

This Document Prepared By:
Helen R. Sorhaindo
Housing and Neighborhood Development
Housing Development Section
Drawer HS04, Post Office Box 9005
Bartow, Florida 33831-9005

MODIFICATION OF STATE HOUSING INITIATIVES PROGRAM (SHIP) HOUSING REHABILITATION/RECONSTRUCTION DEFERRED MORTGAGE and SECURITY AGREEMENT

This Modification of SHIP Housing Rehabilitation/Reconstruction Deferred Mortgage and Security Agreement ("Modification") made this ____ day of _____, 2024 between Betty Gene Miller, a single woman and Cornetha Miller, a single woman, individually and collectively the ("Owner(s)") whose post office address is 2528 Palm Drive NE, Winter Haven, FL 33881 and Polk County ("County") amends that certain Mortgage and Security Agreement ("Mortgage"), recorded in Book 13008 Pages 1606 through 1610 in the Official Records of Polk County, Florida and covering the real property ("Property") specifically described as follows:

Lot 6, CONINE HEIGHTS Subdivision, Winter Haven, Florida, as shown by Map or Plat thereof recorded in the Office of the Clerk or the Circuit Court in and for Polk County, Florida, in Plat Book 40 Page 37.

WHEREAS, the County agrees to increase the credit line, on the terms and conditions set forth herein;

NOW, THEREFORE, in consideration of the mutual promises and agreements exchanged, the parties hereto agree to modify the Mortgage as follows:

The Modification increases the Mortgage by \$35,000.00 for a total amount of \$202,550.00.

The SHIP Rehabilitation/Reconstruction Deferred Mortgage and Security Agreement Mortgage Note ("Note") and SHIP Rehabilitation/Reconstruction Loan Agreement are hereby amended to provide for an increase in the credit limit in the amount of \$35,000.00.

Except as expressly modified above, the terms of the original Mortgage shall remain unchanged and in full force and effect and are legally valid, binding and enforceable in accordance with their respective terms.

Nothing in this Modification shall be understood or construed to be a satisfaction or release in whole or in part of the Note or other credit agreement secured by the Mortgage. It is the intention of the County to retain as liable all parties to the

Mortgage and all parties to the Modification, unless a party is expressly released by the County in writing.

If it is determined that any other person or entity other than the County shall have a lien, encumbrance, or claim of any type which has a legal priority over any term of this Modification, the original terms of the Note and Mortgage shall be severable from this Modification and separately enforceable from the terms thereof as modified hereby in accordance with their original terms, and the County shall maintain all legal or equitable priorities which were in existence before the date of execution of this Modification. It is understood by and is the intention of the parties hereto that any legal or equitable priorities of the County over any party which were in existence before the date of execution of this Modification shall remain in effect after the execution of this Modification.

[SIGNATURES ON NEXT PAGE]

The parties acknowledge having read all the provisions of this Modification and agrees to its terms.

Attest:

Owner(s):

Witness

Betty Gene Miller

Print Name of Witness

Witness Address:

Housing & Neighborhood Development
1290 Golfview Avenue
P.O. Box 9005-Drawer HS04
Bartow, FL 33830

Witness

Cornetha Miller

Print Name of Witness

Witness Address:

Housing & Neighborhood Development
1290 Golfview Avenue
P.O. Box 9005-Drawer HS04
Bartow, FL 33830

[NOTARY ON NEXT PAGE]

**STATE OF FLORIDA
COUNTY OF POLK**

The foregoing instrument was acknowledged before me by means of physical presence or online notarization, this ____ day of _____, _____ by Betty Gene Miller, who is personally known to me or has produced _____ as identification.

(AFFIX NOTARY SEAL)

Notary Public
Print Name _____

My Commission Expires: _____

**STATE OF FLORIDA
COUNTY OF POLK**

The foregoing instrument was acknowledged before me by means of physical presence or online notarization, this ____ day of _____, _____ by Cornetha Miller, who is personally known to me or has produced _____ as identification.

(AFFIX NOTARY SEAL)

Notary Public
Print Name _____

My Commission Expires: _____