

**SEMINOLE COUNTY GOVERNMENT  
AGENDA MEMORANDUM**

**SUBJECT:** Satisfactions Of Second Mortgage

**DEPARTMENT:** Community Services **DIVISION:** Community Assistance

**AUTHORIZED BY:** David Medley, Ph.D. **CONTACT:** David Medley, Ph.D. **EXT.** 7384  
Acting Director Div. Manager

|                                      |   |  |   |  |
|--------------------------------------|---|--|---|--|
| <b>Agenda Date</b> <u>10/10/2006</u> | <b>Regular</b> <input type="checkbox"/>               | <b>Consent</b> <input checked="" type="checkbox"/> | <b>Work Session</b> <input type="checkbox"/>          | <b>Briefing</b> <input type="checkbox"/> |
|                                      | <b>Public Hearing – 1:30</b> <input type="checkbox"/> |  | <b>Public Hearing – 7:00</b> <input type="checkbox"/> |  |

**MOTION/RECOMMENDATION:**

Approve and authorize the Chairman to execute the attached Satisfactions of Second Mortgage for households assisted under the SHIP Home Ownership Assistance Program and the Emergency Repair Housing Program.

County-Wide

**BACKGROUND:**

The following clients received either Down Payment Assistance to purchase a home in Seminole County or Emergency Repair Assistance to rehabilitate their home in Seminole County.

These clients have met and satisfied all County SHIP Policies and Affordability Periods or, Federal and HUD Regulations and are now requesting a Satisfaction of their Second Mortgages. As such, staff is requesting Board approval and execution of the attached Satisfactions on the properties to remove the satisfied liens.

The clients listed below have satisfied the current affordability period residency requirements, thus qualifying for their loans to be forgiven (\$13,000.00):

| <u>Name</u>                                | <u>Parcel I.D. Number</u> |
|--|---------------------------|
| Kenneth E. Campbell and Idella L. Campbell | 31-19-31-505-0000-1450    |
| Mozelle Neal                               | 12-21-29-5BD-1400-0150    |

Total Forgiven \$13,000.00

|                           |
|---------------------------|
| <b>Reviewed by:</b>       |
| <b>Co Atty:</b>           |
| <b>DFS:</b>               |
| <b>Other:</b>             |
| <b>DCM:</b>               |
| <b>CM:</b>                |
| <b>File No. ccscacd01</b> |

The following clients refinanced or sold their homes within the affordability period and repaid their mortgages, resulting in \$88,125.00 being returned to the Affordable Housing Trust Fund:

| <u>Name</u>  | <u>Parcel I.D. Number</u>            |
|--|--------------------------------------|
| Tewana Chilsom a/k/a Tewana L. Chisholm<br>and London Campbell | 32-19-31-514-0000-0330               |
| Juan G. Garcia and Maria V. Garcia                             | 01-20-30-504-2800-0120               |
| Livia Abigail Hernandez  | 14-20-30-509-0000-1004               |
| Edward J. Reese  | 34-20-30-5EN-0220-0040               |
| Lewis Ruffin and Teresa Ruffin                                 | 35-19-30-522-0E00-0060               |
| Marrien E. Walker  | 36-19-30-548-0000-0070               |
|  | <u>Total Reimbursed \$ 88,125.00</u> |

Attachments: Satisfactions of Second Mortgage

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 SEMINOLE COUNTY EMERGENCY REPAIR  
HOUSING PROGRAM GRANT AGREEMENT MEMORANDUM OF AGREEMENT**

**Know All Persons By These Presents:**

**WHEREAS**, that certain Seminole County Emergency Repair Housing Program Grant Agreement (the "Agreement") dated May 24, 2001 in the amount of TEN THOUSAND AND NO/100 DOLLARS (\$10,000.00) and that certain Memorandum of Agreement (the "Memorandum of Agreement") dated May 24, 2001 and recorded in Official Records Book 4085, Page 1793, Public Records of Seminole County, Florida, encumbered the property located at 105 Spring Street, Altamonte Springs, Florida 32701, the legal description and parcel identification for which are as follows:

LOT 15, BLOCK 14, SANLANDO, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 3, PAGE 66 OF THE PUBLIC RECORDS OF SEMINOLE COUNTY, FLORIDA

Parcel Identification Number: 12-21-29-5BD-1400-0150

(the "Property,") was made by **Mozelle Neal**, the "Owner" of the Property, for the benefit of Seminole County, 1101 East First Street, Sanford, Florida 32771; and

**WHEREAS**, said Agreement and Memorandum of 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 five (5) years from the date of the Agreement and Memorandum of Agreement; and

**WHEREAS**, Seminole County did not transfer, assign, pledge or otherwise encumber any interest it obtained pursuant to the Agreement and Memorandum of Agreement

**WHEREAS**, the Owner did maintain the Property as her residence for at least five (5) years from the date of the Agreement and Memorandum

of Agreement thus qualifying for forgiveness of same under current SHIP regulations and Local Housing Assistance Plan policies; and

**WHEREAS**, the Owner's Attorney-in-fact/Agent has requested that Seminole County release the Property from the lien and operation of the Agreement and Memorandum of Agreement,

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

The Property, the Owner, her heirs and assigns are forever freed, exonerated, discharged, and released of and from the lien of the Agreement and Memorandum of 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 \_\_\_\_\_, 20\_\_\_.

BOARD OF COUNTY COMMISSIONERS  
SEMINOLE COUNTY, FLORIDA

ATTEST:

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

By: \_\_\_\_\_  
CARLTON HENLEY, 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  
AS/lpk  
9/5/06

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 downpayment assistance SHIP Mortgage (the "Mortgage") dated May 31, 1994, and recorded in Official Records Book 2779, Pages 1291 through and including 1294, 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 31, 1994, and recorded in the Official Records Book 2779, Pages 1295 through and including 1297, Public Records of Seminole County, Florida, which encumbered the property located at 1428 Mara Court, Sanford, Florida 32771, the legal description and parcel identification for which are as follows:

LOT 145, 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: 31-19-31-505-0000-1450

(the "Property,") were made by **Kenneth E. Campbell and Idella L. Campbell**, 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 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 ten (10) years from the date of the Mortgage and the Note thus qualifying for forgiveness of the Mortgage and the Note under current SHIP regulations and Local Housing Assistance Plan 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 \_\_\_\_\_, 20\_\_\_\_.

ATTEST: BOARD OF COUNTY COMMISSIONERS  
SEMINOLE COUNTY, FLORIDA

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

By: \_\_\_\_\_  
CARLTON HENLEY, 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  
AS/lpk  
8/31/06

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 downpayment assistance SHIP Mortgage (the "Mortgage") dated February 12, 2001 and recorded in Official Records Book 04201, Pages 1896 through and including 1900, Public Records of Seminole County, Florida, and a SHIP Mortgage Deferred Payment Promissory Note in the amount of TWENTY-FIVE THOUSAND AND NO/100 DOLLARS (\$25,000.00) (the "Note"), dated February 12, 2001 and recorded in the Official Records Book 04201, Pages 1901 through and including 1903, Public Records of Seminole County, Florida, which encumbered the property located at 2529 Daffadil Terrace, Sanford, Florida 32771, the legal description and parcel identification for which are as follows:

LOT 33, PALM POINT, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 50, PAGES 69, 70 AND 71 OF THE PUBLIC RECORDS OF SEMINOLE COUNTY, FLORIDA

Parcel Identification Number: 32-19-31-514-0000-0330

(the "Property,") were made by **Tewana Chisholm a/k/a Tewana L. Chisholm and London Campbell**, 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 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 sum of TWENTY-FIVE THOUSAND AND NO/100 DOLLARS (\$25,000.00), the receipt of which is hereby acknowledged, paid to Seminole County on or about August 21, 2006, 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 \_\_\_\_\_, 20\_\_.

ATTEST:

BOARD OF COUNTY COMMISSIONERS  
SEMINOLE COUNTY, FLORIDA

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

By: \_\_\_\_\_  
CARLTON HENLEY, 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  
AS/lpk  
8/29/06

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 downpayment assistance SHIP Mortgage (the "Mortgage") dated December 9, 1994 and recorded in Official Records Book 2858, Pages 1255 through and including 1259, 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 December 9, 1994 and recorded in the Official Records Book 2858, Page 1260, Public Records of Seminole County, Florida, which encumbered the property located at 2548 El Capitan Drive, Sanford, Florida 32771, the legal description and parcel identification for which are as follows:

LOT 12, BLOCK 28, DREAMWOLD, ACCORDING TO THE PLAT THEREOF  
AS RECORDED IN PLAT BOOK 4, PAGE 99 OF THE PUBLIC RECORDS OF  
SEMINOLE COUNTY, FLORIDA

Parcel Identification Number: 01-20-30-504-2800-0120

(the "Property,") were made by **Juan G. Garcia and Maria V. Garcia**, 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 have refinanced the Property within the thirty (30) 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 sum of THREE THOUSAND AND NO/100 DOLLARS (\$3,000.00), the receipt of which is hereby acknowledged, paid to Seminole County on or about August 29, 2006, 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 \_\_\_\_\_, 20\_\_.

BOARD OF COUNTY COMMISSIONERS  
SEMINOLE COUNTY, FLORIDA

ATTEST:

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

By: \_\_\_\_\_  
CARLTON HENLEY, 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  
AS/lpk  
9/5/06

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 downpayment assistance SHIP Mortgage (the "Mortgage") dated October 31, 2003 and recorded in Official Records Book 05096, Pages 1078 through and including 1081, Public Records of Seminole County, Florida, and a SHIP Mortgage Deferred Payment Promissory Note in the amount of TWENTY-FIVE THOUSAND AND NO/100 DOLLARS (\$25,000.00) (the "Note"), dated October 31, 2003 and recorded in the Official Records Book 05096, Pages 1082 through and including 1084, Public Records of Seminole County, Florida, which encumbered the property located at 1004 Northlake Drive, Sanford, Florida 32773, the legal description and parcel identification for which are as follows:

UNIT 1004 NORTHLAKE VILLAGE CONDOMINIUM 1, ACCORDING TO THE DECLARATION OF CONDOMINIUM RECORDED IN OFFICIAL RECORDS BOOK 1621, PAGES 376 THROUGH 478, INCLUSIVE, AND ANY AMENDMENTS THERETO, OF THE PUBLIC RECORDS OF SEMINOLE COUNTY, FLORIDA, TOGETHER WITH AN UNDIVIDED INTREST IN AND TO THE COMMON ELEMENTS APPURTENANT TO SAID UNIT

and also sometimes described as:

UNIT 1004 NORTHLAKE VILLAGE CONDOMINIUM 1, AS RECORDED IN PLAT BOOK 31, PAGES 98-101 OF THE PUBLIC RECORDS OF SEMINOLE COUNTY, FLORIDA

Parcel Identification Number: 14-20-30-509-0000-1004

(the "Property,") were made by **Livia Abigail Hernandez**, 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 sold 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 TWENTY-FIVE THOUSAND AND NO/100 DOLLARS (\$25,000.00), the receipt of which is hereby acknowledged, paid to Seminole County on or about November 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 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 \_\_\_\_\_, 20\_\_.

ATTEST: BOARD OF COUNTY COMMISSIONERS  
SEMINOLE COUNTY, FLORIDA

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

By: \_\_\_\_\_  
CARLTON HENLEY, 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  
AS/lpk  
9/6/06

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 downpayment assistance SHIP Mortgage (the "Mortgage") dated February 14, 2003 and recorded in Official Records Book 04719, Pages 0156 through and including 0160, Public Records of Seminole County, Florida, and a SHIP Mortgage Deferred Payment Promissory Note in the amount of TWENTY-FIVE THOUSAND AND NO/100 DOLLARS (\$25,000.00) (the "Note"), dated February 14, 2003 and recorded in the Official Records Book 04719, Pages 0161 through and including 0162, Public Records of Seminole County, Florida, which encumbered the property located at 220 Moree Loop, Apt. 4, Winter Springs, Florida 32708, the legal description and parcel identification for which are as follows:

CONDOMINIUM UNIT 4, BUILDING 220, BAYTREE VILLAGE, TOGETHER WITH AN UNDIVIDED INTEREST IN THE COMMON ELEMENTS, ACCORDING TO THE DECLARATION OF CONDOMINIUM THEREOF RECORDED IN OFFICIAL RECORDS BOOK 1163, PAGE 1539, AS AMENDED FROM TIME TO TIME, OF THE PUBLIC RECORDS OF SEMINOLE COUNTY, FLORIDA

Parcel Identification Number: 34-20-30-5EN-0220-0040

(the "Property,") were made by **Edward J. Reese**, 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 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 TWENTY-FIVE THOUSAND AND NO/100 DOLLARS (\$25,000.00), the receipt of which is hereby acknowledged, paid to Seminole County on or about September 1, 2006, 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 \_\_\_\_\_, 20\_\_.

ATTEST:

BOARD OF COUNTY COMMISSIONERS  
SEMINOLE COUNTY, FLORIDA

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

By: \_\_\_\_\_  
CARLTON HENLEY, 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  
AS/lpk  
9/6/06

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 downpayment assistance SHIP Mortgage (the "Mortgage") dated February 20, 1998 and recorded in Official Records Book 3379, Pages 0474 through and including 0478, Public Records of Seminole County, Florida, and a SHIP Mortgage Deferred Payment Promissory Note in the amount of SIX THOUSAND SIX HUNDRED TWENTY-FIVE AND NO/100 DOLLARS (\$6,625.00) (the "Note"), dated February 20, 1998 and recorded in the Official Records Book 3379, Pages 0479 through and including 0481, Public Records of Seminole County, Florida, and that certain Seminole County Home Program Assistance Agreement dated February 4, 1998, recorded in Official Records Book 3379, Pages 0482 through and including 0484, Public Records of Seminole County, Florida (the "Agreement") all of which encumbered the property located at 206 Hays Drive, Sanford, Florida 32771, the legal description and parcel identification for which are as follows:

LOT 6, BLOCK E, COUNTRY CLUB MANOR UNIT 3, ACCORDING TO  
THE PLAT THEREOF AS RECORDED IN PLAT BOOK 12, PAGES 75  
AND 76 OF THE PUBLIC RECORDS OF SEMINOLE COUNTY, FLORIDA

Parcel Identification Number: 35-19-30-522-0E00-0060

(the "Property,") were made by **Lewis Ruffin and Teresa Ruffin**, 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, the Note and Agreement; 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, Note and Agreement; and

**WHEREAS**, the Owners have 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 SIX THOUSAND SIX HUNDRED TWENTY-FIVE AND NO/100 DOLLARS (\$6,625.00), the receipt of which is hereby acknowledged, paid to Seminole County on or about August 23, 2006 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 Owners, their 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 \_\_\_\_\_, 20\_\_\_\_.

ATTEST: BOARD OF COUNTY COMMISSIONERS  
SEMINOLE COUNTY, FLORIDA

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

By: \_\_\_\_\_  
CARLTON HENLEY, 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  
AS/lpk  
8/29/06

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 18, 1997 and recorded in Official Records Book 3344, Pages 1959 through and including 1962A, 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 December 18, 1997 and recorded in the Official Records Book 3344, Pages 1963 through and including 1965, Public Records of Seminole County, Florida and that certain Seminole County Home Program Assistance Agreement dated August 6, 1997, recorded in Official Records Book 3344, Pages 1966 through and including 1968, Public Records of Seminole County, Florida (the "Agreement") all of which encumbered the property located at 2407 S. Chase Avenue, Sanford, Florida 32771, the legal description and parcel identification for which are as follows:

LOT 7, BLOCK 7, DREAMWOLD, THIRD SECTION, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 52, PAGE 84 OF THE PUBLIC RECORDS OF SEMINOLE COUNTY, FLORIDA, THE SAME BEING A REPLAT OF A PORTION OF DREAMWOLD, 3<sup>RD</sup> SECTION, PLAT BOOK 4, PAGE 70 OF THE RECORDS OF SEMINOLE COUNTY, FLORIDA

Parcel Identification Number: 36-19-30-548-0000-0070

(the "Property,") were made by **Marrien E. Walker**, 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, Note and Agreement; 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's personal representative has paid to Seminole County the amounts due and owing under the Mortgage, Note and Agreement and requested that Seminole County release the Property from the lien and operation of the Mortgage, Note and Agreement and the restrictive covenants therein;

NOW THEREFORE, in consideration of the foregoing recitals and payment of the sum of THREE THOUSAND FIVE HUNDRED AND NO/100 DOLLARS (\$3,500.00), the receipt of which is hereby acknowledged, paid to Seminole County on or about August 29, 2006, pursuant to the terms of the Mortgage, Note and Agreement, Seminole County does hereby acknowledge full 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 \_\_\_\_\_, 20\_\_.

ATTEST:

BOARD OF COUNTY COMMISSIONERS  
SEMINOLE COUNTY, FLORIDA

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

By: \_\_\_\_\_  
CARLTON HENLEY, 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  
AS/lpk  
9/5/06 rev. 9/14/06