

HOME FUNDS
 Estimated Project Costs
 Rehabilitation/Replacement
 11139.340554009.5334420

Homeowner: Gina R. Begin
520 Avenue E SE
Winter Haven, FL 33880

Case No. RC25-HOME-004

Bid Amount	\$	164,500.00	\$	164,500.00
HO Contribution				
0% Payback Mortgage				
Deferred Mortgage	\$	164,500.00	\$	164,500.00

Soft Costs (Replacement HOME GRANT)

Service Delivery	\$	4,285.00	\$	4,285.00
Appraisal	\$	400.00	\$	400.00
Survey	\$	-	\$	-
Prints	\$	625.00	\$	625.00
Septic Tank Pumpout	\$	-	\$	-
Soil Test	\$	-	\$	-
Septic Tank Permit	\$	-	\$	-
Temp. Relocation	\$	3,600.00	\$	3,600.00
NOC Recording Fee	\$	13.00	\$	13.00
Mortgage Document Stamp	\$	576.00	\$	576.00
Mortgage Recording Fee	\$	61.00	\$	61.00
Total	\$	9,560.00	\$	9,560.00

TOTAL PROJECT COSTS **\$ 174,060.00**

Polk Deferred Mortgage & Security Agreement	\$	164,500.00
0% Payback Mortgage	\$	-
Grant Agreement	\$	9,560.00
TOTAL	\$	174,060.00

This Document Prepared By: Paul DiRocco
Housing and Neighborhood Development
P.O. Box 9005, Drawer HS04
Bartow, FL 33831-9005

**HOME INVESTMENT PARTNERSHIP (HOME)
REHABILITATION/REPLACEMENT/NEW CONSTRUCTION
DEFERRED MORTGAGE AND SECURITY AGREEMENT
CASE NUMBER: RC25-HOME-004**

This Mortgage and Security Agreement ("Mortgage") is given this _____ day of _____, 2026. The Mortgagor(s) **Gina R. Begin, a single woman, whose post office address is 520 Avenue E. SE, Winter Haven, FL 33880** "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 principal sum of **One Hundred Sixty-Four Thousand Five Hundred and No/100 Dollars (\$164,500.00)**. 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

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 agreements or instruments security 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 **520 Avenue E. SE, Winter Haven, FL 33880** and more particularly described as:

Legal description of property:

Lot 22 and the West 6 feet of Lot 21, A.G. Willard Replat, according to the plat thereof recorded in Plat Book 20, Page 14, Public Records of Polk County, Florida, being a part of Block 1 of the Replat of A.G. Willard's Replat according to the plat thereof recorded in Plat Book 25, Page 7, Public Records of Polk County, Florida, also known as the West 60 feet of the East 486.30 feet of the North 140 feet of the Replat of A.G. Willard's Replat, according to the plat thereof recorded in Plat Book 25, Page 7, Public Records of Polk County, Florida.

2. All improvements now or hereafter erected on the Property; and
 - A. 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
 - B. 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.

3. 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.
4. 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 shall duly pay all taxes and all insurance premiums reasonably required, and
 - B. Shall duly pay all taxes and all insurance premiums reasonably 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 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 defaults 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 thereof 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 or 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 modifications 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.

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 following page]

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

Witness Signature

Gina R. Begin

Printed name of Witness
Witness Address:
Housing & Neighborhood Development
1290 Golfview Avenue, Suite 167
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 _____, 2026 by Gina R. Begin, who is personally known to me or has produced _____ as identification.

(AFFIX NOTARY SEAL)

Notary Public
Print Name _____
My Commission Expires: _____

This Document Prepared By: Paul DiRocco
Housing and Neighborhood Development
P.O. Box 9005, Drawer HS04
Bartow, FL 33831-9005

**HOME INVESTMENT PARTNERSHIP (HOME)
REHABILITATION/REPLACEMENT/NEW CONSTRUCTION
DEFERRED MORTGAGE AND SECURITY AGREEMENT
MORTGAGE NOTE**

NAME: Gina R. Begin
ADDRESS: 520 Avenue E. SE, Winter Haven, FL 33880
CASE NUMBER: RC25-HOME-004
LOAN AMOUNT: \$164,500.00

This Mortgage Note ("Note") is made on the date last signed below ("Effective Date"). The Grantor is **Gina R. Begin** whose post office address is **520 Avenue E. SE, Winter Haven, FL 33880** ("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 Sixty-Four Thousand Five Hundred and No/100 Dollars (\$164,500.00)**, 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** begins from the recording of the Deferred Mortgage and Security Agreement, as referenced in the HOME 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**.

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.

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

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, 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.

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 on following page]

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

Witness Signature

Gina R. Begin

Printed name of Witness

Witness Address:
Housing & Neighborhood Development
1290 Golfview Avenue, Suite 167
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 _____, 2026 by Gina R. Begin, who is personally known to me or has produced _____ as identification.

(AFFIX NOTARY SEAL)

Notary Public
Print Name _____
My Commission Expires: _____

Effective January 1, 2025

**RESIDENT INCOME CERTIFICATION – Homeownership/DPA
State Housing Initiatives Partnership (SHIP) Program**

Effective Date: _____ Allocation Year: _____

Calculations performed using (check one): Pre-HOTMA Guidance HOTMA Guidance

A. Recipient Information

Current Homeowner	x	Existing Dwelling	x
Homebuyer		New Construction	

B. SHIP Fund Use

Local Strategy Name	Strategy Code

C. Household Information (Include all household members)

Member	Full Name	Relationship to Head	Age
1	Gina Begin	HEAD	51
2			
3			
4			
5			
6			
7			
8			

D. Assets (All household members including assets owned by minors)

Member	Asset Description	Cash Value	Income from Assets
1	Regions Bank Savings *8437	\$43,604.14	\$4.36
	Regions Bank Checking *5759	\$1,601.32	\$0.00
	First mortgage Corp CD *5718	\$4,767.11	\$154.93
	First mortgage Corp CD *6212	\$1,556.31	\$54.47
	American General Life Ins *2492	\$14,924.93	\$244.50
	Walgreens retirement (\$80,474.02)		
Total Cash Value of Assets D(a)		\$66,453.81	
Total Actual Income from Assets		D(b)	\$458.26
Total Imputed Income from Assets		D(c)	\$0.00
Total Income from Assets		D(d)	\$458.26

Effective January 1, 2025

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

Member	Wages / Salaries (include tips, commission)	Benefits / Pensions	Public Assistance	Other Income	*Asset Income
	34622.90				(Enter the greater of box D(b) or box D(c), above, in box E(e) below)
	(a)	(b)	(c)	(d)	(e)
Totals	34622.9	0	0	0	458.26
Enter total of items E(a) through E(e). This amount is the Annual Anticipated Household Income					\$ 35081.16

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.

Gina R Begin

Gina R Begin (Jun 15, 2025 16:22 EDT)

Signature of Head of Household

Date Jun 15, 2025

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)

Date _____

Effective January 1, 2025

G. SHIP Administrator Statement: Based on the representations herein, and upon the proofs and documentation submitted pursuant to item F, hereof, the family or individual(s) named in item C of this Resident Income Certification is/are eligible under the provisions of Chapter 420, Part V, Florida Statutes, the family or individual(s) constitute(s) a: (check one)

Extremely Low Income (ELI) Household means individuals or families whose annual income does not exceed 30% of the AMI as determined by HUD with adjustments for household size.
Maximum Income Limit: _____

Very Low Income (VLI) Household means individuals or families whose annual income does not exceed 50% of the AMI as determined by HUD with adjustments for household size.
Maximum Income Limit: _____

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.
Maximum Income Limit: 46700.00

Moderate Income (MI) Household means individuals or families whose annual income does not exceed 120% of the AMI as determined by HUD with adjustments for household size.
Maximum Income Limit: _____

121-140% Income Household means individuals or families whose annual income does not exceed 140% of the AMI as determined by HUD with adjustments for household size.
Maximum Income Limit: _____

Based upon the _____ (year)
Income Limits for 2025 (MSA or County) Polk

Signature of the SHIP Administrator or His/Her Designated Representative:

Signature *Marie Smoker* Date 07/02/2025
Name (print or type) Marie Smoker Title Housing Administrative Supervisor

H. Household Data (to be completed by Head of Household only)

Household elects to not participate.						_____	(Initials of Household Head)			
Head of Household Data										
By Race / Ethnicity						By Age				
White	Black	Hispanic	Asian	American Indian	Other	0 - 25	26 - 40	41 - 61	62 +	
1								1		
Household Members Data										
Special Target / Special Needs (Check all that apply to any member)										
Farm worker	Developmentally Disabled	Homeless	Elderly	Special Needs (define)	Special Needs (define)					

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

RESIDENT INCOME CERTIFICATION 2025_Updated_Fill

Final Audit Report

2025-06-15

Created:	2025-06-12
By:	Paul DiRocco (pauldirocco@polk-county.net)
Status:	Signed
Transaction ID:	CBJCHBCAABAASQ5qFsmnl3wAhkCGYghQk77wOUZs4Q9P

"RESIDENT INCOME CERTIFICATION 2025_Updated_Fill" History

-  Document created by Paul DiRocco (pauldirocco@polk-county.net)
2025-06-12 - 2:41:59 PM GMT
-  Document emailed to gbegin2005@yahoo.com for signature
2025-06-12 - 2:44:05 PM GMT
-  Email viewed by gbegin2005@yahoo.com
2025-06-12 - 2:47:38 PM GMT
-  Signer gbegin2005@yahoo.com entered name at signing as Gina R Begin
2025-06-15 - 8:22:10 PM GMT
-  Document e-signed by Gina R Begin (gbegin2005@yahoo.com)
Signature Date: 2025-06-15 - 8:22:12 PM GMT - Time Source: server
-  Agreement completed.
2025-06-15 - 8:22:12 PM GMT



Adobe Acrobat Sign



1



INSTR # 2025118674
 BK 13555 Pgs 421-423 PG(s)3
 RECORDED 05/20/2025 02:39:45 PM
 STACY M. BUTTERFIELD, CLERK OF COURT
 POLK COUNTY
 RECORDING FEES \$27.00
 RECORDED BY shakcamp

Prepared by:
 Name: Gina R Begin
 Address: 520 Avenue E SE
 Winter Haven FL 33880

CORRECTIVE QUIT CLAIM DEED
 (To correct missing homestead statue of grantor)

THIS INDENTURE, made on this 20th day of May, 2025 between the parties identified below:

Grantor(s) name and address is: Gina R Begin, a single woman
 520 Avenue E SE
 Winter Haven FL 33880

Richard J Begin, a married man
 445 Avenue E SE
 Winter Haven FL 33880

And
 Grantee name and address: Gina R Begin , a single woman
 520 Avenue E SE
 Winter Haven FL 33880

WITNESSETH:

That Grantor(s), for and in consideration of the sum of \$ 0, and other goods and valuable consideration to Grantor(s) in hand paid Grantee, the receipt whereof is hereby acknowledged, has remised, conveyed, and quitclaimed to Grantee and Grantee's heirs and assigned forever, all rights, titles, interests, claims, and demands which the Grantor(s) has in and to the following land situated in Polk County, Florida:

Legal Description:

Lot 22 and the West 6 feet of Lot 21, A.G. Willard Replat, according to the plat thereof recorded in Plat Book 20 Page 14, Publis Records of Polk County, Florida, being a part of Block 1 of the Replat of A.G. Willard's Replat according to the plat also known as the West 60 feet of the East 486.30 feet of the North 140 feet of the Replat of A.G. Willard's Replat, according to the plat thereof recorded in Plat Book 25, Page 7, Public Records of Polk County, Florida.

Property Appraiser's Parcel I.D. No. 262828-610000-000103

This property does not constitute the homestead of Richard J Begin.

Amed R Begin
Grantors Signature

Gina R Begin
Grantors Printed Name

Sean Russell
Witness 1 Signature

Sharon Russell
Witness 1 Printed Name

PO Box 9000 Bartow FL 33831
Witness 1 Mailing Address

Amed R Begin
Grantees Signature

Gina R Begin
Grantees Printed Name

Sean Russell
Witness 1 Signature

Sharon Russell
Witness 1 Printed Name
PO Box 9000, Bartow
FL 33831

Richard Begin
Co-Grantors Signature

Richard Begin
Co-Grantors Printed Name

Shakura Campbell
Witness 2 Signature

Shakura Campbell
Witness 2 Printed Name

P.O. BOX 9000 Bartow FL 33831
Witness 2 Mailing Address

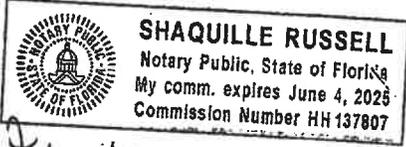
Shakura Campbell
Witness 2 Signature

Shakura Campbell
Witness 2 Printed Name
PO BOX 9000 Bartow
FL 33831

STATE OF Florida
COUNTY OF Polk

The foregoing instrument was acknowledged before me on this 20th day of May, 2025,
by Gina D. Begin, ~~ROED BEGIN~~ who personally appeared before me by means of physical
presence and who is { } personal known to me or {X} has produced FLDL as identification.

{Affix Notary Seal}

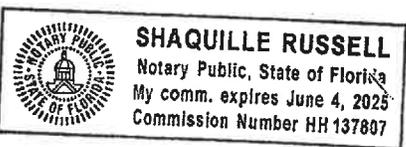


[Signature]
Public Notary
Print Name Shaquille Russell

STATE OF Florida
COUNTY OF Polk

The foregoing instrument was acknowledged before me on this 20th day of May, 2025,
by Richard Begin who personally appeared before me by means of physical
presence and who is { } personal known to me or {X} has produced FLDL as identification.

{Affix Notary Seal}



[Signature]
Public Notary
Print Name Shaquille Russell

LENDER OR LENDER'S AGENT: Paul DiRocco
 Polk County Board of County Commissioners
 P.O. Box 9005
 Drawer HS04
 Bartow, FL 33831-9005

Truth-In-Lending Disclosure Statement
THIS IS NEITHER A CONTRACT NOR A COMMITMENT TO LEND

BORROWERS: Gina R. Begin

Preliminary Final
 DATE _____

PROPERTY ADDRESS: 520 Avenue E. SE
Winter Haven, FL 33880

LOAN NO. RC25-HOME-004
 Type of Loan: Owner Occupied Replacement
 Base Amount: \$164,500.00
 Interest Rate: 0.00 %

Annual Percentage Rate	Finance Charge	Amount Financed	Total of Payments
The cost of your credit at a yearly rate	The dollar amount the credit will cost you	The amount of credit provided to you on your behalf	The amount you will have paid after all scheduled payments
0.00 %	\$0.00	\$164,500.00	\$164,500.00

PAYMENT SCHEDULE:

Number of Payments	Amount of Payments	When Payments are Due
1	\$164,500.00	If in default

DEMAND FEATURE: This loan does not have a Demand Feature This loan has a Demand Feature as follows:

VARIABLE RATE FEATURE: This Loan has a Variable Rate Feature. Variable Rate Disclosures have been provided to you earlier.

SECURITY: You are giving a security interest in the property located at: **520 Avenue E. SE, Winter Haven, FL 33880**

ASSUMPTION: Someone buying this property cannot assume the remaining balance due under original mortgage terms may assume, subject to lender's conditions, the remaining balance due under original mortgage terms.

FILING/RECORDING FEES: \$650.00

PROPERTY INSURANCE: Property hazard insurance in the amount of **\$164,500.00** with a mortgage clause to the lender is a required condition of this loan. Borrower may purchase this insurance from any insurance company acceptable to the lender.
 Hazard Insurance is is not available through the lender at an estimated cost of _____ for a _____ year term.

LATE CHARGES: If your payment is more than 0 days late, a late charge of \$00.00 will be assessed

PREPAYMENT: You have the right to pay off the obligation early and you will not have to pay a penalty.

See your contract documents for any additional information about non-payment, default, any required repayment in full before the scheduled date, and prepayment refunds and penalties.

You are not required to complete this agreement merely because you have received these disclosures or signed a loan application.

ACKNOWLEDGEMENT OF RECEIPT

I/We acknowledge receipt of this Truth-in-Lending disclosure statement.

 Gina R. Begin Date _____ N/A Homeowner Date _____

BOCC

RECORDING FEES / COPY CHARGES

*** This form must be completed to utilize Court House / Court House Branch services to record documents such as liens, deeds, easements, Satisfactions, etc. and for copy services. >>>>>> **These services will not be rendered without this completed form.** <<<<<<

Recording Fees Type of document: 00R SHIP Deferred Mortgage and Security Agreement
 Copy Charges

Number of documents: 1

ACCOUNTING INFORMATION

FUND (5)	COST CENTER (9)	ACCOUNT (7)	PROJECT (7)	AREA (2)	TBD (7)
11139	340554009	5334420	0000000	00	0000000

If not Project-related = 0000000

PROJECT-RELATED ***

TASK	AWARD	PROJECT EXPENDITURE ORGANIZATION
Gina R. Begin	RC25-HOME-004	

*** DNKP

DO NOT CHARGE INTANGIBLES

DEPT / DIVISION: Housing & Neighborhood Development
Paul DiRocco 2/2/2026
EMPLOYEE SIGNATURE DATE

ATTACH RECEIPT

TELEPHONE: 534-5616 EXTENSION: NA