SHIP

Estimated Project Costs

Rehabilitation/Replacement 15384.340554028.5334420

Homeowner:	Christopher Large				Case No.	RC25-SHIP-016
	Ashley Large		•:			
	2800 Minute Maid Ran	np Rd. #1	•			
	Davenport, FL 33837					
Bid Amount	\$	198,380.00			\$	198,380.00
HO Contribution						
0% Payback Mortgage						
Deferred Mortgage	\$	198,380.00			\$	198,380.00
Soft Costs (Replacement S	SHIP GRANT)					
Service Delivery	\$	5,156.40			\$	5,156.40
Appraisal	\$	400.00			\$	400.00
Survey	۲	400.00			¢	400.00
Blue Prints	\$	450.00			\$ \$ \$ \$	450.00
Soil Test	\$	160.00			¢	160.00
Septic Tank Pumpout	\$	650.00			¢ ,	650.00
Septic Tank Permit	\$	180.00			\$ \$	180.00
Temp. Relocation	\$	3,825.00			\$	3,825.00
NOC Filing Fee	\$	13.00			\$	13.00
Mortgage Doc. Fee	\$	695.00			ې د	695.00
Mortgage Recording Fee	\$	87.00			\$ \$	87.00
Add'l Recording Fees	\$	67.00			\$	87.00
Total	\$	11,616.40	-	_	\$	11,616.40
			-			
TOTAL PROJECT COSTS					\$	209,996.40
******	*******	*****	*****	*****	*****	*****
Polk Deferred Mortgage 8	Security Agreement		\$	198,380.00		
0% Payback Mortgage	- Joseph A Procession		\$	-		
Grant Agreement			\$	11,616.40		
TOTAL			\$	209,996.40		
17 10			-			

Prepared By: Jacqueline Goodin 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,
20 The Mortgagor(s) Christopher Large and Ashley Large, husband and wife whose post
office address is: 2800 Minute Maid Ramp Rd #1, Davenport, FL 33837 ("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 One Hundred Ninety-Eight Thousand Three Hundred Eighty and
No/100 Dollars (\$198,380.00). 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

 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 <u>2800 Minute</u> Maid Ramp Rd #1, Davenport, FL 33837, and more particularly described as:

Legal Description: Lot A BROOKS SUBDIVISION II, unrecorded described as: Beginning at the Southeast corner of the NW ¼ of Section 19, Township 26 South, Range 27 East, Polk County, Florida: run North 00° 25′ 45″ East 15.00 feet; thence run West 15.00 feet to the Point of Beginning; thence run South 89° 51′ 56″ West 367.00 feet; run North 00° 25′ 45″ East 109.79 feet; run North 89° 53′ 56″ East 367.00 feet; run South 00° 25′ 45″ West 109.58 feet to the Point of Beginning.

- 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.

- 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. <u>Acceleration; Remedies.</u> 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 entirely 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. <u>No Waiver.</u> 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. <u>Governing Law.</u> 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. <u>Venue.</u> All disputes involving the subject matter of this Mortgage shall be brought in a competent court in Polk County, Florida.
- 4. <u>Modification of Agreement.</u> All modifications to this Mortgage must be in writing and signed by both Owner(s) and Lender.
- 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.	<u>Successors and Assigns Bound.</u> 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 following Page)

ATTEST:	OWNER(s):
	OVVIVER(S).
Witness	Christopher Large
Printed name of Witness	
Address of Witness: Housing & Neighborhood Development 1290 Golfview Avenue, Suite 167 P. O. Box 9005 Drawer HS04 Bartow, FL 33831-9005	
Witness	Ashley Large
Printed name of Witness	
Address of Witness: Housing & Neighborhood Development 1290 Golfview Avenue, Suite 167 P. O. Box 9005 Drawer HS04 Bartow, FL 33831-9005	
ATE OF FLORIDA DUNTY OF POLK	
e foregoing instrument was acknowledged	
	, 20, by <u>Christopher Large</u> , who 🗌 is personal
line notarization, thisday of	, 20, by <u>Christopher Large</u> , who is personal
line notarization, thisday of own to me or has produced	, 20, by <u>Christopher Large</u> , who is personal as identification.

IN WITNESS WHEREOF, the parties hereto have caused this contract to be executed by the

STATE OF FLORIDA COUNTY OF POLK

	ed before me by means of physical presence or
known to me or has produced	as identification.
(AFFIX NOTARY SEAL)	
	Notary Public
	Print Name
	My Commission Expires

Prepared By: Jacqueline Goodin
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 MORTGAGE NOTE

NAME: Christoph	er Large	_	
Ashley La	ırge	_	
ADDRESS: 2800	Minute Maid Ramp Rd.	#1, Davenport, FL 338	<u>37</u>
CASE NUMBER:	RC25-SHIP-016		
LOAN AMOUNT:	\$198,380.00		

This Mortgage Note ("Note") is made on the date last signed below ("Effective Date"). The Grantor is Christopher Large and Ashley Large whose post office address is: 2800 Minute Maid Ramp Rd. #1, Davenport, FL 33837 ("Owner(s)"). For value, the Owner jointly and severally promise to pay to the order of Polk County ("County"), a political subdivision of the State of Florida One Hundred Ninety-Eight Thousand Three Hundred Eighty and No/100 Dollars (\$198,380.00), payable in one installment at Bartow, Florida or at such a place as may hereafter be designated in writing by the County. This debt is secured by the Mortgage and Security Agreement ("Mortgage") dated the same date as this Note.

The Note shall be for a period of **fifteen (15) years** the date of recording the Deferred Mortgage and Security Agreement as referenced in the SHIP Program Rehabilitation/Replacement Program Homeowner Assistance Agreement. Repayment of this Note shall take place in the following manner:

- 1. If a default occurs, the Note shall be due and payable in full.
- 2. If no default occurs, the debt shall be permanently forgiven at the expiration of the **fifteenth (15th) year**.

This Note incorporates, and is incorporated into, the Mortgage of even date of the Property described above.

The Owner reserve(s) the right to prepay at any time all or any part of the principal amount of this Note without the payment of penalties or premiums.

If default be made in the payment of any sums mentioned herein or in said Mortgage, or in the performance of the mortgage, then the entire principal sum shall at the option of the County become at once due and collectible without notice, time being of the essence, 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. Failure to exercise this option shall not constitute a waiver of the right to exercise the same in the event of any subsequent default.

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 this Note within thirty (30) days of default of the deferment. Failure of the Owner to pay the principal amount of this 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 on this Note.

If a suit is instituted by the County to recover on this Note, the Owner agree(s) to pay all costs of such collection, including reasonable attorney's fees and court costs.

This Note is secured by a Mortgage on real estate of even date duly filed for record in Polk County, Florida. The terms of said Mortgage are by this reference made a part hereof.

Demand, protest and notice of demand and protest are hereby waived, and the Owner hereby waives, to the extent authorized by law, any and all homestead and other exemption rights which otherwise would apply to the debt evidenced by this Note.

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

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

SIGNATURES APPEAR ON FOLLOWING PAGE

ATTEST:	OWNER(s):
Witness	Christopher Large
Printed name of Witness Address of Witness: Housing & Neighborhood Development 1290 Golfview Avenue, Suite 167 P. O. Box 9005 Drawer HS04 Bartow, FL 33831-9005	
Witness	Ashley Large
Printed name of Witness Address of Witness: Housing & Neighborhood Development- 1290 Golfview Avenue, Suite 167 P. O. Box 9005 Drawer HS04 Bartow, FL 33831-9005	
ATE OF FLORIDA DUNTY OF POLK	
	ged before me by means of physical presence oronlin , 20, by <u>Christopher Large</u> , who is personally known as identification.
FFIX NOTARY SEAL)	Notary Public Print Name
	My Commission Expires

(Notary Signature on following page)

STATE OF FLORIDA COUNTY OF POLK

	vledged before me by means of physical presence oronline, 20, by <u>Ashley Large</u> , who is personally known to me as identification.
(AFFIX NOTARY SEAL)	
	Notary Public
	Print Name
	My Commission Expires

RESIDENT INCOME CERTIFICATION – Homeownership/DPA Florida Housing Finance Corporation State Housing Initiatives Partnership (SHIP) Program

Effective Date: A			Allocation Year:				
A.	Recipient Information (select one) a. x Current homeowner b. Home buyer	Existing Dwelling	Newly Constructed Dwelling				
В.	Down Payment Assistance Closing Costs Interest Subsidy Loan Guarantee	x	Principal Buy Down Rehabilitation Emergency Repair Other				

C. Household Information: Include all household members

Member	Full Name	Relationship	Age
		to Head	
1	Christopher Large	HEAD	38
2	Ashley Large	Spouse	36
3	Renesmee Large	Daughter	11
4	Christopher Large Jr.	Son	10
5	Bella Large	Daughter	5
6			
7			
8		İ	

D. Assets: All household members including assets owned by minors

Member	Asset Description		C	ash Value	me from ssets
1	Checking Mid Florida (\$371.94) C Large			00.00	
2	Savings Mid Florida (\$224.02) C Large			00.00	00.00
3	Checking Citizens Bank (\$994.49) A Large			00.00	
4	Savings Mid Florida (A. Large) (.\$.54)			00.00	00.00
5	A Large Cash App (\$68.61)			00.00	
6					
7					4
8					
Total Cash	Value of Assets	D(a)	\$	00.00	
Total Inco	me from Assets			D(b)	\$ 00.00
If line D(a) is greater than \$51,600: Add the income from any assets for which actual income can be calculated, then calculate the imputed income for the assets where actual income cannot be calculated. To D(c) calculate imputed income, multiply the amount of assets where actual income cannot be calculated by the HUD specified rate					\$ 00.00

Effective January 1, 2025

(.45%). Combine both amounts and enter results in D(c), which must be counted on page two alongside other sources of household income.

E. Anticipated Annual Income: Includes unearned income and support paid on behalf of minors.

Member	Wages / Salaries (include tips, commission, bonuses and	Benefits / Pensions	Public Assistance	Other Income	*Asset Income
1	45,000.00\$				(Enter the
2	\$00.00				greater of
3					box D(b)
4					or
5					box D(c),
6					above,
7					in box E(e)
8					below)
	(a)	(b)	(c)	(d)	(e)
Totals	\$45,000.00				
Enter total of it Household Inco	ems E(a) through E(e). This amount i	is the <u>Annual Ant</u>	icipated	\$ 45,000.00

F. Recipient Statement: The information on this form is to be used to determine maximum income for eligibility. I/we have provided, for each person set forth in Item C, acceptable verification of current and anticipated annual income. I/we certify that the statements are true and complete to the best of my/our knowledge and belief and are given under penalty of perjury. WARNING: Florida Statute 817 provides that willful false statements or misrepresentation concerning income and assets or liabilities relating to financial condition is a misdemeanor of the first degree and is punishable by fines and imprisonment provided under S 775.082 or 775.83.

V Ci-	Date	2/6/25
Signature of Head of Household		2/1
X	Date	16/25
Signature of Spouse or Co-Head of Household		
	Date	
Signature of Household Member (over 18 years)		
	Date	
Signature of Household Member (over 18 years)		
	Date	
Signature of Household Member (over 18 years)		
	Date	
Signature of Household Member (over 18 years)		

Effective January 1, 2025

Signature Name (print H. Hou Household White	sehold Da	not partici By Black 4	Race / Ethnic	Head of H ity Asian lousehold al Needs	American Indian Members	Other Data	0 - 25 3 any men	of Householder By A 26 - 40	ge 41 - 61 Special	<u> </u>
Signature Name (print H. Hou Household	sehold Da	not partici By Black	completed by ipate. Race / Ethnic Hispanic	Head of H ity Asian lousehold	American Indian Members	Other Data	(Initials	of Householder By A 26 - 40	old Head)	
Signature Name (print H. Hou Household	sehold Da	not partici By Black	ipate. Race / Ethnic	Head of H ity Asian	American	Other	Title (Initials 0 - 25	of Househo	old Head)	
Signature Name (print H. Hou Household	sehold Da	not partici By Black	completed by spate.	Head of H	ousehold D	Pata	Title (Initials 0 - 25	of Househo	old Head)	
Signature Name (print H. Hou Household	sehold Da	not partici	completed by spate.	Head of H	ousehold D	Pata	Title (Initials	of Househo	old Head)	
Signature Name (print H. Hou	sehold Da	ata (to be o	completed by	Head of H			Title	Supervis of Househo	old Head)	<u> </u>
Signature Name (print H. Hou	sehold Da	ata (to be o	completed by				Title	Supervi	sor	<u> </u>
Signature Name (print H. Hou	sehold Da	ata (to be o	completed by	Head of H	Household o	only)	Title	Supervi	sor	<u> </u>
Signature Name (print		/		Head of H	hon-	only)	-			crative
Signature	t or type)	Mai	low y	Smer	han	MANA.	-			rative
Signature	t or type)	7	love 9	Smes	han		-	Housing	/o/S	rative
		-7	10200	Am	han		Date	20	10/0	2025
Sign	ature of t	the SHIP A	dministrator	or His/He	r Designate	d Represe	ntative:			
Income Limi	ts for	Polk		(MSA	or County)					
Based upon	the	2024		(year)					
		ım Income								
			: Household r as determined						oes not ex	kceed
		ım Income		-						
			ne AMI as det							101
			: Lillill. : (Mi) Househ	-		s or familie	s whose a	annual inco	me does r	not
		the AMI as im Income			ith adjustm 6,000.00	ents for ho	usehold s	size.		
X	Low Income (LI) Household means individuals or families whose annual income does not exceed 80% of the AMI as determined by HUD with adjustments for household size.								eed	
	Maximum Income Limit:									
			AMI as dete							
		ım Income	(VLI) Househ	old mean	individuals	or familie	whose a	nnual incor	na doas n	ort
	not exc	eed 30% of	f the AMI as o							
	Extremo	ely Low Inc	come (ELI) Ho	usehold r	neans indiv	iduals or fa	milies wh	ose annual	income d	loes
			4							
•	er the pro	ovisions of	chapter 420,	Part V, Flo	orida Statut					

NOTE: Information in this Section H is being gathered for statistical use only. No resident is required to give such information