

PREPARED BY AND RETURN TO:
ANGELA A. ABBOTT, P.A.
4420 S. Washington Ave.
Titusville, Florida 32780

FIFTEEN YEAR TERM
MORTGAGE AND SECURITY AGREEMENT

THIS MORTGAGE AND SECURITY AGREEMENT executed this ____ day of _____, 2018, by **COMMUNITY OF HOPE, INC., a Florida not for profit corporation**, Party of the First Part, with its principal place of business at 4515 Babcock Street NE, Palm Bay, FL 32905, hereinafter called the Mortgagor, which terms as used herein in every instance, shall include the Mortgagor's successors, legal representatives and assigns, including all subsequent grantees, either voluntary by act of the parties or involuntary by operation of law, and shall denote the singular and/or plural, and the masculine and/or feminine, and natural and/or artificial persons whenever and wherever the context so requires or admits, to **BREVARD COUNTY HOUSING FINANCE AUTHORITY**, a public body corporate and politic of the State of Florida, 4420 S. Washington Avenue, Titusville, FL 32780, Party of the Second Part, hereinafter called the Mortgagee, which terms as used herein in every instance shall include the Mortgagee's successors, legal representatives and assigns, including all subsequent assignees, either voluntary by act of the parties or involuntary by operation of law.

W I T N E S S E T H :

That for diverse good and valuable considerations, and also to secure the payment of the aggregate sum of money named in the promissory note of even date herewith, hereinafter mentioned, together with interest thereon, and all other sums of money secured hereby as hereinafter provided, the Mortgagor does grant, bargain, sell, alien, remise, release, convey and confirm unto the Mortgagee, in fee simple, the land of which the Mortgagor is now seized and in actual possession, in the County of Brevard, State of Florida, described as follows (hereinafter referred to as "Real Property"):

SEE ATTACHED EXHIBIT "A" FOR LEGAL DESCRIPTION.

TOGETHER with all buildings, structures and other improvements now or hereafter located on the Premises, or any part and parcel thereof; and

TOGETHER with all right, title and interest of Mortgagor in and to the minerals, flowers, shrubs, crops, trees, timber and other emblements now or hereafter on the premises or under or above the same or any part or parcel thereof; and

TOGETHER with all furnishings, fixtures, machinery, apparatus, equipment, fittings, whether actually or constructively attached to said Real Property, (hereinafter collectively referred to as "Equipment"), now or hereafter located in, upon or under said Real Property or any part thereof and used or usable in connection with any present or future operation of said Real Property and now owned or hereafter acquired by Debtor, even though they may be detached or detachable including, but without limiting the generality of the foregoing, all heating, cooking, air conditioning, freezing, lighting, laundry, incinerating, irrigating and power equipment; engines; pipes; pumps; tanks; motors; conduits; switchboards; plumbing; lifting, cleaning, fire prevention, fire extinguishing, refrigerating, ventilating, and communications apparatus; boilers, ranges, ovens, surface units, dishwashers, furnaces, oil burners or units thereof; appliances; air-cooling and air-conditioning apparatus; vacuum cleaning systems; elevators; escalators; shades; awnings; screens, storm doors and windows; stoves; wall beds; refrigerators; cabinets; partitions;

ducts and compressors; rugs and carpets; ice machines; together with all building materials now or hereafter delivered to said property and intended to be installed therein; together with all additions thereto and replacements thereof; and

TOGETHER with Mortgagor's interest as lessor in and to all leases of the Real Property, or any part thereof, heretofore made and entered into, and in and to all leases hereafter made and entered into by Mortgagor during the life of this Mortgage and Security Agreement or any extension or renewal hereof, reserving to Mortgagor its statutory equity and redemption rights therein provided, and hereby intending that in case of foreclosure sale the lessor's interest in any such leases then in force shall, upon expiration of Mortgagor's right of redemption, pass to the purchaser at such sale as a part of the mortgaged Premises, subject to election by the purchaser to terminate or enforce any of such leases hereafter made; and

TOGETHER with all and singular the tenements, hereditaments, easements, riparian and littoral rights, and appurtenances thereunto belonging or in any wise appertaining, whether now owned or hereafter acquired by Mortgagor, and including all of Mortgagor's rights of ingress and egress to and from adjoining property (whether such rights now exist or subsequently arise); and also all the estate, right, title, interest, claim and demand whatsoever of Mortgagor of, in and to the same and of, in and to every part and parcel thereof; and

TOGETHER with the reversion or reversions, remainder and remainders, rents, issues, profits, earnings, revenues and income from the property hereinbefore described; and

TOGETHER with any and all awards or payments, including interest thereon, and the right to receive the same, as a result of (a) the exercise of the right of eminent domain, condemnation proceedings or the taking of the "Real Property" (as hereinafter defined) or any part thereof, (b) the alteration of the grade of any street, or (c) any other injury to, taking of, or decrease in the value of, the Real Property, to the extent of all amounts which may be secured by this Mortgage and Security Agreement at the date of receipt of any such award or payment by Mortgagee and of the reasonable attorneys' fees, costs and disbursements incurred by Mortgagee in connection with the collection of such award or payments; and

TOGETHER with all construction contracts, architectural agreements, permits, licenses, franchises, certificates, general intangibles (including, without limitation, Mortgagor's right, title and interest in and to all goodwill, trademarks, trade names, symbols, service marks and logo types), arising from or related to the Real Property; and

TOGETHER with all of Mortgagor's right, title and interest in the books and records of Mortgagor and of the operator of and for the Real Property (hereinafter defined) relating to construction, use, operation and occupation thereof; and

TO HAVE AND TO HOLD the same, together with the tenements, hereditaments and appurtenances thereunto belonging, and the rents, issues and profits thereof, unto the said Mortgagee.

The said Mortgagor hereby covenants with the said Mortgagee that the said Mortgagor is indefeasibly seized with the absolute and fee simple title to said property, and has full power and lawful authority to sell, convey, transfer and mortgage the same; that it shall be lawful at any time hereafter for the Mortgagee to peaceably and quietly enter upon, have, hold and enjoy said property, and every part thereof; that said property is free and discharged from all liens, encumbrances and claims of any kind, including taxes and assessments, except those that may be set out above or hereinafter; that the Mortgagor will make, at

Mortgagor's further expense and at no expense to Mortgagee, such other and further assurances to perfect the fee simple title to said land, fixtures and personal property in the mortgage as may hereafter be required; and that the Mortgagor hereby fully warrants unto the Mortgagee the title to said property and will defend the same against the lawful claims and demands of all persons whomsoever.

NOW, THEREFORE, the conditions of this mortgage are such that if the Mortgagor shall well and truly pay unto the Mortgagee the indebtedness evidenced by that certain promissory note dated April _____, 2018, a copy of which is attached hereto, made by Mortgagor, and payable to the Mortgagee in the principal sum of FIVE HUNDRED THIRTEEN THOUSAND AND NO/100 DOLLARS (\$513,000.00), payment of which is due in accordance with the terms of Mortgage Note, and shall fully perform, discharge, complete and comply with the covenants, agreements and conditions of this Mortgage and the Mortgage Note, then this Mortgage and the Mortgage Note shall cease and be null and void. The principal sum together with interest at the rate of zero percent (0%) per annum, shall become due and payable no later than May 1, 2033.

AND, the Mortgagor does hereby covenant and agree:

1. To perform, comply with and abide by each and every one of the stipulations, agreements, conditions and covenants contained and set forth in said promissory note or notes, and this mortgage between the Mortgagee and Mortgagor.

2. To pay the indebtedness secured by this instrument and according to the true tenor and effect of the promissory note hereinabove mentioned or of any renewal thereof, promptly on the day or days the same severally become due.

3. To pay, before becoming delinquent, all obligations, encumbrances, taxes, assessments, sidewalk paving, sanitary and other assessments, levies or liens, now or hereafter levied or imposed upon or against the mortgage property, and to send paid receipt to the Mortgagee before such taxes, assessments, liens and encumbrances become delinquent, and if the same or any part thereof be not paid before becoming delinquent the Mortgagee may, at any time, pay the same with accrued interest and charges, if any, without waiving or affecting the Mortgagee's option to foreclose the mortgage, or any right hereunder, and every payment so made shall bear interest from the date thereof at the maximum rate permitted by law, and all such payments with interest shall be secured by the lien hereof.

4. That in the event of a suit being instituted to foreclose this mortgage, the Mortgagee shall be entitled to apply at any time during such foreclosure suit to the court having the jurisdiction thereof for the appointment of a receiver of all and singular the mortgaged property, and of all rents, income, profits, issues and revenues thereof, from whatsoever source derived; and thereupon it is hereby expressly covenanted and agreed that the court shall forthwith appoint such receiver with the usual powers and duties of receiver in like cases; and said appointment shall be made by the court as a matter of strict right to the Mortgagee, and without reference to the adequacy or inadequacy of the value of the property hereby mortgaged, or to the solvency or insolvency of the Mortgagor or any other party defendant to such suit. The Mortgagor hereby specifically waives the right to object to the appointment of a receiver as aforesaid and thereby expressly consents that such appointment shall be made as an admitted equity and as a matter of absolute right to the Mortgagee and that the same may be done without notice to the Mortgagor.

5. That if any proceedings should be instituted against the property covered by this mortgage upon any other lien or claim whether superior or junior to the lien of this mortgage, the Mortgagee may, at its option, proceed to foreclose this mortgage.

6. To pay all and singular the costs, fees, charges and expenses of every kind, including the cost of an abstract of title to said lands found to be convenient or expedient in connection with any suit for the foreclosure of this mortgage, and also including, whether the Mortgagee is obligated to pay same or not, reasonable attorney's fees incurred or expended at any time by the Mortgagee because of the failure of the Mortgagor to perform, comply with and abide by all or any of the covenants, conditions and stipulations of said promissory notes, or this mortgage, in the foreclosure of this mortgage and in collecting the amount secured hereby with or without legal proceedings, and to reimburse the Mortgagee for every payment made or incurred for any such purpose with interest from date of every such payment of the maximum rate permitted by law such payments and obligations, with interest thereon as aforesaid, shall be secured by the lien hereof.

7. To keep the building or buildings now or hereafter on said land insured against loss or damage by fire, extended coverage and other perils, including war risk insurance, if available, in a sum not less than their full insurable value, with such value being approved by Mortgagee, at the cost and expense of the Mortgagor in a company or companies approved by the Mortgagee, the policy or policies to be held by the Mortgagee, and such policy or policies of insurance shall have affixed thereto a Standard Mortgagee Clause or other standard Mortgagee provisions acceptable to Mortgagee, making all loss or losses under such policy or policies payable to the Mortgagee, its successors or assigns, as its interest may appear, and to deliver said policy or policies to Mortgagee when issued with the receipts for the payment of the premium therefor; and in the event any sum of money becomes payable under such policy or policies, the Mortgagee shall have the option to receive and apply the same on account of the indebtedness secured hereby or to permit the Mortgagor to receive and use it, or any part thereof, for other purposes, without thereby waiving or impairing any equity, lien or right under or by virtue of this mortgage; and the Mortgagee's rights if it deems necessary, may place and pay for such insurance or any part thereof, or any right or option under this mortgage, and every such payment shall bear interest from the date thereof until paid at the maximum rate permitted by law, and all such payments with interest as aforesaid shall be secured by the lien hereof. Mortgagor shall further secure at its sole cost and expense, subject to the approval and for the benefit of Mortgagee, flood insurance, if the mortgaged premises are within a flood-prone zone, builders risk insurance if applicable, and comprehensive general liability insurance. Each of the aforesaid policies of insurance shall provide a thirty (30) day minimum prior notice of cancellation.

8. To permit, commit or suffer no waste and to maintain the improvements at all times in a state of good repair and condition; and to do or permit to be done to said premises nothing that will alter or change the use and character of said property or in any way impair or weaken the security of said mortgage. In case of the refusal, neglect or inability of the Mortgagor to repair and maintain said property, the Mortgagee may, at its option enter upon the property to secure the property, make such repairs or cause the same to be made and advance monies which sums shall be secured by the lien hereof and bear interest at the maximum rate permitted by law.

9. That no waiver of any covenant herein or in the obligation secured hereby shall at any time hereafter be held to be a waiver of any of the other terms hereof or of the note secured hereby and further no such waiver shall be deemed to be a continuing waiver.

10. That in order to accelerate the maturity of the indebtedness hereby secured because of the failure of the Mortgagor to pay any tax assessment, liability or obligation or encumbrance upon said property as herein provided, it shall not be necessary nor requisite that the Mortgagee shall first pay the same.

11. That if the Mortgagor shall fail, neglect, or refuse for a period of thirty (30) days fully and promptly to pay the amounts required to be paid by the note hereby secured or the interest therein specified or any of the sums of money herein referred or hereby secured, or otherwise duly, fully and promptly to perform, execute, comply with and abide by each, every or any of the covenants, conditions or stipulations of this mortgage, the promissory note hereby secured, and in either or in any of such events, without notice or demand, the said aggregate sum mentioned in said promissory note, less previous payments, if any, and any and all sums mentioned herein or secured hereby shall become due and payable forthwith or thereafter at the continuing option of the Mortgagee as fully and completely as if said aggregate sums were originally stipulated to be paid at such time, anything in said promissory note or herein to the contrary notwithstanding, and the Mortgagee shall be entitled thereupon or thereafter without notice of demand to institute suit at law in equity to enforce the rights of the Mortgagee hereunder or under said promissory note. In the event of any default or breach on the part of the Mortgagor hereunder or under said promissory note, the Mortgagee shall have the continuing option to enforce payment of all sums secured hereby by action at law or by suit in equity to foreclose this mortgage, either or both, concurrently or otherwise, and one action or suit shall not abate or be a bar to or waiver of the Mortgagee's right to institute or maintain the other, provided said Mortgagee shall have only one payment and satisfaction of said indebtedness.

12. That in the event that Mortgagor shall (a) consent to the appointment of a receiver, trustee or liquidator of all or substantial part of Mortgagor's assets, or (b) be adjudicated a bankrupt or insolvent, or file a voluntary petition in bankruptcy, or admit in writing its inability to pay its debts as they become due, or (c) make a general assignment for the benefit of creditors, or (d) file a petition or answer seeking reorganization or arrangement with creditors, or to take advantage of any insolvency law, or (e) file an answer admitting the material allegations or a petition filed against the Mortgagor in any bankruptcy, reorganization or insolvency proceeding, or (f) action shall be taken by the Mortgagor or the purpose of effecting any of the foregoing, or (g) any order, judgment or decree shall be entered upon an application creditor or Mortgagor by a court of competent jurisdiction approving a petition seeking appointment of a receiver or trustee of all or a substantial part of the Mortgagor's assets and such order, judgment or decree shall continue unstayed and in effect for any period of thirty (30) consecutive days, the Mortgagee may declare forthwith due and payable, whereupon the principal of and the interest accrued on the note and all other sums hereby secured shall become forthwith due and payable as if all of the said sums of money were originally stipulation to be paid on such day; and thereupon the Mortgagee without notice or demand may proceed with a suit at law and/or in equity as if all monies secured hereby had matured prior to its institution.

13. That the Mortgagee or any person authorized by the Mortgagee shall have the right to enter upon and inspect at all reasonable times the mortgaged premises and any and all books and records relating to the property of Mortgagor.

14. That any sum or sums which may be loaned or advanced by the Mortgagee to the Mortgagor at anytime within twenty (20) years from the date of this indenture, together with interest thereon at the rate agreed upon at the time of such loan or advance, shall be equally secured with and have the same priority as the original indebtedness and be subject to all the terms and provisions of this mortgage; provided, that the aggregate amount of principal outstanding at any time shall not exceed an amount equal to two hundred percent (200%) of the principal amount originally secured hereby.

15. That, at the sole option and upon the request of the Mortgagee, in order more fully to protect the security of this mortgage, with written notice being given to Mortgagor by Mortgagee, the Mortgagor, together with and in addition to the payments under the terms of the note secured hereby, on the first day of each month and until said note is fully paid, shall pay to the Mortgagee an installment of the taxes and

assessments next to become due against the mortgaged premises, an installment of premiums next to become due on insurance policies required by the Mortgagee, and any other charges in connection with the commitment to finance. Such installments shall be equal respectively to such taxes and assessments and insurance premiums, all as estimated by the Mortgagee, less all sums already paid thereon, divided by the number of months that are to elapse before one month prior to the date when such taxes and assessments and insurance premiums will become due. Said installments shall be held by the Mortgagee in trust to pay such taxes and assessments and insurance premiums. All payments made under the terms of this paragraph and under the notes secured hereby shall be added together, and the aggregate amount thereof shall be paid by the Mortgagor in a single payment each month to be applied by the Mortgagee in payment of the items and in the order following (a) taxes and assessments and insurance premiums; (b) interest on the note secured hereby; and, (c) amortization of the principal of said note. Any deficiency in the amount of such aggregate monthly payment shall constitute a default under this mortgage. When such taxes, assessments and insurance premiums fall due, if the amounts deposited by the Mortgagor for such purposes are not sufficient to pay said taxes, assessments and insurance premiums, as the case may be, then due, the Mortgagor will pay to the Mortgagee such deficiency immediately. When such taxes, assessments and insurance premiums fall due, if the amounts deposited by the Mortgagor for such purposes exceed the amounts due for such taxes, assessments and insurance premiums, the excess may, in the discretion of the Mortgagee, be applied on subsequent monthly payments to be made by the Mortgagor. In the event of default under this mortgage, any unexpended funds in the hands of the Mortgagee deposited by the Mortgagor to meet the obligations of taxes, assessments and insurance premiums shall be applied by the Mortgagee upon the indebtedness hereby secured in the following order: (a) interest on advances made by the Mortgagee; (b) advances made by the Mortgagee; (c) interest on the principal; and (d) the principal debt hereby secured. When any such taxes, assessments or insurance premiums fall due, the Mortgagor will promptly obtain and deliver to the Mortgagee statements with respect thereto. The Mortgagee may collect a "late charge" equal to five percent (5%) on any monthly installment paid more than fourteen (14) days after the due date thereon. This provision is included herein solely for the benefit of the Mortgagee, and Mortgagee's exercise or non-exercise of the options herein granted shall not create liability of the Mortgagee to the Mortgagor or to any third party. All third parties dealing with the Mortgagor shall take notice of this disclaimer and they are advised to make such independent determination as to the nature and extent of their relationship with the Mortgagor as they deem necessary.

16. That the Mortgagor will comply with all building, zoning, fire and health regulations now or hereafter imposed by governmental authorities, including federal, state and local, and will comply with all deed restrictions, declarations of restrictions and plat restrictions which may be applicable to the premises.

17. To indemnify the Mortgagee upon its demand for all taxes, assessments and charges that may be assessed upon this mortgage or the indebtedness secured hereby and paid by the Mortgagee, without regard to any law heretofore enacted or hereafter to be enacted imposing payment of the whole or an part thereof upon the Mortgagee.

18. That the Mortgagee shall have the right at any time and from time to time and without notice or consent of the Mortgagor to release any portion of the premises from the lien of this mortgage, to release any person liable for payment of indebtedness secured hereby, to extend the time for payment or alter the terms of payment of all or any part of the indebtedness or otherwise modify this mortgage or the promissory note secured hereby without affecting or releasing any person (other than the person released pursuant hereto) from liability under this mortgage or the promissory note secured hereby, and without otherwise affecting or diminishing the lien of this mortgage.

19. That the Mortgagor shall within ten (10) days on the request of the Mortgagee furnish a written statement of the amount owing on the obligation which this mortgage secures and therein state whether or not Mortgagor claims any defenses or offsets thereto.

20. If any intangible tax and/or any excise tax (documentary stamps) or any other tax shall be levied or assessed upon this mortgage and/or the note or notes secured hereby, the Mortgagor agrees to pay immediately upon demand all such tax or taxes, and the Mortgagor's failure to promptly pay any such tax shall constitute a default under this mortgage.

21. Mortgagor agrees that it shall continue to provide housing in the form of shelter, transitional and permanent housing to homeless and low income families. Except as provided in paragraph 18 above, upon the sale, transfer or conveyance of the property herein described or any part thereof, or any interest therein, whether voluntarily or involuntarily and covered by this mortgage to any person, firm or corporation, not previously approved in writing by the holder of this mortgage, or upon Mortgagor's failure to provide shelter, transitional and permanent housing to homeless and low income families, or upon the loss of the Mortgagor's 501 (c) (3) status, the Mortgagee or holder shall have the right to accelerate the maturity of this mortgage as though it were due and payable on the day of such transfer and to demand payment in full of the said mortgage amount or any unpaid balance thereof, and to exercise all the rights and remedies herein or by law reserved to said Mortgagee the same as in any event of default hereunder, anything in the promissory note secured hereby or herein to the contrary notwithstanding. The granting of the loan evidenced by the promissory note hereinabove described and secured hereby is given to the Mortgagee in reliance on the Mortgagor herein being and remaining fee simple title holder of the property encumbered hereby and on the Mortgagor providing housing in the form of shelter, transitional and permanent housing to homeless and low income families.

22. That in the event the Mortgagor should assign the rents of the mortgaged premises, or any part thereof without the consent of the Mortgagee, then the entire principal sum secured hereby shall, at the option of the Mortgagee, become immediately due and payable.

23. In the event of foreclosure of this mortgage or other transfer of title to the mortgaged property, all right, title and interest of the Mortgagor in and to any insurance policies then in force, including all premiums thereon paid in advance, and, together with all deposits and advance payments for utility service, in connection with the operation of the mortgaged premises together with any and all other deposits given or fees paid by Mortgagor, shall pass to the purchaser or grantee.

24. Upon any foreclosure sale of the Real Property, the same may be sold either as a whole or in parcels, as Mortgagee may elect, and, if in parcels, the same may be divided as Mortgagee may elect, and, at the election of Mortgagee, may be offered first in parcels and then as a whole, that offer producing the highest price for the entire property to prevail, any law, statutory or otherwise, to the contrary notwithstanding, and Mortgagor waives the right to require any such sale to be made in parcels or the right to select such parcels.

25. In the event that any advances or payment made by Mortgagee pursuant to the terms of other agreements between the parties, together with the disbursements made by Mortgagee of the proceeds of the loan, shall exceed the face amount of the promissory note or notes, the Mortgagor hereby agrees that any such additional advances shall constitute additional indebtedness secured by this mortgage and shall be governed by the same terms and conditions as advances previously made.

26. Mortgagor expressly represents to Mortgagee that to the best of its knowledge, the subject property and improvements thereon have not in the past been used, are not presently being used, and will not in the future be used for the manufacture, handling, storage, transportation or disposal of hazardous or toxic materials. The Mortgagor agrees to indemnify, defend and hold Mortgagee harmless from and against any loss to Mortgagee as a result of such past, present, or future use, manufacture, handling, storage, transportation or disposal of hazardous or toxic materials. The Mortgagee, at Mortgagee's sole option, may obtain, at Mortgagor's expense, a report from a reputable environmental consultant of the Mortgagee's choice as to whether the Property and the improvements have been or are presently being used for the handling, manufacturing, storage, transportation or disposal of hazardous or toxic materials. If the report indicates such past or present use, manufacture, handling, storage, transportation or disposal, Mortgagee may require that all violations with respect to hazardous or toxic materials be corrected and/or that the Mortgagor obtain all necessary environmental permits before the Mortgagee shall fund the loan hereunder. Mortgagor further warrants and represents that it will promptly notify Mortgagee of any change in the nature of the extent of any hazardous materials, substances or wastes maintained on, in or under the Property or used in connection therewith, and will transmit to Mortgagee copies of any citations, orders, notices or other material governmental or other communication received with respect to any other hazardous materials, substances, wastes or other environmentally regulated substances affecting the Property.

Mortgagor's obligations hereunder to Mortgagee shall not be limited to any extent by the term of the Note secured hereby, and, as to any act or occurrence prior to payment in full and satisfaction of said Note which gives rise to liability hereunder, shall continue, survive and remain in full force and effect notwithstanding payment in full and satisfaction of said Note and this Mortgage or foreclosure under this Mortgage, or delivery of a deed in lieu of foreclosure.

27. That in the event of the taking of all or any portion of the Real Property in any proceedings under the power of eminent domain, the entire award rendered in such proceedings shall be paid to Mortgagee, to be applied toward reimbursement of all costs and expenses of Mortgagee in connection with the proceedings, and toward the payment of all amounts payable by indebtedness secured hereby, or any portion thereof, whether or not then due or payable.

28. That all notices, demands and requests required or permitted to be given hereunder or by law shall be deemed delivered when deposited in the United States mail, the full postage prepaid thereon, at:

If addressed to Mortgagor: **COMMUNITY OF HOPE, INC.**
4515 Babcock Street NE
Palm Bay, FL 32905

If addressed to Mortgagee: **BREVARD COUNTY HOUSING FINANCE AUTHORITY**
4420 S. Washington Avenue
Titusville, FL 32780

Any change in address of Mortgagor for the giving of notice hereunder shall not become effective against Mortgagee until written advice of such change shall have been received by Mortgagee.

IN WITNESS WHEREOF, the Mortgagor has executed and delivered this Mortgage and Security Agreement and has intended the same to be and become effective as of the day and year first above written.

Signed, sealed and delivered
in the presence of:

MORTGAGOR:
COMMUNITY OF HOPE, INC. a Florida not for profit
corporation

Witness name: _____

By: _____

Stephanie T. Hopper, President
4515 Babcock St. NE
Palm Bay, FL 32905

Witness name: _____

STATE OF FLORIDA
COUNTY OF BREVARD

I HEREBY CERTIFY that on this day, before me, an officer duly authorized in the State and County aforesaid to take acknowledgments, personally appeared Stephanie T. Hopper, as President of Community of Hope, Inc., a Florida not for profit corporation, who is [] personally known to me or [] who presented a _____ driver's license as identification, and she acknowledged executing the foregoing instrument in my presence freely and voluntarily and for the purposes described therein and she [] did [] did not take an oath.

WITNESS my hand and official seal in the County and State last aforesaid this ____ day of April, 2018.

[SEAL]

Notary Public
My Commission Expires: