

SHIP
Estimated Project Costs
Rehabilitation/Replacement
15384.340554028.5334420

Homeowner:	Vera Jane Hurlbut	Case No. RC24-SHIP-012
	1861 4th Street SE	
	Winter Haven, FL 33880	

Modification No. 1			
Bid Amount	86,124.50	\$	86,124.50
Modification No. 1	11,335.00	\$	11,335.00
0% Payback Mortgage			
Deferred Mortgage	86,124.50	11,335.00	\$ 97,459.50

Soft Costs (SHIP GRANT)

Service Delivery	2,198.74	-	\$	2,198.74
Appraisal	-	-	\$	-
Survey	-	-	\$	-
Blue Prints	-	-	\$	-
Septic Tank Pumpout	-	-	\$	-
Soil Test	-	-	\$	-
Septic Tank Permit	-	-	\$	-
Temp. Relocation	2,150.00	-	\$	2,150.00
Insurance	1,000.00	-	\$	1,000.00
NOC Filing Fee	13.00	-	\$	13.00
Mortgage Doc. Fee	302.00	40.00	\$	342.00
Mortgage Recording Fee	70.00	27.00	\$	97.00
Total	5,733.74	67.00	\$	5,800.74

TOTAL PROJECT COSTS	\$ 103,260.24
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Polk Deferred Mortgage & Security Agreement	\$ 86,124.50
Modification No. 1	\$ 11,335.00
Grant Agreement	\$ 5,800.74
TOTAL	\$ 103,260.24

HOUSING REHABILITATION CHANGE ORDER

☐ OOR MINOR ☒ MAJOR ☐ REPLACEMENT ☐ DISASTER FUNDS ☐ EMERGENCY REPAIR

DATE: 6/27/2025 CASE NO.: RC24-SHIP-012 MRQ #: _____

OWNER: Vera Jane Hurlbut

ADDRESS: 1861 4th Street. Winter Haven, FL 33880

ORIGINAL BOCC APPROVAL DATE: 2/26/2025

DESCRIPTION AND COST OF CHANGES

ADDITIONAL SCOPE: Electrical change out. Re-wire circuits. Carpet debris removal, drywall and plaster repair and paint.

TOTAL INCREASE: \$ 11,335.00

REDUCTION OF SCOPE:

TOTAL DECREASE: \$ _____

ORIGINAL CONTRACT: \$ 86,124.50

CHANGE ORDER # 1: \$ _____

CHANGE ORDER # 2: \$ _____

CHANGE ORDER # 3: \$ _____

CHANGE ORDER # 4: \$ _____

NUMBER OF DAYS ADDED TO CONTRACT DUE TO CHANGE ORDER: 15

NEW LOAN AMOUNT: \$ 97,459.50

I, Vera Jane Hurlbut understand and acknowledge that this change order will result in a modification of the lien on my property. I also understand that I will be required to sign the additional documents regarding this change order. I will be notified by a PC HND Housing Tech when those documents are fully prepared, to come into the office and sign.

HOMEOWNER

DATE

HOMEOWNER

DATE

NOTE: THIS CHANGE ORDER BECOMES PART OF, AND IN CONFORMANCE WITH EXISTING CONTRACT. ABOVE ADDITIONAL WORK TO BE PERFORMED UNDER SAME CONDITIONS AS SPECIFIED IN ORIGINAL CONTRACT UNLESS OTHERWISE STIPULATED. WE AGREE TO FURNISH LABOR AND MATERIAL - COMPLETE IN ACCORDANCE WITH ABOVE SPECIFICATION, AT ABOVE STATED PRICE AND ATTACHED ESTIMATE.

CONTRACTOR

DATE

APPROVAL SECTION

REHABILITATION SPECIALIST

DATE

HND FINANCE

DATE

REHAB MANAGER

DATE

HND MANAGER

DATE



Williams Construction

Blake Nicholson

863-294-2808

blake@williamsconstructionfl.com

CGC 1517268

CCC 1331082

CMC 1250264

08/21/2025

HURLBUT

1861 4th st. SE

Winter Haven, FL

We met at 1861 4th street SE needing proposal for additional work.

Plaster repair under windows in both bedrooms and living room. Once repair is complete paint wall that repair was done.

\$2210.00

Debris removal. All carpet that was removed by owner and remove all tack strips.

\$1200.00

Remove header in hallway closet and jam on left side. Repair drywall on ceiling and paint.

\$950.00

Total \$4360.00

6/27/25, 1:59 PM

Invoice Print



4100 Spirit Lake Rd, Winter Haven, FL 33880-4978

Phone: 18632942808

Bill to:

Vera Hurlbut
1861 4th street SE
Winter Haven, FL 33881

Invoice ID: remodel-0001

Amount due: \$6,975.00

HND- HURLBUT 1861 4th st. SE WH: Electrical Change order

Items	Description	Qty/Unit	Price
Electrical change out ELECTRICAL	1861 4th street SE Winter Haven, FL 33880 RC24-SHIP-012-Vera Hurlbut Electrical change order	1.00	\$6,975.00
Totals:			\$6,975.00

This Document Prepared By:
Helen R. Sorhaindo
Housing and Neighborhood Development
Housing Development Section
P.O. Box 9005, Drawer HS04
Bartow, FL 33831-9005

STATE HOUSING INITIATIVES PARTNERSHIP (SHIP) REHABILITATION/REPLACEMENT DEFERRED MORTGAGE AND SECURITY AGREEMENT

This Mortgage and Security Agreement ("Mortgage") is given this _____ day of _____, _____. The Mortgagor(s) Vera Jane Hurlbut, an unmarried widow, whose mailing address is 1861 4th Street SE, Winter Haven, FL 33880, the ("Owner(s)"), agrees to give the Mortgage to Polk County, a political subdivision of the State of Florida ("Lender"). Owner(s) owes the Lender the principle sum of Eighty-Six Thousand One Hundred Twenty-Four and 50/100 Dollars (\$86,124.50). This debt is evidenced by Owner's Mortgage Note ("Note") dated the same date as this Mortgage which provides for the debt of this Mortgage.

I. DUTIES AND OBLIGATIONS

1. Owner(s), in order to secure the performance of the Owner(s) of all agreements and conditions in the Note, this Mortgage, and any other loan agreement or instruments securing the Note does hereby mortgage, pledge, assign and grant a security interest to Lender in the following described property (hereinafter referred to as "Property"), situated at 1861 4th Street SE, Winter Haven, FL 33880, and more particularly described as:

Legal Description:

Lot 5 of LAKE LULU TERRACE, as shown by map or plat thereof recorded in the office of the Clerk of the Circuit Court in and for Polk County, Florida, in Plat Book 43, Page 31.

- A. All improvements now or hereafter erected on the Property; and
- B. All easements, rights, appurtenances, rents, royalties, mineral, oil and gas rights and profits, water rights and improvements, structures, and fixtures attached to the Property, now and hereafter; and
- C. All rents, issues, profits, revenue, income, condemnation awards, insurance proceeds and other benefits from the property described above; provided, however, that permission is hereby given to Owner so long as no default has

occurred hereunder, to collect, receive and use such benefits from the property as they become due and payable.

2. Owner(s) warrants that Owner is indefeasibly seized of the Property in fee simple, and that the Owner has lawful authority to convey, mortgage, and encumber the Property. Owner warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.
3. Owner(s) agree that Owner(s), his heirs, and legal representatives shall;
 - A. perform and comply with, and abide by all stipulations, agreements, conditions and covenants of this Mortgage and the Note, and
 - B. shall duly pay all taxes and all insurance premiums reasonable required, and
 - C. keep the buildings on the premises in good repair and preservation, and
 - D. pay all costs and expenses including reasonable attorney's fees that Lender may incur in collecting money secured by this Mortgage, and also enforcing this Mortgage by suit or otherwise, and
 - E. fulfill all Owner's obligations under any home rehabilitation, improvement, repair or other loan agreement which Owner enters into with Lender.

II. EVENTS OF DEFAULT

1. Any one of the following shall constitute an event of default:
 - A. Owner(s) fails to repair or replace any buildings or improvements damaged by fire or other casualty to the satisfaction of the Lender, or
 - B. Owner(s) fails to maintain the Property in conformance with all local building, zoning and other applicable ordinances or codes, or
 - C. the Property is sold or otherwise transferred without Lender's written approval, or
 - D. if the dwelling ceases to be the full-time residence of the Owner while the Mortgage remains a lien thereon without Lender's written approval, or
 - E. Owner refinances the property without prior consent from the Lender, or
 - F. Owner(s) violates any other terms, covenants, provisions, or conditions of this Mortgage, the Note, other loan agreements or instruments securing the Note, or the Homeowner Assistance Agreement.

2. Acceleration; Remedies. If an event of default shall have occurred, the Lender, at the Lender's option, may declare the outstanding principal amount of the Note and all other sums secured hereby, to be due and payable immediately. Upon such declaration, such principal and other sums shall immediately be due and payable without demand or notice and said principal sum shall bear interest from the date of default until paid at a rate not to exceed three percent (3%) per annum.

The County, at its option, may prepare an alternative promissory note ("Alternative Note") requiring monthly payments of principal and interest. All payments on the Alternative Note shall be applied first to the interest due on the Note, and the remaining balance shall be applied to late charge, if any.

The Owner has the right to reject the Alternative Note by paying the principal amount of the Note within thirty (30) days of default. Failure of the Owner to pay the principal amount of the Note or execute an Alternative Note within thirty (30) days of default of the deferment will constitute failure on the part of the Owner. Such failure will be subject to suit by the County to recover the Note.

Furthermore, the Owner agrees that the Lender may proceed by suit or suits at law or in equity or by any other appropriate proceeding or remedy to; (a) enforce payment of the Note or the performance of any term hereof or any other right; (b) foreclose this Mortgage and to sell, as an entirety or in separate lots or parcels, the Property under the judgment or decree of a court or courts of competent jurisdiction; and (c) pursue any other remedy available to it.

No right, power or remedy conferred upon or reserved to Lender by the Note, this Mortgage or any other instrument securing the Note, is exclusive of any other right, power of remedy, but each and every such right, power and remedy shall be cumulative and concurrent and shall be in addition to any other right, power and remedy given hereunder on under the Note or any other instrument security the Note, now or hereafter existing at law, in equity or by statute.

III. GENERAL PROVISIONS

1. No Waiver. No delay or omission of Lender to exercise any right or remedy accruing upon any event of default shall exhaust or impair any such right, power or remedy or shall be construed to waive any event of default or to constitute acquiescence therein.
2. Governing Law. This Mortgage and all disputes as to the subject matter of this Mortgage between Owner(s) and Lender shall be governed by the laws of Florida.
3. Venue. All disputes involving the subject matter of this Mortgage shall be brought in a competent court in Polk County, Florida.
4. Modification of Agreement. All modification to this Mortgage must be in writing and signed by both Owner(s) and Lender.

5. Separation of Inappropriate Provisions. If any provision of this Mortgage shall be deemed inappropriate by a court, the inappropriate provision shall be severed, and the rest of this Mortgage shall remain enforceable between Owner(s) and Lender.
6. Successors and Assigns Bound. This mortgage shall be binding on the parties, their assigns, successors, representatives or administrators. In the event that a sole Owner should die, or upon the death of the survivor of Joint Owners, the obligations created herein shall be binding upon the Estate, personal representative, heirs, or devisee of the deceased Owner.

[Signatures on next page]

IN WITNESS WHEREOF, the parties hereto have caused this contract to be executed by the undersigned as duly authorized.

Attest:

Owner(s):

Witness

Vera Jane Hurlbut

Print Name of Witness

Witness Address:

1290 Golfview Avenue

P.O. Box 9005 Drawer HS04

Bartow, FL 33831-9005

**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 Vera Jane Hurlbut, who ☐ is personally known to me or ☐ has produced _____ as identification.

(AFFIX NOTARY SEAL)

Notary Public

Print Name _____

My Commission Expires: _____