florida, 32771 (hereinafter "COUNTY") and BRONDA & RUTHIE, (hereinafter "HOMEBUYER").

WITNESSETH

COTTON AND RUTHIE M. COOPER

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1. USE OF HOME FUNDS

WHEREAS, the COUNTY has received HOME funds appropriated by the National Affordable Housing Act of 1990, as amended, through the U.S. Department of Housing and Urban Development (hereinafter "HUD"), to be expended in accordance with HOME Investment Partnership Act (42 U.S.C. 12701 et seq), as amended by the Housing and Community Development Act of 1992 and the Multifamily Property Disposition Reform Act of 1994; and

WHEREAS, the COUNTY has agreed to use HOME funds to assist qualified homebuyers with downpayment, closing costs, and/or interest rate buy-down assistance through its subrecipient organization hereby known as SEMINOLE COUNTY COMMUNITY DEVELOPMENT and meet the requirements as set forth in 24 CFR Part 92 as amended or waived by HUD.

2. AFFORDABILITY

The property which is the subject of this Agreement shall remain affordable in accordance with COUNTY guidelines for a term as specified in a second mortgage note and deed which shall be in effect until the first of the following events occur: (1) borrower sells, transfers or disposes of the parcelled unit (by, including but not limited to, sale, transfer, bankruptcy or foreclosure); (2) the borrower no longer occupies the unit as his principal residence; or (3) the borrower dies, or if a married couple, the survivor dies.

3. REPAYMENTS

The COUNTY shall provide a Deferred Payment Loan in an amount up to \$3000.00 at 0% until the first of the following events occur: (1) borrower sells, transfers or disposes of the parcelled unit (by, including but not limited to, sale, transfer, bankruptcy or foreclosure); (2) the borrower no longer occupies the unit as his principal residence; or (3) the borrower dies, or if a married couple, the survivor dies.

4. UNIFORM ADMINISTRATIVE REQUIREMENTS

Not applicable as the HOMEBUYER is not a subrecipient or state recipient.

5. PROJECT REQUIREMENT

The COUNTY and the HOMEBUYER agree to comply with HOME regulations as set forth in 24 CFR Part 92 Subpart F, as follows:

(a) The HOMEBUYER(s) have certified that the property shall be their/their principal residence and that, at the time of application and approval, their/their annual income does not exceed eighty percent (80%) of the median income for the area, as determined by HUD, with adjustments for family size.

(b) The property is located within the geographical areas of Seminole County, Florida and has an after rehabilitation or construction appraised value equal to or less than ninety-five percent (95%) (80% when used with SHIP funds) of the median sales price of the area. The COUNTY through SEMINOLE COUNTY COMMUNITY DEVELOPMENT has reviewed the household income and property value requirements in accordance with the HOME Program requirements and determined the project eligible for funding.

SEMINOLE COUNTY COMMUNITY DEVELOPMENT

The HOMEBUYER shall maintain the property, including payment of property taxes and homeowners insurance, during the term of affordability.

6. HOUSING AND QUALITY STANDARDS

The property at the time of initial occupancy by the HOMEBUYER shall meet Section 8 Housing Quality Standards (HQ8) and the local building codes and regulations of the COUNTY. The COUNTY has inspected the property and has determined the project eligible for funding.

7. OTHER PROGRAM REQUIREMENTS

The Homeowner shall comply with all applicable Federal laws and regulations as described in HUD guidelines at 24 CFR Part 62 Subpart H. The regulations are provided below. Applicable regulations are so noted.

- a) Equal opportunity and fair housing Applicable Not Applicable (one unit)
- b) Environmental review Applicable Not Applicable
- c) Displacement, relocation and acquisition
 - Not Applicable (activity funded is downpayment, closing cost or interest rate buy-down assistance on a newly constructed unit; therefore no displacement, relocation and acquisition occurred pursuant to Federal rules).
 - Applicable (Activity is downpayment, closing cost or interest rate buy-down assistance for the purchase of an existing unit. Appropriate notices have been issued. Certification has been provided/executed ensuring that property was not occupied by a tenant and that the owner has been voluntarily displaced by choice).
- d) Lead paint
 - Applicable (Home built prior to 1978. Lead-based paint notice has been provided and unit evaluated for lead-based paint existence.)
 - Not Applicable (Unit built during or after 1978.)
- e) Conflict of interest - no conflict found
- f) Disbarment and suspension - not applicable
- g) Flood insurance
- h) Executive Order 12872 - not applicable.

8. AFFIRMATIVE MARKETING

Not applicable due to the nature of the activity (HOMEBUYER program).

9. CONDITIONS FOR RELIGIOUS ORGANIZATION

Not applicable due to the nature of the activity (HOMEBUYER program).

10. REQUESTS FOR DISBURSEMENT OF FUNDS

The HOMEBUYER agrees that the funds shall only be used to subsidize a private loan to lower the borrower's monthly housing costs (Principal, Interest, Taxes and Insurance - PITI) and to pay closing costs and part of the downpayment amount, if necessary. The HOME funds shall be disbursed by the COUNTY at the time of loan closing.

Should rehabilitation be included in the HOME assistance, the HOMEBUYER agrees that any work performed by a contractor in accordance with this Agreement shall be performed pursuant to a written contract in the form required by the COUNTY. Further, the unit shall be inspected by the COUNTY for compliance with COUNTY housing and other local codes and regulations.

Ownership assistance funds shall not be disbursed prior to completion of work and acceptance of the same by the COUNTY.

1. REVERSION OF ASSETS

Not applicable as the homeowner is not a subrecipient.

2. RECORDS AND REPORTS

SERIAL 107
3019 1164
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The COUNTY and HOMEBUYER shall complete all reports and maintain documentation, as applicable in accordance with 24 CFR Part 92 and Florida Statutes for a period of three (3) years from the end of the affordability term.

3. ENFORCEMENT OF THE AGREEMENT

The loan shall be evidenced by a Promissory Note and secured by a Mortgage on the property. Failure by the HOMEBUYER to comply with the terms of this Agreement and the loan documents shall be considered a default and appropriate legal action taken.

4. DURATION OF THE AGREEMENT

This Agreement shall be in effect until the first of the following events occurs: (1) borrower sells, transfers or disposes of the assisted unit (by, including but not limited to, sale, transfer, bankruptcy or foreclosure); (2) the borrower no longer occupies the unit as his principal residence; or (3) the borrower dies, or if a married couple, the survivor dies, or for a period of five (5), ten (10) or twenty (20) or thirty (30) years, as applicable.

5. OTHER PROVISIONS

Neither party hereto shall discriminate against any person or group of persons on account of race, sex, creed, color or national origin in the performance of this Agreement.

Nothing contained in this Agreement, or any act of the COUNTY or the HOMEBUYER shall be deemed or construed by any of the parties hereto, or third persons, to create any relationship of partnership, joint venture, principal or agent, limited or general partnership, joint venture or any association or relationship involving the COUNTY.

WITNESS:

Mary Veru/Martinez

MARY VERU/MARTINEZ

WITNESSES

LORENE RICHMOND
SARALINE K. BARLOW

SEMINOLE COUNTY, FLORIDA

RON H. RABUN, County Manager

Date: 12/2/95

HOMEBUYER Brenda Cotton

CHRISTINE S. COTTON

NOTICE S. COTTON

Date: Dec. 8, 1995

STATE OF FLORIDA)
COUNTY OF SEMINOLE)

The foregoing instrument was acknowledged before me this 8th day of December 1995 by Brenda Cotton/Christine Cotton who is personally known to me or who has produced [Signature] as identification.

Print Name MARCUS A. KENDRICK

Notary Public in and for the County and State Aforementioned.

My commission expires: May 16, 1996



MARCUS A. KENDRICK
MY COMMISSION EXPIRES MAY 16, 1996

Print Name/Signature

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2019-1165

Prepared by: [Signature]
Date: 12/19/95
H.P. HOME Downpayment Assistance Grant
County Chamber of Commerce
4830 56th Street, Suite 17-32
Casselberry, FL 32707

Seminole County Homeownership Assistance Program



EXHIBIT 'A'

LEGAL DESCRIPTION

LOT 33, HIDDEN LAKE PHASE III, UNIT IV, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 20, PAGES 1 AND 2, OF THE PUBLIC RECORDS OF SEMINOLE COUNTY, FLORIDA.

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3019 1162
SEMINOLE CO. FL.

KAMPF TITLE & GUARANTY CORP.
P.O. BOX 1359, 200 W. FIRST STREET
SANFORD, FLORIDA 32771

This Instrument prepared by:
Arnold W. Schneider, Esq.
County Attorney's Office
1101 East First Street
Sanford, Florida 32771

Please return it to:
Community Development Office
Seminole County Government
1101 East First Street
Sanford, FL 32771

SATISFACTION OF MORTGAGE, NOTE AND AGREEMENT

Know All Persons By These Presents:

WHEREAS, a down payment assistance SHIP Mortgage (the "Mortgage") dated April 25, 1997, and recorded in Official Records Book 3034, Pages 1986 through and including 1990, Public Records of Seminole County, Florida, and a SHIP Mortgage Deferred Payment Promissory Note in the amount of THREE THOUSAND FIVE HUNDRED AND NO/100 DOLLARS (\$3,500.00) (the "Note"), dated April 25, 1997, and recorded in the Official Records Book 3234, Pages 1991 through and including 1993, Public Records of Seminole County, Florida, and that certain Seminole County Home Program Assistance Agreement dated April 25, 1997, recorded in Official Records Book 3234, pages 1994 through and including 1996, Public Records of Seminole County, Florida (the "Agreement") all of which encumbered the property located at 814 Agnes Avenue, Altamonte Springs, Florida 32701, the legal description and parcel identification for which are as follows:

LOT 7, BLOCK B, MALTBIE SHORES, TOWN OF ALTAMONTE SPRINGS,
ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 12,
PAGE 54 OF THE PUBLIC RECORDS OF SEMINOLE COUNTY, FLORIDA.

Parcel Identification No.: 13-21-29-507-0B00-0070

(the "Property,") were made by Michael T. Blume and Jackalyn C. Blume, husband and wife, (the "Owners") of the Property, for the benefit of Seminole County, 1101 East First Street, Sanford, Florida 32771; and

WHEREAS, said Mortgage, Note, and Agreement granted to Seminole County a certain interest in the Property should the Owner transfer title, sell or in any manner cease to occupy the Property as their primary residence or dispose of the Property within ten(10) years from the date of the Mortgage and the Note; and

WHEREAS, Seminole County did not transfer, assign, pledge, or otherwise encumber any interest it obtained pursuant to the Mortgage, Note and Agreement; and

WHEREAS, the Owners did maintain the Property as their residence for at least five (5) years from the date of the Mortgage, Note, and Agreement thus qualifying for forgiveness of the Mortgage, the Note, and the Agreement under current United States Department of Housing and Urban Development ("HUD") regulations and policies; and

WHEREAS, the Owners have requested that Seminole County release the Property from the lien and operation of the Mortgage, Note and Agreement;

NOW THEREFORE, in consideration of the foregoing recitals Seminole County does hereby acknowledge full and complete satisfaction of said Mortgage, Note, and Agreement.

The Property, the Owners, their heirs and assigns are forever freed, exonerated, discharged, and released of and from the lien of the Mortgage, Note, and Agreement and every part thereof and Seminole County does hereby direct the Clerk of Circuit Court to cancel the same of record.

IN WITNESS WHEREOF, Seminole County has caused these presents to be executed this ___ day of _____, 2004.

ATTEST:

BOARD OF COUNTY COMMISSIONERS
SEMINOLE COUNTY, FLORIDA

MARYANNE MORSE
Clerk to the Board of
County Commissioners of
Seminole County, Florida.

By: _____
DARYL G. MCLAIN, Chairman

Date: _____

For the use and reliance
of Seminole County only.

As authorized for execution
by the Board of County Commissioners
at their _____, 20____
regular meeting.

Approved as to form and
legal sufficiency.

County Attorney
AWS/lpk
6/2/04
satisfaction-blume

BOOK PAGE

3234 1986

SEMINOLE CO, FL



Seminole County Homeownership Assistance Program

32
420

RECORDED TO: 9702287
Title
United Parkway
Seminole, FL 32714

Second Mortgage Deed

THIS SECOND MORTGAGE DEED is hereby made and entered into the 25th day of April 1997 by and between Michael J. Blime and and Jocelyn C. Blime hereinafter referred to the "Mortgagor" and Seminole County, a political subdivision of the State of Florida, whose address is 1101 East First Street, Sanford, Florida 32771, hereinafter referred to as the "Mortgagee."

(Whenever used herein the terms of "Mortgagor" and "Mortgagee" include all parties to this instrument, the heirs, legal representatives and assigns of individuals and the successors and assigns of corporations; and the term "note" include in all the notes herein described if more than one exists.)

WITNESSETH, that for good and valuable consideration, and also in consideration of the aggregate sum named in the Second Mortgage Note of even date herewith (\$3,500.00), hereinafter described, the Mortgagor hereby grants, bargains, sells, aliens, premises, conveys and confirms unto the Mortgagee all the certain land of which the Mortgagor is now seized and in possession situated in Seminole County, Florida, viz.:

SEE EXHIBIT "A" ATTACHED HERETO AND INCORPORATED HEREIN

TO HAVE AND TO HOLD THE SAME, together with the tenements, hereditaments and appurtenances thereto belonging, and the rents, issues and profits thereof, unto the Mortgagee, in fee simple.

AND the Mortgagor covenants with the Mortgagee that the Mortgagor is indefeasibly seized of said land in fee simple; that the Mortgagor has good right and lawful authority to convey said land as aforesaid; that the Mortgagor will make such further assurances to perfect the fee simple title to said land in the Mortgagee as may reasonably be required; that the Mortgagor hereby full warrants the title to said land and will defend the same against the lawful claims of all persons whomsoever; and that said land is free land clear of all encumbrances except:

A valid purchase money First Mortgage approved by Mortgagee.

THIS MORTGAGE IS GIVEN TO SEMINOLE COUNTY AND IS EXEMPT FROM PAYMENT OF INTANGIBLE PERSONAL PROPERTY TAX AND DOCUMENTARY STAMP EXCISE TAX ON DOCUMENTS PURSUANT TO SECTIONS 420.513(1) AND 189.185(1)(d), FLORIDA STATUTES

This instrument was prepared by:
Elaine L. Lantz
Seminole County Homeownership Program
c/o Title Center Seminole County
1864 South Highway 47-82
Geoshiberry, FL 32707

RECORDED & VERIFIED
1997 MAR 17

7

25th April 1997

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BOOK PAGE

3236 1987

Seminole County Homeownership Assistance Program SEMINOLE CO. FL



ANY DEFAULT in any mortgage note, or lien of record, including, but not limited to the Second Mortgage Note and the First Mortgage approved herein, shall constitute a default under this Instrument. The institution of a mortgage or lien foreclosure legal proceeding shall be one basis authorizing the Mortgagee to declare a default. In the event of foreclosure, the Mortgagee reserves the right of first refusal on the land as described in Exhibit "A."

PROVIDED ALWAYS, that said Mortgagor shall pay unto said Mortgagee the certain Second Mortgage Not hereinafter substantially copied or identified, to wit:

SEE EXHIBIT "B" ATTACHED HERETO AND INCORPORATED HEREIN

AND the Mortgagor shall perform, comply with and abide by each and every of the agreements, stipulations, conditions and covenants therein and of this Second Mortgage, and if not, then this Mortgage and the estate hereby created, shall cease, determine and be null and void.

AND the Mortgagor hereby further covenants and agrees to pay promptly when due the principal and interest and other sums of money provided for in said note and Second Mortgage, or either; to pay all and singular the taxes, assessments, levies, liabilities, obligations, and encumbrances of every nature on said property to permit, commit or suffer no waste, impairment or deterioration of said land or the improvement thereon at any time; to pay all costs, charges, and expenses, including attorney's fees and title searches, reasonably incurred or paid by the Mortgagee because of the failure of the Mortgagor to promptly and fully comply with the agreements, stipulations, conditions and covenants of said note and this Second Mortgage, or either; to perform, comply with and abide by each and every of the agreements, stipulations, conditions and covenants of said note and the Second Mortgage, or either. In the event the Mortgagor fails to pay when due any tax, assessment, insurance premium or other sum of money payable by virtue of said note and this Second Mortgage, or either, the Mortgagee may pay the same, without waiving or affecting the option to foreclose or any other right hereunder, and all such payments shall bear interest from the date thereof at the highest lawful rate then allowed by the laws of State of Florida.

If each and every one of the agreements, stipulations, conditions and covenants of said note and this Second Mortgage, are not fully performed, complied with and abided by, then the entire sum mentioned in said note, and this Second Mortgage, or the entire balance unpaid thereon, shall forthwith or thereafter, at the option of the Mortgagee, become and be due and payable, anything in said note or herein to the contrary notwithstanding. Failure by the Mortgagee to exercise any of the rights or options herein provided shall not constitute a waiver of any rights or options under said note or this Second Mortgage accrued or thereafter accruing.

Provided that, as set forth in the Second Mortgage Note attached hereto as Exhibit "B" no payments shall be required on the Second Mortgage as long as the land remains occupied by the Mortgagor, and said land is not sold, leased, rented or subleased

OFFICIAL RECORDS
BOOK PAGE

3234 1988



Seminole County Homeownership Assistance Program SEMINOLE CO. FL

Should the land remain owner-occupied and not be rented, leased or subleased for (check applicable) X ten (10) years, _____ twenty (20) years or _____ thirty (30) years (if used in conjunction with FHA financing), then this Second Mortgage shall be forgiven in full and a release filed in the public records of Seminole County, Florida. Should this aforementioned provision be violated, a default shall be declared, and the entire amount shall be immediately due and payable. THE FULL AMOUNT OF THE SECOND MORTGAGE SHALL BE DUE ON SALE, LEASE, IF THE SALE, LEASE, TRANSFER OR REFINANCING OCCURS LESS THAN X TEN (10) YEARS, _____ TWENTY (20) YEARS OR _____ THIRTY (30) YEARS AFTER EXECUTION OF THIS INSTRUMENT. Mortgagor shall repay the loan amount of thirty five hundred and no/100 dollars (\$3,500.00) to Mortgagee in full, less any available forgiveness as provided in the recapture provisions of the Federal regulations in effect at the time of default.

The Mortgage shall be subordinate to a valid purchase money First Mortgage on this land, subject to the notification and approval of Mortgagee.

IN WITNESS WHEREOF, the said Mortgagor has hereunto signed and sealed these presents the day and year first above written.

[Signature]
Print Name: ELIZABETH N. WATSON

[Signature]
Print Name: Michael T. Blum

[Signature]
Print Name: Pamela Taylor

[Signature]
Print Name: Jackalyn C. Blum

814 Agnes Drive
Altamonte Springs, Florida 32701

Print Name: _____

Print Name: _____

OFFICIAL RECORDS
BOOK PAGE

3234 1989

Seminole County Homeownership Assistance Program



SEMINOLE CO. FL

STATE OF FLORIDA
COUNTY OF SEMINOLE

I HEREBY CERTIFY that on this 35th day of April, 1987
before me, an officer duly authorized in the State aforesaid and in the County aforesaid
to take acknowledgments, personally appeared MICHAEL T. BLUKE AND
MRS. JACKLYN C. BLUKE who executed the foregoing instrument and who
acknowledge before me that he/she/they executed the same and are personally known
to me or have produced Driver's License as identification and who did/
did not take an oath. Husband and wife

WITNESS my hand and official seal in the County and State last aforesaid.



ELIZABETH M. WATKINS
My Commission Expires Apr. 22, 1990
Bonded by HAF

Name:
Notary Public
Serial Number
Commission Expires:

OFFICIAL RECORDS
BOOK PAGE

3234 1990



Seminole County Homeownership Assistance Program

SEMINOLE COUNTY

EXHIBIT "A"

LEGAL DESCRIPTION

Lot 7, Block D, HALFBEE SHORES, TOWN OF ALTAMONTE SPRINGS,
according to the Plat thereof as recorded in Plat Book 12,
page 54, Public Records of Seminole County, Florida.

OFFICIAL RECORDS
BOOK PAGE

3234 1991

Seminole County Homeownership Assistance Program
SEMINOLE CO. FL



EXHIBIT "B"
SECOND MORTGAGE NOTE

AMOUNT: \$3,500.00

FOR VALUE RECEIVED, the undersigned (jointly and severally, if more than one) promises to pay Seminole County ("The County"), a political subdivision of the State of Florida, or order, the manner hereinafter specified, the sum of thirty five hundred and no/100ths (\$3,500.00). The said principal shall be payable in lawful money of the United States of America to the County at 101 East First Street, Sanford, Florida 32171, or at such a place as may hereafter be designated by written notice from the holder to the maker hereof. This Note and Mortgage securing same shall be for a period of twenty (20) or thirty (30) years (if used in conjunction with FHA financing), beginning on the date of execution of this Note and accompanying Mortgage. Repayment of this Note shall take place in the following manner:

- A. If a default of the First Mortgage occurs, the Second Mortgage Note shall be due and payable in full.
- B. No payment shall be required during the term of this Note, and this debt shall be permanently forgiven (check one) xxx ten (10), twenty (20) or thirty (30) years (as applicable) after the date of the execution of this Note provided no condition of default has occurred. This provision shall ensure that the subject home and property is not sold, leased, transferred or refinanced and remains owner-occupied for a period of at least ten (10), twenty (20) or thirty (30) years (as applicable) after execution of this Note.
- C. If the property is sold, leased, transferred or refinanced prior to xx ten (10) twenty (20) thirty (30) years after the purchase, the full payment shall be due on sale, lease, transfer or refinancing less any available forgiveness as set forth in the recapture provisions of the Federal Regulations in effect at the time of default.

This Note incorporates, and is incorporated into, the Second Mortgage Deed of even date on the following described property.

SEE EXHIBIT "A" ATTACHED HERETO AND INCORPORATED HEREIN

DEFAULT

The maker of this Note or its successors shall be in default upon occurrence of one or more of the following conditions:

OFFICIAL RECORDS
JOK

3254 1992



Seminole County Homeownership Assistance Program

SEMINOLE CO., FL

THIS MORTGAGE IS GIVEN TO SEMINOLE COUNTY AND IS EXEMPT FROM PAYMENT OF INTANGIBLE PERSONAL PROPERTY TAX AND DOCUMENTARY STAMP EXCISE TAX ON DOCUMENTS PURSUANT TO SECTIONS 420.513(1) AND 199.185(1)(d), FLORIDA STATUTES

This instrument was prepared by:
S.H.O. HOME Funds Coordinator
S.H.O. Home Ownership Assistance Program
c/o The Greater Seminole County
Chamber of Commerce
4349 South Highway 37-07
Gainesville, FL 32607

1. The sale, transfer or refinancing of the subject tracts and real property, within ten (10), twenty (20) or thirty (30) years (as applicable) of execution of this Note, by maker or maker's successors.
2. Leasing or renting of the property within ten (10), twenty (20) or thirty (30) years of the date of execution of the Note and Second Mortgage.
3. The destruction or abandonment of the home on the subject property by maker or maker's successors.
4. Failure to pay applicable property taxes on subject property and improvements.
5. Failure to maintain adequate hazard insurance on subject property and improvements.
6. Failure to comply with the terms and conditions of the accompanying Second Mortgage Deed of even date.
7. Failure to comply with the terms and conditions of the First Mortgage securing the property.

CONSEQUENCE OF DEFAULT

The occurrence of a default as set forth hereinabove shall cause an acceleration of the remaining unpaid principal balance evidenced herein and secured by an accompanying Second Mortgage of even date, and the entire remaining unpaid balance shall be due in full immediately, less any available forgiveness as provided in the recapture provisions of the Federal regulations in effect at the time of default.

MISCELLANEOUS PROVISIONS

This Second Mortgage shall be subordinate to a First Mortgage as approved by the County.

This Note is secured by a Mortgage on real estate, of even date herewith, made by the maker in favor of the said holder, and shall be construed and enforced according to the laws of the State of Florida. The terms of said Mortgage are by this reference made a part hereof.

10/1/99

10/1/99

OFFICIAL RECORDS
JOK

Seminole County Homeownership Assistance Program

3234 1992



SEMINOLE COUNTY

THIS MORTGAGE IS GIVEN TO SEMINOLE COUNTY AND IS EXEMPT FROM PAYMENT OF INTANGIBLE PERSONAL PROPERTY TAX AND DOCUMENTARY STAMP EXCISE TAX ON DOCUMENTS PURSUANT TO SECTIONS 420.513(1) AND 199.105(1)(d), FLORIDA STATUTES

This instrument was prepared by:
William L. Parbo, HOME Funds Coordinator
S.H.I.P. Home Ownership Assistance Program
c/o The Greater Seminole County
Chamber of Commerce
4545 South Highway 17-92
Gainesboro, FL 32607

1. The sale, transfer or refinancing of the subject home and real property, within ten (10), twenty (20) or thirty (30) years (as applicable) of execution of this Note, by maker or maker's successors.
2. Leasing or renting of the property within ten (10), twenty (20) or thirty (30) years of the date of execution of the Note and Second Mortgage.
3. The destruction or abandonment of the home on the subject property by maker or maker's successors.
4. Failure to pay applicable property taxes on subject property and improvements
5. Failure to maintain adequate hazard insurance on subject property and improvements.
6. Failure to comply with the terms and conditions of the accompanying Second Mortgage Deed of even date.
7. Failure to comply with the terms and conditions of the First Mortgage securing the property.

CONSEQUENCE OF DEFAULT

The occurrence of a default as set forth hereinabove shall cause an acceleration of the remaining unpaid principal balance evidenced herein and secured by an accompanying Second Mortgage of even date, and the entire remaining unpaid balance shall be due in full immediately, less any available forgiveness as provided in the recapture provisions of the Federal regulations in effect at the time of default.

MISCELLANEOUS PROVISIONS

This Second Mortgage shall be subordinate to a First Mortgage as approved by the County.

This Note is secured by a Mortgage on real estate, or even date herewith, made by the maker in favor of the said holder, and shall be construed and enforced according to the laws of the State of Florida. The terms of said Mortgage are by this reference made a part hereof.

OFFICIAL RECORDS BOOK

3234 1993

SEMINOLE CO. FL



Seminole County Homeowner's Assistance Program

Each person liable hereon whether maker or enforcer, hereby waives presentment, protest, notice of protest and notice of dishonor and agrees to pay all costs, including reasonable attorney's fees, whether suit be brought or not, if, after maturity of this Note or default hereunder, or under said Mortgage, counsel shall be employed to collect this Note or to protect the security of said Mortgage.

Whenever used herein the term "holder", "maker" or "payee" should be construed in the singular or plural as the context may require or admit.

In the event of foreclosure, County reserves the right of first refusal on the property.

IN WITNESS WHEREOF, the said Mortgagor has hereunto signed and sealed these presents the day and year first above written.

[Signature]
Print Name: Elizabeth M. Wathen

[Signature]
Print Name: MICHAEL T. BLUME

[Signature]
Print Name: Pamela Taylor

[Signature]
Print Name: JACKALYN C. BLUME

814 Agnes Drive
Altamonte Springs Florida 32701

Print Name: _____

Print Name: _____

STATE OF FLORIDA
COUNTY OF SEMINOLE

I HEREBY CERTIFY that on this 25th day of April, 1993 before me, an officer duly authorized in the State aforesaid and in the County aforesaid to take acknowledgments, personally appeared MICHAEL T. BLUME and JACKALYN C. BLUME, who executed the foregoing instrument and who acknowledge before me that he/she/they executed the same and are personally known to me or have produced DRIVER LICENSE as identification and who did not take an oath.

WITNESS my hand and official seal in the County and State last aforesaid.



ELIZABETH WATHEN
Notary Public
6 Florida Ave. SE, Tallahassee, FL 32301
Notary Commission Expires: 03/31/2004

[Signature]
Name: Elizabeth M. Wathen
Notary Public
Serial Number
Commission Expires:

22/2/94

SEMINOLE COUNTY HOME PROGRAM HOMEBUYER PROGRAM ASSISTANCE AGREEMENT

Applicant(s): Michael T. and Jackalyn C. Blume

Property Address: 814 Agnes Drive, Altamonte Springs, FL 32701

This Agreement is entered into this 25th day of April, 1994 by and between Seminole County, a political subdivision of the State of Florida, whose address is 1101 East First Street, Sanford, Florida, 32771 (hereinafter "COUNTY") and Michael T. and Jackalyn C. Blume (hereinafter "HOMEBUYER").

WITNESSETH:

1. USE OF HOME FUNDS

WHEREAS, the COUNTY has received HOME funds appropriated by the National Affordable Housing Act of 1990, as amended, through the U.S. Department of Housing and Urban Development (hereinafter "HUD"), to be expended in accordance with HOME Investment Partnership Acts (42 U.S.C. 12701 et seq), as amended by the Housing and Community Development Act of 1992 and the Multifamily Property Disposition Reform Act of 1994; and

WHEREAS, the COUNTY has agreed to use HOME funds to assist qualified homebuyers with downpayment, closing costs, and/or interest rate buy-down assistance through its subrecipient organization hereby known as Greater Seminole County Chamber of Commerce, and meet the requirements as set forth in 24 CFR Part 92 as amended or waived by HUD.

2. AFFORDABILITY

The property which is the subject of this Agreement shall remain affordable in accordance with COUNTY guidelines for a term as specified in a second mortgage note and deed which shall be in effect until the first of the following events occurs: (1) borrower sells, transfers or disposes of the assisted unit (by, including but not limited to, sale, transfer, bankruptcy or foreclosure); (2) the borrower no longer occupies the unit as his principal residence; or (3) the borrower dies, or if a married couple, the survivor dies.

3. REPAYMENTS

The COUNTY shall provide a Deferred Payment Loan in an amount up to \$3,500.00 at 0% until the first of the following events occurs: (1) borrower sells, transfers or disposes of the assisted unit (by, including but not limited to, sale, transfer, bankruptcy or foreclosure); (2) the borrower no longer occupies the unit as his principal residence; or (3) the borrower dies, or if a married couple, the survivor dies.

4. UNIFORM ADMINISTRATIVE REQUIREMENTS

Not applicable as the HOMEBUYER is not a subrecipient or state recipient.

5. PROJECT REQUIREMENT

The COUNTY and the HOMEBUYER agree to comply with HOME regulations as set forth in 24 CFR Part 92 Subpart F, as follows:

(a) The HOMEBUYER(s) have certified that the property shall be his/her/their principal residence and that, at the time of application and approval, his/her/their annual income does not exceed eighty percent (80%) of the median income for the area, as determined by HUD, with adjustments for family size.

(b) The property is located within the geographical areas of Seminole County, Florida and has an after rehabilitation or construction appraised value equal to or less than ninety-five percent (95%) (120% when used with NHP funds) of the median sales price of the area. The COUNTY through Greater Seminole County Chamber of Commerce has reviewed the household income and property value requirements in accordance with the HOME Program requirements and determined the project eligible for funding.

OFFICIAL RECORDS ROOM SEMINOLE CO. FL 3294 1994

MAINTENANCE CODES DEPT OF COUNTY CLERK SEMINOLE COUNTY FL 048199

RECORDED & VERIFIED 1994 MAR -7 10 3 47

6. HOUSING AND QUALITY STANDARDS

The property at the time of initial occupancy by the HOMEBUYER shall meet Section 8 Housing Quality Standards (HQS) and the local building codes and regulations of the COUNTY. The COUNTY has inspected the property and has determined the project eligible for funding.

7. OTHER PROGRAM REQUIREMENTS

The HOMEOWNER shall comply with all applicable Federal laws and regulations as described in HUD guidelines at 24 CFR Part 92 Subpart H. The regulations are provided below. Applicable regulations are so noted.

- a) Equal opportunity and fair housing Applicable Not Applicable (one unit)
- b) Environmental review Applicable Not Applicable
- c) Displacement, relocation and acquisition
 - Not Applicable (activity funded is downpayment, closing cost or interest rate buy-down assistance on a newly constructed unit; therefore no displacement, relocation and acquisition occurred pursuant to Federal rules).
 - Applicable (Activity is downpayment, closing cost or interest rate buy-down assistance for the purchase of an existing unit. Appropriate notices have been issued. Certification has been provided/executed ensuring that property was not occupied by a tenant and that the owner has been voluntarily displaced by choice).
- d) Lead paint
 - Applicable (Home built prior to 1970. Lead-based paint notice has been provided and unit evaluated for lead-based paint existence.)
 - Not Applicable (Unit built during or after 1970.)
- e) Conflict of interest - no conflict found
- f) Disbarment and suspension - not applicable
- g) Flood insurance
- h) Executive Order 12872 - not applicable.

8. AFFIRMATIVE MARKETING

Not applicable due to the nature of the activity (HOMEBUYER program).

9. CONDITIONS FOR RELIGIOUS ORGANIZATION

Not applicable due to the nature of the activity (HOMEBUYER program).

10. REQUESTS FOR DISBURSEMENT OF FUNDS

The HOMEBUYER agrees that the funds shall only be used to subsidize a private loan to lower the borrower's monthly housing costs (Principal, Interest, Taxes and Insurance (PITI)) and to pay closing costs and part of the downpayment amount, if necessary. The HOME funds shall be disbursed by the COUNTY at the time of loan closing.

Should rehabilitation be included in the HOME assistance, the HOMEBUYER agrees that any work performed by a contractor in accordance with this Agreement shall be performed pursuant to a written contract in the form required by the COUNTY. Further, the unit shall be inspected by the COUNTY for compliance with COUNTY housing and other local codes and regulations.

Ownership assistance funds shall not be disbursed prior to completion of work and acceptance of the same by the COUNTY.

1. REVERSION OF ASSETS

Not applicable as the homeowner is not a subrecipient

2. RECORDS AND REPORTS

The COUNTY and HOMEBUYER shall complete all reports and maintain documentation, as applicable in accordance with 24 CFR Part 92 and Florida Statutes for a period of three (3) years from the end of the affordability term.

OFFICIAL RECORDS BOOK 3224 1995 SEMINOLE CO. FL

3. ENFORCEMENT OF THE AGREEMENT

The loan shall be evidenced by a Promissory Note and secured by a Mortgage on the property. Failure by the HOMEBUYER to comply with the terms of this Agreement and the loan documents shall be considered a default and appropriate legal action taken.

4. DURATION OF THE AGREEMENT

This Agreement shall be in effect until the first of the following events occurs: (1) borrower sells, transfers or disposes of the assisted unit (by, including but not limited to, sale, transfer, bankruptcy or foreclosure); (2) the borrower no longer occupies the unit as his principal residence; or (3) the borrower dies, or if a married couple, the survivor dies, or for a period of Y ten (10), twenty (20) or thirty (30) years, as applicable.

6. OTHER PROVISIONS

Neither party hereto shall discriminate against any person or group of persons on account of race, sex, creed, color or national origin in the performance of this Agreement.

Nothing contained in this Agreement, or any act of the COUNTY or the HOMEBUYER shall be deemed or construed by any of the parties hereto, or third persons to create any relationship of third party beneficiary, principal or agent, limited or general partnership, joint venture or any association or relationship involving the COUNTY.

SEMINOLE COUNTY, FLORIDA

WITNESS:

Maury Montano

[Signature]
County Manager

Date: 4/17/97

WITNESSES

[Signature]
[Signature]

HOMEBUYER
[Signature]
[Signature]
Date: _____

2231
SEMINOLE
FL
1996

NOTARY AS TO HOMEBUYER(S):
STATE OF Florida
COUNTY OF Orange

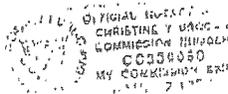
The foregoing instrument was acknowledged before me this 10th day of April, 1997, by Michael J. & Deborah Carpenter Dugre, who is personally known to me or who has produced [Signature] as identification.

Christine U. Brooks

Print Name Christine U. Brooks

Notary Public in and for the County and State Aforementioned.

My commission expires: _____



This Instrument prepared by:
Arnold W. Schneider, Esq.
County Attorney's Office
1101 East First Street
Sanford, Florida 32771

Please return it to:
Community Development Office
Seminole County Government
1101 East First Street
Sanford, FL 32771

SATISFACTION OF MORTGAGE, NOTE AND AGREEMENT

Know All Persons By These Presents:

WHEREAS, a down payment assistance SHIP Mortgage (the "Mortgage") dated January 16, 1998, and recorded in Official Records Book 3358, Pages 0359 through and including 0363, Public Records of Seminole County, Florida, and a SHIP Mortgage Deferred Payment Promissory Note in the amount of TEN THOUSAND AND NO/100 DOLLARS (\$10,000.00) (the "Note"), dated January 16, 1998, and recorded in the Official Records Book 3358, Pages 0364 through and including 0367, Public Records of Seminole County, Florida, and that certain Seminole County Home Program Assistance Agreement dated December 3, 1997, recorded in Official Records Book 3358, pages 0368 through and including 0370, Public Records of Seminole County, Florida (the "Agreement") all of which encumbered the property located at 613 3rd Street East, Sanford, Florida 32771, the legal description and parcel identification for which are as follows:

THE EAST 65 FEET OF THE WEST 176 FEET OF THE NORTH 120 FEET OF BLOCK 19, CHAPMAN AND TUCKERS ADDITION TO SANFORD, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 1, PAGE 24 OF THE PUBLIC RECORDS OF SEMINOLE COUNTY, FLORIDA.

Parcel Identification No.: 30-19-31-515-1900-00C0

(the "Property,") were made by Danny Lee Bellamy and Janice Bellamy, husband and wife (the "Owners") of the Property, for the benefit of Seminole County, 1101 East First Street, Sanford, Florida 32771; and

WHEREAS, said Mortgage, Note, and Agreement granted to Seminole County a certain interest in the Property should the Owners transfer title, sell or in any manner cease to occupy the Property as her primary residence or dispose of the Property within five (5) years from the date of the Mortgage and the Note; and

WHEREAS, Seminole County did not transfer, assign, pledge, or otherwise encumber any interest it obtained pursuant to the Mortgage, Note and Agreement; and

WHEREAS, the Owner, Janice Bellamy did maintain the Property as her residence for at least five (5) years from the date of the Mortgage, Note, and Agreement thus qualifying for forgiveness of the Mortgage, the Note, and the Agreement under current United States Department of Housing and Urban Development ("HUD") regulations and policies; and

WHEREAS, the Owners have requested that Seminole County release the Property from the lien and operation of the Mortgage, Note and Agreement;

NOW THEREFORE, in consideration of the foregoing recitals Seminole County does hereby acknowledge full and complete satisfaction of said Mortgage, Note, and Agreement.

The Property, the Owners, their heirs and assigns are forever freed, exonerated, discharged, and released of and from the lien of the Mortgage, Note, and Agreement and every part thereof and Seminole County does hereby direct the Clerk of Circuit Court to cancel the same of record.

IN WITNESS WHEREOF, Seminole County has caused these presents to be executed this ___ day of _____, 2004.

ATTEST:

BOARD OF COUNTY COMMISSIONERS
SEMINOLE COUNTY, FLORIDA

MARYANNE MORSE
Clerk to the Board of
County Commissioners of
Seminole County, Florida.

By: _____
DARYL G. MCLAIN, Chairman

Date: _____

For the use and reliance
of Seminole County only.

As authorized for execution
by the Board of County Commissioners
at their _____, 20____
regular meeting.

Approved as to form and
legal sufficiency.

County Attorney
AWS/lpk
6/2/04
satisfaction-bellamy

PARCEL DETAIL



Seminole County
Property Appraiser Services
1001 E. First St.
Sanford FL 32771
407-615-7500





2004 WORKING VALUE SUMMARY

Value Method:	Market
Number of Buildings:	1
Depreciated Bldg Value:	\$54,683
Depreciated EXFT Value:	\$640
Land Value (Market):	\$7,690
Land Value Ag:	\$0
Just/Market Value:	\$63,013
Assessed Value (SOH):	\$49,784
Exempt Value:	\$25,000
Taxable Value:	\$24,784

GENERAL

Parcel Id: 30-19-31-515-1900-00C0 Tax District: S1-SANFORD
 Owner: BELLAMY JANICE Exemptions: 00-HOMESTEAD
 Address: 613 E 3RD ST
 City,State,ZipCode: SANFORD FL 32771
 Property Address: 613 3RD ST E SANFORD 32771
 Subdivision Name: CHAPMAN + TUCKERS ADD
 Dor: 01-SINGLE FAMILY

SALES

Deed	Date	Book	Page	Amount	Vac/Imp
WARRANTY DEED	01/1998	03358	0351	\$50,000	Improved
WARRANTY DEED	05/1997	03236	0228	\$5,000	Improved
QUIT CLAIM DEED	01/1996	03022	1284	\$100	Improved
QUIT CLAIM DEED	03/1995	02893	0339	\$100	Improved
FEE SIMPLE DEED	08/1991	02322	1240	\$100	Improved
WARRANTY DEED	05/1991	02300	0298	\$23,000	Improved
WARRANTY DEED	01/1983	01433	1649	\$23,000	Improved
ADMINISTRATIVE DEED	01/1976	01095	1723	\$7,500	Improved

Find Comparable Sales within this Subdivision

2003 VALUE SUMMARY

Tax Value(without SOH):	\$681
2003 Tax Bill Amount:	\$498
Savings Due To SOH:	\$184
2003 Taxable Value:	\$23,856

DOES NOT INCLUDE NON-AD VALOREM ASSESSMENTS

LAND

Land Assess Method	Frontage	Depth	Land Units	Unit Price	Land Value
FRONT FOOT & DEPTH	65	120	.000	130.00	\$7,690

LEGAL DESCRIPTION PLAT

E 65 FT OF W 176 FT OF N 120 FT BLK 19 CHAPMAN & TUCKERS ADD
 PB 1 PG 24

BUILDING INFORMATION

Bld Num	Bld Type	Year Blt	Fixtures	Base SF	Gross SF	Heated SF	Ext Wall	Bld Value	Est. Cost New
1	SINGLE FAMILY	1925	5	640	1,512	1,220	SIDING AVG	\$54,683	\$64,714
	Appendage / Sqft		BASE / 96						
	Appendage / Sqft		OPEN PORCH UNFINISHED / 12						
	Appendage / Sqft		UTILITY FINISHED / 50						
	Appendage / Sqft		OPEN PORCH FINISHED / 230						
	Appendage / Sqft		UPPER STORY FINISHED / 484						

EXTRA FEATURE

Description	Year Blt	Units	EXFT Value	Est. Cost New
FIREPLACE	1925	1	\$160	\$400
FIREPLACE	1925	1	\$480	\$1,200

NOTE: Assessed values shown are NOT certified values and therefore are subject to change before being finalized for ad valorem tax purposes.
 *** if you recently purchased a homesteaded property your next year's property tax will be based on Just/Market value.

REF 42049 107/12
RETURN TO:
KAMPF TITLE AND GUARANTY CORP.
200 W. FIRST STREET
SANFORD, FL 32771

Seminole County Homeownership Assistance Program

NO
PROC

Second Mortgage Deed

THIS SECOND MORTGAGE DEED is hereby made and entered into the day of JANUARY 1994 by and between Janice Bellamy, married woman, & Danny Lee Bellamy, a married man, hereinafter referred to as the "Mortgagor" and Seminole County, a political subdivision of the State of Florida, whose address is 1101 East First Street, Sanford, Florida 32771, hereinafter referred to as the "Mortgagee"

OFFICIAL RECORDS
BOOK 0359
SEMINOLE CO. FL

(Whenever used herein the terms of "Mortgagor" and "Mortgagee" include all parties to this instrument, the heirs, legal representatives and assigns of individuals and the successors and assigns of corporations; and the term "note" include in all the notes herein described if more than one exists.)

WITNESSETH that for good and valuable consideration, and also in consideration of the aggregate sum named in the Second Mortgage Note of even date herewith (\$10,000.00), hereinafter described, the Mortgagor hereby grants, bargains, sells, alienes, premises, conveys and confirms unto the Mortgagee all the certain land of which the Mortgagor is now seized and in possession situated in Seminole County, Florida, viz.:

SEE EXHIBIT "A" ATTACHED HERETO AND INCORPORATED HEREIN

TO HAVE AND TO HOLD THE SAME, together with the tenements, hereditaments and appurtenances thereto belonging, and the rents, issues and profits thereof, unto the Mortgagee, in fee simple.

AND the Mortgagor covenants with the Mortgagee that the Mortgagor is indefeasibly seized of said land in fee simple; that the Mortgagor has good right and lawful authority to convey said land as aforesaid; that the Mortgagor will make such further assurances to perfect the fee simple title to said land in the Mortgagee as may reasonably be required; that the Mortgagor hereby full warrants said title to said land and will defend the same against the lawful claims of all persons whatsoever; and that said land is free land clear of all encumbrances except:

A valid purchase money First Mortgage approved by Mortgagee.

THIS MORTGAGE IS GIVEN TO SEMINOLE COUNTY AND IS EXEMPT FROM PAYMENT OF INTANGIBLE PERSONAL PROPERTY TAX AND DOCUMENTARY STAMP EXCISE TAX ON DOCUMENTS PURSUANT TO SECTIONS 420.913(1) AND 199.183(1)(b), FLORIDA STATUTES

This instrument was prepared by:
ANNIE B. ROBERTSON, DISTRICT JUDGE
C. L. P. ROBERTSON, ASSISTANT
COURT CLERK, ATORNS SHARON BILE
AND C. L. ROBERTSON
CARRIE ROBERTSON, FL 32707

15057

1998 JAN 21 11:34

RECORDS & VERIFIED

28

ANY DEFAULT in any mortgage note, or lien of record, including, but not limited to the Second Mortgage Note and the First Mortgage approved herein, shall constitute a default under this instrument. The institution of a mortgage or lien foreclosure legal proceeding shall be one such authorizing the Mortgagees to declare a default. In the event of foreclosure, the Mortgagees reserve the right of first refusal on the land as described in Exhibit "A."

PROVIDED ALWAYS, that said Mortgagor shall pay unto said Mortgagees the certain Second Mortgage Not hereinafter substantially copied or identified, to-wit:

SEE EXHIBIT "B" ATTACHED HERETO AND INCORPORATED HEREIN

AND the Mortgagor shall perform, comply with and abide by each and every of the agreements, stipulations, conditions and covenants therein and of this Second Mortgage, and if not, then this Mortgage and the estate hereby created, shall cease, determine and be null and void.

AND the Mortgagor hereby further covenants and agrees to pay promptly when due the principal and interest and other sums of money provided for in said note and Second Mortgage, or either; to pay all and singular the taxes, assessments, levies, liabilities, obligations and encumbrances of every nature on said property to permit, commit or suffer no waste, impairment or deterioration of said land or the improvement thereon at any time; to pay all costs, charges, and expenses, including attorney's fees and title searches, reasonably incurred or paid by the Mortgagees because of the failure of the Mortgagor to promptly and fully comply with the agreements, stipulations, conditions and covenants of said note and this Second Mortgage, or either; to perform, comply with and abide by each and every of the agreements, stipulations, conditions and covenants of said note and the Second Mortgage, or either. In the event the Mortgagor fails to pay when due any tax, assessment, insurance premium or other sum of money payable by virtue of said note and this Second Mortgage, or either, the Mortgagees may pay the same, without waiving or affecting the option to foreclose or any other right hereunder, and all such payments shall bear interest from the date thereof at the highest lawful rate then allowed by the laws of State of Florida.

If each and every one of the agreements, stipulations, conditions and covenants of said note and this Second Mortgage, are not fully performed, complied with and abided by, then the entire sum mentioned in said note and this Second Mortgage, or the entire balance unpaid thereon, shall forthwith or thereafter at the option of the Mortgagees, become and be due and payable, anything in said note or herein to the contrary notwithstanding. Failure by the Mortgagor to exercise any of the rights or options herein provided shall not constitute a waiver of any rights or options under said note or this Second Mortgage accrued or hereafter accruing.

Provided that, as set forth in the Second Mortgage Note attached hereto as Exhibit "B" no payments shall be required on the Second Mortgage so long as the land remains occupied by the Mortgagor, and said land is not sold, leased, rented or subleased.

OFFICIAL RECORDS
BOOK 0360
PAGE 1358
SEMINOLE CO. FL

Should the land remain owner-occupied and not be rented, leased or subleased for ten (10) years then this Second Mortgage shall be forgiven in full and a release filed in the public records of Seminole County, Florida. Should this aforementioned provision be violated, a default shall be declared, and the entire amount shall be immediately due and payable. **THE FULL AMOUNT OF THE SECOND MORTGAGE SHALL BE DUE ON SALE, LEASE, IF THE SALE, LEASE, TRANSFER OR REFINANCING OCCURS IN LESS THAN TEN (10) YEARS.** Mortgagor shall repay the loan amount of **Thousand dollars and 00/100(\$10,000.00)** to Mortgagee in full, less any available forgiveness as provided in the respective provisions of the Federal regulations in effect at the time of default.

This Mortgage shall be subordinate to a valid purchase money First Mortgage on this land, subject to the notification and approval of Mortgagee.

IN WITNESS WHEREOF, the said Mortgagor has here unto signed and sealed these presents this day and year first above written.

Christa Murphy

Print Name: **CHRISTA MURPHY**

Janice Bellamy

Print Name: **Janice Bellamy**
1515 W. 17TH STREET DANFORD, FL 32771

Mark Wright

Print Name: **MARK WRIGHT**

Danny Lee Bellamy

Print Name: **Danny Lee Bellamy**
1515 W. 17TH STREET DANFORD, FL 32771

Print Name:

Print Name:

Print Name:

Print Name:

3358 0361
The SEMINOLE CO. FL
OFFICIAL RECORDS
BOOK PAGE

NOT A Certified COPY

STATE OF FLORIDA
COUNTY OF SEMINOLE

I HEREBY CERTIFY that on this 10th day of JANUARY, 1994
before me, an officer duly authorized in the State aforesaid and in the County aforesaid
to take acknowledgments, personally appeared ~~JANICE BELLAMY, A MARRIED WOMAN~~
and BARRY LEE BELLAMY, A MARRIED MAN who executed the foregoing instrument and who
acknowledge before me that he/she/they executed the same and are personally known
to me or have produced DELVERE LIGHTNER as identification and who did/
did not take an oath.

WITNESS my hand and official seal in the County and State last aforesaid.

Mary Wright

Name: MARY WRIGHT
Notary Public
Serial Number: 66 439144
Commission Expires: 03/02/99

MARY WRIGHT
NOTARY PUBLIC
EXPIRES 03-02-99
MAY 2, 1999

OFFICIAL RECORDS
BOOK 350 PAGE 0362
SEMINOLE CO. FL

This is not a certified copy



EXHIBIT 'A'
LEGAL DESCRIPTION

OFFICIAL RECORDS
BOOK 938 PAGE 0963
SPRINGFIELD, FL

This is not a certified copy

The East 65 feet of the West 176 feet of the North 120 feet of Block 19, CHAYAN AND TERRACE ADDITION TO SANFORD, according to the Plat thereof as Recorded in Plat Book 1, Page 24, of the Public Records of BREVARD County, Florida.

Seminole County Homeownership Assistance Program

EXHIBIT "B"
SECOND MORTGAGE NOTE

AMOUNT: 210,000.00

FOR VALUE RECEIVED, the undersigned (jointly and severally, if more than one) provides to pay Seminole County ("The County"), a political subdivision of the State of Florida, in order, the manner hereinafter specified, the sum of Two Hundred Ten Thousand dollars and 00/100 (\$210,000.00). This said principal shall be payable in lawful money of the United States of America to the County at 1101 East First Street Sanford, Florida 32771, or at such a place as may hereafter be designated by written notice from the holder to the maker hereof. This Note and Mortgage securing same shall be for a period of ten (10) years, beginning on the date of execution of this Note and accompanying Mortgage. Repayment of this Note shall take place in the following manner:

- A. If a default of the First Mortgage occurs, the Second Mortgage Note shall be due and payable in full.
- B. No payment shall be required during the term of this Note, and this debt shall be permanently forgiven ten (10) years after the date of the execution of this Note provided no condition of default has occurred. This provision shall ensure that the subject home and property is not sold, leased, transferred or refinanced and remains owner-occupied for a period of at least ten (10) years after execution of this Note.
- C. If the property is sold, leased, transferred or refinanced prior to ten (10) years after the purchase, the full payment shall be due on sale, lease, transfer or refinancing less any available forgiveness as set forth in the recapture provisions of the Federal Regulations in effect at the time of default.

This Note incorporates, and is incorporated into, the Second Mortgage Deed of even date on the following described property.

SEE EXHIBIT "A" ATTACHED HERETO AND INCORPORATED HEREIN

DEFAULT

The maker of this Note or its successors shall be in default upon occurrence of one or more of the following conditions:

3358 0364
Seminole Co. FL
OFFICIAL RECORDS
BOOK

Original Copy

THIS MORTGAGE IS GIVEN TO SEMINOLE COUNTY AND IS EXEMPT FROM PAYMENT OF INTANGIBLE PERSONAL PROPERTY TAX AND DOCUMENTARY STAMP EXCISE TAX ON DOCUMENTS PURSUANT TO SECTIONS 420.513(1) AND 199.165(1)(d), FLORIDA STATUTES

This instrument was prepared by:
~~APTEL RECORDING SYSTEM TO~~
~~F.L.P. ESCROW AND ASSURANCE~~
~~PROGRAM, APTEL RECORDING~~
~~AND F.L.P. I~~
~~CASSELBERRY, FL 32707~~

OFFICIAL RECORD
BOOK
3358 0365
SEMINOLE CO. FL

1. The sale, transfer or refinancing of the subject home and real property, within ten (10) years of execution of this Note, by maker or maker's successors.
2. Leasing or renting of the property within ten (10) years of the date of execution of the First and Second Mortgage.
3. The destruction or abandonment of the home on the subject property by maker or maker's successors.
4. Failure to pay applicable property taxes on subject property and improvements.
5. Failure to maintain adequate hazard insurance on subject property and improvements.
6. Failure to comply with the terms and conditions of the accompanying Second Mortgage Deed of even date.
7. Failure to comply with the terms and conditions of the First Mortgage securing the property.

CONSEQUENCE OF DEFAULT

The occurrence of a default as set forth hereinabove shall cause an acceleration of the remaining unpaid principal balance evidenced herein and secured by an accompanying Second Mortgage of even date, and the entire remaining unpaid balance shall be due in full immediately, less any available forgiveness as provided in the recapture provisions of the Federal regulations in effect at the time of default.

MISCELLANEOUS PROVISIONS

This Second Mortgage shall be subordinate to a First Mortgage as approved by the County.

This Note is secured by a Mortgage on real estate, or even date herewith, made by the maker in favor of the note holder, and shall be construed and enforced according to the laws of the State of Florida. The terms of said Mortgage are by this reference made a part hereof.

Each person liable herein whether maker or endorser, hereby waives perfection, protest, notice of protest and notice of dishonor and agrees to pay all costs, including reasonable attorney's fees, whether suit be brought or not, if, after maturity of this Note or default hereunder, or under said Mortgage, counsel shall be employed to collect this Note or to protect the security of said Mortgage.

Whenever used herein the term "holder", "maker" or "payee" should be construed in the singular or plural as the context may require or admit.

In the event of foreclosure, County reserves the right of first refusal on the property.

IN WITNESS WHEREOF, the said Mortgagor has hereunto signed and sealed these presents the day and year first above written.

Print Name: MARK WRIGHT

Print Name: Danny Lee Bellamy
1515 W. 17TH STREET SANFORD, FL 32771

Print Name: MARK WRIGHT

Print Name: Danny Lee Bellamy
1515 W. 17TH STREET SANFORD, FL 32771

Print Name:

Print Name:

Print Name:

Print Name:

STATE OF FLORIDA
COUNTY OF SEMINOLE

I HEREBY CERTIFY that on this 16th day of JANUARY, 1998 before me, an officer duly authorized in the State aforesaid and in the County aforesaid to take acknowledgments, personally appeared JANICE BELLAMY and DANNY LEE BELLAMY, who executed the foregoing instrument and who acknowledge before me that he/she/they executed the same and are personally known to me or have produced DRIVERS LICENSE as identification and who did/did not take an oath.

WITNESS my hand and official seal in the County and State last aforesaid.

Name: MARK WRIGHT
Notary Public
Serial Number CC 430144
Commission Expires 03/02/99



MARK WRIGHT
NOTARY PUBLIC
STATE OF FLORIDA
COMMISSION EXPIRES 03/02/99

350 0366
SEMINOLE CO. FL
OFFICIAL RECORDS
BOOK

ORIGINAL RECORDS
BOOK PAGE
358 0367
SEMIWALK CO. FL

EXHIBIT "A"
LEGAL DESCRIPTION

This is not a certified copy

The East 65 feet of the West 176 feet of the North 120 feet of Block 19, CHAPMAN AND WICKENS ADDITION TO SANFORD, according to the Plat thereof as recorded in Plat Book 1, Page 24, of the Public Records of Duval County, Florida.

SEMINOLE COUNTY
HOME PROGRAM
HOMEBUYER PROGRAM ASSISTANCE AGREEMENT

Applicant(s): Bellamy, Janice

Property Address: 613 Bart 3rd Street, Sanford, FL 32771

This Agreement is entered into this 3 day of December, 19 97 by and between
Seminole County, a political subdivision of the State of Florida, whose address is 1101 East First Street,
Sanford, Florida, 32771 (hereinafter "COUNTY"); and Janice Bellamy, a married woman
(hereinafter "HOMEBUYER").

WITNESSETH:

1. USE OF HOME FUNDS

WHEREAS, the COUNTY has received HOME funds appropriated by the National Affordable
Housing Act of 1990, as amended, through the U.S. Department of Housing and Urban Development
(hereinafter "HUD"), to be expended in accordance with HOME Investment Partnership Act (42 U.S.C.
12701 et seq), as amended by the Housing and Community Development Act of 1992 and the Multifamily
Property Disposition Reform Act of 1994; and

WHEREAS, the COUNTY has agreed to use HOME funds to assist qualified homebuyers with
downpayment, closing costs and/or interest rate buy-down assistance through its subrecipient
organization hereby known as Greater Seminole County Chapter of Commerce and meet the
requirements as set forth in 24 CFR Part 92 as amended or waived by HUD.

2. AFFORDABILITY

The property which is the subject of this Agreement shall remain affordable in accordance with
COUNTY guidelines for a term as specified in a second mortgage note and deed which shall be in effect
until the first of the following events occurs: (1) borrower sells, transfers or disposes of the assisted unit
(by, including but not limited to, sale, transfer, bankruptcy or foreclosure); (2) the borrower no longer
occupies the unit as his principal residence; or (3) the borrower dies, or if a married couple, the survivor dies.

3. REPAYMENTS

The COUNTY shall provide a Deferred Payment Loan in an amount up to \$10,000.00 at 0% until
the first of the following events occurs: (1) borrower sells, transfers or disposes of the assisted unit (by,
including but not limited to, sale, transfer, bankruptcy or foreclosure); (2) the borrower no longer occupies
the unit as his principal residence; or (3) the borrower dies, or if a married couple, the survivor dies.

4. UNIFORM ADMINISTRATIVE REQUIREMENTS

Not applicable as the HOMEBUYER is not a subrecipient or case recipient.

5. PROJECT REQUIREMENT

The COUNTY and the HOMEBUYER agree to comply with HOME regulations as set forth in 24 CFR
Part 92 Subpart F, as follows:

(a) The HOMEBUYER(s) have certified that the property shall be his/her/their principal residence and
that, at the time of application and approval, his/her/their annual income does not exceed eighty percent
(80%) of the median income for the area, as determined by HUD, with adjustments for family size.

(b) The property is located within the geographical area of Seminole County, Florida and has an
after rehabilitation or construction appraised value equal to or less than eighty-five percent (85%) (80%
when used with SHIP funds) of the median sales price of the area. The COUNTY through Greater
Seminole County Chapter of Commerce, has reviewed the borrower's income and property value
requirements in accordance with the HOME Program requirements and determined the project eligible for
financing.

OFFICIAL RECORD
BOOK
358 0360

The HOMEBUYER shall insure the property, including payment of property taxes and homeowner insurance, during the term of affordability.

6. HOUSING AND QUALITY STANDARDS

The property is the item of initial occupancy by the HOMEBUYER and must conform to Housing Quality Standards (HQS) and the local building codes and regulations of the COUNTY. The COUNTY has inspected the property and has determined the project eligible for funding.

7. OTHER PROGRAM REQUIREMENTS

The Homeowner shall comply with all applicable Federal laws and regulations as described in HUD guidelines 24 CFR Part 92 Subpart H. The regulations are provided below. Applicable regulations are as listed:

- a) Equal opportunity and fair housing Applicable Not Applicable (see unit)
- b) Environmental review Applicable Not Applicable
- c) Displacement, relocation and acquisition

(Not) Applicable (activity limited to development, closing cost or interest rate buy-down assistance on a newly constructed unit; therefore no displacement, relocation and acquisition occurred pursuant to Federal rules).

Applicable (activity is development, closing cost or interest rate buy-down assistance for the purchase of an existing unit. Appropriate notices have been issued. Certification has been provided/assured ensuring that property was not occupied by a tenant and that the owner has been voluntarily displaced by choice).

4) Lead paint

Applicable (Home built prior to 1978. Lead-based paint notice has been provided and unit evaluated for lead-based paint entrance.)

Not Applicable (Unit built during or after 1978.)

e) Conflict of interest - no conflict found

f) Disbarment and suspension - not applicable

g) Flood insurance

h) Executive Order 12972 - not applicable

8. AFFIRMATIVE MARKETING

Not applicable due to the nature of the activity (HOMEBUYER program).

9. CONDITIONS FOR RELIGIOUS ORGANIZATION

Not applicable due to the nature of the activity (HOMEBUYER program).

10. REQUESTS FOR DISBURSEMENT OF FUNDS

The HOMEBUYER agrees that the funds shall only be used to subsidize a private loan to lower the borrower's monthly housing costs (Principal, Interest, Taxes and Insurance (PITI)) and to pay closing costs and part of the development cost, if necessary. The PITI funds shall be disbursed by the COUNTY at the time of loan closing.

Should rehabilitation be included in the HOME contract, the HOMEBUYER agrees that any work performed by a contractor in accordance with this Agreement shall be performed pursuant to a written contract in the form required by the COUNTY. Further, the unit shall be inspected by the COUNTY for compliance with COUNTY housing and other local codes and regulations.

Ownership assistance funds shall not be disbursed prior to completion of work and acceptance of the unit by the COUNTY.

1. REVERSION OF ASSETS

Not applicable as the homeowner is not a subscription.

SPECIAL RECORDS
 BOOK
 1350 0369
 SERIAL COPI

Form 1001-10/03

2. RECORDS AND REFS. 4

The COUNTY and HOMEBUYER shall complete all reports and maintain documentation, as applicable in accordance with 24 CFR Part 62 and Florida Statutes for a period of three (3) years from the end of the affordability term.

3. ENFORCEMENT OF THE AGREEMENT

The loan shall be evidenced by a Promissory Note and secured by a Mortgage on the property. Failure by the HOMEBUYER to comply with the terms of this Agreement and the loan documents shall be considered a default and appropriate legal action taken.

4. DURATION OF THE AGREEMENT

This Agreement shall be in effect until the first of the following events occurs: (1) borrower dies, member of spouse of the married unit (if, including but not limited to, sale, transfer, bankruptcy or foreclosure) (2) the borrower no longer occupies the unit as his principal residence; or (3) the borrower dies, or if a married couple, the survivor dies, or for a period of ten (10) years.

5. OTHER PROVISIONS

Neither party hereto shall discriminate against any person or group of persons on account of race, sex, creed, color or national origin in the performance of this Agreement.

Nothing contained in this Agreement, or any act of the COUNTY or the HOMEBUYER shall be deemed or construed by any of the parties hereto, or third persons to create any relationship of third party beneficiary, principal or agent, limited or general partnership, joint venture or any association or relationship involving the COUNTY.

WITNESS:

Mary Mantzaris
MARY MANTZARIS
WITNESS
RONALD W CHRISTOPHER
RONALD W CHRISTOPHER
Alicia Phelps
ALICIA PHELPS

Gary H. Kampf
Gary H. Kampf County Manager

Date: 1-5-98

HOMEBUYER
Janice Bellamy
JANICE BELLAMY

Date: 12/3/97

PREPARED BY & RETURNED TO:

DMAP Home Ownership Assistance Program
c/o The Greater Charlotte County
Shanty of Commerce
4225 South Highway 17-42
Casselberry, FL 32707

NOTARY AS TO HOMEBUYER(S):
SEMINOLE COUNTY, FLORIDA

STATE OF FLORIDA)
COUNTY OF Seminole

The foregoing instrument was acknowledged before me this _____ day of _____ 1997
by Janice Bellamy, who is personally known to me or who has produced
FL DL as identification.

Ronald W Christopher
Ronal W Christopher

Notary Public in and for the County and State aforesaid.

My commission expires: _____



9358 0370
SEMINOLE COUNTY
OFFICIAL RECORDS
BOOK

Certified

This Instrument prepared by:
Arnold W. Schneider, Esq.
County Attorney's Office
1101 East First Street
Sanford, Florida 32771

Please return it to:
Community Development Office
Seminole County Government
1101 East First Street
Sanford, FL 32771

SATISFACTION OF MORTGAGE, NOTE AND AGREEMENT

Know All Persons By These Presents:

WHEREAS, a down payment assistance SHIP Mortgage (the "Mortgage") dated March 12, 1998, and recorded in Official Records Book 3389, Pages 0508 through and including 0512, Public Records of Seminole County, Florida, and a SHIP Mortgage Deferred Payment Promissory Note in the amount of THREE THOUSAND FIVE HUNDRED AND NO/100 DOLLARS (\$3,500.00) (the "Note"), dated March 12, 1998, and recorded in the Official Records Book 3389, Pages 0513 through and including 0515, Public Records of Seminole County, Florida, and that certain Seminole County Home Program Assistance Agreement dated November 25, 1997, recorded in Official Records Book 3389, pages 0516 through and including 0518, Public Records of Seminole County, Florida (the "Agreement") all of which encumbered the property located at 301 Hidden Lake Drive, Sanford, Florida 32771, the legal description and parcel identification for which are as follows:

LOT 62, RAMBLEWOOD, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 23, PAGES 7 AND 8 OF THE PUBLIC RECORDS OF SEMINOLE COUNTY, FLORIDA.

Parcel Identification No.: 10-20-30-502-0000-0620

(the "Property,") were made by Eva Carol Feuer, a single person, (the "Owner") of the Property, for the benefit of Seminole County, 1101 East First Street, Sanford, Florida 32771; and

WHEREAS, said Mortgage, Note, and Agreement granted to Seminole County a certain interest in the Property should the Owner transfer title, sell or in any manner cease to occupy the Property as her primary residence or dispose of the Property within ten (10) years from the date of the Mortgage and the Note; and

WHEREAS, Seminole County did not transfer, assign, pledge, or otherwise encumber any interest it obtained pursuant to the Mortgage, Note and Agreement; and

WHEREAS, the Owner did maintain the Property as her residence for at least five (5) years from the date of the Mortgage, Note, and Agreement thus qualifying for forgiveness of the Mortgage, the Note, and the Agreement under current United States Department of Housing and Urban Development ("HUD") regulations and policies; and

WHEREAS, the Owner has requested that Seminole County release the Property from the lien and operation of the Mortgage, Note, and Agreement;

NOW THEREFORE, in consideration of the foregoing recitals Seminole County does hereby acknowledge full and complete satisfaction of said Mortgage, Note, and Agreement.

The Property, the Owner, her heirs and assigns are forever freed, exonerated, discharged, and released of and from the lien of the Mortgage, Note, and Agreement and every part thereof and Seminole County does hereby direct the Clerk of Circuit Court to cancel the same of record.

IN WITNESS WHEREOF, Seminole County has caused these presents to be executed this ___ day of _____, 2004.

ATTEST:

BOARD OF COUNTY COMMISSIONERS
SEMINOLE COUNTY, FLORIDA

MARYANNE MORSE
Clerk to the Board of
County Commissioners of
Seminole County, Florida.

By: _____
DARYL G. MCLAIN, Chairman

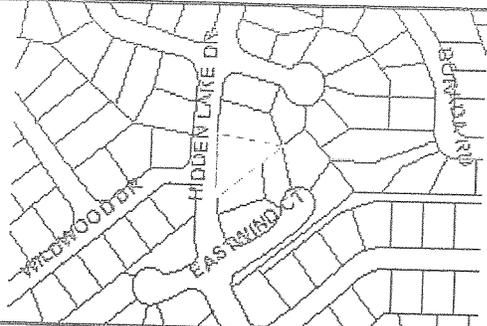
Date: _____

For the use and reliance
of Seminole County only.

As authorized for execution
by the Board of County Commissioners
at their _____, 20____
regular meeting.

Approved as to form and
legal sufficiency.

County Attorney
AWS/lpk
6/2/04
satisfaction-fever

<p>PARCEL DETAIL</p>  <p>Seminole County Property Appraiser Services 1101 E. 11th St. Sanford FL 32771 407-665-7506</p>	<p>REAL ESTATE POLYGRAPHIC TAX MAPS AERIALS</p> 																																											
<p style="text-align: center;">GENERAL</p> <p>Parcel Id: 10-20-30-502-0000-0620 Tax District: S1-SANFORD Owner: FEUER EVA C Exemptions: 00-HOMESTEAD Address: 301 HIDDEN LAKE DR City,State,ZipCode: SANFORD FL 32773 Property Address: 301 HIDDEN LAKE DR SANFORD 32771 Subdivision Name: RAMBLEWOOD Dor: 01-SINGLE FAMILY</p>		<p style="text-align: center;">2004 WORKING VALUE SUMMARY</p> <p>Value Method: Market Number of Buildings: 1 Depreciated Bldg Value: \$86,792 Depreciated EXFT Value: \$600 Land Value (Market): \$14,000 Land Value Ag: \$0 Just/Market Value: \$101,392 Assessed Value (SOH): \$87,351 Exempt Value: \$25,000 Taxable Value: \$62,351</p>																																										
<p style="text-align: center;">SALES</p> <table border="1" style="width:100%; border-collapse: collapse;"> <thead> <tr> <th>Deed</th> <th>Date</th> <th>Book</th> <th>Page</th> <th>Amount</th> <th>Vac/Imp</th> </tr> </thead> <tbody> <tr> <td>WARRANTY DEED</td> <td>03/1998</td> <td>03389</td> <td>0498</td> <td>\$78,000</td> <td>Improved</td> </tr> <tr> <td>SPECIAL WARRANTY DEED</td> <td>02/1991</td> <td>02272</td> <td>1980</td> <td>\$74,000</td> <td>Improved</td> </tr> <tr> <td>CERTIFICATE OF TITLE</td> <td>05/1990</td> <td>02182</td> <td>0619</td> <td>\$63,000</td> <td>Improved</td> </tr> <tr> <td>WARRANTY DEED</td> <td>06/1987</td> <td>01865</td> <td>0984</td> <td>\$75,000</td> <td>Improved</td> </tr> <tr> <td>WARRANTY DEED</td> <td>10/1983</td> <td>01499</td> <td>0053</td> <td>\$75,000</td> <td>Improved</td> </tr> <tr> <td>WARRANTY DEED</td> <td>11/1980</td> <td>01308</td> <td>0676</td> <td>\$64,300</td> <td>Improved</td> </tr> </tbody> </table> <p style="text-align: center;">Find Comparable Sales within this Subdivision</p>		Deed	Date	Book	Page	Amount	Vac/Imp	WARRANTY DEED	03/1998	03389	0498	\$78,000	Improved	SPECIAL WARRANTY DEED	02/1991	02272	1980	\$74,000	Improved	CERTIFICATE OF TITLE	05/1990	02182	0619	\$63,000	Improved	WARRANTY DEED	06/1987	01865	0984	\$75,000	Improved	WARRANTY DEED	10/1983	01499	0053	\$75,000	Improved	WARRANTY DEED	11/1980	01308	0676	\$64,300	Improved	<p style="text-align: center;">2003 VALUE SUMMARY</p> <p>Tax Value(without SOH): \$1,605 2003 Tax Bill Amount: \$1,258 Savings Due To SOH: \$346 2003 Taxable Value: \$60,304</p> <p style="text-align: center;">DOES NOT INCLUDE NON-AD VALOREM ASSESSMENTS</p>
Deed	Date	Book	Page	Amount	Vac/Imp																																							
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<p style="text-align: center;">LAND</p> <table border="1" style="width:100%; border-collapse: collapse;"> <thead> <tr> <th>Land Assess Method</th> <th>Frontage</th> <th>Depth</th> <th>Land Units</th> <th>Unit Price</th> <th>Land Value</th> </tr> </thead> <tbody> <tr> <td>LOT</td> <td>0</td> <td>0</td> <td>1.000</td> <td>14,000.00</td> <td>\$14,000</td> </tr> </tbody> </table>		Land Assess Method	Frontage	Depth	Land Units	Unit Price	Land Value	LOT	0	0	1.000	14,000.00	\$14,000	<p style="text-align: center;">LEGAL DESCRIPTION PLAT</p> <p>LEG LOT 62 RAMBLEWOOD PB 23 PGS 7 & 8</p>																														
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<p>NOTE: Assessed values shown are NOT certified values and therefore are subject to change before being finalized for ad valorem tax purposes. *** If you recently purchased a homesteaded property your next year's property tax will be based on Just/Market value.</p>																																												

93/1/17

Seminole County Homeownership Assistance Program

Second Mortgage Deed

THIS SECOND MORTGAGE DEED is hereby made and entered into the 12th day of March 1998 by and between Eva Carol Feuer, single person, hereinafter referred to the "Mortgagor" and Seminole County, a political subdivision of the State of Florida, whose address is 1101 East First Street, Sanford, Florida 32771, hereinafter referred to as the "Mortgagee."

OFFICIAL RECORDS
BOOK 099
PAGE 0508
SEMINOLE COUNTY

(Whenever used herein the terms of "Mortgagor" and "Mortgagee" include all parties to this instrument, the heirs, legal representatives and assigns of individuals and the successors and assigns of corporations; and the term "note" include in all the notes herein described if more than one exists.)

WITNESSETH, that for good and valuable consideration, and also in consideration of the aggregate sum named in the Second Mortgage Note of even date herewith (\$3,500.00), hereinafter described, the Mortgagor hereby grants, bargains, sells, aliens, premises, conveys and confirms unto the Mortgagee all the certain land of which the Mortgagor is now seized and in possession situated in Seminole County, Florida, viz.:

SEE EXHIBIT "A" ATTACHED HERETO AND INCORPORATED HEREIN

TO HAVE AND TO HOLD THE SAME, together with the tenements, hereditaments and appurtenances thereto belonging, and the rents, issues and profits thereof, unto the Mortgagee, in fee simple.

AND the Mortgagor covenants with the Mortgagee that the Mortgagor is indefeasibly seized of said land in fee simple; that the Mortgagor has good right and lawful authority to convey said land as aforesaid; that the Mortgagor will make such further assurances to perfect the fee simple title to said land in the Mortgagee as may reasonably be required; that the Mortgagor hereby full warrants the title to said land and will defend the same against the lawful claims of all persons whomsoever; and that said land is free land clear of all encumbrances except:

A valid purchase money First Mortgage approved by Mortgagee.

Return to: Central Florida Title Company L. 3375LP
320 W. Sebel Palm Pl., Ste. 100
Longwood, Florida 32717

1756670

1998 MAR 16 2 50

RECORDED & VERIFIED

RECORDED & VERIFIED

THIS MORTGAGE IS GIVEN TO SEMINOLE COUNTY AND IS EXEMPT FROM PAYMENT OF INTANGIBLE PERSONAL PROPERTY TAX AND DOCUMENTARY STAMP EXCISE TAX ON DOCUMENTS PURSUANT TO SECTIONS 420.513(1) AND 199.185(1)(d), FLORIDA STATUTES

This instrument was prepared by: AFTER RECORDING RETURN TO: S.H.L.P. HOMEBUYER ASSISTANCE PROGRAM - ATTN: SHARON SELF 4500 S. HWY 17-92 CASSELLBERRY, FL 32707

ANY DEFAULT in any mortgage note, or lien of record, including, but not limited to the Second Mortgage Note and the First Mortgage approved herein, shall constitute a default under this instrument. The institution of a mortgage or lien foreclosure legal proceeding shall be one basis authorizing the Mortgagee to declare a default. In the event of foreclosure, the Mortgagee reserves the right of first refusal on the land as described in Exhibit "A."

PROVIDED ALWAYS, that said Mortgagor shall pay unto said Mortgagee the certain Second Mortgage Not hereinafter substantially copied or identified, to-wit:

SEE EXHIBIT "B" ATTACHED HERETO AND INCORPORATED HEREIN

AND the Mortgagor shall perform, comply with and abide by each and every of the agreements, stipulations, conditions and covenants therein and of this Second Mortgage, and if not, then this Mortgage and the estate hereby created, shall cease, determine and be null and void.

AND the Mortgagor hereby further covenants and agrees to pay promptly when due the principal and interest and other sums of money provided for in said note and Second Mortgage, or either; to pay all and singular the taxes, assessments, levies, liabilities, obligations, and encumbrances of every nature on said property to permit, commit or suffer no waste, impairment or deterioration of said land or the improvement thereon at any time; to pay all costs, charges, and expenses, including attorney's fees and title searches, reasonably incurred or paid by the Mortgagee because of the failure of the Mortgagor to promptly and fully comply with the agreements, stipulations, conditions and covenants of said note and this Second Mortgage, or either; to perform, comply with and abide by each and every of the agreements, stipulations, conditions and covenants of said note and the Second Mortgage, or either. In the event the Mortgagor fails to pay when due any tax, assessment, insurance premium or other sum of money payable by virtue of said note and this Second Mortgage, or either, the Mortgagee may pay the same, without waiving or affecting the option to foreclose or any other right hereunder, and all such payments shall bear interest from the date thereof at the highest lawful rate then allowed by the laws of State of Florida.

If each and every one of the agreements, stipulations, conditions and covenants of said note and this Second Mortgage, are not fully performed, complied with and abided by, then the entire sum mentioned in said note, and this Second Mortgage, or the entire balance unpaid thereon, shall forthwith or thereafter, at the option of the Mortgagee, become and be due and payable, anything in said note or herein to the contrary notwithstanding. Failure by the Mortgagee to exercise any of the rights or options herein provided shall not constitute a waiver of any rights or options under said note or this Second Mortgage accrued or thereafter accruing.

Provided that, as set forth in the Second Mortgage Note attached hereto as Exhibit "B" no payments shall be required on the Second Mortgage as long as the land remains occupied by the Mortgagor, and said land is not sold, leased, rented or subleased.

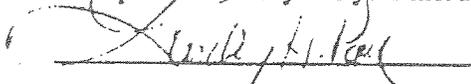
OFFICIAL RECORD
BOOK 2799 PAGE 0509
SEMINOLE CO. FL

Should the land remain owner-occupied and not be rented, leased or subleased for ten (10) years then this Second Mortgage shall be forgiven in full and a release filed in the public records of Seminole County, Florida. Should this aforementioned provision be violated, a default shall be declared, and the entire amount shall be immediately due and payable. THE FULL AMOUNT OF THE SECOND MORTGAGE SHALL BE DUE ON SALE, LEASE, IF THE SALE, LEASE, TRANSFER OR REFINANCING OCCURS IN LESS THAN TEN (10) YEARS. Mortgagee shall repay the loan amount of ~~Thousand Five Hundred dollars and 00/100(\$3,500.00)~~ to Mortgagee in full, less any available forgiveness as provided in the recapture provisions of the Federal regulations in effect at the time of default.

OFFICIAL RECORDS
BOOK 2389 PAGE 0510
SEMINOLE CO. FL

This Mortgage shall be subordinate to a valid purchase money First Mortgage on this land, subject to the notification and approval of Mortgagee.

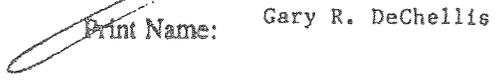
IN WITNESS WHEREOF, the said Mortgagor has here unto signed and sealed these presents the day and year first above written.



Print Name: LINDSEY H. PARK



301 HIDDEN LAKE DRIVE, SANFORD, FL 32773
Print Name: Eva Carol Feuer



Print Name: Gary R. DeChellis

Print Name:

STATE OF FLORIDA
COUNTY OF SEMINOLE

I HEREBY CERTIFY that on this 12th day of March, 1998
before me, an officer duly authorized in the State aforesaid and in the County aforesaid
to take acknowledgments, personally appeared Eva Carol Feuer
and _____, who executed the foregoing instrument and who
acknowledge before me that he/she/they executed the same and are personally known
to me or have produced drivers license as identification and who
did not take an oath.

WITNESS my hand and official seal in the County and State last aforesaid.

Lindsay H. Park

Name:
Notary Public
Serial Number
Commission Expires:



Lindsay H. Park
My Commission 00000046
Expires August 29, 2001

OFFICIAL RECORDS
BOOK
389 0511
SEMINOLE CO. FL

OFFICIAL RECORDS
BOOK

389 0512

SEMINOLE CO. FL

EXHIBIT "A"

LEGAL DESCRIPTION

Lot 62, Ramblewood, according to the plat
thereof as recorded in Plat Book 23, pages 7
and 8, Public Records of Seminole County, FL

Seminole County Homeownership Assistance Program

EXHIBIT "B"
SECOND MORTGAGE NOTE

AMOUNT: \$3,500.00

OFFICIAL RECORDS
BOOK
989 0513
SEMINOLE CO. FL

FOR VALUE RECEIVED, the undersigned (jointly and severally, if more than one) promises to pay Seminole County ("The County"), a political subdivision of the State of Florida, or order, the manner hereinafter specified, the sum of Three Thousand Five Hundred dollars and 00/100 (\$3,500.00). The said principal shall be payable in lawful money of the United States of America to the County at 1101 East First Street Sanford, Florida 32771, or at such a place as may hereafter be designated by written notice from the holder to the maker hereof. This Note and Mortgage securing same shall be for a period of ten (10) years, beginning on the date of execution of this Note and accompanying Mortgage. Repayment of this Note shall take place in the following manner:

- A. If a default of the First Mortgage occurs, the Second Mortgage Note shall be due and payable in full.
- B. No payment shall be required during the term of this Note, and this debt shall be permanently forgiven ten (10) years after the date of the execution of this Note provided no condition of default has occurred. This provision shall ensure that the subject home and property is not sold, leased, transferred or refinanced and remains owner-occupied for a period of at least ten (10) years after execution of this Note.
- C. If the property is sold, leased, transferred or refinanced prior to ten(10) years after the purchase, the full payment shall be due on sale, lease, transfer or refinancing less any available forgiveness as set forth in the recapture provisions of the Federal Regulations in effect at the time of default.

This Note incorporates, and is incorporated into, the Second Mortgage Deed of even date on the following described property.

SEE EXHIBIT "A" ATTACHED HERETO AND INCORPORATED HEREIN

DEFAULT

The maker of this Note or its successors shall be in default upon occurrence of one or more of the following conditions:

THIS MORTGAGE IS GIVEN TO SEMINOLE COUNTY AND IS EXEMPT FROM PAYMENT OF INTANGIBLE PERSONAL PROPERTY TAX AND DOCUMENTARY STAMP EXCISE TAX ON DOCUMENTS PURSUANT TO SECTIONS 429.513(1) AND 199.185(1)(d), FLORIDA STATUTES

This instrument was prepared by:
AFTER RECORDING RETURN TO:
G.H.P. HOMEBUYER ASSISTANCE
PROGRAM - ATTN: SHARON BELF
4590 S. US HWY 1
CASSELBERRY, FL 32707

1. The sale, transfer or refinancing of the subject home and real property, within ten (10) years of execution of this Note, by maker or maker's successors.
2. Leasing or renting of the property within ten (10) years of the date of execution of the Note and Second Mortgage.
3. The destruction or abandonment of the home on the subject property by maker or maker's successors.
4. Failure to pay applicable property taxes on subject property and improvements.
5. Failure to maintain adequate hazard insurance on subject property and improvements.
6. Failure to comply with the terms and conditions of the accompanying Second Mortgage Deed of even date.
7. Failure to comply with the terms and conditions of the First Mortgage securing the property.

BOOK
0389
PAGE
0514
SEMINOLE CO. FL

CONSEQUENCE OF DEFAULT

The occurrence of a default as set forth hereinabove shall cause an acceleration of the remaining unpaid principal balance evidenced herein and secured by an accompanying Second Mortgage of even date, and the entire remaining unpaid balance shall be due in full immediately, less any available forgiveness as provided in the recapture provisions of the Federal regulations in effect at the time of default.

MISCELLANEOUS PROVISIONS

This Second Mortgage shall be subordinate to a First Mortgage as approved by the County.

This Note is secured by a Mortgage on real estate, or even date herewith, made by the maker in favor of the said holder, and shall be construed and enforced according to the laws of the State of Florida. The terms of said Mortgage are by this reference made a part hereof.

Each person liable hereon whether maker or enforcer, hereby waives presentment, protest, notice of protest and notice of dishonor and agrees to pay all costs, including reasonable attorney's fees, whether suit be brought or not, if, after maturity of this Note or default hereunder, or under said Mortgage, counsel shall be employed to collect this Note or to protect the security of said Mortgage.

Whenever used herein the term "holder", "maker" or "payee" should be construed in the singular or plural as the context may require or admit.

In the event of foreclosure, County reserves the right of first refusal on the property.

IN WITNESS WHEREOF, the said Mortgagor has hereunto signed and sealed these presents the day and year first above written.

OFFICIAL RECORDS
BOOK 299 PAGE 0515
SEMINOLE CO. FL

Print Name: _____
Lindsey H. Park
LINDSEY H. PARK

Print Name: Eva Carol Feuer
Eva Carol Feuer
301 HIDDEN LAKE DRIVE, SANFORD, FL 32773

Print Name: _____
Gaby R. DeChellis
GABY R. DeCHELLIS
Print Name:

Print Name: _____

Print Name: _____

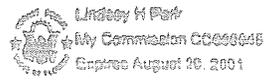
Print Name: _____

Print Name: _____

STATE OF FLORIDA
COUNTY OF SEMINOLE

I HEREBY CERTIFY that on this 12th day of March, 1998 before me, an officer duly authorized in the State aforesaid and in the County aforesaid to take acknowledgments, personally appeared Eva Carol Feuer and _____, who executed the foregoing instrument and who acknowledge before me that he/she/they executed the same and are personally known to me or have produced drivers license as identification and who did/did not take an oath.

WITNESS my hand and official seal in the County and State last aforesaid.

Name: _____
Notary Public
Serial Number _____
Commission Expires: _____


13/2/97

SEMINOLE COUNTY
HOME PROGRAM
HOMEBUYER PROGRAM ASSISTANCE AGREEMENT

Applicant(s): EVA CAROL FEUER
Property Address: 301 HIDDEN LAKE DRIVE, SANFORD, FL 32773

This Agreement is entered into this 25TH day of NOVEMBER, 19 97 by and between Seminole County, a political subdivision of the State of Florida, whose address is 1101 East First Street, Sanford, Florida, 32771 (hereinafter "COUNTY") and EVA CAROL FEUER, A SINGLE PERSON, (hereinafter "HOMEBUYER").

WITNESSETH:

1. USE OF HOME FUNDS

WHEREAS, the COUNTY has received HOME funds appropriated by the National Affordable Housing Act of 1990, as amended, through the U.S. Department of Housing and Urban Development (hereinafter "HUD"), to be expended in accordance with HOME Investment Partnership Acts (42 U.S.C. 12701 et seq), as amended by the Housing and Community Development Act of 1992 and the Multifamily Property Disposition Reform Act of 1994; and

WHEREAS, the COUNTY has agreed to use HOME funds to assist qualified homebuyers with downpayment, closing costs, and/or interest rate buy-down assistance through its subrecipient organization hereby known as Greater Seminole County Chamber of Commerce and meet the requirements as set forth in 24 CFR Part 92 as amended or waived by HUD.

2. AFFORDABILITY

The property which is the subject of this Agreement shall remain affordable in accordance with COUNTY guidelines for a term as specified in a second mortgage note and deed which shall be in effect until the first of the following events occurs: (1) borrower sells, transfers or disposes of the assisted unit (by, including but not limited to, sale, transfer, bankruptcy or foreclosure); (2) the borrower no longer occupies the unit as his principal residence; or (3) the borrower dies, or if a married couple, the survivor dies.

3. REPAYMENTS

The COUNTY shall provide a Deferred Payment Loan in an amount up to \$3,500.00 at 0% until the first of the following events occurs: (1) borrower sells, transfers or disposes of the assisted unit (by, including but not limited to, sale, transfer, bankruptcy or foreclosure); (2) the borrower no longer occupies the unit as his principal residence; or (3) the borrower dies, or if a married couple, the survivor dies.

4. UNIFORM ADMINISTRATIVE REQUIREMENTS

Not applicable as the HOMEBUYER is not a subrecipient or state recipient.

5. PROJECT REQUIREMENT

The COUNTY and the HOMEBUYER agree to comply with HOME regulations as set forth in 24 CFR Part 92 Subpart F, as follows:

(a) The HOMEBUYER(s) have certified that the property shall be his/her/their principal residence and that, at the time of application and approval, his/her/their annual income does not exceed eighty percent (80%) of the median income for the area, as determined by HUD, with adjustments for family size.

(b) The property is located within the geographical areas of Seminole County, Florida and has an after rehabilitation or construction appraised value equal to or less than ninety-five percent (95%) (90% when used with SHIP funds) of the median sales price of the area. The COUNTY through Greater Seminole County Chamber of Commerce has reviewed the household income and property value requirements in accordance with the HOME Program requirements and determined the project eligible for funding.

OFFICIAL RECORDS
299 0516
SEMINOLE CO. FL

MARYANNE
CLERK OF COUNTY
RECORDS

RECORDED & VERIFIED
1998 MAR 15 PM 2:51

The HOMEBUYER shall maintain the property, including payment of property taxes and homeowners insurance, during the term of affordability.

6. HOUSING AND QUALITY STANDARDS

The property at the time of initial occupancy by the HOMEBUYER shall meet Section 8 Housing Quality Standards (HQS) and the local building codes and regulations of the COUNTY. The COUNTY has inspected the property and has determined the project eligible for funding.

7. OTHER PROGRAM REQUIREMENTS

The Homeowner shall comply with all applicable Federal laws and regulations as described in HUD guidelines at 24 CFR Part 92 Subpart H. The regulations are provided below. Applicable regulations are so noted.

- a) Equal opportunity and fair housing Applicable Not Applicable (one unit)
- b) Environmental review Applicable Not Applicable
- c) Displacement, relocation and acquisition
 Not Applicable (activity funded is downpayment, closing cost or interest rate buy-down assistance on a newly constructed unit; therefore no displacement, relocation and acquisition occurred pursuant to Federal rules).
 Applicable (Activity is downpayment, closing cost or interest rate buy-down assistance for the purchase of an existing unit. Appropriate notices have been issued. Certification has been provided/executed ensuring that property was not occupied by a tenant and that the owner has been voluntarily displaced by choice.
- d) Lead paint
 Applicable (Home built prior to 1978. Lead-based paint notice has been provided and unit evaluated for lead-based paint existence.)
 Not Applicable (Unit built during or after 1978.)
- e) Conflict of Interest - no conflict found
- f) Disbarment and suspension - not applicable
- g) Flood insurance
- h) Executive Order 12372 - not applicable.

8. AFFIRMATIVE MARKETING

Not applicable due to the nature of the activity (HOMEBUYER program).

9. CONDITIONS FOR RELIGIOUS ORGANIZATION

Not applicable due to the nature of the activity (HOMEBUYER program).

10. REQUESTS FOR DISBURSEMENT OF FUNDS

The HOMEBUYER agrees that the funds shall only be used to subsidize a private loan to lower the borrower's monthly housing costs (Principal, Interest, Taxes and Insurance (PITI)) and to pay closing costs and part of the downpayment amount, if necessary. The HOME funds shall be disbursed by the COUNTY at the time of loan closing.

Should rehabilitation be included in the HOME assistance, the HOMEBUYER agrees that any work performed by a contractor in accordance with this Agreement shall be performed pursuant to a written contract in the form required by the COUNTY. Further, the unit shall be inspected by the COUNTY for compliance with COUNTY housing and other local codes and regulations.

Ownership assistance funds shall not be disbursed prior to completion of work and acceptance of the same by the COUNTY.

11. REVERSION OF ASSETS

Not applicable as the homeowner is not a subrecipient.

OFFICIAL
ROOM
389
0517
SEMINOLE CO. FL

2. RECORDS AND REPORTS

The COUNTY and HOMEBUYER shall complete all reports and maintain documentation, as applicable in accordance with 24 CFR Part 92 and Florida Statutes for a period of three (3) years from the end of the affordability term.

3. ENFORCEMENT OF THE AGREEMENT

The loan shall be evidenced by a Promissory Note and secured by a Mortgage on the property. Failure by the HOMEBUYER to comply with the terms of this Agreement and the loan documents shall be considered a default and appropriate legal action taken.

4. DURATION OF THE AGREEMENT

This Agreement shall be in effect until the first of the following events occurs: (1) borrower sells, transfers or disposes of the assisted unit (by, including but not limited to, sale, transfer, bankruptcy, foreclosure); (2) the borrower no longer occupies the unit as his principal residence; or (3) the borrower dies, or if a married couple, the survivor dies, or for a period of ten (10) years.

5. OTHER PROVISIONS

Neither party hereto shall discriminate against any person or group of persons on account of race, sex, creed, color or national origin in the performance of this Agreement.

Nothing contained in this Agreement, or any act of the COUNTY or the HOMEBUYER shall be deemed or construed by any of the parties hereto, or third persons to create any relationship of third party beneficiary, principal or agent, limited or general partnership, joint venture or any association or relationship involving the COUNTY.

OFFICIAL RECORDS
ROOM
2299 0518

WITNESS:

Mary Mangano

Gary E. Kaiser
County Manager

Date: 3/3/98

WITNESSES AS TO HOMEBUYER(S):

Christine Y. Brooks
CHRISTINE Y. BROOKS

HOMEBUYER

Lia C. F...
301 HIDDEN LAKE DRIVE, SANFORD, FL 32773

Date: 11.25.97

NOTARY AS TO HOMEBUYER(S):

SEMINOLE COUNTY, FLORIDA

STATE OF FLORIDA)

COUNTY OF ORANGE)

Prepared By & Return To (AFTER RECORDING):

S.H.I.P. Home Ownership Assistance Program
c/o The Greater Seminole County
Chamber of Commerce
4590 South Highway 17-62
Casselberry, FL 32707

The foregoing instrument was acknowledged before me this 25th day of Nov., 1997, by Gary C Kaiser, who is personally known to me or who has produced P. Dr. Lic. as identification.

Christine Y. Brooks
Print Name Christine Y. Brooks

Christine Y Brooks
My Commission Expires
Expires January 2, 2002

Notary Public in and for the County and State Aforementioned.

My commission expires: _____

This Instrument prepared by:
Arnold W. Schneider, Esq.
County Attorney's Office
1101 East First Street
Sanford, Florida 32771

Please return it to:
Community Development Office
Seminole County Government
1101 East First Street
Sanford, FL 32771

SATISFACTION OF MORTGAGE AND NOTE

Know All Persons By These Presents:

WHEREAS, a down payment assistance SHIP Mortgage (the "Mortgage") dated August 17, 2000, and recorded in Official Records Book 3927, Pages 1071 through and including 1075, Public Records of Seminole County, Florida, and a SHIP Mortgage Deferred Payment Promissory Note in the amount of FIVE THOUSAND AND NO/100 DOLLARS (\$5,000.00) (the "Note"), dated August 17, 2000, and recorded in the Official Records Book 3927, Pages 1076, through and including 1079, Public Records of Seminole County, Florida, which encumbered the property located at 103 Woodfield Drive, Sanford, Florida 32773, the legal description and parcel identification for which are as follows:

LOT 54, REPLAT OF GROVEVIEW VILLAGE FIRST ADDITION ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 26, PAGES 4, 5, AND 6 OF THE PUBLIC RECORDS OF SEMINOLE COUNTY, FLORIDA

Parcel Identification Number: 10-20-30-505-0000-0540

(the "Property,") were made by Sara Ramirez and Manuel Ramirez, husband and wife, and Natalia Ramirez, a single person, (the "Owners") of the Property, for the benefit of Seminole County, 1101 East First Street, Sanford, Florida 32771; and

WHEREAS, said Mortgage and Note granted to Seminole County a certain interest in the Property should the Owners transfer title, sell or in any manner cease to occupy the Property as their primary residence or dispose of the Property within ten (10) years from the date of the Mortgage and the Note; and

WHEREAS, Seminole County did not transfer, assign, pledge, or otherwise encumber any interest it obtained pursuant to the Mortgage and Note; and

WHEREAS, the Owners have refinanced the Property within the ten (10) year period; and

WHEREAS, the Owners have paid to Seminole County the amounts due and owing under the Mortgage and Note; and

WHEREAS, the Owners have requested that Seminole County release the Property from the lien and operation of the Mortgage and Note as well as the encumbrances of the Restrictive Covenant.

NOW THEREFORE, in consideration of the foregoing recitals and payment of the FIVE THOUSAND AND NO/100 DOLLARS (\$5,000,00), the receipt of which is hereby acknowledged, paid to Seminole County on or about May 19, 2004, pursuant to the terms of the Mortgage and Note, Seminole County does hereby acknowledge full satisfaction of said Mortgage and Note.

The Property, the Owners, their heirs and assigns are forever freed, exonerated, discharged, and released of and from the lien of the Mortgage, the Note, and every part thereof and Seminole County does hereby direct the Clerk of Circuit Court to cancel the same of record.

IN WITNESS WHEREOF, Seminole County has caused these presents to be executed this ___ day of _____, 2004.

ATTEST: BOARD OF COUNTY COMMISSIONERS
SEMINOLE COUNTY, FLORIDA

MARYANNE MORSE
Clerk to the Board of
County Commissioners of
Seminole County, Florida.

By: _____
DARYL G. MCLAIN, Chairman

Date: _____

For the use and reliance
of Seminole County only.

As authorized for execution
by the Board of County Commissioners
at their _____, 20____
regular meeting.

Approved as to form and
legal sufficiency.

County Attorney

AWS/lpk
6/16/04
satisfaction-ramirez

ORIGINAL DOCUMENT HAS SECURITY FEATURES

TO FIGHT FRAUD, WE HOLD EVERY DOCUMENT CONTAINING OUR LOGO AND BRAND NAME IN A SPECIAL WATER MARK ON BACK & VERIFY IT ON THE COLOR COPY BY APPEARING IN THE APPEAR

62-4
311



8815356140-1

Citicorp Trust Bank, fsb

100 COMMERCE DRIVE • NEWARK, DELAWARE 19713

38377774KSM

Mellon Bank, N.A., Philadelphia, PA
Mellon Bank (DE) N.A., Wilmington, DE

3561401

DATE

05/19/04

AMOUNT

\$5,000.00

The Sum FIVE THOUSAND DOLLARS and 00/100

PAY TO THE ORDER OF

SEMINOLE CNTY BCC
PAID IN FULL ACCT TO CLOSE
SARA RAMIREZ & NATALIA RAMIREZ
103 WOODFIELD DR
SANFORD, FL 32773

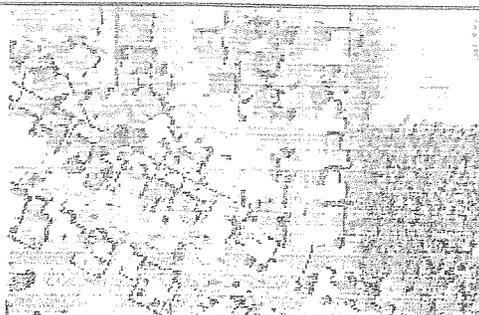
By:

Authorized Signer

By:

Authorized Signer

⑈8815356140⑈ ⑆03100047⑆ 200957 199⑈

<p>PARCEL DETAIL</p>	<p style="text-align: right;">Back</p>																																									
 <p>SEMINOLE COUNTY Property Appraiser Office 1101 E. Bay St. Sanford, FL 32771 407-329-7500</p>																																										
<p style="text-align: center;">GENERAL</p> <p>Parcel Id: 10-20-30-505-0000-0540 Tax District: S1-SANFORD Owner: RAMIREZ NATALIA & Exemptions: 00-HOMESTEAD Own/Addr: RAMIREZ SARA & MANUEL Address: 103 WOODFIELD DR City,State,ZipCode: SANFORD FL 32773 Property Address: 103 WOODFIELD DR SANFORD 32773 Subdivision Name: GROVEVIEW VILLAGE 1ST ADD REPLAT Dor: 01-SINGLE FAMILY</p>		<p style="text-align: center;">2004 WORKING VALUE SUMMARY</p> <p>Value Method: Market Number of Buildings: 1 Depreciated Bldg Value: \$84,034 Depreciated EXFT Value: \$1,120 Land Value (Market): \$19,000 Land Value Ag: \$0 Just/Market Value: \$104,154 Assessed Value (SOH): \$89,912 Exempt Value: \$25,500 Taxable Value: \$64,412</p>																																								
<p style="text-align: center;">SALES</p> <table border="1"> <thead> <tr> <th>Deed</th> <th>Date</th> <th>Book</th> <th>Page</th> <th>Amount</th> <th>Vac/Imp</th> </tr> </thead> <tbody> <tr> <td>WARRANTY DEED</td> <td>08/2000</td> <td>03927</td> <td>1062</td> <td>\$87,900</td> <td>Improved</td> </tr> <tr> <td>FINAL JUDGEMENT</td> <td>04/1999</td> <td>03630</td> <td>1219</td> <td>\$100</td> <td>Improved</td> </tr> <tr> <td>WARRANTY DEED</td> <td>11/1997</td> <td>03331</td> <td>1829</td> <td>\$79,900</td> <td>Improved</td> </tr> <tr> <td>WARRANTY DEED</td> <td>04/1994</td> <td>02760</td> <td>1401</td> <td>\$74,500</td> <td>Improved</td> </tr> <tr> <td>WARRANTY DEED</td> <td>11/1983</td> <td>01605</td> <td>1500</td> <td>\$57,900</td> <td>Improved</td> </tr> </tbody> </table> <p style="text-align: center;">Find Comparable Sales within this Subdivision</p>		Deed	Date	Book	Page	Amount	Vac/Imp	WARRANTY DEED	08/2000	03927	1062	\$87,900	Improved	FINAL JUDGEMENT	04/1999	03630	1219	\$100	Improved	WARRANTY DEED	11/1997	03331	1829	\$79,900	Improved	WARRANTY DEED	04/1994	02760	1401	\$74,500	Improved	WARRANTY DEED	11/1983	01605	1500	\$57,900	Improved	<p style="text-align: center;">2003 VALUE SUMMARY</p> <p>Tax Value(without SOH): \$1,339 2003 Tax Bill Amount: \$1,309 Savings Due To SOH: \$30 2003 Taxable Value: \$62,736 DOES NOT INCLUDE NON-AD VALOREM ASSESSMENTS</p>				
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<p>NOTE: Assessed values shown are NOT certified values and therefore are subject to change before being finalized for ad valorem tax purposes. *** If you recently purchased a homesteaded property your next year's property tax will be based on Just/Market value.</p>																																										

31/2

Seminole County Homeownership Assistance Program

Second Mortgage Deed

THIS SECOND MORTGAGE DEED is hereby made and entered into the 17TH day of AUGUST 2000 by and between Sara & Manuel Ramirez, husband and wife & Natalia Ramirez, a single person. Therein after referred to the "Mortgagor" and Seminole County, a political subdivision of the State of Florida, whose address is 1101 East First Street, Sanford, Florida 32771, hereinafter referred to as the "Mortgagee."

(Whenever used herein the terms of "Mortgagor" and "Mortgagee" include all parties to this instrument, the heirs, legal representatives and assigns of individuals and the successors and assigns of corporations; and the term "note" include in all the notes herein described if more than one exists.)

WITNESSETH, that for good and valuable consideration, and also in consideration of the aggregate sum named in the Second Mortgage Note of even date herewith (\$5,000.00) hereinafter described, the Mortgagor hereby grants, bargains, sells, aliens, premises, conveys and confirms unto the Mortgagee all the certain land of which the Mortgagor is now seized and in possession situated in Seminole County, Florida, viz.:

SEE EXHIBIT "A" ATTACHED HERETO AND INCORPORATED HEREIN

TO HAVE AND TO HOLD THE SAME, together with the tenements, hereditaments and appurtenances thereto belonging, and the rents, issues and profits thereof, unto the Mortgagee, in fee simple.

AND the Mortgagor covenants with the Mortgagee that the Mortgagor is indefeasibly seized of said land in fee simple; that the Mortgagor has good right and lawful authority to convey said land as aforesaid; that the Mortgagor will make such further assurances to perfect the fee simple title to said land in the Mortgagee as may reasonably be required; that the Mortgagor hereby full warrants the title to said land and will defend the same against the lawful claims of all persons whomsoever; and that said land free land clear of all encumbrances except:

A purchase money First Mortgage approved by Mortgagee.

THIS MORTGAGE IS GIVEN TO SEMINOLE COUNTY AND IS EXEMPT FROM PAYMENT OF INTANGIBLE PERSONAL PROPERTY TAX AND DOCUMENTARY STAMP EXCISE TAX ON DOCUMENTS PURSUANT TO SECTIONS 420.513(1) AND 199.185(1)(d), FLORIDA STATUTES

This instrument was prepared by:
AFTER RECORDING RETURN TO:
S.H.L. HOMEOWNERSHIP ASSISTANCE PROGRAM -
ATTN: CHERI WIGHT
220 N. WESTMONTE DR., STE#1074
ALTAMONTE SPGS. FL 32714

S. ACELANDER
BROKERS-TITLE
940 HIGHLAND AVENUE
ORLANDO, FL 32803
00-557

9/22

BT

1 of 5

MARYANNE MORSE
CLERK OF COUNTY COURTS
594543

SEMINOLE COUNTY, FL
RECORDED & VERIFIED
2000 SEP 26 AM 8:21

OFFICIAL RECORDS
BOOK 1071
PAGE 3927

ANY DEFAULT in any mortgage note, or lien of record, including, but not limited to the Second Mortgage Note and the First Mortgage approved herein, shall constitute a default under this instrument. The institution of a mortgage or lien foreclosure legal proceeding shall be one basis authorizing the Mortgagee to declare a default. In the event of foreclosure, the Mortgagee reserves the right of first refusal on the land as described in Exhibit "A."

PROVIDED ALWAYS, that said Mortgagor shall pay unto said Mortgagee the certain Second Mortgage Not hereinafter substantially copied or identified, to-wit:

SEE EXHIBIT "B" ATTACHED HERETO AND INCORPORATED HEREIN

"FURTHER, if the First Mortgage holder acquires title to the Property pursuant to a deed in lieu of foreclosure, the lien of this Second Mortgage shall automatically terminate upon the First Mortgage holder's acquisition of title".

AND the Mortgagor shall perform, comply with and abide by each and every of the agreements, stipulations, conditions and covenants therein and of this Second Mortgage, and if not then this Mortgage and the estate hereby created, shall cease, determine and be null and void.

AND the Mortgagor hereby further covenants and agrees to pay promptly when due the principal and interest and other sums of money provided for in said note and Second Mortgage, or either; to pay all and singular the taxes, assessments, levies, liabilities, obligations, and encumbrances of every nature on said property to permit, commit or suffer no waste, impairment or deterioration of said land or the improvement thereon at any time; to pay all costs, charges, and expenses, including attorney's fees and title searches, reasonably incurred or paid by the Mortgagee because of the failure of the Mortgagor to promptly and fully comply with the agreements, stipulations, conditions and covenants of said note and this Second Mortgage, or either; to perform, comply with and abide by each and every of the agreements, stipulations, conditions and covenants of said note and the Second Mortgage, or either. In the event the Mortgagor fails to pay when due any tax, assessment, insurance premium or other sum of money payable by virtue of said note and this Second Mortgage, or either, the Mortgagee may pay the same, without waiving or affecting the option to foreclose or any other right hereunder, and all such payments shall bear interest from the date thereof at the highest lawful rate then allowed by the laws of State of Florida.

If each and every one of the agreements, stipulations, conditions and covenants of said note and this Second Mortgage, are not fully performed, complied with and abided by, then the entire sum mentioned in said note, and this Second Mortgage, or the entire balance unpaid thereon, shall forthwith or thereafter at the option of the Mortgagee, become and be due and payable, anything in said note or herein to the contrary notwithstanding. Failure by the Mortgagee to exercise any of the rights or options herein provided shall not constitute a waiver of any rights or options under said note or this Second Mortgage accrued or thereafter accruing.

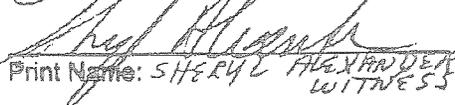
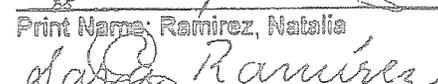
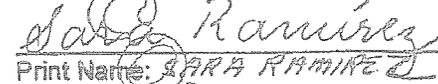
Provided that, as set forth in the Second Mortgage ~~130 213~~ attached hereto as Exhibit "B" no payments shall be required on the Second Mortgage as long as the land remains occupied by the Mortgagor, and said land is not sold, leased, rented or subleased.

Should the land remain owner-occupied and not be rented, leased or subleased for ten (10) years then this Second Mortgage shall be forgiven in full and a release filed in the public records of Seminole County, Florida. Should this aforementioned provision be violated, a default shall be declared, and the entire amount shall be immediately due and payable. THE FULL AMOUNT OF THE SECOND MORTGAGE SHALL BE DUE ON SALE, LEASE, IF THE SALE, LEASE, TRANSFER OR REFINANCING OCCURS IN LESS THAN TEN (10) YEARS. Mortgagor shall repay the loan amount of Five Thousand Dollars and 00/100(\$5,000.00) to Mortgagee in full, less any available forgiveness as provided in the recapture provisions of the Federal regulations in effect at the time of default.

In the event of a foreclosure or a deed in lieu of foreclosure of the First Mortgage, any provision herein restricting the use of the Property or restricting the Mortgagor's ability to sell the Property shall have no further force or effect on subsequent owners or purchasers of the Property. Any person, including his successors or assigns and excluding the Mortgagor or a related entity or person to the Mortgagor, receiving title to the Property through a foreclosure or deed in lieu of foreclosure of the First Mortgage shall receive title to the Property free and clear from such restrictions. Further, if the First Mortgage holder acquires title to the Property pursuant to a deed in lieu of foreclosure, the lien of his Second Mortgage shall automatically terminate upon the First Mortgage holder's acquisition of title.

This Mortgage shall be subordinate to a valid purchase money First Mortgage on this Land. If any provision of this Second Mortgage Deed shall conflict with any provision of the First Note or First Mortgage, the provision as set forth in said First Note or First mortgage shall govern.

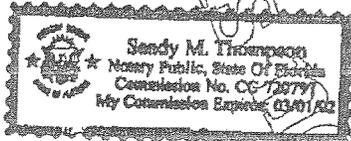
IN WITNESS WHEREOF, the said Mortgagor has here unto signed and sealed these presents the day and year first above written.

 Print Name: SANDY D. THOMPSON, WITNESS	 Print Name: Ramirez, Sara
 Print Name: SHERYL ALEXANDER, WITNESS	 Print Name: Ramirez, Manuel
Print Name: _____	 Print Name: Ramirez, Natalia
Print Name: _____	 Print Name: SARA RAMIREZ

STATE OF FLORIDA
COUNTY OF SEMINOLE

I HEREBY CERTIFY that on this 17TH day of AUGUST, ~~199~~ 2000
before me, an officer duly authorized in the State aforesaid and in the County aforesaid
to take acknowledgments, personally appeared SARA RAHIREZ, MANUEL RAHIREZ AND
and NATALIA RAHIREZ, who executed the foregoing instrument and who
acknowledge before me that he/she/they executed the same and are personally known
to me or have produced DRIVERS LICENSES as identification and who did/
did not take an oath.

WITNESS my hand and official seal in the County and State last aforesaid.



Sandy M. Thompson

Name:
Notary Public
Serial Number
Commission Expires:

Not a certified copy

OFFICIAL RECORDS
BOOK PAGE

3927 1075

SEMINOLE CO., FL

EXHIBIT "A"

LEGAL DESCRIPTION

LOT 54, REPLAT OF GROVEVIEW VILLAGE FIRST ADDITION, ACCORDING
TO THE PLAT THEREOF DESCRIBED IN PLAT BOOK 26, AT PAGES 4, 5 & 6,
OF THE PUBLIC RECORDS OF SEMINOLE COUNTY, FLORIDA

This is not a certified copy

3827 1076
Seminole County Homeownership Assistance
SEMINOLE COUNTY

Program

EXHIBIT "B"

SECOND MORTGAGE NOTE

AMOUNT \$5,000.00

FOR VALUE RECEIVED, the undersigned (jointly and severally, if more than one) promises to pay Seminole County ("The County"), a political subdivision of the State of Florida, or order, the manner hereinafter specified, the sum of Five Thousand Dollars & 00/100 (\$5,000.00). The said principal shall be payable in lawful money of the United States of America to the County at 1101 East First Street Sanford, Florida 32771, or at such a place as may hereafter be designated by written notice from the holder to the maker hereof. This Note and Mortgage securing same shall be for a period of ten (10) years, beginning on the date of execution of this Note and accompanying Mortgage. Repayment of this Note shall take place in the following manner:

- A. If a default of the First Mortgage occurs, the Second Mortgage Note shall be due and payable in full.
- B. No payment shall be required during the term of this Note, and this debt shall be permanently forgiven ten (10) years after the date of the execution of this Note provided no condition of default has occurred. This provision shall ensure that the subject home and property is not sold, leased, transferred or refinanced and remains owner-occupied for a period of at least ten (10) years after execution of this Note.
- C. If the property is sold, leased, transferred or refinanced prior to ten (10) years after the purchase, the full payment shall be due on sale, lease, transfer or refinancing less any available forgiveness as set forth in the recapture provisions of the Federal Regulations in effect at the time of default.

This Note incorporates, and is incorporated into, the Second Mortgage Deed of even date on the following described property.

SEE EXHIBIT "A" ATTACHED HERETO AND INCORPORATED HEREIN

DEFAULT

The maker of this Note or its successors shall be in default upon occurrence of one or more of the following conditions:

3927 1077

THIS MORTGAGE IS GIVEN TO SEMINOLE COUNTY AND IS EXEMPT FROM PAYMENT OF INTANGIBLE PERSONAL PROPERTY TAX AND DOCUMENTARY STAMP EXCISE TAX ON DOCUMENTS PURSUANT TO SECTIONS 420.513(1) AND 199.185(1)(d), FLORIDA STATUTES

This instrument was prepared by:
AFTER RECORDING RETURN TO:
S.H.I.P. HOMEOWNERSHIP
ASSISTANCE PROGRAM -
ATTN: CHERI WIGHT
230 N. WESTMONTE DR., STE#1974
ALTAMONTE SPGS, FL 32714

1. The sale, transfer or refinancing of the subject home and real property, within ten (10) years of execution of this Note, by maker or maker's successors.
2. Leasing or renting of the property within ten (10) years of the date of execution of the Note and Second Mortgage.
3. The destruction or abandonment of the home on the subject property by maker or maker's successors.
4. Failure to pay applicable property taxes on subject property and improvements.
5. Failure to maintain adequate hazard insurance on subject property and improvements.
6. Failure to comply with the terms and conditions of the accompanying Second Mortgage Deed of even date.
7. Failure to comply with the terms and conditions of the First Mortgage securing the property.

CONSEQUENCE OF DEFAULT

The occurrence of a default as set forth hereinabove shall cause an acceleration of the remaining unpaid principal balance evidenced herein and secured by an accompanying Second Mortgage of even date, and the entire remaining unpaid balance shall be due in full immediately, less any available forgiveness as provided in the recapture provisions of the Federal regulations in effect at the time of default.

MISCELLANEOUS PROVISIONS

This Second Mortgage shall be subordinate to a First Mortgage. If any provision of this Second Mortgage Note shall conflict with any provision of the First Note or First Mortgage, the provision as set forth in said First Note or First Mortgage shall govern.

This Note is secured by a Mortgage on real estate, or even date herewith, made by the maker in favor of the said holder, and shall be construed and enforced according to the laws of the State of Florida. The terms of said Mortgage are by this reference made a part hereof.

Each person liable hereon whether maker or enforcer, hereby ²⁰²³ ~~2020~~ ¹⁰⁷⁰ ~~1076~~ waives protest, notice of protest and notice of dishonor and agrees to pay all costs, including reasonable attorney's fees, whether suit be brought or not, if, after maturity of this Note or default hereunder, or under said Mortgage, counsel shall be employed to collect this Note or to protect the security of said Mortgage.

Whenever used herein the term "holder", "maker" or "payee" should be construed in the singular or plural as the context may require or admit.

In the event of foreclosure, County reserves the right of first refusal on the property.

IN WITNESS WHEREOF, the said Mortgagor has hereunto signed and sealed these presents the day and year first above written.


Print Name: SANDY M. THOMPSON
WITNESS


Print Name: Ramirez, Sara


Print Name: SHERY ALEXANDER
WITNESS


Print Name: Ramirez, Manuel

Print Name:


Print Name: Ramirez, Natalia

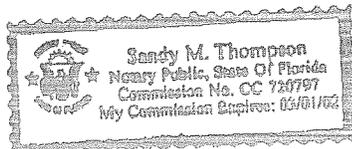
Print Name:

Print Name:

STATE OF FLORIDA
COUNTY OF SEMINOLE

I HEREBY CERTIFY that on this 17TH day of AUGUST, ~~2020~~ 2000 before me, an officer duly authorized in the State aforesaid and in the County aforesaid to take acknowledgments, personally appeared SARA RAMIREZ, MANUEL RAMIREZ and NATALIA RAMIREZ, who executed the foregoing instrument and who acknowledge before me that he/she/they executed the same and are personally known to me or have produced DRIVERS LICENSES as identification and who did/did not take an oath.

WITNESS my hand and official seal in the County and State last aforesaid.




Name: _____
Notary Public
Serial Number _____
Commission Expires: _____

OFFICIAL RECORDS
BOOK

3927 1079

SEMINOLE CO., FL

EXHIBIT "A"

LEGAL DESCRIPTION

LOT 54, REPLAT OF GROVEVIEW VILLAGE FIRST ADDITION, ACCORDING
TO THE PLAT THEREOF DESCRIBED IN PLAT BOOK 26, AT PAGES 4, 5 & 6,
OF THE PUBLIC RECORDS OF SEMINOLE COUNTY, FLORIDA

This is not a certified copy

This Instrument prepared by:
Arnold W. Schneider, Esq.
County Attorney's Office
1101 East First Street
Sanford, Florida 32771

Please return it to:
Community Development Office
Seminole County Government
1101 East First Street
Sanford, FL 32771

SATISFACTION OF MORTGAGE AND NOTE

Know All Persons By These Presents:

WHEREAS, a down payment assistance SHIP Mortgage (the "Mortgage") dated November 22, 2000, and recorded in Official Records Book 3963, Pages 1934 through and including 1938, Public Records of Seminole County, Florida, and a SHIP Mortgage Deferred Payment Promissory Note in the amount of FIVE THOUSAND AND NO/100 DOLLARS (\$5,000.00) (the "Note"), dated November 22, 2000, and recorded in the Official Records Book 3963, Pages 1939 through and including 1942, Public Records of Seminole County, Florida, which encumbered the property located at 2318 Hartwell Avenue, Sanford, Florida 32771, the legal description and parcel identification for which are as follows:

LOT 27, TWENTY WEST, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 16, PAGE 36 OF THE PUBLIC RECORDS OF SEMINOLE COUNTY, FLORIDA

Parcel Identification Number: 36-19-30-544-0000-0270

(the "Property,") were made by Jonathan M. Richmond, a then single person, (the "Owner") of the Property, for the benefit of Seminole County, 1101 East First Street, Sanford, Florida 32771; and

WHEREAS, said Mortgage and Note granted to Seminole County a certain interest in the Property should the Owner transfer title, sell or in any manner cease to occupy the Property as his primary residence or dispose of the Property within ten (10) years from the date of the Mortgage and the Note; and

WHEREAS, Seminole County did not transfer, assign, pledge, or otherwise encumber any interest it obtained pursuant to the Mortgage and Note; and

WHEREAS, the Owner and his spouse have recently conveyed the Property to other persons within the ten (10) year period; and

WHEREAS, the Owner has paid to Seminole County the amounts due and owing under the Mortgage and Note; and

WHEREAS, the Owner has requested that Seminole County release the Property from the lien and operation of the Mortgage and Note as well as the encumbrances of the Restrictive Covenant.

NOW THEREFORE, in consideration of the foregoing recitals and payment of the FIVE THOUSAND AND NO/100 DOLLARS (\$5,000.00), the receipt of which is hereby acknowledged, paid to Seminole County on or about May 7, 2004, pursuant to the terms of the Mortgage and Note, Seminole County does hereby acknowledge full satisfaction of said Mortgage and Note.

The Property, the Owner, his heirs and assigns are forever freed, exonerated, discharged, and released of and from the lien of the Mortgage, the Note, and every part thereof and Seminole County does hereby direct the Clerk of Circuit Court to cancel the same of record.

IN WITNESS WHEREOF, Seminole County has caused these presents to be executed this ___ day of _____, 2004.

ATTEST:

BOARD OF COUNTY COMMISSIONERS
SEMINOLE COUNTY, FLORIDA

MARYANNE MORSE
Clerk to the Board of
County Commissioners of
Seminole County, Florida.

By: _____
DARYL G. MCLAIN, Chairman

Date: _____

For the use and reliance
of Seminole County only.

As authorized for execution
by the Board of County Commissioners
at their _____, 20____
regular meeting.

Approved as to form and
legal sufficiency.

County Attorney

AWS/lpk
6/16/04
satisfaction-richmond

SOUTHERN TITLE HOLDING COMPANY LLC

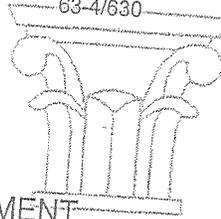
OVIEDO ESCROW ACCOUNT
405 ALEXANDRIA BLVD.
OVIEDO, FL 32765
(407) 366-5710

File : OV041975

Bank of America
Daytona Beach, FL 32114
63-4/630

63-3001

Pay Five Thousand and 00/100 Dollars



To the order of SEMINOLE COUNTY GOVERNMENT

5/7/2004

\$ ****\$5,000.00

Void after 90 days

[Handwritten Signature]

AUTHORIZED SIGNATURE

⑈ 630000300 ⑈ ⑆ 063000047 ⑆ 0054 8772 057 ⑈

SOUTHERN TITLE HOLDING COMPANY LLC - OVIEDO ESCROW ACCOUNT

Escrow Officer : Rendy Davis
Legal Description : Lot 27, TWENTY WEST
Property Address : 2318 HARTWELL AVENUE SANFORD, FL 32771
File : OV041975
Buyer : SIMON L MCGILL; ANNIE L MCGILL
Seller : JONATHAN M. RICHMOND

(505) Payoff of second mortgage loan - \$5,000.00

PARCEL DETAIL		REAL ESTATE RECORDS/MPL PLANS SALES SUMMARY		Back																																										
<p>Seminole County Property Appraiser Services 1101 E. 66th St. Sanford FL 32771 407-665-7506</p>																																														
	<p align="center">GENERAL</p> <p>Parcel Id: 36-19-30-544-0000-0270 Tax District: S1-SANFORD Owner: RICHMOND JONATHAN M Exemptions: 00-HOMESTEAD Address: 2318 HARTWELL AVE City,State,ZipCode: SANFORD FL 32771 Property Address: 2318 HARTWELL AVE SANFORD 32771 Subdivision Name: TWENTY WEST Dor: 01-SINGLE FAMILY</p>		<p align="center">2004 WORKING VALUE SUMMARY</p> <p>Value Method: Market Number of Buildings: 1 Depreciated Bldg Value: \$46,455 Depreciated EXFT Value: \$0 Land Value (Market): \$9,400 Land Value Ag: \$0 Just/Market Value: \$55,855 Assessed Value (SOH): \$53,822 Exempt Value: \$25,000 Taxable Value: \$28,822</p>																																											
<p align="center">SALES</p> <table border="1"> <thead> <tr> <th>Deed</th> <th>Date</th> <th>Book</th> <th>Page</th> <th>Amount</th> <th>Vac/Imp</th> </tr> </thead> <tbody> <tr> <td>WARRANTY DEED</td> <td>11/2000</td> <td>03963</td> <td>1925</td> <td>\$65,000</td> <td>Improved</td> </tr> <tr> <td>SPECIAL WARRANTY DEED</td> <td>08/1985</td> <td>01671</td> <td>0540</td> <td>\$100</td> <td>Improved</td> </tr> <tr> <td>CERTIFICATE OF TITLE</td> <td>04/1985</td> <td>01640</td> <td>0798</td> <td>\$100</td> <td>Improved</td> </tr> <tr> <td>ADMINISTRATIVE DEED</td> <td>04/1983</td> <td>01450</td> <td>0599</td> <td>\$48,000</td> <td>Improved</td> </tr> <tr> <td>QUIT CLAIM DEED</td> <td>01/1978</td> <td>01163</td> <td>0178</td> <td>\$100</td> <td>Improved</td> </tr> <tr> <td>WARRANTY DEED</td> <td>01/1977</td> <td>01148</td> <td>1198</td> <td>\$22,000</td> <td>Improved</td> </tr> </tbody> </table> <p align="center">Find Comparable Sales within this Subdivision</p>		Deed	Date	Book	Page	Amount	Vac/Imp	WARRANTY DEED	11/2000	03963	1925	\$65,000	Improved	SPECIAL WARRANTY DEED	08/1985	01671	0540	\$100	Improved	CERTIFICATE OF TITLE	04/1985	01640	0798	\$100	Improved	ADMINISTRATIVE DEED	04/1983	01450	0599	\$48,000	Improved	QUIT CLAIM DEED	01/1978	01163	0178	\$100	Improved	WARRANTY DEED	01/1977	01148	1198	\$22,000	Improved	<p align="center">2003 VALUE SUMMARY</p> <p>Tax Value(without SOH): \$580 2003 Tax Bill Amount: \$580 Savings Due To SOH: \$0 2003 Taxable Value: \$27,818 DOES NOT INCLUDE NON-AD VALOREM ASSESSMENTS</p>		
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<p>NOTE: Assessed values shown are NOT certified values and therefore are subject to change before being finalized for ad valorem tax purposes. *** If you recently purchased a homesteaded property your next year's property tax will be based on Just/Market value.</p>																																														

3/5

Seminole County Homeownership Assistance Program Second Mortgage Deed

OFFICIAL RECORDS
PAGE
3963
1934
SEMINOLE COUNTY

THIS SECOND MORTGAGE DEED is hereby made and entered into the 22nd day of November 2000 by and between Jonathan Richmond, a single person. Therein after referred to the "Mortgagor" and Seminole County, a political subdivision of the State of Florida, whose address is 1101 East First Street, Sanford, Florida 32771, hereinafter referred to as the "Mortgagee."

(Whenever used herein the terms of "Mortgagor" and "Mortgagee" include all parties to this instrument, the heirs, legal representatives and assigns of individuals and the successors and assigns of corporations; and the term "note" include in all the notes herein described if more than one exists.)

WITNESSETH, that for good and valuable consideration, and also in consideration of the aggregate sum named in the Second Mortgage Note of even date herewith (\$5,000.00), hereinafter described, the Mortgagor hereby grants, bargains, sells, assigns, premises, conveys and confirms unto the Mortgagee all the certain land of which the Mortgagor is now seized and in possession situated in Seminole County, Florida, viz:

SEE EXHIBIT 'A' ATTACHED HERETO AND INCORPORATED HEREIN

TO HAVE AND TO HOLD THE SAME, together with the tenements, hereditaments and appurtenances thereto belonging, and the rents, issues and profits thereof, unto the Mortgagee, in fee simple.

AND the Mortgagor covenants with the Mortgagee that the Mortgagor is indefeasibly seized of said land in fee simple; that the Mortgagor has good right and lawful authority to convey said land as aforesaid; that the Mortgagor will make such further assurances to perfect the fee simple title to said land in the Mortgagee as may reasonably be required; that the Mortgagor hereby full warrants the title to said land and will defend the same against the lawful claims of all persons whomsoever; and that said land is free land clear of all encumbrances except:

A purchase money First Mortgage approved by Mortgagee.

THIS MORTGAGE IS GIVEN TO SEMINOLE COUNTY AND IS EXEMPT FROM PAYMENT OF INTANGIBLE PERSONAL PROPERTY TAX AND DOCUMENTARY STAMP DUTY TAX ON DOCUMENTS PURSUANT TO SECTIONS 420.013(1) AND 199.1007(1)(c), FLORIDA STATUTES

This instrument was prepared by:
AETHE BURGESS BATHURST
P.L.L.C. HOMEOWNERS ASSISTANCE PROGRAM
ATTORNEYS AT LAW
200 N. WASHINGTON ST., SUITE 2074
ALYSON BATHURST

621250

MARYANNE ROUSE
CLERK OF CIRCUIT COURT

NOV 30 10:03:03

SEMINOLE COUNTY FL
RECORDED & VERIFIED

WJP 62278

15

ANY DEFAULT in any mortgage note, or lien of record, including, but not limited to the Second Mortgage Note and the First Mortgage approved herein, shall constitute a default under this instrument. The institution of a mortgage or lien foreclosure legal proceeding shall be one basis authorizing the Mortgagee to declare a default. In the event of foreclosure, the Mortgagee reserves the right of first refusal on the land as described in Exhibit "A."

PROVIDED ALWAYS, that said Mortgagor shall pay unto said Mortgagee the certain Second Mortgage Not hereinafter substantially copied or identified, to-wit:

SEE EXHIBIT "B" ATTACHED HERETO AND INCORPORATED HEREIN

"FURTHER, if the First Mortgage holder acquires title to the Property pursuant to a deed in lieu of foreclosure, the lien of this Second Mortgage shall automatically terminate upon the First Mortgage holder's acquisition of title".

AND the Mortgagor shall perform, comply with and abide by each and every of the agreements, stipulations, conditions and covenants therein and of this Second Mortgage, and if not, then this Mortgage and the estate hereby created, shall cease, determine and be null and void.

AND the Mortgagor hereby further covenants and agrees to pay promptly when due the principal and interest and other sums of money provided for in said note and Second Mortgage, or either, to pay all and singular the taxes, assessments, levies, liabilities, obligations, and encumbrances of every nature on said property to permit, commit or suffer no waste, impairment or deterioration of said land or the improvement thereon at any time; to pay all costs, charges, and expenses, including attorney's fees and title searches, reasonably incurred or paid by the Mortgagee because of the failure of the Mortgagor to promptly and fully comply with the agreements, stipulations, conditions and covenants of said note and this Second Mortgage, or either, to perform, comply with and abide by each and every of the agreements, stipulations, conditions and covenants of said note and the Second Mortgage, or either. In the event the Mortgagor fails to pay when due any tax, assessment, insurance premium or other sum of money payable by virtue of said note and this Second Mortgage, or either, the Mortgagee may pay the same, without waiving or affecting the option to foreclose or any other right hereunder, and all such payments shall bear interest from the date thereof at the highest lawful rate then allowed by the laws of State of Florida.

If each and every one of the agreements, stipulations, conditions and covenants of said note and this Second Mortgage, are not fully performed, complied with and abided by, then the entire sum mentioned in said note, and this Second Mortgage, or the entire balance unpaid thereon, shall forthwith or thereafter, at the option of the Mortgagee, become and be due and payable, anything in said note or herein to the contrary notwithstanding. Failure by the Mortgagee to exercise any of the rights or options herein provided shall not constitute a waiver of any rights or options under said note or this Second Mortgage accrued or thereafter accruing.

9963 1935
SERIAL NO. 1
ORIGINAL RECORD PAGE

Provided that, as set forth in the Second Mortgage Note attached hereto as Exhibit "B" no payments shall be required on the Second Mortgage as long as the land remains occupied by the Mortgagor, and said land is not sold, leased, rented or subleased.

Should the land remain owner-occupied and not be rented, leased or subleased for ten (10) years then this Second Mortgage shall be forgiven in full and a release filed in the public records of Seminole County, Florida. Should this aforementioned provision be violated, a default shall be declared, and the entire amount shall be immediately due and payable. THE FULL AMOUNT OF THE SECOND MORTGAGE SHALL BE DUE ON SALE, LEASE, IF THE SALE, LEASE, TRANSFER OR REFINANCING OCCURS IN LESS THAN TEN (10) YEARS. Mortgagor shall repay the loan amount of Five Thousand Dollars and 00/100 (\$5,000.00) to Mortgagee in full, less any available forgiveness as provided in the recapture provisions of the Federal regulations in effect at the time of default.

In the event of a foreclosure or a deed in lieu of foreclosure of the First Mortgage, any provision herein restricting the use of the Property or restricting the Mortgagor's ability to sell the Property shall have no further force or effect on subsequent owners or purchasers of the Property. Any person, including his successors or assigns and excluding the Mortgagor or a related entity or person to the Mortgagor, receiving title to the Property through a foreclosure or deed in lieu of foreclosure of the First Mortgage shall receive title to the Property free and clear from such restrictions. Further, if the First Mortgage holder acquires title to the Property pursuant to a deed in lieu of foreclosure, the lien of his Second Mortgage shall automatically terminate upon the First Mortgage holder's acquisition of title.

This Mortgage shall be subordinate to a valid purchase money First Mortgage on this Land. If any provision of this Second Mortgage Deed shall conflict with any provision of the First Note or First Mortgage, the provision as set forth in said First Note or First mortgage shall govern.

IN WITNESS WHEREOF, the said Mortgagor has here unto signed and sealed these presents the day and year first above written.


Print Name: Judy Foxes


Print Name: Wynn & Wynn

Print Name:

Print Name:


Print Name: Jonathan Richmond
2516 Norwood Avenue
Burlington, Florida 32771

Print Name:

Print Name:

Print Name:

3963 1996
OFFICIAL RECORDS
PAGE

Schedule A

Lot 27, SWARTZ TRACT, according to the plat thereof as recorded in Plat Book 10, Page 10, of the Public Records of Duval County, Florida.

RENEWAL CO. FL
3963 1930
OFFICIAL RECORDS
DATE

File No: WFG2870

Seminole County Homeownership
Assistance Program
EXHIBIT "B"
SECOND MORTGAGE NOTE

AMOUNT: 55,000.00

FOR VALUE RECEIVED, the undersigned (jointly and severally, if more than one) promise to pay Seminole County ("The County"), a political subdivision of the State of Florida, or order, the manner hereinafter specified, the sum of Five Thousand Dollars & 00/100 (\$5,000.00). The said principal shall be payable in lawful money of the United States of America to the County at 1101 East First Street Sanford, Florida 32771, or at such a place as may hereafter be designated by written notice from the holder to the maker hereof. This Note and Mortgage securing same shall be for a period of ten (10) years, beginning on the date of execution of this Note and accompanying Mortgage. Repayment of this Note shall take place in the following manner:

- A. If a default of the First Mortgage occurs, the Second Mortgage Note shall be due and payable in full.
- B. No payment shall be required during the term of this Note, and this debt shall be permanently forgiven ten (10) years after the date of the execution of this Note provided no condition of default has occurred. This provision shall ensure that the subject home and property is not sold, leased, transferred or refinanced and remains owner-occupied for a period of at least ten (10) years after execution of this Note.
- C. If the property is sold, leased, transferred or refinanced prior to ten(10) years after the purchase, the full payment shall be due on sale, lease, transfer or refinancing less any available forgiveness as set forth in the recapture provisions of the Federal Regulations in effect at the time of default.

This Note incorporates, and is incorporated into, the Second Mortgage Deed of even date on the following described property.

SEE EXHIBIT 'A' ATTACHED HERETO AND INCORPORATED HEREIN

DEFAULT

The maker of this Note or its successors shall be in default upon occurrence of one or more of the following conditions:

3963 1939
OFFICIAL RECORDS
DATE FILED

THIS MORTGAGE IS GIVEN TO SEMINOLE COUNTY AND IS EXEMPT FROM PAYMENT OF INTANGIBLE PERSONAL PROPERTY TAX AND DOCUMENTARY STAMP EXCISE TAX ON DOCUMENTS PURSUANT TO SECTIONS 420.513(1) AND 199.165(1)(d), FLORIDA STATUTES

This instrument was prepared by: ACTIVE RECORDING RETURN TO:
D.H.L. HOMESCHOOLING
ASSISTANCE PROGRAM -
ATTN: GINA WIKKI
320 N. WYATT BLVD., SUITE 1074
ALTA MOUNTAIN, FL 32714

1. The sale, transfer or refinancing of the subject home and real property, within ten (10) years of execution of this Note, by maker or maker's successors.
2. Leasing or renting of the property within ten (10) years of the date of execution of the Note and Second Mortgage.
3. The destruction or abandonment of the home on the subject property by maker or maker's successors.
4. Failure to pay applicable property taxes on subject property and improvements.
5. Failure to maintain adequate hazard insurance on subject property and improvements.
6. Failure to comply with the terms and conditions of the accompanying Second Mortgage Deed of even date.
7. Failure to comply with the terms and conditions of the First Mortgage securing the property.

9963 1940

OFFICIAL RECORDS PAGE

CONSEQUENCE OF DEFAULT

The occurrence of a default as set forth hereinabove shall cause an acceleration of the remaining unpaid principal balance evidenced herein and secured by an accompanying Second Mortgage of even date; and the entire remaining unpaid balance shall be due in full immediately, less any available forgiveness as provided in the recapture provisions of the Federal regulations in effect at the time of default.

MISCELLANEOUS PROVISIONS

This Second Mortgage shall be subordinate to a First Mortgage. If any provision of this Second Mortgage Note shall conflict with any provision of the First Note or First Mortgage, the provision as set forth in said First Note or First Mortgage shall govern.

This Note is secured by a Mortgage on real estate, of even date herewith, made by the maker in favor of the said holder, and shall be construed and enforced according to the laws of the State of Florida. The terms of said Mortgage are by this reference made a part hereof.

Each person liable hereon whether maker or endorser, hereby waives presentment, protest, notice of protest and notice of dishonor and agrees to pay all costs, including reasonable attorney's fees, whether suit be brought or not, if, after maturity of this Note or default hereunder, or under said Mortgage, counsel shall be employed to collect this Note or to protect the security of said Mortgage.

Whenever used herein the term "holder", "maker" or "payee" should be construed in the singular or plural as the context may require or admit.

In the event of foreclosure, County reserves the right of first refusal on the property.

IN WITNESS WHEREOF, the said Mortgagor has hereunto signed and sealed these presents the day and year first above written.

[Signature]
Print Name: Judy Verot

[Signature]
Print Name: Jonathan Richmond
2318 Hartwell Avenue
Vanford, Florida 32771

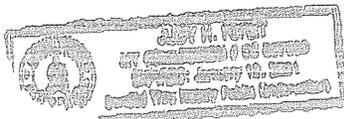
[Signature]
Print Name: [Illegible]

Print Name: _____

STATE OF FLORIDA
COUNTY OF SEMINOLE

I HEREBY CERTIFY that on this 22nd day of November, 1966 2000 before me, an officer duly authorized in the State aforesaid and in the County aforesaid to take acknowledgments, personally appeared Jonathan Richmond and _____ who executed the foregoing instrument and who acknowledge before me that he/she/they executed the same and are personally known to me or have produced Driver's License as identification and who did did not take an oath.

WITNESS my hand and official seal in the County and State last aforesaid.



[Signature]
Name: Judy H. Verot
Notary Public
Serial Number
Commission Expires:

3963 1941
SEMINOLE CO. FL.
OFFICIAL RECORDS
9/24/04

Section 4

Lot 27, COUNTY TRACT, according to the plat thereof as recorded in Plat Book 16, Page 16, of the Public Records of Seminole County, Florida.

OFFICIAL RECORDS
3963 1942
SEMINOLE CO. FL.

FILE NO: 429050504

This Instrument prepared by:
Arnold W. Schneider, Esq.
County Attorney's Office
1101 East First Street
Sanford, Florida 32771

Please return it to:
Community Development Office
Seminole County Government
1101 East First Street
Sanford, FL 32771

SATISFACTION OF MORTGAGE AND NOTE

Know All Persons By These Presents:

WHEREAS, a down payment assistance SHIP Mortgage (the "Mortgage") dated December 27, 2001, and recorded in Official Records Book 4279, Pages 1489 through and including 1493, Public Records of Seminole County, Florida, and a SHIP Mortgage Deferred Payment Promissory Note in the amount of FIVE THOUSAND AND NO/100 DOLLARS (\$5,000.00) (the "Note"), dated December 27, 2001, and recorded in the Official Records Book 4279, Pages 1494 through and including 1497, Public Records of Seminole County, Florida, which encumbered the property located at 7753 Fernbrook Way, Winter Park, Florida 32792, the legal description and parcel identification for which are as follows:

LOT 35, FERNBROOK TRAILS, PHASE III, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 31, PAGE 13 OF THE PUBLIC RECORDS OF SEMINOLE COUNTY, FLORIDA

Parcel Identification Number: 35-21-30-523-0000-0350

(the "Property,") were made by Michelle Patton, a single person, (the "Owner") of the Property, for the benefit of Seminole County, 1101 East First Street, Sanford, Florida 32771; and

WHEREAS, said Mortgage and Note granted to Seminole County a certain interest in the Property should the Owner transfer title, sell or in any manner cease to occupy the Property as her primary residence or dispose of the Property within ten (10) years from the date of the Mortgage and the Note; and

WHEREAS, Seminole County did not transfer, assign, pledge, or otherwise encumber any interest it obtained pursuant to the Mortgage and Note; and

WHEREAS, the Owner has refinanced the Property within the ten (10) year period; and

WHEREAS, the Owner has paid to Seminole County the amounts due and owing under the Mortgage and Note; and

WHEREAS, the Owner has requested that Seminole County release the Property from the lien and operation of the Mortgage and Note as well as the encumbrances of the Restrictive Covenant.

NOW THEREFORE, in consideration of the foregoing recitals and payment of the sum of FIVE THOUSAND AND NO/100 DOLLARS (\$5,000.00), the receipt of which is hereby acknowledged, paid to Seminole County on or about April 28, 2004, pursuant to the terms of the Mortgage and Note, Seminole County does hereby acknowledge full satisfaction of said Mortgage and Note.

The Property, the Owner, her heirs and assigns are forever freed, exonerated, discharged, and released of and from the lien of the Mortgage, the Note, and every part thereof and Seminole County does hereby direct the Clerk of Circuit Court to cancel the same of record.

IN WITNESS WHEREOF, Seminole County has caused these presents to be executed this ___ day of _____, 2004.

ATTEST:

BOARD OF COUNTY COMMISSIONERS
SEMINOLE COUNTY, FLORIDA

MARYANNE MORSE
Clerk to the Board of
County Commissioners of
Seminole County, Florida.

By: _____
DARYL G. MCLAIN, Chairman

Date: _____

For the use and reliance
of Seminole County only.

Approved as to form and
legal sufficiency.

As authorized for execution
by the Board of County Commissioners
at their _____, 20_____
regular meeting.

County Attorney
AWS/lpk
6/16/04
satisfaction-patton

Buyer/Borrower MICHELLE PATTON, AN UNMARRIED WOMAN
Seller
Lender: ACCREDITED HOME LENDERS, INC. A CALIFORNIA 0404074444
Property 7752 FEARNROCK WAY / WINTER PARK
Settlement April 28, 2004
Disbursement Date: April 28, 2004
Check Amount: \$5,000.00 (ORD4-17548.FFD/ORD4-17548/
Pay To: SEMINOLE COUNTY GOVERNMENT
For: MORTGAGE PAYOFF (SHIP)

FIRST TITLE OF AMERICA INC.
D/B/A ALL FLORIDA TITLE
ESCROW ACCOUNT
585 TECHNOLOGY PARK DRIVE, SUITE 105
LAKE MARY, FLORIDA 32746-6204

ORD4-17548
AMSOUTH BANK
THE RELATIONSHIP PEOPLE
63-466/631

53222
NUMBER

PAY: --Five Thousand and 00/100 ----- Dollars

DATE AMOUNT
04/28/04 \$ 5,000.00

TO THE
ORDER SEMINOLE COUNTY GOVERNMENT
OF



AUTHORIZED SIGNATURE

⑈053222⑈ ⑆06310668⑆ 3720413505⑈

MARYANNE MORSE, CLERK OF CIRCUIT COURT
SEMINOLE COUNTY
BK 04279 PG 1489
CLERK'S # 2002808105
RECORDED 01/09/2002 02:29:40 PM
RECORDING FEE \$ 42.00
BY

Seminole County Homeownership Assistance Program

Second Mortgage Deed

THIS SECOND MORTGAGE DEED is hereby made and entered into the 27th day of December 2001 by and between Michelle Patton a single person. Therein after referred to the "Mortgagor" and Seminole County, a political subdivision of the State of Florida, whose address is 1101 East First Street, Sanford, Florida 32771, hereinafter referred to as the "Mortgagee."

(Whenever used herein the terms of "Mortgagor" and "Mortgagee" include all parties to this instrument, the heirs, legal representatives and assigns of individuals and the successors and assigns of corporations; and the term "note" include in all the notes herein described if more than one exists.)

WITNESSETH, that for good and valuable consideration, and also in consideration of the aggregate sum named in the Second Mortgage Note of even date herewith (\$5,000.00), hereinafter described, the Mortgagor hereby grants, bargains, sells, aliens, premises, conveys and confirms unto the Mortgagee all the certain land of which the Mortgagor is now seized and in possession situated in Seminole County, Florida, viz.:

SEE EXHIBIT "A" ATTACHED HERETO AND INCORPORATED HEREIN

TO HAVE AND TO HOLD THE SAME, together with the tenements, hereditaments and appurtenances thereto belonging, and the rents, issues and profits thereof, unto the Mortgagee, in fee simple.

AND the Mortgagor covenants with the Mortgagee that the Mortgagor is indefeasibly seized of said land in fee simple; that the Mortgagor has good right and lawful authority to convey said land as aforesaid; that the Mortgagor will make such further assurances to perfect the fee simple title to said land in the Mortgagee as may reasonably be required; that the Mortgagor hereby full warrants the title to said land and will defend the same against the lawful claims of all persons whomsoever; and that said land is free land clear of all encumbrances except:

A purchase money First Mortgage approved by Mortgagee.

THIS MORTGAGE IS GIVEN TO SEMINOLE COUNTY AND IS EXEMPT FROM PAYMENT OF INTANGIBLE PERSONAL PROPERTY TAX AND DOCUMENTARY STAMP EXCISE TAX ON DOCUMENTS PURSUANT TO SECTIONS 420.513(1) AND 199.185(1)(d), FLORIDA STATUTES

This instrument was prepared by:
AFTER RECORDING RETURN TO:
SEMINOLE COUNTY -CDBG
ATTN: LORI SOLITRO
1101 N. FIRST STREET
SANFORD, FL 32771

RECORDED COPY
MAY 10 2002
11 09 AM
CLERK OF CIRCUIT COURT
SEMINOLE COUNTY
SANFORD, FLORIDA

18 WPF 76467

FILE NUM 2002B08105
OR BOOK 04279 PAGE 1490

ANY DEFAULT in any mortgage note, or lien of record, including, but not limited to the Second Mortgage Note and the First Mortgage approved herein, shall constitute a default under this instrument. The institution of a mortgage or lien foreclosure legal proceeding shall be one basis authorizing the Mortgagee to declare a default. In the event of foreclosure, the Mortgagee reserves the right of first refusal on the land as described in Exhibit "A."

PROVIDED ALWAYS, that said Mortgagor shall pay unto said Mortgagee the certain Second Mortgage Not hereinafter substantially copied or identified, to-wit:

SEE EXHIBIT "B" ATTACHED HERETO AND INCORPORATED HEREIN

"FURTHER, if the First Mortgage holder acquires title to the Property pursuant to a deed in lieu of foreclosure, the lien of this Second Mortgage shall automatically terminate upon the First Mortgage holder's acquisition of title".

AND the Mortgagor shall perform, comply with and abide by each and every of the agreements, stipulations, conditions and covenants (herein and of this Second Mortgage, and if not, then this Mortgage and the estate hereby created, shall cease, determine and be null and void.

AND the Mortgagor hereby further covenants and agrees to pay promptly when due the principal and interest and other sums of money provided for in said note and Second Mortgage, or either; to pay all and singular the taxes, assessments, levies, liabilities, obligations, and encumbrances of every nature on said property to permit, commit or suffer no waste, impairment or deterioration of said land or the improvement thereon at any time; to pay all costs, charges, and expenses, including attorney's fees and title searches, reasonably incurred or paid by the Mortgagee because of the failure of the Mortgagor to promptly and fully comply with the agreements, stipulations, conditions and covenants of said note and this Second Mortgage, or either; to perform, comply with and abide by each and every of the agreements, stipulations, conditions and covenants of said note and the Second Mortgage, or either. In the event the Mortgagor fails to pay when due any tax, assessment, insurance premium or other sum of money payable by virtue of said note and this Second Mortgage, or either, the Mortgagee may pay the same, without waiving or affecting the option to foreclose or any other right hereunder, and all such payments shall bear interest from the date thereof at the highest lawful rate then allowed by the laws of State of Florida.

If each and every one of the agreements, stipulations, conditions and covenants of said note and this Second Mortgage, are not fully performed, complied with and abided by, then the entire sum mentioned in said note, and this Second Mortgage, or the entire balance unpaid thereon, shall forthwith or thereafter, at the option of the Mortgagee, become and be due and payable, anything in said note or herein to the contrary notwithstanding. Failure by the Mortgagee to exercise any of the rights or options herein provided shall not constitute a waiver of any rights or options under said note or this Second Mortgage accrued or thereafter accruing.

FILE NUM 2002808105

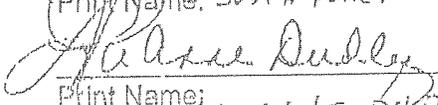
Provided that, as set forth in the Second Mortgage Note attached hereto as Exhibit 4, no payments shall be required on the Second Mortgage as long as the land remains occupied by the Mortgagor, and said land is not sold, leased, rented or subleased.

Should the land remain owner-occupied and not be rented, leased or subleased for ten (10) years then this Second Mortgage shall be forgiven in full and a release filed in the public records of Seminole County, Florida. Should this aforementioned provision be violated, a default shall be declared, and the entire amount shall be immediately due and payable. THE FULL AMOUNT OF THE SECOND MORTGAGE SHALL BE DUE ON SALE, LEASE, IF THE SALE, LEASE, TRANSFER OR REFINANCING OCCURS IN LESS THAN TEN (10) YEARS. Mortgagor shall repay the loan amount of Five Thousand Dollars and 00/100(\$5,000.00) to Mortgagee in full, less any available forgiveness as provided in the recapture provisions of the Federal regulations in effect at the time of default.

In the event of a foreclosure or a deed in lieu of foreclosure of the First Mortgage, any provision herein restricting the use of the Property or restricting the Mortgagor's ability to sell the Property shall have no further force or effect on subsequent owners or purchasers of the Property. Any person, including his successors or assigns and excluding the Mortgagor or a related entity or person to the Mortgagor, receiving title to the Property through a foreclosure or deed in lieu of foreclosure of the First Mortgage shall receive title to the Property free and clear from such restrictions. Further, if the First Mortgage holder acquires title to the Property pursuant to a deed in lieu of foreclosure, the lien of his Second Mortgage shall automatically terminate upon the First Mortgage holder's acquisition of title.

This Mortgage shall be subordinate to a valid purchase money First Mortgage on this Land. If any provision of this Second Mortgage Deed shall conflict with any provision of the First Note or First Mortgage, the provision as set forth in said First Note or First mortgage shall govern.

IN WITNESS WHEREOF, the said Mortgagor has here unto signed and sealed these presents the day and year first above written.


Print Name: JUDY H FORRESTER

Print Name: LORRAINE DUDLEY


Print Name: Michelle Patton
Michelle
7755 EERN ROAD WAY
Print Name: WINTER PARK FL 32792

Print Name: _____

Print Name: _____

Print Name: _____

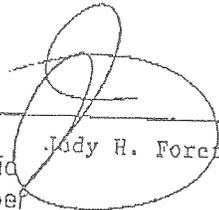
Print Name: _____

FILE NUM 2002808105
OR BOOK 04279 PAGE 1492

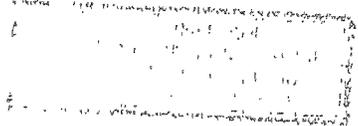
STATE OF FLORIDA
COUNTY OF SEMINOLE

I HEREBY CERTIFY that on this 27th day of December, 2001 before me, an officer duly authorized in the State aforesaid and in the County aforesaid to take acknowledgments, personally appeared Michele Patton and _____, who executed the foregoing instrument and who acknowledge before me that he/she/they executed the same and are personally known to me or have produced Driver's License as identification and who did/ did not take an oath.

WITNESS my hand and official seal in the County and State last aforesaid.



Name: Jody H. Foret
Notary Public
Serial Number
Commission Expires:



FILE NUM 2002808105
OR BOOK 04279 PAGE 1493

EXHIBIT "A"
LEGAL DESCRIPTION

lot 35, Fernbrook Trails Phase III, according to the plat thereof as recorded in Plat Book 31, Page 13 of the Public Records of Seminole County, Florida.

FILE NUM 2002808105
OR BOOK 04279 PAGE 1497

EXHIBIT "A"

Lot 35, FERNBROOK TRAILS PHASE III, according to the plat thereof as recorded in Plat Book 31, Page 13, of the Public Records of Seminole County, Florida.

FILE NUM 2002808105
OR BOOK 04279 PAGE 1494

Seminole County Homeownership Assistance Program

EXHIBIT "B" SECOND MORTGAGE NOTE

AMOUNT: \$5,000.00

FOR VALUE RECEIVED, the undersigned (jointly and severally, if more than one) promises to pay Seminole County ("The County"), a political subdivision of the State of Florida, or order, the manner hereinafter specified, the sum of Five Thousand Dollars & 00/100 (\$5,000.00). The said principal shall be payable in lawful money of the United States of America to the County at 1101 East First Street Sanford, Florida 32771, or at such a place as may hereafter be designated by written notice from the holder to the maker hereof. This Note and Mortgage securing same shall be for a period of ten (10) years, beginning on the date of execution of this Note and accompanying Mortgage. Repayment of this Note shall take place in the following manner:

- A. If a default of the First Mortgage occurs, the Second Mortgage Note shall be due and payable in full.
- B. No payment shall be required during the term of this Note, and this debt shall be permanently forgiven ten (10) years after the date of the execution of this Note provided no condition of default has occurred. This provision shall ensure that the subject home and property is not sold, leased, transferred or refinanced and remains owner-occupied for a period of at least ten (10) years after execution of this Note.
- C. If the property is sold, leased, transferred or refinanced prior to ten(10) years after the purchase, the full payment shall be due on sale, lease, transfer or refinancing less any available forgiveness as set forth in the recapture provisions of the Federal Regulations in effect at the time of default.

This Note incorporates, and is incorporated into, the Second Mortgage Deed of even date on the following described property.

SEE EXHIBIT "A" ATTACHED HERETO AND INCORPORATED HEREIN

DEFAULT

The maker of this Note or its successors shall be in default upon occurrence of one or more of the following conditions:

FILE NUM 2002808105
OR BOOK 04279 PAGE 1495

THIS MORTGAGE IS GIVEN TO SEMINOLE COUNTY AND IS EXEMPT FROM PAYMENT OF INTANGIBLE PERSONAL PROPERTY TAX AND DOCUMENTARY STAMP EXCISE TAX ON DOCUMENTS PURSUANT TO SECTIONS 420.513(1) AND 199.185(1)(d), FLORIDA STATUTES

This instrument was prepared by:

AFTER RECORDING RETURN TO:
SEMINOLE COUNTY - CDBG
ATTN: LORI SOLITRO
1101 N. FIRST STREET
SANFORD, FL 32771

1. The sale, transfer or refinancing of the subject home and real property, within ten (10) years of execution of this Note, by maker or maker's successors.
2. Leasing or renting of the property within ten (10) years of the date of execution of the Note and Second Mortgage.
3. The destruction or abandonment of the home on the subject property by maker or maker's successors.
4. Failure to pay applicable property taxes on subject property and improvements.
5. Failure to maintain adequate hazard insurance on subject property and improvements.
6. Failure to comply with the terms and conditions of the accompanying Second Mortgage Deed of even date.
7. Failure to comply with the terms and conditions of the First Mortgage securing the property.

CONSEQUENCE OF DEFAULT

The occurrence of a default as set forth hereinabove shall cause an acceleration of the remaining unpaid principal balance evidenced herein and secured by an accompanying Second Mortgage of even date, and the entire remaining unpaid balance shall be due in full immediately, less any available forgiveness as provided in the recapture provisions of the Federal regulations in effect at the time of default.

MISCELLANEOUS PROVISIONS

This Second Mortgage shall be subordinate to a First Mortgage. If any provision of this Second Mortgage Note shall conflict with any provision of the First Note or First Mortgage, the provision as set forth in said First Note or First Mortgage shall govern.

This Note is secured by a Mortgage on real estate, or even date herewith, made by the maker in favor of the said holder, and shall be construed and enforced according to the laws of the State of Florida. The terms of said Mortgage are by this reference made a part hereof.

FILE NUM 2002808105
OR BOOK 04279 PAGE 1486

Each person liable hereon whether maker or enforcer, hereby waives presentment, protest, notice of protest and notice of dishonor, and agrees to pay all costs, including reasonable attorney's fees, whether suit be brought or not, if, after maturity of this Note or default hereunder, or under said Mortgage, counsel shall be employed to collect this Note or to protect the security of said Mortgage.

Whenever used herein the term "holder", "maker" or "payee" should be construed in the singular or plural as the context may require or admit.

In the event of foreclosure, County reserves the right of first refusal on the property.

IN WITNESS WHEREOF, the said Mortgagor has hereunto signed and sealed these presents the day and year first above written.

Print Name: Judy H. Foret

Print Name: Michelle Patton
Michelle

7753 Fernbrook Way
Winter Park, Florida 32792

Print Name: Luanne Dudley

Print Name:

Print Name:

Print Name:

Print Name:

Print Name:

STATE OF FLORIDA
COUNTY OF SEMINOLE

I HEREBY CERTIFY that on this 27th day of December, 2001 before me, an officer duly authorized in the State aforesaid and in the County aforesaid to take acknowledgments, personally appeared Michelle Patton and _____, who executed the foregoing instrument and who acknowledge before me that he/she/they executed the same and are personally known to me or have produced Driver's License as identification and who did/ did not take an oath.

WITNESS my hand and official seal in the County and State last aforesaid.

Judy H. Foret

Name:
Notary Public
Serial Number
Commission Expires:

This Instrument prepared by:
Arnold W. Schneider, Esq.
County Attorney's Office
1101 East First Street
Sanford, Florida 32771

Please return it to:
Community Development Office
Seminole County Government
1101 East First Street
Sanford, FL 32771

SATISFACTION OF MORTGAGE AND NOTE

Know All Persons By These Presents:

WHEREAS, a down payment assistance SHIP Mortgage (the "Mortgage") dated October 5, 2001, and recorded in Official Records Book 4243, Pages 0695 through and including 0699, Public Records of Seminole County, Florida, and a SHIP Mortgage Deferred Payment Promissory Note in the amount of FIVE THOUSAND AND NO/100 DOLLARS (\$5,000.00) (the "Note"), dated October 5, 2001, and recorded in the Official Records Book 4243, Pages 0700, through and including 0702, Public Records of Seminole County, Florida, which encumbered the property located at 609 Mimosa Terrace, Sanford, Florida 32773, the legal description and parcel identification for which are as follows:

LOT 5, BLOCK 1, SUNLAND ESTATES AMENDED PLAT, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 12, PAGES 1 AND 2 PUBLIC RECORDS OF SEMINOLE COUNTY, FLORIDA.

Parcel Identification Number: 14-20-30-506-0100-0050

(the "Property,") were made by Cassandra M. Pinkney, a single person, (the "Owner") of the Property, for the benefit of Seminole County, 1101 East First Street, Sanford, Florida 32771; and

WHEREAS, said Mortgage and Note granted to Seminole County a certain interest in the Property should the Owner transfer title, sell or in any manner cease to occupy the Property as her primary residence or dispose of the Property within ten (10) years from the date of the Mortgage and the Note; and

WHEREAS, Seminole County did not transfer, assign, pledge, or otherwise encumber any interest it obtained pursuant to the Mortgage and Note; and

WHEREAS, the Owner has refinanced the Property within the ten (10) year period; and

WHEREAS, the Owner has paid to Seminole County the amounts due and owing under the Mortgage and Note; and

WHEREAS, the Owner has requested that Seminole County release the Property from the lien and operation of the Mortgage and Note as well as the encumbrances of the Restrictive Covenant.

NOW THEREFORE, in consideration of the foregoing recitals and payment of the FIVE THOUSAND AND NO/100 DOLLARS (\$5,000.00), the receipt of which is hereby acknowledged, paid to Seminole County on or about February 24, 2004, pursuant to the terms of the Mortgage and Note, Seminole County does hereby acknowledge full satisfaction of said Mortgage and Note.

The Property, the Owner, her heirs and assigns are forever freed, exonerated, discharged, and released of and from the lien of the Mortgage, the Note and every part thereof and Seminole County does hereby direct the Clerk of Circuit Court to cancel the same of record.

IN WITNESS WHEREOF, Seminole County has caused these presents to be executed this ___ day of _____, 2004.

BOARD OF COUNTY COMMISSIONERS
SEMINOLE COUNTY, FLORIDA

ATTEST:

MARYANNE MORSE
Clerk to the Board of
County Commissioners of
Seminole County, Florida.

By: _____
DARYL G. MCLAIN, Chairman

Date: _____

For the use and reliance
of Seminole County only.

Approved as to form and
legal sufficiency.

As authorized for execution
by the Board of County Commissioners
at their _____, 20____
regular meeting.

County Attorney
AWS/lpk
6/3/04
satisfaction-pinkney

UNIVERSAL LAND TITLE, INC.
ESCROW ACCOUNT
580 RINEHART ROAD, SUITE 100
LAKE MARY, FL 32746
(800)582-4686

CHECK NO. 16017869
FILE NO. 04164609
DATE: 02/24/2004
CHECK AMOUNT: \$5,000.00

SEMINOLE COUNTY

CHECK NO. 16017869
FILE NO. 04164609
DATE: 02/24/2004
CHECK AMOUNT: \$5,000.00

File No.: 04164609 Closer: Lisa Zdrodowski
Seller:
Buyer: PINKNEY
Prop Addr: 609 MIMOSA TERRACE SANFORD FL 32773
Legal Descr: Lot 5 SUNLAND ESTATES
PAYOFF SEIMONLE COUNTY \$5,000.00

SRC 001 (REV 07/102)

PLEASE DETACH AND RETAIN THIS STATEMENT BEFORE DEPOSITING THE CHECK

VERIFY THE AUTHENTICITY OF THIS MULTI-TONE SECURITY DOCUMENT. CHECK BACKGROUND AREA CHANGES COLOR GRADUALLY FROM TOP TO BOTTOM.

UNIVERSAL LAND TITLE, INC.
ESCROW ACCOUNT
580 RINEHART ROAD, SUITE 100
LAKE MARY, FL 32746
(800)582-4686

Bank of America Customer Connection
Bank of America, N.A.
Bank of America Customer Connection-Texas

32-1
1110

CHECK NO. 16017869
FILE NO. 04164609
DATE: 02/24/2004

PAY ONLY FIVE THOUSAND ZERO ZERO ZERO CTSCTS

CHECK AMOUNT
*****\$5,000.00

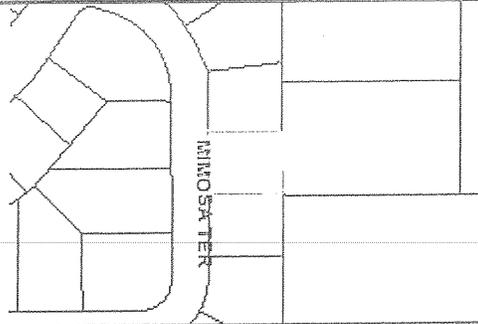
PAY FIVE THOUSAND DOLLARS AND 00 CENTS *****

TO
THE
ORDER
OF

SEMINOLE COUNTY

VOID OVER \$5,000.00
VOID AFTER 180 DAYS
TWO SIGNATURES REQUIRED

[Handwritten Signature]
[Handwritten Signature]
AUTHORIZED SIGNATURE

PARCEL DETAIL		REAL ESTATE MIMOSA TER TYPICAL SALES SUMMARY		Back																																																		
 <p>Seminole County Property Appraiser Services 1101 E. First St. Sanford, FL 32771 407-665-7506</p>																																																						
	<p align="center">GENERAL</p> <p>Parcel Id: 14-20-30-506-0100-0050 Tax District: 01-TX DIST 1 - COUNTY</p> <p>Owner: PINKNEY CASSANDRA M Exemptions: 00-HOMESTEAD</p> <p>Address: 609 MIMOSA TER</p> <p>City,State,ZipCode: SANFORD FL 32773</p> <p>Property Address: 609 MIMOSA TER SANFORD 32773</p> <p>Subdivision Name: SUNLAND ESTATES AMENDED PLAT</p> <p>Dor: 01-SINGLE FAMILY</p>		<p align="center">2004 WORKING VALUE SUMMARY</p> <p>Value Method: Market</p> <p>Number of Buildings: 1</p> <p>Depreciated Bldg Value: \$50,856</p> <p>Depreciated EXFT Value: \$1,072</p> <p>Land Value (Market): \$14,000</p> <p>Land Value Ag: \$0</p> <p>Just/Market Value: \$65,928</p> <p>Assessed Value (SOH): \$60,440</p> <p>Exempt Value: \$25,000</p> <p>Taxable Value: \$35,440</p>																																																			
<p align="center">SALES</p> <table border="1"> <thead> <tr> <th>Deed</th> <th>Date</th> <th>Book</th> <th>Page</th> <th>Amount</th> <th>Vac/Imp</th> </tr> </thead> <tbody> <tr> <td>WARRANTY DEED</td> <td>10/2001</td> <td>04243</td> <td>0686</td> <td>\$63,000</td> <td>Improved</td> </tr> <tr> <td>SPECIAL WARRANTY DEED</td> <td>03/2001</td> <td>04054</td> <td>1592</td> <td>\$54,500</td> <td>Improved</td> </tr> <tr> <td>SPECIAL WARRANTY DEED</td> <td>01/2001</td> <td>03997</td> <td>1467</td> <td>\$100</td> <td>Improved</td> </tr> <tr> <td>CERTIFICATE OF TITLE</td> <td>01/2001</td> <td>03954</td> <td>0618</td> <td>\$100</td> <td>Improved</td> </tr> <tr> <td>WARRANTY DEED</td> <td>06/1988</td> <td>01972</td> <td>0331</td> <td>\$54,900</td> <td>Improved</td> </tr> <tr> <td>WARRANTY DEED</td> <td>01/1973</td> <td>00982</td> <td>0589</td> <td>\$18,500</td> <td>Improved</td> </tr> </tbody> </table> <p align="center">Find Comparable Sales within this Subdivision</p>		Deed	Date	Book	Page	Amount	Vac/Imp	WARRANTY DEED	10/2001	04243	0686	\$63,000	Improved	SPECIAL WARRANTY DEED	03/2001	04054	1592	\$54,500	Improved	SPECIAL WARRANTY DEED	01/2001	03997	1467	\$100	Improved	CERTIFICATE OF TITLE	01/2001	03954	0618	\$100	Improved	WARRANTY DEED	06/1988	01972	0331	\$54,900	Improved	WARRANTY DEED	01/1973	00982	0589	\$18,500	Improved	<p align="center">2003 VALUE SUMMARY</p> <p>Tax Value(without SOH): \$588</p> <p>2003 Tax Bill Amount: \$588</p> <p>Savings Due To SOH: \$0</p> <p>2003 Taxable Value: \$34,313</p> <p>DOES NOT INCLUDE NON-AD VALOREM ASSESSMENTS</p>										
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<p>NOTE: Assessed values shown are NOT certified values and therefore are subject to change before being finalized for ad valorem tax purposes.</p> <p><i>NOTE: If you recently purchased a homesteaded property your next year's property tax will be based on Just/Market value.</i></p>																																																						

407-665-7480

Seminole County Homeownership

Assistance Program

Second Mortgage Deed

Return to: 01-12-178

ORLANDO TITLE & ABSTRACT
2001-04-17
MARTIN LUTHER KING, JR. 2778
FL 407-324-9544 FAX 407-324-9544

THIS SECOND MORTGAGE DEED is hereby made and entered into the 5th day of October 2001 by and between Cassandra Pinkney, a single person. Therein after referred to the "Mortgagor" and Seminole County, a political subdivision of the State of Florida, whose address is 1101 East First Street, Sanford, Florida 32771, hereinafter referred to as the "Mortgages."

(Whenever used herein the terms of "Mortgagor" and "Mortgages" include all parties to this instrument, the heirs, legal representatives and assigns of individuals and the successors and assigns of corporations; and the term "note" include in all the notes herein described if more than one exists.)

WITNESSETH, that for good and valuable consideration, and also in consideration of the aggregate sum named in the Second Mortgage Note of even date herewith (\$6,000.00), hereinafter described, the Mortgagor hereby grants, bargains, sells, alien, premises, conveys and confirms unto the Mortgages all the certain land of which the Mortgagor is now seized and in possession situated in Seminole County, Florida, viz:

SEE EXHIBIT "A" ATTACHED HERETO AND INCORPORATED HEREIN

TO HAVE AND TO HOLD THE SAME, together with the tenements, hereditaments and appurtenances thereto belonging, and the rents, issues and profits thereof, unto the Mortgages, in fee simple.

AND the Mortgagor covenants with the Mortgages that the Mortgagor is indefeasibly seized of said land in fee simple; that the Mortgagor has good right and lawful authority to convey said land as aforesaid; that the Mortgagor will make such further assurances to perfect the fee simple title to said land in the Mortgages as may reasonably be required; that the Mortgagor hereby full warrants the title to said land and will defend the same against the lawful claims of all persons whomsoever, and that said land is free land clear of all encumbrances except:

A purchase money First Mortgage approved by Mortgages.

THIS MORTGAGE IS GIVEN TO SEMINOLE COUNTY AND IS EXEMPT FROM PAYMENT OF INTANGIBLE PERSONAL PROPERTY TAX AND DOCUMENTARY STAMP EXCISE TAX ON DOCUMENTS PURSUANT TO SECTIONS 420.513(1) AND 188.105(1)(a), FLORIDA STATUTES

This instrument was prepared by:
AFTER RECEIVING RETURN TO:
SEMI. HOMEOWNERSHIP
ASSISTANCE PROGRAM
ATTN: CHEL WORTH
200 N. WASHINGTON ST., SUITE 1074
ALTAIRVILLE FL 32710

177 RETURN TO of 10/17/01
ATLANTIC BLOOMING
TITLE INSURANCE COMPANY
200 E. Semoran Ave., P.O. Box
Orlando, FL 32817

SEMINOLE COUNTY CLERK OF CIRCUIT COURT SEMINOLE COUNTY, FLORIDA

FILE NUM 2001791367
CR BOOK 04243 PAGE 0696

ANY DEFAULT in any mortgage note, or lien of record, including, but not limited to the Second Mortgage Note and the First Mortgage approved herein, shall constitute a default under this instrument. The institution of a mortgage or lien foreclosure legal proceeding shall be one basis authorizing the Mortgagee to declare a default. In the event of foreclosure, the Mortgagee reserves the right of first refusal on the land as described in Exhibit "A."

PROVIDED ALWAYS, that said Mortgagor shall pay unto said Mortgagee the certain Second Mortgage Not hereinafter substantially copied or identified, to-wit:

SEE EXHIBIT "B" ATTACHED HERETO AND INCORPORATED HEREIN

FURTHER, if the First Mortgage holder acquires title to the Property pursuant to a deed in lieu of foreclosure, the lien of this Second Mortgage shall automatically terminate upon the First Mortgage holder's acquisition of title.

AND the Mortgagor shall perform, comply with and abide by each and every of the agreements, stipulations, conditions and covenants therein and of this Second Mortgage, and if not, then this Mortgage and the estate hereby created, shall cease, determine and be null and void.

AND the Mortgagor hereby further covenants and agrees to pay promptly when due the principal and interest and other sums of money provided for in said note and Second Mortgage, or either; to pay all and singular the taxes, assessments, levies, liabilities, obligations, and encumbrances of every nature on said property to permit, commit or suffer no waste, impairment or deterioration of said land or the improvement thereon at any time; to pay all costs, charges, and expenses, including attorney's fees and title searches, reasonably incurred or paid by the Mortgagee because of the failure of the Mortgagor to promptly and fully comply with the agreements, stipulations, conditions and covenants of said note and this Second Mortgage, or either; to perform, comply with and abide by each and every of the agreements, stipulations, conditions and covenants of said note and the Second Mortgage, or either. In the event the Mortgagor fails to pay when due any tax, assessment, insurance premium or other sum of money payable by virtue of said note and this Second Mortgage, or either, the Mortgagee may pay the same, without waiving or affecting the option to foreclose or any other right hereunder, and all such payments shall bear interest from the date thereof at the highest lawful rate then allowed by the laws of State of Florida.

If each and every one of the agreements, stipulations, conditions and covenants of said note and this Second Mortgage, are not fully performed, complied with and abided by, then the entire sum mentioned in said note, and this Second Mortgage, or the entire balance unpaid thereon, shall forthwith or thereafter, at the option of the Mortgagee, become and be due and payable, anything in said note or herein to the contrary notwithstanding. Failure by the Mortgagee to exercise any of the rights or options herein provided shall not constitute a waiver of any rights or options under said note or this Second Mortgage accrued or thereafter accruing.

FILE NUM 2001791367
OR 259K 06243 PR2E 0297

Provided that, as set forth in the Second Mortgage Note attached hereto as Exhibit "B" no payments shall be required on the Second Mortgage as long as the land remains occupied by the Mortgagor, and said land is not sold, leased, rented or subleased.

Should the land remain owner-occupied and not be rented, leased or subleased for ten (10) years then this Second Mortgage shall be forgiven in full and a release filed in the public records of Seminole County, Florida. Should this aforementioned provision be violated, a default shall be declared, and the entire amount shall be immediately due and payable. THE FULL AMOUNT OF THE SECOND MORTGAGE SHALL BE DUE ON SALE, LEASE, IF THE SALE, LEASE, TRANSFER OR REFINANCING OCCURS IN LESS THAN TEN (10) YEARS. Mortgagor shall repay the loan amount of Five Thousand Dollars and 00/100 (\$5,000.00) to Mortgagee in full, less any available forgiveness as provided in the recapture provisions of the Federal regulations in effect at the time of default.

In the event of a foreclosure or a deed in lieu of foreclosure of the First Mortgage, any provision herein restricting the use of the Property or restricting the Mortgagor's ability to sell the Property shall have no further force or effect on subsequent owners or purchasers of the Property. Any person, including his successors or assigns and excluding the Mortgagor or a related entity or person to the Mortgagor, receiving title to the Property through a foreclosure or deed in lieu of foreclosure of the First Mortgage shall receive title to the Property free and clear from such restrictions. Further, if the First Mortgage holder acquires title to the Property pursuant to a deed in lieu of foreclosure, the lien of his Second Mortgage shall automatically terminate upon the First Mortgage holder's acquisition of title.

This Mortgage shall be subordinate to a valid purchase money First Mortgage on this Land. If any provision of this Second Mortgage Deed shall conflict with any provision of the First Note or First Mortgage, the provision as set forth in said First Note or First mortgage shall govern.

IN WITNESS WHEREOF, the said Mortgagor has here unto signed and sealed these presents the day and year first above written.

Print Name: _____

STEPHANIE MUSSELWHITE

Print Name: _____

HEATHER DE LOS REYES

Print Name: _____

Print Name: _____

Print Name: Cassandra Pinkney

Print Name: _____

Print Name: _____

Print Name: _____

FILE NUM 2001791267
OR BOOK 04243 PAGE 0295

STATE OF FLORIDA
COUNTY OF SEMINOLE

I HEREBY CERTIFY that on this 5th day of October 2001, 2001
before me, an officer duly authorized in the State aforesaid and in the County aforesaid
to take acknowledgments, personally appeared CASSANDRA M. PINNEY Single
and _____, who executed the foregoing instrument and who
acknowledge before me that he/she/they executed the same and are personally known
to me or have produced Valid drivers license as identification and who did
did not take an oath.

WITNESS my hand and official seal in the County and State last aforesaid.



Name:
Notary Public
Serial Number
Commission Expires:
L



FILE NUM 200179/167
OR BOOK 04242 PAGE 4699

EXHIBIT "A"

LEGAL DESCRIPTION

LOT 5, Block 1, Sunland Estates, Amended Plat,
according to the Plat thereof as recorded in
Plat Book 12, Pages 1 and 2, Public Records of
Seminole County, Florida.

5 of 5

FILE NUM 2001751267
OR BOOK 04842 PAGE 0700Seminole County Homeownership
Assistance ProgramEXHIBIT "B"
SECOND MORTGAGE NOTEAMOUNT: 50,000.00

FOR VALUE RECEIVED, the undersigned (jointly and severally, if more than one) promises to pay Seminole County ("The County"), a political subdivision of the State of Florida, or order, in the manner hereinafter specified, the sum of Five Thousand Dollars & 00/100 (\$5,000.00). The said principal shall be payable in lawful money of the United States of America to the County at 1101 East First Street Sanford, Florida 32771, or at such a place as may hereafter be designated by written notice from the holder to the maker hereof. This Note and Mortgage securing same shall be for a period of ten (10) years, beginning on the date of execution of this Note and accompanying Mortgage. Repayment of this Note shall take place in the following manner:

- A. If a default of the First Mortgage occurs, the Second Mortgage Note shall be due and payable in full.
- B. No payment shall be required during the term of this Note, and this debt shall be permanently forgiven ten (10) years after the date of the execution of this Note provided no condition of default has occurred. This provision shall ensure that the subject home and property is not sold, leased, transferred or refinanced and remains owner-occupied for a period of at least ten (10) years after execution of this Note.
- C. If the property is sold, leased, transferred or refinanced prior to ten(10) years after the purchase, the full payment shall be due on sale, lease, transfer or refinancing less any available forgiveness as set forth in the receipture provisions of the Federal Regulations in effect at the time of default.

This Note incorporates, and is incorporated into, the Second Mortgage Deed of even date on the following described property,

SEE EXHIBIT 'A' ATTACHED HERETO AND INCORPORATED HEREIN

DEFAULT

The maker of this Note or its successors shall be in default upon occurrence of one or more of the following conditions:

FILE NUM 2001791367
OR BOOK 04643 PAGE 0701

THIS MORTGAGE IS GIVEN TO SEMINOLE COUNTY AND IS EXEMPT FROM PAYMENT OF INTANGIBLE PERSONAL PROPERTY TAX AND DOCUMENTARY STAMP EXCISE TAX ON DOCUMENTS PURSUANT TO SECTIONS 420.513(1) AND 199.165(1)(d), FLORIDA STATUTES

This instrument was prepared by:
AFTER RECORDING RETURN TO:
2.K.L.P. HOMEOWNERSHIP
ASSISTANCE PROGRAM -
ATTN: CHERA WIGHT
122 N. WASHINGTON BL., STE 1004
ALTA MONTE BEACH, FL 32714

1. The sale, transfer or refinancing of the subject home and real property, within ten (10) years of execution of this Note, by maker or maker's successors.
2. Leasing or renting of the property within ten (10) years of the date of execution of the Note and Second Mortgage.
3. The destruction or abandonment of the home on the subject property by maker or maker's successors.
4. Failure to pay applicable property taxes on subject property and improvements.
5. Failure to maintain adequate hazard insurance on subject property and improvements.
6. Failure to comply with the terms and conditions of the accompanying Second Mortgage Deed of even date.
7. Failure to comply with the terms and conditions of the First Mortgage securing the property.

CONSEQUENCE OF DEFAULT

The occurrence of a default as set forth hereinabove shall cause an acceleration of the remaining unpaid principal balance evidenced herein and secured by an accompanying Second Mortgage of even date, and the entire remaining unpaid balance shall be due in full immediately, less any available forgiveness as provided in the recapture provisions of the Federal regulations in effect at the time of default.

MISCELLANEOUS PROVISIONS

This Second Mortgage shall be subordinate to a First Mortgage. If any provision of this Second Mortgage Note shall conflict with any provision of the First Note or First Mortgage, the provision as set forth in said First Note or First Mortgage shall govern.

This Note is secured by a Mortgage on real estate, or even date herewith, made by the maker in favor of the said holder, and shall be construed and enforced according to the laws of the State of Florida. The terms of said Mortgage are by this reference made a part hereof.

FILE NUM 2001791267
OR BOOK 04243 PAGE 0702

Each person liable hereon whether maker or enforcer, hereby waives presentment, protest, notice of protest and notice of dishonor and agrees to pay all costs, including reasonable attorney's fees, whether suit be brought or not, if, after maturity of this Note or default hereunder, or under said Mortgage, counsel shall be employed to collect this Note or to protect the security of said Mortgage.

Whenever used herein the term "holder", "maker" or "payee" should be construed in the singular or plural as the context may require or admit.

In the event of foreclosure, County reserves the right of first refusal on the property.

IN WITNESS WHEREOF, the said Mortgagor has hereunto signed and sealed this _____ day of _____, 2001.

Print Name: STEPHANIE KASSELWHITE

Cassandra M. Pinkney
Print Name: Cassandra Pinkney

Heather De Los Reyes
Print Name: HEATHER DE LOS REYES

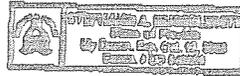
Print Name: _____

STATE OF FLORIDA
COUNTY OF SEMINOLE

I HEREBY CERTIFY that on this 10/5/2001 day of _____, 2001 before me, an officer duly authorized in the State aforesaid and in the County aforesaid to take acknowledgments, personally appeared _____ and CASSANDRA M. PINKNEY, who executed the foregoing instrument and who acknowledge before me that he/she/they executed the same and are personally known to me or have produced Valid Drivers License as identification and who did not take an oath.

WITNESS my hand and official seal in the County and State last aforesaid.

Name:
Notary Public
Serial Number
Commission Expires:



This Instrument prepared by:
Arnold W. Schneider, Esq.
County Attorney's Office
1101 East First Street
Sanford, Florida 32771

Please return it to:
Community Development Office
Seminole County Government
1101 East First Street
Sanford, FL 32771

SATISFACTION OF MORTGAGE, NOTE AND AGREEMENT

Know All Persons By These Presents:

WHEREAS, a down payment assistance SHIP Mortgage (the "Mortgage") dated July 29, 1999, and recorded in Official Records Book 3709, Pages 0565 through and including 0569, Public Records of Seminole County, Florida, and a SHIP Mortgage Deferred Payment Promissory Note in the amount of TEN THOUSAND AND NO/100 DOLLARS (\$10,000.00) (the "Note"), dated July 29, 1999, and recorded in the Official Records Book 3709, Pages 0570 through and including 0572, Public Records of Seminole County, Florida, and that certain Seminole County Home Program Assistance Agreement dated July 13, 1999, recorded in Official Records Book 3709, pages 0573 through and including 0575, Public Records of Seminole County, Florida (the "Agreement") all of which encumbered the property located at 215 Melissa Court, Sanford, Florida 32773, the legal description and parcel identification for which are as follows:

LOT 109, GROVEVIEW VILLAGE, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 19, PAGES 4, 5, AND 6 OF THE PUBLIC RECORDS OF SEMINOLE COUNTY, FLORIDA.

Parcel Identification Number: 10-20-30-501-0000-1090

(the "Property,") were made by Candy Ary, a single person, (the "Owner") of the Property, for the benefit of Seminole County, 1101 East First Street, Sanford, Florida 32771; and

WHEREAS, said Mortgage, Note, and Agreement granted to Seminole County a certain interest in the Property should the Owner transfer title, sell, or in any manner cease to occupy the Property as her primary residence or dispose of the Property within ten (10) years from the date of the Mortgage and the Note; and

WHEREAS, Seminole County did not transfer, assign, pledge, or otherwise encumber any interest it obtained pursuant to the Mortgage, the Note and Agreement; and

WHEREAS, the Owner has conveyed the Property to other persons within the ten (10) year period; and

WHEREAS, the Owner has paid to Seminole County the amounts due and owing under the Mortgage, Note, and Agreement; and

WHEREAS, the Owner has requested that Seminole County release the Property from the lien and operation of the Mortgage, Note and Agreement as well as the restrictive covenants therein:

NOW THEREFORE, in consideration of the foregoing recitals and payment of TEN THOUSAND AND NO/100 DOLLARS (\$10,000.00), the receipt of which is hereby acknowledged, paid to Seminole County on or about April 14, 2004, pursuant to the terms of the Mortgage, Note, and Agreement, Seminole County does hereby acknowledge full and complete satisfaction of said instruments.

The Property, the Owner, her heirs and assigns are forever freed, exonerated, discharged, and released of and from the lien of the Mortgage, the Note, and Agreement every part thereof and Seminole County does hereby direct the Clerk of Circuit Court to cancel the same of record.

IN WITNESS WHEREOF, Seminole County has caused these presents to be executed this ___ day of _____, 2004.

BOARD OF COUNTY COMMISSIONERS
SEMINOLE COUNTY, FLORIDA

ATTEST:

MARYANNE MORSE
Clerk to the Board of
County Commissioners of
Seminole County, Florida.

By: _____
DARYL G. MCLAIN, Chairman

Date: _____

For the use and reliance
of Seminole County only.

As authorized for execution
by the Board of County Commissioners
at their _____, 20____
regular meeting.

Approved as to form and
legal sufficiency.

County Attorney
AWS/lpk
6/3/04
satisfaction-ary

HARRY G. REID, III

26977

FILE #: 04-048 AMOUNT: \$10,000.00 DATE: 04/14/04 CODE:
 SELLER(S) -- CANDY ARY A/K/A/ CANDY, J. ARY CK #: 26977 ALT:
 BUYER(S) -- DONALD R. ARY and JEAN T. ARY
 PROPERTY LOCATION --
 215 Melissa Ct, Sanford, FL 32773
 Mortgage Payoff #2

HARRY G. REID, III
 ATTORNEY AT LAW
 1120 W. FIRST ST. #16
 SANFORD, FLORIDA 32771

AMSOUTH BANK
 THE RELATIONSHIP PEOPLE
 63-466/631

FILE #: 04-048

CHECK 26977

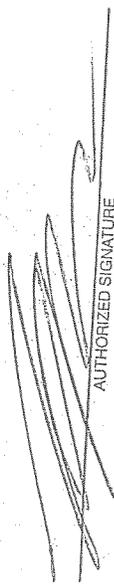
26977

TEN THOUSAND AND 00/100 DOLLARS ***

DATE 04/14/04 *****\$10,000.00*

Seminole County

TRUST ACCOUNT
VOID AFTER 90 DAYS



AUTHORIZED SIGNATURE

⑈026977⑈ ⑆063104668⑆ 3720743076⑈

PARCEL DETAIL																																													
<p>Seminole County Property Appraiser Services 1101 N. W. 8th St. Sanford FL 32771 407-665-7546</p>		<p>Back</p>																																											
<p>GENERAL</p> <p>Parcel Id: 10-20-30-501-0000-1090 Tax District: S1-SANFORD</p> <p>Owner: ARY CANDY Exemptions: 00-HOMESTEAD</p> <p>Address: 215 MELISSA CT</p> <p>City,State,ZipCode: SANFORD FL 32773</p> <p>Property Address: 215 MELISSA CT SANFORD 32773</p> <p>Subdivision Name: GROVEVIEW VILLAGE</p> <p>Dor: 01-SINGLE FAMILY</p>		<p>2004 WORKING VALUE SUMMARY</p> <p>Value Method: Market</p> <p>Number of Buildings: 1</p> <p>Depreciated Bldg Value: \$64,083</p> <p>Depreciated EXFT Value: \$0</p> <p>Land Value (Market): \$19,000</p> <p>Land Value Ag: \$0</p> <p>Just/Market Value: \$83,083</p> <p>Assessed Value (SOH): \$64,839</p> <p>Exempt Value: \$25,000</p> <p>Taxable Value: \$39,839</p>																																											
<p>SALES</p> <table border="1"> <thead> <tr> <th>Deed</th> <th>Date</th> <th>Book</th> <th>Page</th> <th>Amount</th> <th>Vac/Imp</th> </tr> </thead> <tbody> <tr> <td>WARRANTY DEED</td> <td>07/1999</td> <td>03709</td> <td>0556</td> <td>\$74,000</td> <td>Improved</td> </tr> <tr> <td>WARRANTY DEED</td> <td>07/1995</td> <td>02964</td> <td>0687</td> <td>\$57,000</td> <td>Improved</td> </tr> <tr> <td>ADMINISTRATIVE DEED</td> <td>04/1983</td> <td>01453</td> <td>1966</td> <td>\$43,000</td> <td>Improved</td> </tr> <tr> <td>WARRANTY DEED</td> <td>04/1981</td> <td>01333</td> <td>1682</td> <td>\$48,500</td> <td>Improved</td> </tr> <tr> <td>WARRANTY DEED</td> <td>12/1980</td> <td>01309</td> <td>1015</td> <td>\$42,500</td> <td>Improved</td> </tr> </tbody> </table> <p>Find Comparable Sales within this Subdivision</p>		Deed	Date	Book	Page	Amount	Vac/Imp	WARRANTY DEED	07/1999	03709	0556	\$74,000	Improved	WARRANTY DEED	07/1995	02964	0687	\$57,000	Improved	ADMINISTRATIVE DEED	04/1983	01453	1966	\$43,000	Improved	WARRANTY DEED	04/1981	01333	1682	\$48,500	Improved	WARRANTY DEED	12/1980	01309	1015	\$42,500	Improved	<p>2003 VALUE SUMMARY</p> <p>Tax Value(without SOH): \$1,016</p> <p>2003 Tax Bill Amount: \$806</p> <p>Savings Due To SOH: \$210</p> <p>2003 Taxable Value: \$38,630</p> <p>DOES NOT INCLUDE NON-AD VALOREM ASSESSMENTS</p>							
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<p>NOTE: Assessed values shown are NOT certified values and therefore are subject to change before being finalized for ad valorem tax purposes.</p> <p>*** If you recently purchased a homesteaded property your next year's property tax will be based on Just/Market value.</p>																																													



45
6.11.04

Seminole County Homeownership
Assistance Program
Second Mortgage Deed

THIS SECOND MORTGAGE DEED is hereby made and entered into the 29th day of July, 1999, by and between Candy J. Ary, a single person hereinafter referred to the "Mortgagor" and Seminole County, a political subdivision of the State of Florida, whose address is 1101 East First Street, Sanford, Florida 32751 hereinafter referred to as the "Mortgagee."

3709 0565

OFFICIAL RECORDS
BOOK PAGE

(Whenever used herein the terms of "Mortgagor" and "Mortgagee" include all parties to this instrument, the heirs, legal representatives and assigns of individuals and the successors and assigns of corporations, and the term "note" include in all the notes herein described if more than one exists.)

WITNESSETH, that for good and valuable consideration, and also in consideration of the aggregate sum named in the Second Mortgage Note of even date herewith (\$10,000.00), hereinafter described, the Mortgagor hereby grants, bargains, sells, aliens, premises, conveys and confirms unto the Mortgagee all the certain land of which the Mortgagor is now seized and in possession situated in Seminole County, Florida, viz

SEE EXHIBIT "A" ATTACHED HERETO AND INCORPORATED HEREIN

6235:1

TO HAVE AND TO HOLD THE SAME, together with the tenements, hereditaments and appurtenances thereto belonging, and the rents, issues and profits thereof unto the Mortgagee, in fee simple

AND the Mortgagor covenants with the Mortgagee that the Mortgagor is indefeasibly seized of said land in fee simple; that the Mortgagor has good right and lawful authority to convey said land as aforesaid; that the Mortgagor will make such further assurances to perfect the fee simple title to said land in the Mortgagee as may reasonably be required; that the Mortgagor hereby full warrants the title to said land and will defend the same against the lawful claims of all persons whomsoever; and that said land is free land clear of all encumbrances except:

A valid purchase money First Mortgage approved by Mortgagee

11

THIS MORTGAGE IS GIVEN TO SEMINOLE COUNTY AND IS EXEMPT FROM PAYMENT OF INTANGIBLE PERSONAL PROPERTY TAX AND DOCUMENTARY STAMP EXCISE TAX ON DOCUMENTS PURSUANT TO SECTIONS 409.01(1) AND 100.05(1)(d) FLORIDA STATUTES

This instrument was prepared by
AFTER RECORDING RETURN TO:
S.H.P. HOMEOWNER ASSISTANCE
PROGRAM - ATTN: CHERI WRIGHT
400 S. HWY 17-02
CAROL SPRING, FL 32707

1999 MAR 10 10:20:50

RECORDED & VERIFIED

11 01 99
Recording Date

ANY DEFAULT in any mortgage note, or lien of record, including, but not limited to the Second Mortgage Note and the First Mortgage approved herein, shall constitute a default under this instrument. The institution of a mortgage or lien foreclosure legal proceeding shall be one basis authorizing the Mortgagee to declare a default in the event of foreclosure. The Mortgagee reserves the right of first refusal on the land as described in Exhibit "A"

PROVIDED ALWAYS, that said Mortgagor shall pay unto said Mortgagee the certain Second Mortgage Note hereinafter substantially copied or identified, to-wit

SEE EXHIBIT "B" ATTACHED HERETO AND INCORPORATED HEREIN

AND the Mortgagor shall perform, comply with and abide by each and every of the agreements, stipulations, conditions and covenants therein and of this Second Mortgage, and if not, then this Mortgage and the estate hereby created, shall cease, determine and be null and void.

AND the Mortgagor hereby further covenants and agrees to pay promptly when due the principal and interest and other sums of money provided for in said note and Second Mortgage, or either, to pay all and singular the taxes, assessments, levies, liabilities, obligations, and encumbrances of every nature on said property to permit, commit or suffer no waste, impairment or deterioration of said land or the improvement thereon at any time; to pay all costs, charges, and expenses, including attorney's fees and title searches, reasonably incurred or paid by the Mortgagee because of the failure of the Mortgagor to promptly and fully comply with the agreements, stipulations, conditions and covenants of said note and this Second Mortgage, or either, to perform, comply with and abide by each and every of the agreements, stipulations, conditions and covenants of said note and the Second Mortgage, or either. In the event the Mortgagor fails to pay when due any tax, assessment, insurance premium or other sum of money payable by virtue of said note and this Second Mortgage, or either, the Mortgagee may pay the same, without waiving or affecting the option to foreclose or any other right hereunder, and all such payments shall bear interest from the date thereof at the highest lawful rate then allowed by the laws of State of Florida

If each and every one of the agreements, stipulations, conditions and covenants of said note and this Second Mortgage, are not fully performed, complied with and abided by then the entire sum mentioned in said note and this Second Mortgage, or the entire balance unpaid thereon, shall forthwith or thereafter, at the option of the Mortgagee become and be due and payable; anything in said note or herein to the contrary notwithstanding. Failure by the Mortgagee to exercise any of the rights or options herein provided shall not constitute a waiver of any rights or options under said note or this Second Mortgage accrued or thereafter accruing

Provided that as set forth in the Second Mortgage Note attached hereto as Exhibit B no payments shall be required on the Second Mortgage as long as the land remains occupied by the Mortgagor, and said land is not sold, leased, rented or subleased

3709 0566
SCHMIDT
CO. FL
OFFICIAL RECORDS
BOOK PAGE

Should the land remain owner-occupied and not be rented, leased or subleased for ten (10) years then this Second Mortgage shall be forgiven in full and a release filed in the public records of Seminole County, Florida. Should this aforementioned provision be violated, a default shall be declared and the entire amount shall be immediately due and payable. THE FULL AMOUNT OF THE SECOND MORTGAGE SHALL BE DUE ON SALE, LEASE, IF THE SALE, LEASE, TRANSFER OR REFINANCING OCCURS IN LESS THAN TEN (10) YEARS. Mortgagor shall repay the loan amount of Ten Thousand Dollars and 00/100 (\$10,000.00) to Mortgagee in full, less any available forgiveness as provided in the respective provisions of the Federal regulations in effect at the time of default.

In the event of a foreclosure or deed in lieu of foreclosure of the First Mortgage, any provision herein restricting the use of the Property or restricting the Mortgagee's ability to sell the Property shall have no further force or effect on subsequent owners or purchasers of the Property. Any person, including his successors or assigns and excluding the Mortgagor or a related entity or person to the Mortgagor, receiving title to the Property through a foreclosure or deed in lieu of foreclosure of the First Mortgage shall receive title to the Property free and clear from such restrictions. Further, if the First Mortgage holder acquires title to the Property pursuant to a deed in lieu of foreclosure, the lien of his Second Mortgage shall automatically terminate upon the First Mortgage holder's acquisition of title.

This Mortgage shall be subordinate to a valid purchase money First Mortgage on this land, subject to the notification and approval of Mortgagee.

IN WITNESS WHEREOF, the said Mortgagor has here unto signed and sealed these presents the day and year first above written.

Print Name:

Candy J. Any

Print Name: Candy J. Any
215 McJesse Ct.

Print Name:

Stanford R. Any

Print Name:

3709
0567
OFFICIAL RECORDS
BOOK PAGE

10/20/03
RECORDED 10:20

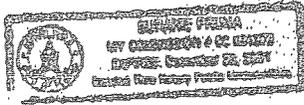
STATE OF FLORIDA
COUNTY OF SEMINOLE

I HEREBY CERTIFY that on the 29th day of July 1999
before me, an officer duly authorized in the State aforesaid and in the County aforesaid
to take acknowledgments, personally appeared CANDY J. RAY, a single woman,
and _____ who executed the foregoing instrument and who
acknowledge before me that ~~has~~ they executed the same and are personally known
to me or have produced driver's license as identification and who did
did not take an oath.

WITNESS my hand and official seal in the County and State last aforesaid.

Susan P...

Name:
Notary Public
Serial Number
Commission Expires:



OFFICIAL RECORDS
BOOK PAGE
3709 0568
SEMINOLE CO. FLA

EXHIBIT 'A'

LEGAL DESCRIPTION

Lot 109, GROVEVIEW VILLAGE SUBDIVISION, according to the Plat thereof, as recorded in Plat Book 19, Page(s) 4, 5 and 6, Public Records of Seminole County, Florida.

OFFICIAL RECORDS
BOOK PAGE
3709 0569
SEMINOLE CO. FL

SEARCHED
SERIALIZED
INDEXED
FILED

Seminole County Homeownership Assistance Program

EXHIBIT "B" SECOND MORTGAGE NOTE

AMOUNT: 810,000.00

FOR VALUE RECEIVED, the undersigned (jointly and severally, if more than one) promises to pay Seminole County ("The County"), a political subdivision of the State of Florida, or order, the manner hereinafter specified, the sum of Ten Thousand Dollars & 00/100 (\$10,000.00). The said principal shall be payable in lawful money of the United States of America to the County at 1101 East First Street Sanford, Florida 32771, or at such a place as may hereafter be designated by written notice from the holder to the maker hereof. This Note and Mortgage securing same shall be for a period of ten (10) years, beginning on the date of execution of this Note and accompanying Mortgage. Repayment of this Note shall take place in the following manner:

- A. If a default of the First Mortgage occurs, the Second Mortgage Note shall be due and payable in full
- B. No payment shall be required during the term of this Note, and this debt shall be permanently forgiven ten (10) years after the date of the execution of this Note provided no condition of default has occurred. This provision shall ensure that the subject home and property is not sold, leased, transferred or refinanced and remains owner-occupied for a period of at least ten (10) years after execution of this Note
- C. If the property is sold, leased, transferred or refinanced prior to ten (10) years after the purchase, the full payment shall be due on sale lease transfer or refinancing less any available forgiveness as set forth in the recapture provisions of the Federal Regulations in effect at the time of default

This Note incorporates, and is incorporated into the Second Mortgage Deed of even date on the following described property

SEE EXHIBIT "A" ATTACHED HERETO AND INCORPORATED HEREIN

DEFAULT

The maker of this Note or its successors shall be in default upon occurrence of one or more of the following conditions:

3709 0570
OFFICIAL RECORDS
BOOK PAGE

THIS MORTGAGE IS GIVEN TO SEMINOLE COUNTY AND IS EXEMPT FROM PAYMENT OF INTANGIBLE PERSONAL PROPERTY TAX AND DOCUMENTARY STAMP EXCISE TAX ON DOCUMENTS PURSUANT TO SECTIONS 420.513(1) AND 199.185(1)(d), FLORIDA STATUTES

This instrument was prepared by: AFTER RECORDING RETURN TO: S.M.P. HOMEOWNER ASSISTANCE PROGRAM - JATIN: CHERL WRIGHT 6880 S. US HWY 1 CARRLEBERY, FL 32767

- 1 The sale, transfer or refinancing of the subject home and real property, within ten (10) years of execution of this Note, by maker or maker's successors.
- 2 Leasing or renting of the property within ten (10) years of the date of execution of the Note and Second Mortgage
- 3 The destruction or abandonment of the home on the subject property by maker or maker's successors.
- 4 Failure to pay applicable property taxes on subject property and improvements
- 5 Failure to maintain adequate hazard insurance on subject property and improvements.
- 6 Failure to comply with the terms and conditions of the accompanying Second Mortgage Deed of even date
- 7 Failure to comply with the terms and conditions of the First Mortgage securing the property

OFFICIAL RECORDS
BOOK PAGE
3709 0571
SEMINOLE CO. FL

CONSEQUENCE OF DEFAULT

The occurrence of a default as set forth hereinabove shall cause an acceleration of the remaining unpaid principal balance evidenced herein and secured by an accompanying Second Mortgage of even date, and the entire remaining unpaid balance shall be due in full immediately, less any available forgiveness as provided in the recapture provisions of the Federal regulations in effect at the time of default.

MISCELLANEOUS PROVISIONS

This Second Mortgage shall be subordinate to a First Mortgage as approved by the County

This Note is secured by a Mortgage on real estate or even date herewith made by the maker in favor of the said holder, and shall be construed and enforced according to the laws of the State of Florida. The terms of said Mortgage are by this reference made a part hereof

SEMIWOLE COUNTY HOME PROGRAM HOMEBUYER PROGRAM ASSISTANCE AGREEMENT

Applicant(s): Candy J. Ary
Property Address: 215 Melissa Court, Sanford, FL 32773

This Agreement is entered into this 15th day of Feb, 10 04 by and between Seminole County, a political subdivision of the State of Florida, whose address is 1101 East First Street, Sanford, Florida, 32771 (hereinafter 'COUNTY') and Candy J. Ary, a single person,

(hereinafter 'HOMEBUYER').

WITNESSETH:

1. USE OF HOME FUNDS

WHEREAS, the COUNTY has received HOME funds appropriated by the National Affordable Housing Act of 1990, as amended, through the U.S. Department of Housing and Urban Development (hereinafter 'HUD'), to be expended in accordance with HOME Investment Partnership Act (42 U.S.C. 12701 et seq), as amended by the Housing and Community Development Act of 1992 and the Multifamily Property Development Reform Act of 1994, and

WHEREAS, the COUNTY has agreed to use HOME funds to assist qualified homebuyers with downpayment, closing costs, and/or interest rate buy-down assistance through its subscribing organization hereby known as Seminole County Chamber of Commerce and meet the requirements as set forth in 24 CFR Part 92 as amended or waived by HUD.

2 AFFORDABILITY

The property which is the subject of this Agreement shall remain affordable in accordance with COUNTY guidelines for a term as specified in a second mortgage note and deed which shall be in effect until the first of the following events occurs: (1) borrower sells, transfers or disposes of the assisted unit (by including but not limited to, sale, transfer, bankruptcy or foreclosure); (2) the borrower no longer occupies the unit as his principal residence; or (3) the borrower dies, or if a married couple, the survivor dies

3 REPAYMENTS

The COUNTY shall provide a Deferred Payment Loan in an amount up to \$10,000.00 at 0% until the first of the following events occurs: (1) borrower sells, transfers or disposes of the assisted unit (by including but not limited to, sale, transfer, bankruptcy, or foreclosure); (2) the borrower no longer occupies the unit as his principal residence; or (3) the borrower dies, or if a married couple, the survivor dies

4 UNIFORM ADMINISTRATIVE REQUIREMENTS

Not applicable as the HOMEBUYER is not a subscriber or state recipient

5 PROJECT REQUIREMENT

The COUNTY and the HOMEBUYER agree to comply with HOME regulations as set forth in 24 CFR Part 92 Subpart F, as follows:

(a) The HOMEBUYER(s) have certified that the property shall be his/her/his principal residence and that, at the time of application and approval, his/her/his annual income does not exceed eighty percent (80%) of the median income for the area, as determined by HUD, with adjustments for family size

(b) The property is located within the geographical areas of Seminole County, Florida and has an after rehabilitation or construction appraised value equal to or less than ninety-five percent (95%) (90% when used with SMIP funds) of the median sales price of the area. The COUNTY through Seminole County Chamber of Commerce has reviewed the household income and property value requirements in accordance with the HOME Program requirements and determined the project eligible for funding

3709 0573
OFFICIAL
BOOK
PAGE

The HOMEBUYER shall maintain the property, including payment of property taxes and homeowner insurance, during the term of affordability.

6. HOUSING AND QUALITY STANDARDS

The property on the term of title occupancy by the HOMEBUYER shall meet Section 8 Housing Quality Standards (HQS) and the local building codes and regulations of the COUNTY. The COUNTY has inspected the property and has determined the project eligible for funding.

7. OTHER PROGRAM REQUIREMENTS

The Homeowner shall comply with all applicable Federal laws and regulations as described in HUD guidelines of 24 CFR Part 92 Subpart II. The regulations are provided below. Applicable regulations are so noted.

a) Equal opportunity and fair housing Applicable Not Applicable (see note)

b) Environmental review Applicable Not Applicable

c) Displacement, relocation and acquisition

Not Applicable (Activity is development, closing cost or interest rate buy-down assistance on a newly constructed unit; therefore no displacement, relocation and acquisition occurred pursuant to Federal rules).

Applicable (Activity is development, closing cost or interest rate buy-down assistance for the purchase of an existing unit. Appropriate notices have been issued. Certification has been provided/accepted certifying that property was not occupied by a tenant and that the tenant has been voluntarily displaced by choice).

d) Lead paint

Applicable (Homes built prior to 1978. Lead-based paint notice has been provided and unit evaluated for lead-based paint clearance.)

Not Applicable (Unit built during or after 1978.)

e) Conflict of Interest - no conflict found.

f) Disturbance and suspension - not applicable

g) Flood insurance

h) Executive Order 12872 - not applicable

8. AFFIRMATIVE MARKETING

Not applicable due to the nature of the activity (HOMEBUYER program).

9. CONDITIONS FOR RELIGIOUS ORGANIZATION

Not applicable due to the nature of the activity (HOMEBUYER program)

10. REQUESTS FOR DISBURSEMENT OF FUNDS

The HOMEBUYER agrees that the funds shall only be used to subsidize a private loan to lower the borrower's monthly housing costs (Principal, Interest, Taxes and Insurance (PITI)) and to pay closing costs and part of the development interest, if applicable. The HOME funds shall be disbursed by the COUNTY at the time of loan closing.

Should rehabilitation be included in the HOME assistance, the HOMEBUYER agrees that any work performed by a contractor in accordance with this Agreement shall be performed pursuant to a written contract in the form required by the COUNTY. Further, the unit shall be inspected by the COUNTY for compliance with COUNTY housing and other local codes and regulations.

Ownership assistance funds shall not be disbursed prior to completion of work and acceptance of the unit by the COUNTY.

11. REVERSION OF ASSETS

Not applicable as the borrower is not a collaboration.

3709 0574
OFFICIAL - 11 - PAGE
500V
SEMIQUE CO. FL

2. RECORDS AND REPORTS

The COUNTY and HOMEBUYER shall maintain all reports and records documentation, as applicable in accordance with 24 CFR Part 92 and Florida Statutes for a period of three (3) years from the end of the affordability term.

3. ENFORCEMENT OF THE AGREEMENT

This loan shall be evidenced by a Promissory Note and secured by a mortgage on the property. Failure by the HOMEBUYER to comply with the terms of this Agreement and the loan documents shall be considered a default and appropriate legal action taken.

4. DURATION OF THE AGREEMENT

This Agreement shall be in effect until the first of the following events occurs: (1) borrower's death, transferee or disponee of the mortgaged real property, including but not limited to, sale, transfer, bankruptcy or foreclosure; (2) the borrower no longer occupies the unit as his principal residence; or (3) the borrower dies, or if a married couple, the survivor dies, or for a period of ten (10) years.

5. OTHER PROVISIONS

Neither party hereto shall discriminate against any person or group of persons on account of race, sex, creed, color or national origin in the performance of this Agreement.

Nothing contained in this Agreement, or any act of the COUNTY or the HOMEBUYER shall be deemed or construed by any of the parties hereto, or third persons to create any relationship of third party beneficiary, principal or agent, limited or general partnership, joint venture or any association or relationship involving the COUNTY.

3709
SEMINOLE CO. FL
0575
SERIAL: RE: 0805
BOOK PAGE

WITNESS: [Signature] J. Kevin Grace, County Manager
Date: 7/13/99

* WITNESS AS TO HOMEBUYER: [Signature] * HOMEBUYER: [Signature]

* Date: 7/13/99

* NOTARY AS TO HOMEBUYER:
SEMINOLE COUNTY, FLORIDA

STATE OF FLORIDA
COUNTY OF Seminole

The foregoing instrument was acknowledged before me this 13th day of July, 1999, by Candy J. AFM who is personally known to me or who has produced

[Signature]
Print Name: Laura L. McKee

Notary Public in and for the County and State Above-mentioned.
My commission expires 5.27.2003



Document Prepared By
and Return To:
[Signature]
6014P Home Ownership Assistance Program
c/o The Greater Seminole County
Council of Government
4500 South Highway 17-01
Gainesville, FL 32607

This Instrument prepared by:
Arnold W. Schneider, Esq.
County Attorney's Office
1101 East First Street
Sanford, Florida 32771

Please return it to:
Community Development Office
Seminole County Government
1101 East First Street
Sanford, FL 32771

SATISFACTION OF MORTGAGE, NOTE AND AGREEMENT

Know All Persons By These Presents:

WHEREAS, a down payment assistance SHIP Mortgage (the "Mortgage") dated December 23, 1999, and recorded in Official Records Book 3779, Pages 1357 through and including 1361, Public Records of Seminole County, Florida, and a SHIP Mortgage Deferred Payment Promissory Note in the amount of THREE THOUSAND TWO HUNDRED AND NO/100 DOLLARS (\$3,200.00) (the "Note"), dated December 23, 1999, and recorded in the Official Records Book 3779, Pages 1362 through and including 1364, Public Records of Seminole County, Florida, and that certain Seminole County Home Program Assistance Agreement dated December 2, 1999, recorded in Official Records Book 3779, pages 1365 through and including 1367, Public Records of Seminole County, Florida (the "Agreement") all of which encumbered the property located at 510 Orange Avenue, Unit 10, Altamonte Springs, Florida 32714, the legal description and parcel identification for which are as follows:

UNIT NO. 510-10, ROYAL ARMS CONDOMINIUM, A CONDOMINIUM ACCORDING TO THE DECLARATION OF CONDOMINIUM AND EXHIBITS ANNEXED THERETO, RECORDED ON MAY 27, 1983 IN OFFICIAL RECORDS BOOK 1460, PAGE 1564 ET SEQ., PUBLIC RECORDS OF SEMINOLE COUNTY FLORIDA, AS AMENDED; TOGETHER WITH AN UNDIVIDED INTEREST IN THE COMMON ELEMENTS AND LIMITED COMMON ELEMENTS DECLARED IN SAID DECLARATION OF CONDOMINIUM TO BE AN APPURTENANCE TO THE ABOVE CONDOMINIUM UNIT.

and also described as:

UNIT 10, BUILDING 510, ROYAL ARMS CONDOMINIUM, A CONDOMINIUM ACCORDING TO THE DECLARATION OF CONDOMINIUM AND EXHIBITS ANNEXED THERETO, RECORDED ON MAY 27, 1983 IN OFFICIAL RECORDS BOOK 1460, PAGE 1564 ET SEQ., PUBLIC RECORDS OF SEMINOLE COUNTY FLORIDA, AS AMENDED; TOGETHER WITH AN UNDIVIDED INTEREST IN THE COMMON ELEMENTS AND LIMITED COMMON ELEMENTS DECLARED IN SAID DECLARATION OF CONDOMINIUM TO BE AN APPURTENANCE TO THE ABOVE CONDOMINIUM UNIT.

Parcel Identification Number: 13-21-29-522-5100-0100

(the "Property,") were made by Gladys E. Dejesus, a single person (the "Owner") of the Property, for the benefit of Seminole County, 1101 East First Street, Sanford, Florida 32771; and

WHEREAS, said Mortgage, Note and Agreement granted to Seminole County a certain interest in the Property should the Owner transfer title, sell or in any manner cease to occupy the Property as her primary residence or dispose of the Property within ten (10) years from the date of the Mortgage and the Note; and

WHEREAS, Seminole County did not transfer, assign, pledge, or otherwise encumber any interest it obtained pursuant to the Mortgage, the Note and Agreement; and

WHEREAS, the Owner has refinanced the Property within the ten (10) year period; and

WHEREAS, the Owner has paid to Seminole County the amounts due and owing under the Mortgage, Note and Agreement; and

WHEREAS, the Owner has requested that Seminole County release the Property from the lien and operation of the Mortgage, Note and Agreement as well as the restrictive covenants therein:

NOW THEREFORE, in consideration of the foregoing recitals and payment of the sum of THREE THOUSAND TWO HUNDRED AND NO/100 DOLLARS (\$3,200.00), the receipt of which is hereby acknowledged, paid to Seminole County on or about March 1, 2004, pursuant to the terms of the Mortgage, Note and Agreement, Seminole County does hereby acknowledge full and complete satisfaction of said instruments.

The Property, the Owner, her heirs and assigns are forever freed, exonerated, discharged, and released of and from the lien of the Mortgage, the Note and Agreement every part thereof and Seminole County does hereby direct the Clerk of Circuit Court to cancel the same of record.

IN WITNESS WHEREOF, Seminole County has caused these presents to be executed this ___ day of _____, 2004.

BOARD OF COUNTY COMMISSIONERS
SEMINOLE COUNTY, FLORIDA

ATTEST:

MARYANNE MORSE
Clerk to the Board of
County Commissioners of
Seminole County, Florida.

By: _____
DARYL G. MCLAIN, Chairman

Date: _____

For the use and reliance
of Seminole County only.

Approved as to form and
legal sufficiency.

As authorized for execution
by the Board of County Commissioners
at their _____, 20____
regular meeting.

County Attorney
AWS/lpk
6/3/04
satisfaction-dejesus

COPY OF CHECK

K.E.L. TITLE INSURANCE AGENCY, INC. ORLANDO, FL 32804
Payoff Lien

ORIGINAL SATISFACTION

022260
~~3,200.00~~

attn: Amrice W. Knight

Mar 1, 2004

510 Orange Avenue, Unit 10 / DEJESUS

3,200.00

ORIGINAL CHECK HAS A COLORED BACKGROUND PRINTED ON CHEMICAL REACTIVE PAPER. SEE BACK FOR DETAILS

K.E.L. TITLE INSURANCE AGENCY, INC.
ESCROW ACCOUNT
733 WEST COLONIAL DRIVE
ORLANDO, FLORIDA 32804
Phone: (407) 481-2535

RBC CENTURA BANK
Orlando, Florida
63-1288/670

022260

PAY

March 1, 2004

Three Thousand Two Hundred dollars & no cents

**\$3,200.00

TO THE ORDER OF Seminole County Community Development Office

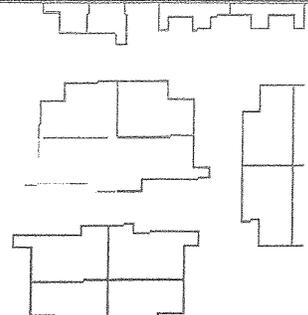
VOID AFTER 6 MONTHS

File No. 04-1348 510 Orange Avenue, Unit 10 / DEJESUS

Altamonte, FL 32711 Gladys

Christina
Authorized Signature

⑈022260⑈ ⑆067012882⑆ 7090011505⑈

PARCEL DETAIL	<input type="button" value="HOME DEEDS"/> <input type="button" value="RECORDS & FEES"/> <input type="button" value="LA & MOBILE"/> <input type="button" value="RAISES & VALUE"/>	<input type="button" value="Back"/> <input type="button" value="Next"/>																																																						
 Seminole County Property Appraiser Services 1101 E. First St. Sanford FL 32771 407-465-7506																																																								
<p style="text-align: center;">GENERAL</p> <p>Parcel Id: 13-21-29-522-5100-0100 Tax District: A1-ALTAMONTE Owner: DEJESUS GLADYS E Exemptions: 00-HOMESTEAD Address: 510 ORANGE AVE UNIT 10 City,State,ZipCode: ALTAMONTE SPRINGS FL 32701 Property Address: 510 ORANGE AVE UNIT 10 ALTAMONTE SPRINGS 32714 Subdivision Name: ROYAL ARMS CONDO Dor: 04-CONDOMINIUM</p>		<p style="text-align: center;">2004 WORKING VALUE SUMMARY</p> <p>Value Method: Market Number of Buildings: 1 Depreciated Bldg Value: \$77,115 Depreciated EXFT Value: \$0 Land Value (Market): \$0 Land Value Ag: \$0 Just/Market Value: \$77,115 Assessed Value (SOH): \$57,073 Exempt Value: \$25,000 Taxable Value: \$32,073</p>																																																						
<p style="text-align: center;">SALES</p> <table border="1" style="width:100%; border-collapse: collapse;"> <thead> <tr> <th>Deed</th> <th>Date</th> <th>Book</th> <th>Page</th> <th>Amount</th> <th>Vac/Imp</th> </tr> </thead> <tbody> <tr> <td>WARRANTY DEED</td> <td>12/1999</td> <td>03779</td> <td>1346</td> <td>\$70,000</td> <td>Improved</td> </tr> <tr> <td>SPECIAL WARRANTY DEED</td> <td>10/1983</td> <td>01496</td> <td>0735</td> <td>\$77,800</td> <td>Improved</td> </tr> </tbody> </table> <p style="text-align: center;">Find Comparable Sales within this Subdivision</p>		Deed	Date	Book	Page	Amount	Vac/Imp	WARRANTY DEED	12/1999	03779	1346	\$70,000	Improved	SPECIAL WARRANTY DEED	10/1983	01496	0735	\$77,800	Improved	<p style="text-align: center;">2003 VALUE SUMMARY</p> <p>Tax Value(without SOH): \$1,026 2003 Tax Bill Amount: \$610 Savings Due To SOH: \$416 2003 Taxable Value: \$31,009 DOES NOT INCLUDE NON-AD VALOREM ASSESSMENTS</p>																																				
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<p>NOTE: Assessed values shown are NOT certified values and therefore are subject to change before being finalized for ad valorem tax purposes. **** If you recently purchased a homesteaded property your next year's property tax will be based on Just/Market value.</p>																																																								

199.00

MARYANNE HORSE
CLERK OF DISTRICT COURT

SEMINOLE COUNTY, FL
RECORDED & VERIFIED

Seminole County Homeownership 1:00

Assistance Program

Second Mortgage Deed

THIS SECOND MORTGAGE DEED is hereby made and entered into the 23RD day of DECEMBER 1999 by and between Gladys DeJesus, a single person, hereinafter referred to as the "Mortgagor" and Seminole County, a political subdivision of the State of Florida, whose address is 1101 East First Street, Sanford, Florida 32771, hereinafter referred to as the "Mortgagee."

3779 1357
SEMINOLE CO. FL
OFFICIAL RECORDS
BOOK PAGE

(Whenever used herein the terms of "Mortgagor" and "Mortgagee" include all parties to this instrument, the heirs, legal representatives and assigns of individuals and the successors and assigns of corporations; and the term "note" include in all the notes herein described if more than one exists.)

WITNESSETH, that for good and valuable consideration, and also in consideration of the aggregate sum named in the Second Mortgage Note of even date herewith (\$3,200.00), hereinafter described, the Mortgagor hereby grants, bargains, sells, aliens, premises, conveys and confirms unto the Mortgagee all the certain land of which the Mortgagor is now seized and in possession situated in Seminole County, Florida, viz.:

SEE EXHIBIT "A" ATTACHED HERETO AND INCORPORATED HEREIN

TO HAVE AND TO HOLD THE SAME, together with the tenements, hereditaments and appurtenances thereto belonging, and the rents, issues and profits thereof, unto the Mortgagee, in fee simple.

JK

AND the Mortgagor covenants with the Mortgagee that the Mortgagor is indefeasibly seized of said land in fee simple; that the Mortgagor has good right and lawful authority to convey said land as aforesaid; that the Mortgagor will make such further assurances to perfect the fee simple title to said land in the Mortgagee as may reasonably be required; that the Mortgagor hereby full warrants the title to said land and will defend the same against the lawful claims of all persons whomsoever; and that said land is free land clear of all encumbrances except:

A valid purchase money First Mortgage approved by Mortgagee.

THIS MORTGAGE IS GIVEN TO SEMINOLE COUNTY AND IS EXEMPT FROM PAYMENT OF INTANGIBLE PERSONAL PROPERTY TAX AND DOCUMENTARY STAMP EXCISE TAX ON DOCUMENTS PURSUANT TO SECTIONS 420.513(1) AND 199.165(1)(b), FLORIDA STATUTES

This instrument was prepared by:
AFTER RECORDING RETURN TO:
S.M.C. HOMEOWNERSHIP
ASSISTANCE PROGRAM -
ATTN: CHERI WRIGHT
220 N. WESTMONTA DR., STE#0974
ALTA MONTE SPRG., FL 32714

1 of 5

Cheri Wright

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ANY DEFAULT in any mortgage note, or lien of record, including, but not limited to the Second Mortgage Note and the First Mortgage approved herein, shall constitute a default under this instrument. The institution of a mortgage or lien foreclosure legal proceeding shall be one basis authorizing the Mortgagee to declare a default. In the event of foreclosure, the Mortgagee reserves the right of first refusal on the land as described in Exhibit "A."

PROVIDED ALWAYS, that said Mortgagor shall pay unto said Mortgagee the certain Second Mortgage Not hereinafter substantially copied or identified, to-wit:

SEE EXHIBIT "B" ATTACHED HERETO AND INCORPORATED HEREIN

"FURTHER, if the First Mortgage holder acquires title to the Property pursuant to a deed in lieu of foreclosure, the lien of this Second Mortgage shall automatically terminate upon the First Mortgage holder's acquisition of title".

AND the Mortgagor shall perform, comply with and abide by each and every of the agreements, stipulations, conditions and covenants therein and of this Second Mortgage, and if not, then this Mortgage and the estate hereby created, shall cease, determine and be null and void.

AND the Mortgagor hereby further covenants and agrees to pay promptly when due the principal and interest and other sums of money provided for in said note and Second Mortgage, or either; to pay all and singular the taxes, assessments, levies, liabilities, obligations, and encumbrances of every nature on said property to permit, commit or suffer no waste, impairment or deterioration of said land or the improvement thereon at any time; to pay all costs, charges, and expenses, including attorney's fees and title searches, reasonably incurred or paid by the Mortgagee because of the failure of the Mortgagor to promptly and fully comply with the agreements, stipulations, conditions and covenants of said note and this Second Mortgage, or either; to perform, comply with and abide by each and every of the agreements, stipulations, conditions and covenants of said note and the Second Mortgage, or either. In the event the Mortgagor fails to pay when due any tax, assessment, insurance premium or other sum of money payable by virtue of said note and this Second Mortgage, or either, the Mortgagee may pay the same, without waiving or affecting the option to foreclose or any other right hereunder, and all such payments shall bear interest from the date thereof at the highest lawful rate then allowed by the laws of State of Florida.

If each and every one of the agreements, stipulations, conditions and covenants of said note and this Second Mortgage, are not fully performed, complied with and abided by, then the entire sum mentioned in said note, and this Second Mortgage, or the entire balance unpaid thereon, shall forthwith or thereafter, at the option of the Mortgagee, become and be due and payable, anything in said note or herein to the contrary notwithstanding. Failure by the Mortgagor to exercise any of the rights or options herein provided shall not constitute a waiver of any rights or options under said note or this Second Mortgage accrued or thereafter accruing.

OFFICIAL RETURN
BOOK
9779 1350
SEMIWAL CO., FL

Provided that, as set forth in the Second Mortgage Note attached hereto as Exhibit "B" no payments shall be required on the Second Mortgage as long as the land remains occupied by the Mortgagor, and said land is not sold, leased, rented or subleased.

Should the land remain owner-occupied and not be rented, leased or subleased for ten (10) years then this Second Mortgage shall be forgiven in full and a release filed in the public records of Seminole County, Florida. Should this aforementioned provision be violated, a default shall be declared, and the entire amount shall be immediately due and payable. THE FULL AMOUNT OF THE SECOND MORTGAGE SHALL BE DUE ON SALE, LEASE, IF THE SALE, LEASE, TRANSFER OR REFINANCING OCCURS IN LESS THAN TEN (10) YEARS. Mortgagor shall repay the loan amount of Three Thousand Two Hundred Dollars and 00/100 (\$3,200.00) to Mortgagee in full, less any available forgiveness as provided in the recapture provisions of the Federal regulations in effect at the time of default.

In the event of a foreclosure or a deed in lieu of foreclosure of the First Mortgage, any provision herein restricting the use of the Property or restricting the Mortgagor's ability to sell the Property shall have no further force or effect on subsequent owners or purchasers of the Property. Any person, including his successors or assigns and excluding the Mortgagor or a related entity or person to the Mortgagor, receiving title to the Property through a foreclosure or deed in lieu of foreclosure of the First Mortgage shall receive title to the Property free and clear from such restrictions. Further, if the First Mortgage holder acquires title to the Property pursuant to a deed in lieu of foreclosure, the lien of his Second Mortgage shall automatically terminate upon the First Mortgage holder's acquisition of title.

This Mortgage shall be subordinate to a valid purchase money First Mortgage on this Land. If any provision of this Second Mortgage Deed shall conflict with any provision of the First Note or First Mortgage, the provision as set forth in said First Note or First mortgage shall govern.

IN WITNESS WHEREOF, the said Mortgagor has here unto signed and sealed these presents the day and year first above written

[Signature]
Print Name: Jose Rodriguez

[Signature]
Print Name: Gladys DeJesus

[Signature]
Print Name: Sharon A. Newcard

Print Name: 510 Orange Dr. #10
Altamonte Spr, FL 32701

Print Name: _____

Print Name: _____

Print Name: _____

Print Name: _____

Official recording -
BOOK PAGE
379 1359
SEMINOLE CO., FL.

STATE OF FLORIDA
COUNTY OF SEMINOLE

I HEREBY CERTIFY that on this 23RD day of DECEMBER, 1999
before me, an officer duly authorized in the State aforesaid and in the County aforesaid
to take acknowledgments, personally appeared GLADYS DEJESUS
and _____ who executed the foregoing instrument and who
acknowledge before me that he/she/they executed the same and are personally known
to me or have produced PHOTO ID as identification and who did
did not take an oath.

WITNESS my hand and official seal in the County and State last aforesaid.



Name:
Notary Public
Serial Number
Commission Expires:

OFFICIAL RECORDS
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3779 1360
SEMINOLE CO., FL

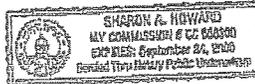


EXHIBIT "A"

LEGAL DESCRIPTION

UNIT NO. 510-10, ROYAL ARMS CONDOMINIUM, A CONDOMINIUM ACCORDING TO THE DECLARATION OF CONDOMINIUM AND EXHIBITS ANNEXED THERETO, RECORDED MAY 27, 1983, IN OFFICIAL RECORDS BOOK 1490, PAGE 1584, PUBLIC RECORDS OF SEMINOLE COUNTY, FLORIDA, AS AMENDED; TOGETHER WITH AN UNDIVIDED INTEREST IN THE COMMON ELEMENTS AND LIMITED COMMON ELEMENTS DECLARED IN SAID DECLARATION OF CONDOMINIUM TO BE AN APPURTENANCE TO THE ABOVE CONDOMINIUM UNIT.

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3779 1361
SEMINOLE CO., FL

Seminole County Homeownership

Assistance Program

EXHIBIT "B" SECOND MORTGAGE NOTE

AMOUNT: \$3,200.00

FOR VALUE RECEIVED, the undersigned (jointly and severally, if more than one) promises to pay Seminole County ("The County"), a political subdivision of the State of Florida, or order, the manner hereinafter specified, the sum of Three Thousand Two Hundred Dollars & 00/100 (\$3,200.00). The said principal shall be payable in lawful money of the United States of America to the County at 1101 East First Street Sanford, Florida 32771, or at such a place as may hereafter be designated by written notice from the holder to the maker hereof. This Note and Mortgage securing same shall be for a period of ten (10) years, beginning on the date of execution of this Note and accompanying Mortgage. Repayment of this Note shall take place in the following manner:

- A. If a default of the First Mortgage occurs, the Second Mortgage Note shall be due and payable in full.
- B. No payment shall be required during the term of this Note, and this debt shall be permanently forgiven ten (10) years after the date of the execution of this Note provided no condition of default has occurred. This provision shall ensure that the subject home and property is not sold, leased, transferred or refinanced and remains owner-occupied for a period of at least ten (10) years after execution of this Note.
- C. If the property is sold, leased, transferred or refinanced prior to ten(10) years after the purchase, the full payment shall be due on sale, lease, transfer or refinancing less any available forgiveness as set forth in the recapture provisions of the Federal Regulations in effect at the time of default.

This Note incorporates, and is incorporated into, the Second Mortgage Deed of even date on the following described property.

SEE EXHIBIT "A" ATTACHED HERETO AND INCORPORATED HEREIN

DEFAULT

The maker of this Note or its successors shall be in default upon occurrence of one or more of the following conditions:

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SEMINOLE CO. FL
OFFICIAL RECORDS
BOOK PAGE

THIS MORTGAGE IS GIVEN TO SEMINOLE COUNTY AND IS EXEMPT FROM PAYMENT OF INTANGIBLE PERSONAL PROPERTY TAX AND DOCUMENTARY STAMP EXCISE TAX ON DOCUMENTS PURSUANT TO SECTIONS 420.513(1) AND 199.185(1)(c), FLORIDA STATUTES

This instrument was prepared by: AFTER RECORDING RETURN TO: S.H.P. HOMEOWNERS ASSISTANCE PROGRAM - ATTN: CHERI WRIGHT 230 N. WESTMONTE DR., STE#1074 ALTAMONTE SPGS, FL 32714 Cheri Wright

- 1. The sale, transfer or refinancing of the subject home and real property, within ten (10) years of execution of this Note, by maker or maker's successors.
2. Leasing or renting of the property within ten (10) years of the date of execution of the Note and Second Mortgage.
3. The destruction or abandonment of the home on the subject property by maker or maker's successors.
4. Failure to pay applicable property taxes on subject property and improvements.
5. Failure to maintain adequate hazard insurance on subject property and improvements.
6. Failure to comply with the terms and conditions of the accompanying Second Mortgage Deed of even date.
7. Failure to comply with the terms and conditions of the First Mortgage securing the property.

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CONSEQUENCE OF DEFAULT

The occurrence of a default as set forth hereinaabove shall cause an acceleration of the remaining unpaid principal balance evidenced herein and secured by an accompanying Second Mortgage of even date, and the entire remaining unpaid balance shall be due in full immediately, less any available forgiveness as provided in the receipture provisions of the Federal regulations in effect at the time of default.

MISCELLANEOUS PROVISIONS

This Second Mortgage shall be subordinate to a First Mortgage. If any provision of this Second Mortgage Note shall conflict with any provision of the First Note or First Mortgage, the provision as set forth in said First Note or First Mortgage shall govern.

This Note is secured by a Mortgage on real estate, or even date herewith, made by the maker in favor of the said holder, and shall be construed and enforced according to the laws of the State of Florida. The terms of said Mortgage are by this reference made a part hereof.

Each person liable hereon whether maker or enforcer, hereby waives presentment, protest, notice of protest and notice of dishonor and agrees to pay all costs, including reasonable attorney's fees, whether suit be brought or not, if, after maturity of this Note or default hereunder, or under said Mortgage, counsel shall be employed to collect this Note or to protect the security of said Mortgage.

Whenever used herein the term "holder", "maker" or "payee" should be construed in the singular or plural as the context may require or admit.

In the event of foreclosure, County reserves the right of first refusal on the property.

IN WITNESS WHEREOF, the said Mortgagor has hereunto signed and sealed these presents the day and year first above written.

[Signature]
Print Name: Witness
C S Stankamp

[Signature]
Print Name: Witness
Susan Sundy

Print Name: _____

Print Name: _____

[Signature]
Print Name: Gladys DeJesus
310 Orange Dr. #10
Altamonte Spr, FL 32709

Print Name: _____

Print Name: _____

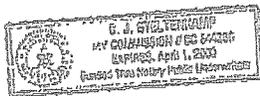
SEMINOLE CO. FL
3779 1364
OFFICIAL RECORDS
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STATE OF FLORIDA
COUNTY OF SEMINOLE

I HEREBY CERTIFY that on this 23rd day of December, 1999 before me, an officer duly authorized in the State aforesaid and in the County aforesaid to take acknowledgments, personally appeared Gladys DeJesus and _____ who executed the foregoing instrument and who acknowledge before me that he/she/they executed the same and are personally known to me or have produced Drivers License as identification and who did/ did not take an oath.

WITNESS my hand and official seal in the County and State last aforesaid.

[Signature]
Name:
Notary Public
Serial Number
Commission Expires:



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SEMINOLE COUNTY HOME PROGRAM HOMEBUYER PROGRAM ASSISTANCE AGREEMENT

Applicant(s): Gladys DeJesus
Property Address: 510 Orange Drive, #10, Altamonte Springs, FL 32714

This Agreement is entered into this 2nd day of December, 1998, by and between Seminole County, a political subdivision of the State of Florida, whose address is 1701 East First Street, Sanford, Florida, 32771 (hereinafter "COUNTY") and Gladys DeJesus, a single person,

(hereinafter "HOMEBUYER").

WITNESSETH:

1. USE OF HOME FUNDS

WHEREAS, the COUNTY has received HOME funds appropriated by the National Affordable Housing Act of 1990, as amended, through the U.S. Department of Housing and Urban Development (hereinafter "HUD"), to be expended in accordance with HOME Investment Partnership Acts (42 U.S.C. 12701 et seq), as amended by the Housing and Community Development Act of 1982 and the Multifamily Property Disposition Reform Act of 1984; and

WHEREAS, the COUNTY has agreed to use HOME funds to assist qualified homebuyers with downpayment, closing costs, and/or interest rate buy-down assistance through its subrecipient organization hereby known as Greater Seminole County Chamber of Commerce and meet the requirements as set forth in 24 CFR Part 92 as amended or waived by HUD.

2. AFFORDABILITY

The property which is the subject of this Agreement shall remain affordable in accordance with COUNTY guidelines for a term as specified in a second mortgage note and deed which shall be in effect until the first of the following events occurs: (1) borrower sells, transfers or disposes of the assisted unit (by, including but not limited to, sale, transfer, bankruptcy or foreclosure); (2) the borrower no longer occupies the unit as his principal residence; or (3) the borrower dies, or if a married couple, the survivor dies.

3. REPAYMENTS

The COUNTY shall provide a Deferred Payment Loan in an amount up to \$9,290.00 at 0% until the first of the following events occurs: (1) borrower sells, transfers or disposes of the assisted unit (by, including but not limited to, sale, transfer, bankruptcy or foreclosure); (2) the borrower no longer occupies the unit as his principal residence; or (3) the borrower dies, or if a married couple, the survivor dies.

4. UNIFORM ADMINISTRATIVE REQUIREMENTS

Not applicable as the HOMEBUYER is not a subrecipient or state recipient.

5. PROJECT REQUIREMENT

The COUNTY and the HOMEBUYER agree to comply with HOME regulations as set forth in 24 CFR Part 92 Subpart F, as follows:

(a) The HOMEBUYER(s) have certified that the property shall be his/her principal residence and that, at the time of application and approval, his/her annual income does not exceed eighty percent (80%) of the median income for the area, as determined by HUD, with adjustments for family size.

(b) The property is located within the geographical area of Seminole County, Florida and has an after rehabilitation or construction appraised value equal to or less than ninety-five percent (95%) (90% when used with SHIP funds) of the median sales price of the area. The COUNTY through Greater Seminole County Chamber of Commerce, has reviewed the household income and property value requirements in accordance with the HOME Program requirements and determined the project eligible for funding.

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SEMINOLE CO., FL. 3779 1365 OFFICIAL RECORDS BOOK PAGE

2. RECORDS AND REPORTS

The COUNTY and HOMEBUYER shall complete all reports and maintain documentation, as applicable in accordance with 24 CFR Part 92 and Florida Statutes for a period of three (3) years from the end of the affordability term.

3. ENFORCEMENT OF THE AGREEMENT

The loan shall be evidenced by a Promissory Note and secured by a Mortgage on the property. Failure by the HOMEBUYER to comply with the terms of this Agreement and the loan documents shall be considered a default and appropriate legal action taken.

4. DURATION OF THE AGREEMENT

This Agreement shall be in effect until the first of the following events occurs: (1) borrower splits, transfers or disposes of the assisted unit (by, including but not limited to, sale, transfer, bankruptcy or foreclosure); (2) the borrower no longer occupies the unit as his principal residence; or (3) the borrower dies, or if a married couple, the survivor dies, or for a period of ten (10) years.

5. OTHER PROVISIONS

Neither party hereto shall discriminate against any person or group of persons on account of race, sex, creed, color or national origin in the performance of this Agreement.

Nothing contained in this Agreement, or any act of the COUNTY or the HOMEBUYER shall be deemed or construed by any of the parties hereto, or third persons to create any relationship of third party beneficiary, principal or agent, limited or general partnership, joint venture or any association or relationship involving the COUNTY.

WITNESS:

Marjorie Montgomerie

WITNESSES AS TO HOMEBUYER(S):

John Smith
J. Lee B. Stephens

J. Kevin Bruce
County Manager

Date: 12-16-99

HOMEBUYER
Gladius De Jesus

Date: 12/16/99

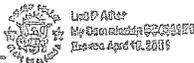
NOTARY AS TO HOMEBUYER(S):

SEMINOLE COUNTY, FLORIDA

STATE OF FLORIDA)
COUNTY OF Seminole)

The foregoing instrument was acknowledged before me this 2nd day of December, 1999
by Gladius De Jesus, who is personally known to me or who has produced
FL Driver License identification.

Lisa P. Archer



Print Name Lisa P. Archer

Notary Public in and for the County and State Aforesaid.

My commission expires: _____

Printed Name

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Document Prepared By
and Return To:
Home Ownership Assistance Program
of The Greater Seminole County
Clerk of Court
400 South Highway 1702
Gainesville, FL 32607

12897

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3779 1367
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