

HOME FUNDS
 Estimated Project Costs
Rehabilitation/Replacement
11139.340554009.5334420

Homeowner: Terrence Bennett
Daysha Bennett
2046 Alderman Rd
Auburndale, FL 33823

Case No. RC25-HOME-002

Bid Amount	\$	182,798.00	\$	182,798.00
HO Contribution				
0% Payback Mortgage				
Deferred Mortgage	\$	182,798.00	\$	182,798.00

Soft Costs (Replacement HOME GRANT)

Service Delivery	\$	4,752.94	\$	4,752.94
Appraisal	\$	400.00	\$	400.00
Survey	\$	-	\$	-
Prints	\$	450.00	\$	450.00
Septic Tank Pumpout	\$	650.00	\$	650.00
Soil Test	\$	160.00	\$	160.00
Septic Tank Permit	\$	180.00	\$	180.00
Temp. Relocation	\$	3,825.00	\$	3,825.00
NOC Recording Fee	\$	13.00	\$	13.00
Mortgage Document Stamp	\$	640.00	\$	640.00
Mortgage Recording Fee	\$	78.00	\$	78.00
Total	\$	11,148.94	\$	11,148.94

TOTAL PROJECT COSTS **\$ 193,946.94**

Polk Deferred Mortgage & Security Agreement	\$	182,798.00
0% Payback Mortgage	\$	-
Grant Agreement	\$	11,148.94
TOTAL	\$	193,946.94

This Document Prepared By:
Helen R. Sorhaindo
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-002**

This Mortgage and Security Agreement ("Mortgage") is given this _____ day of _____, _____. The Mortgagor(s) **Terrence Bennett and Daysha Bennett, Husband and Wife, whose post office address is 2046 Alderman Rd., Auburndale, FL 33823** "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 Eighty-Two Thousand Seven Hundred Ninety-Eight and No/100 Dollars (\$182,798.00)**. 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 **2046 Alderman Rd., Auburndale, FL 33823** and more particularly described as:

Legal description of property:

A Parcel of land lying in the NW 1/4 of Section 7, Township 28 South, Range 25 East, Polk County, Florida and being more particularly described as follows, to wit: From the NE corner of the NW ¼ of said Section 7, run North 89 degrees 45'00" West along the North boundary line of Section 7, a distance of 493.66 feet to a point; thence run South a distance of 445.39 feet to the Point of Beginning, from the Point of Beginning continue South a distance of 122.5 feet; thence run North 89 degrees 45'00" West a distance of 50 feet; thence run North a distance of 122.5 feet; thence run South 89 degrees 45'00" East a distance of 50 feet returning to the Point of Beginning. This parcel is further described as: Lot 35, Block 9, MIDWAY GARDENS, a subdivision according to the plat thereof recorded at Plat Book 21, Page 33, in the 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

Terrence Bennett

Printed name of Witness
Witness Address:
Housing & Neighborhood Development
1290 Golfview Avenue, Suite 167
P. O. Box 9005 Drawer HS04
Bartow, FL 33831-9005

Witness Signature

Daysha Bennett

Printed name of Witness
Witness Address:
Housing & Neighborhood Development
1290 Golfview Avenue, Suite 167
P. O. Box 9005 Drawer HS04
Bartow, FL 33831-9005

[Notary Certificate on following 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 Terrence Bennett, 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 Daysha Bennett, 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:
Helen R. Sorhaindo
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: Terrence Bennett
Daysha Bennett
LOAN AMOUNT: \$182,798.00

CASE NUMBER: RC25-HOME-002
ADDRESS: 2046 Alderman Rd
Auburndale, FL 33823

This Mortgage Note ("Note") is made on the date last signed below ("Effective Date"). The Grantor is **Terrence Bennett and Daysha Bennett** whose post office address is **2046 Alderman Rd., Auburndale, FL 33823** ("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 Eighty-Two Thousand Seven Hundred Ninety-Eight and No/100 Dollars (\$182,798.00)**, 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

Terrence Bennett

Printed name of Witness
Witness Address:
Housing & Neighborhood Development
1290 Golfview Avenue, Suite 167
P. O. Box 9005 Drawer HS04
Bartow, FL 33831-9005

Witness Signature

Daysha Bennett

Printed name of Witness
Witness Address:
Housing & Neighborhood Development
1290 Golfview Avenue, Suite 167
P. O. Box 9005 Drawer HS04
Bartow, FL 33831-9005

[Notary Certificate on following 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 Terrence Bennett, 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 Daysha Bennett, 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
Florida Housing Finance Corporation
State Housing Initiatives Partnership (SHIP) Program

Effective Date: _____ Allocation Year: _____

A. Recipient Information (select one)

- a. Current homeowner
 b. Home buyer Existing Dwelling Newly Constructed Dwelling

B. Subsidy Use (check all that apply)

- Down Payment Assistance Principal Buy Down
 Closing Costs Rehabilitation
 Interest Subsidy Emergency Repair
 Loan Guarantee Other

C. Household Information: Include all household members

Member	Full Name	Relationship to Head	Age
1	Terrence Bennett	HEAD	40
2	Daysha Bennett	Spouse	38
3	Terriel Bennett	Child	13
4	Terrence Bennet	Child	9
5	Tammerick Bennett	Child	7
6			
7			
8			

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

Member	Asset Description	Cash Value	Income from Assets
1	Navy FCU Savings Account #7521 (\$505.32)	0.00	1.31
2	Navy FCU Savings Account #8800 (\$0.86)	0.00	0.00
3	Sutton Bank Cash App #7774 (\$1.88)	0.00	0.00
4	Sutton Bank Cash App #6965 (\$9.24)	0.00	0.00
5	Sutton Bank Cash App Savings Account (\$0.00)	0.00	0.00
6	Navy FCU Checking Account #9702 (\$0.00)	0.00	0.00
7			
8	See attachment for additional accounts	0.00	0.00
Total Cash Value of Assets D(a)		\$ 0.00	
Total Income from Assets D(b)			\$ 1.31
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 calculate imputed income, multiply the amount of assets where actual income cannot be calculated by the HUD specified rate D(c)			\$ 0.00

Effective January 1, 2025

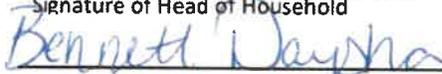
(.45%). Combine both amounts and enter results in D(c), which must be counted on page two alongside other sources of household income.	1.31
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E. **Anticipated Annual Income:** Includes unearned income and support paid on behalf of minors.

Member	Wages / Salaries (include tips, commission, bonuses and	Benefits / Pensions	Public Assistance	Other Income	*Asset Income
1		11,604.00			(Enter the greater of box D(b) or box D(c), above, in box E(e) below)
2				\$ 26,394.04	
3				1,272.00	
4		10,777.32			
5					
6					
7					
8					
Totals	(a) \$ 0.00	(b) \$ 22,381.32	(c) \$ 0.00	(d) \$ 27,666.04	(e) \$ 1.31
Enter total of items E(a) through E(e). This amount is the Annual Anticipated Household Income					\$ 50,048.67

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.


 _____ Date _____
 Signature of Head of Household


 _____ Date _____
 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

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: \$ 72,000.00

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 County

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

Signature

Marie Smoker

Date

04/17/2025

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 +
	5					3	2		
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)				
				SSDI					

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

Effective January 1, 2025

unless they desire to do so. Refusal to provide information in this Section will not affect any right household has as residents. There is no penalty for households that do not complete the form.

<p>Florida Housing Finance Corporation State Housing Initiatives Partnership (SHIP) Program Asset Guidelines</p> <p>Follow these guidelines when completing Section D of the Resident Income Certification (RIC) form.</p> <p>Net family assets are defined as the net cash value of all assets owned by the family, after deducting reasonable costs that would be incurred in disposing of real property, savings, stocks, bonds, and other forms of investment, except as excluded.</p>

ANNUALLY ADJUSTED ASSET THRESHOLD AMOUNT AND VERIFICATION REQUIREMENTS
<ul style="list-style-type: none"> • When the total net value of assets is equal to or less than \$51,600, the family may self-certify assets. • The threshold amount effective January 1, 2025 is \$51,600. • When the total net value of assets exceeds \$51,600, each asset must be verified. • The most current bank statement may be used to verify checking and savings account.

INSTRUCTIONS FOR COMPLETING SECTION D (NET FAMILY ASSETS) ON RESIDENT INCOME CERTIFICATION FORM
<ul style="list-style-type: none"> • Include assets owned by all family members, including assets owned by minors. Do not include assets owned by foster adults or foster children. • Include only those assets that are not excluded from net family assets (see below for a list of exclusions). • Actual income from assets is always included in a family’s annual income, regardless of the total value of net family assets or whether the asset itself is included or excluded from net family assets, unless that income is specifically excluded by 24 CFR § 5.609(b). • Calculate and include imputed income only when the following 3 conditions are met: <ol style="list-style-type: none"> 1. The value of net family assets exceeds \$51,600. 2. The specific asset is included in net family assets; and 3. Actual asset income cannot be calculated for the specific asset. • The Passbook Rate should be used to calculate imputed income. The current rate is 0.45%. • Actual income can be \$0.00. For example, a checking account with a 0% interest rate has an actual income of \$0.00. Imputed income would not be calculated. • The cash value of real property or other assets with negative equity would be considered \$0 for the purposes of calculating net family assets.

REQUIRED EXCLUSIONS FROM NET FAMILY ASSETS
<ul style="list-style-type: none"> • The value of necessary items of personal property (see below for a list of necessary personal property). • The value of all non-necessary items of personal property with a total combined value of \$51,600 or less, annually adjusted for inflation. • The value of any account under a retirement plan recognized as such by the Internal Revenue Service, including Individual Retirement Accounts (IRAs), employer retirement plans (e.g., 401(k), 403(b)), and retirement plans for self-employed individuals. • The value of real property that the family does not have the effective legal authority to sell in the jurisdiction in which the property is located. • Any amounts recovered in any civil action or settlement based on a claim of malpractice, negligence, or other breach of duty owed to a family member arising out of law that resulted in a member of the family being a person with disabilities. • The value of any Coverdell education savings account under section 530 of the Internal Revenue Code of 1986; the

Effective January 1, 2025

value of any qualified tuition program under section 529 of such Code; and the amounts in, contributions to, and 61 distributions from any Achieving a Better Life Experience (ABLE) account authorized under section 529A of such code.
<ul style="list-style-type: none"> • The value of any “baby bond” account created, authorized, or funded by the federal, state, or local government (money held in trust by the government for children until they are adults). • Interests in Indian trust land. • Equity in a manufactured home where the family receives assistance under 24 CFR Part 982. • Equity in property under the Homeownership Option for which a family receives assistance under 24 CFR Part 982. • Family Self-Sufficiency accounts. • Federal tax refunds or refundable tax credits for a period of 12 months after receipt by the family. • The full amount of assets held in an irrevocable trust. • The full amount of assets held in a revocable trust where a member of the family is the beneficiary, but the grantor/owner and trustee of the trust is not a member of the participant family or household.

EXAMPLES OF NECESSARY AND NON-NECESSARY PERSONAL PROPERTY (This is not an exhaustive list.)	
Necessary Personal Property (Excluded from Net Family Assets)	Non-Necessary Personal Property (Excluded when total is equal to/less than \$51,600)
<ul style="list-style-type: none"> • Car(s)/vehicle(s) that a family relies on for transportation for personal or business use (e.g., bike, motorcycle, skateboard, scooter) 	<ul style="list-style-type: none"> • Recreational car/vehicle not needed for day-to-day transportation (campers, motorhomes, travel trailers, all-terrain vehicles (ATVs))
<ul style="list-style-type: none"> • Furniture, carpets, linens, kitchenware 	<ul style="list-style-type: none"> • Bank accounts or other financial investments (e.g., checking account, savings account, stocks/bonds)
<ul style="list-style-type: none"> • Common appliances 	<ul style="list-style-type: none"> • Recreational boat/watercraft
<ul style="list-style-type: none"> • Common electronics (e.g., radio, television, DVD player, gaming system) 	<ul style="list-style-type: none"> • Expensive jewelry without religious or cultural value, or which does not hold family significance
<ul style="list-style-type: none"> • Clothing 	<ul style="list-style-type: none"> • Collectibles (e.g., coins/stamps)
<ul style="list-style-type: none"> • Personal effects that are not luxury items (e.g., toys, books) 	<ul style="list-style-type: none"> • Equipment/machinery that is not used to generate income for a business
<ul style="list-style-type: none"> • Wedding and engagement rings 	<ul style="list-style-type: none"> • Items such as gems/precious metals, antique cars, artwork, etc.
<ul style="list-style-type: none"> • Jewelry used in religious/cultural celebrations and ceremonies 	
<ul style="list-style-type: none"> • Religious and cultural items 	
<ul style="list-style-type: none"> • Medical equipment and supplies 	
<ul style="list-style-type: none"> • Health care–related supplies 	
<ul style="list-style-type: none"> • Musical instruments used by the family 	
<ul style="list-style-type: none"> • Personal computers, phones, tablets, and related equipment 	
<ul style="list-style-type: none"> • Professional tools of trade of the family, for example professional books 	
<ul style="list-style-type: none"> • Educational materials and equipment used by the family, including equipment to accommodate persons with disabilities 	
<ul style="list-style-type: none"> • Equipment used for exercising (e.g., treadmill, stationary bike, kayak, paddleboard, ski equipment) 	
<ul style="list-style-type: none"> • Items of personal property not considered necessary will be classified as non-necessary. 	

Effective January 1, 2025

Florida Housing Finance Corporation State Housing Initiatives Partnership (SHIP) Program Asset Self-Certification <i>(Complete only <u>one</u> form per household; include assets of children.)</i>	
For the following asset types, include the current Cash Value of each asset held by any family member and the actual income that the asset earns. *Cash value is current market value minus cost to convert an asset to cash, such as broker's fees, settlement costs, outstanding loans, penalties for early withdrawal, etc.*	
Household Name:	

PART I. ASSETS DISPOSED OF FOR LESS THAN FAIR MARKET VALUE(FMV)		
<input type="checkbox"/> Yes	<input type="checkbox"/> No	Within the past two (2) years, I/we have sold or given away assets below their fair market value (FMV).

Asset #1:		Date of Disposal:		FMV - amt received:	\$
Asset #2:		Date of Disposal:		FMV - amt received:	\$

PART II: FEDERAL TAX RETURN OR REFUNDABLE FEDERAL TAX CREDIT		
Have you received a federal tax return or refundable federal tax credit in the last 12 months?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Amount of return/credit:		\$

PART III: NON-NECESSARY PERSONAL PROPERTY (NNPP)	
<input type="checkbox"/>	I/we have non-necessary personal property which is listed here'
<input type="checkbox"/>	I/we do not have any non-necessary personal property

Type of Asset	(A) Cash Value*	(B) Annual Income	Type of Asset	(A) Cash Value*	(B) Annual Income
Cash on Hand	\$	N/AP	Cryptocurrency	\$	\$
Pre-paid Debit Card (including Govt. Benefits)	\$	N/AP	Money Market/ CD	\$	\$
Checking/Savings	\$	\$	Annuities	\$	\$
Checking/Savings	\$	\$	Brokerage Account	\$	\$
Savings	\$	\$	Stocks/Bonds	\$	\$
Internet based assets (Cash App, Venmo, PayPal, Crowdfunding,	\$	\$	Other: _____	\$	\$

Effective January 1, 2025

etc.)					
Whole Life Ins	\$	\$	Other: _____	\$	\$

Non-Account Based	
Possessions not general held in an account such as vehicles used for recreation (e.g., RVs, ATVs, and Boats), antique cars, collectibles (e.g. stamps, jewelry, coins, and artwork.), and equipment/machinery that is not used to generate income for a business	
Description	(A) Cash Value *
	\$
	\$
	\$
	\$

PART IV. REAL PROPERTY	
<input type="checkbox"/>	I/we have real property which is listed here.
<input type="checkbox"/>	I/we do not have any real property.

Description of Property	(C) Cash Value*	(D) Income
	\$	\$
	\$	\$

Under penalty of perjury, I/we certify that the information presented in this certification is true and accurate to the best of my/our knowledge. The undersigned further understand(s) that providing false representations herein constitutes an act of fraud. False, misleading, or incomplete information may result in the termination of a lease agreement.					
Signature of Applicant/Tenant	Date	Signature of Applicant/Tenant	Date		

PENALTIES FOR MISUSING THIS CONTENT: Title 18, Section 1001 of the U.S. Code states that a person is guilty of a felony for knowingly and willingly making false or fraudulent statements to any department of the United States Government. HUD and any owner (or any employee of HUD or the owner) may be subject to penalties for unauthorized disclosures or improper uses of information collected based on the consent form. Use of the information collected based on this verification form is restricted to the purposes cited above. Any person who knowingly or willingly requests, obtains, or discloses any information under false pretenses concerning an applicant or participant may be subject to a misdemeanor and fined not more than \$5,000. Any applicant or participant affected by negligent disclosure of information may bring civil action for damages and seek other relief, as may be appropriate, against the officer or employee of HUD or the owner responsible for the unauthorized disclosure or improper use. Penalty provisions for misusing the social security number are contained in the Social Security Act at 208 (a) (6), (7), and (8). Violations of these provisions are cited as violations of 42 USC 408 (a), (6), (7), and (8).

LENDER OR LENDER'S AGENT:
 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: Terrence Bennett
Daysha Bennett
PROPERTY ADDRESS: 2046 Alderman Rd.
Auburndale, FL 33823

Preliminary Final
 DATE _____
 LOAN NO. RC25-HOME-002
 Type of Loan: Owner Occupied Replacement
 Base Amount: \$182,798.00
 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	\$182,798.00	\$182,798.00

PAYMENT SCHEDULE:

Number of Payments	Amount of Payments	When Payments are Due
1	\$182,798.00	If in default

DEMAND FEATURE: <input checked="" type="checkbox"/> This loan does not have a Demand Feature <input type="checkbox"/> This loan has a Demand Feature as follows:
VARIABLE RATE FEATURE: <input type="checkbox"/> 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: 2046 Alderman Rd., Auburndale, FL 33823
ASSUMPTION: Someone buying this property <input type="checkbox"/> cannot assume the remaining balance due under original mortgage terms <input checked="" type="checkbox"/> may assume, subject to lender's conditions, the remaining balance due under original mortgage terms.
FILING/RECORDING FEES: \$731.00
PROPERTY INSURANCE: <input checked="" type="checkbox"/> Property hazard insurance in the amount of <u>\$182,798.00</u> 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 <input type="checkbox"/> is <input checked="" type="checkbox"/> 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.

Terrence Bennett	Date	Daysha Bennett	Date
N/A	Date	N/A	Date

INSTR # 2019036961
BK 10758 Pgs 2010-2012 PG(s)3
02/25/2019 09:51:11 AM
STACY M. BUTTERFIELD,
CLERK OF COURT POLK COUNTY
RECORDING FEES 27.00
DEED DOC 560.00

PREPARED BY AND RETURN TO:
GLORIA ORTIZ, AN EMPLOYEE OF
SECURITY NATIONAL TITLE AND ESCROW, LLC
500 Winderley Place, Suite 224
Maitland, FL 32751

PROPERTY APPRAISERS PARCEL I.D. NUMBER:

072825-320300-009350

WARRANTY DEED

THIS WARRANTY DEED Made this 21st day of February, 2019, BETWEEN MAURICIO DIAZ, AN UNMARRIED MAN, whose mailing address is: 12015 LITHIA PINECREST ROAD, LITHIA, FL 33547, hereinafter called the Grantor(s)

AND

TERRENCE BENNETT and DAYSHA BENNETT, HUSBAND AND WIFE, whose mailing address is: 2046 ALDERMAN ROAD, AUBURNDALE, FL 33823, hereinafter called the Grantee:

(Wherever used herein the terms "Grantor" and "Grantee" shall include singular and plural, heirs, legal representatives, and assigns of individuals, and the successors and assigns of corporations, wherever the context so admits or requires)

WITNESSETH: That the grantor, for and in consideration of the sum of \$10.00 and other valuable consideration, receipt whereof is hereby acknowledged, hereby grants, bargains, sells, aliens, remises, releases, conveys and confirms unto the grantee, all that certain land situate in POLK County, Florida, viz:

SEE ATTACHED EXHIBIT A LEGAL DESCRIPTION

Property address: 2046 ALDERMAN ROAD, AUBURNDALE, FL 33823

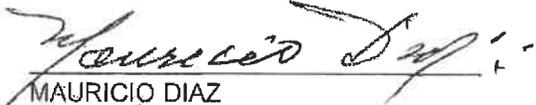
TOGETHER with all the tenements, hereditaments and appurtenances thereto belonging or in anywise appertaining.

TO HAVE AND TO HOLD, the same in fee simple forever.

AND the grantor hereby covenants with said grantee that the grantor is lawfully seized of said land in fee simple; that the grantor has good right and lawful authority to sell and convey said land; that the grantor hereby fully warrants the title to said land and will defend the same against the lawful claims of all persons whomsoever; and that said land is free of all encumbrances, except taxes and assessments accruing subsequent to DECEMBER 31, 2018, and conditions, restrictions, reservations, limitations, easements of record, if any, zoning and other governmental regulations and other matters of record, provided, however, this reference shall not serve to re-impose same.

IN WITNESS WHEREOF, the said Grantor has executed this Warranty Deed on the day and year first above written.

Signed, sealed and delivered in our presence:


MAURICIO DIAZ


Witness Signature

Gloria I. Ortiz
Print Name

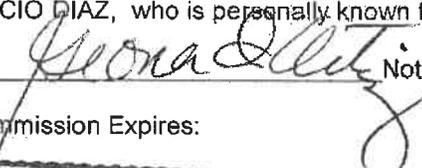

Witness Signature

Caitlyn McCoy
Print Name

STATE OF FLORIDA

COUNTY OF ORANGE

The foregoing instrument was acknowledged before me this 21ST day of FEBRUARY, 2019, by MAURICIO DIAZ, who is personally known to me or who produced driver's license as identification.


Notary Public

My Commission Expires:

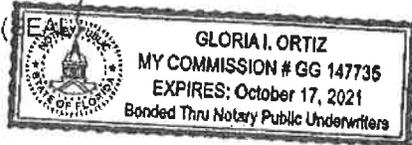


EXHIBIT "A"

A parcel of land lying in the NW 1/4 of Section 7, Township 28 South, Range 25 East, Polk County, Florida and being more particularly described as follows, to wit: From the NE corner of the NW 1/4 of said Section 7, run North 89 degrees 45'00" West along the North boundary line of Section 7, a distance of 493.66 feet to a point; thence run South a distance of 445.39 feet to the Point of Beginning, from the Point of Beginning continue South a distance of 122.5 feet; thence run North 89 degrees 45'00" West a distance of 50 feet; thence run North a distance of 122.5 feet; thence run South 89 degrees 45'00" East a distance of 50 feet returning to the Point of Beginning. This parcel is further described as: Lot 35, Block 9, MIDWAY GARDENS, a subdivision according to the plat thereof recorded at Plat Book 21, Page 33, in the Public Records of Polk County, Florida.