

**SECOND MORTGAGE DEED
DOWNPAYMENT ASSISTANCE PROGRAM**

TO ALL PEOPLE WHOM THESE PRESENT SHALL COME, GREETINGS:

KNOW YE, THAT _____,

(hereinafter referred to as "Grantor"), for the consideration of _____

_____(\$ _____) dollars and other good and valuable consideration received to my full satisfaction of Connecticut Housing Finance Authority (hereinafter referred to as "Grantee") does give, grant, bargain, sell and confirm unto the said Grantee, its successors and assigns forever, all that certain piece or parcel of land, with the buildings and improvements thereon, situated in the Town of _____, County of _____ and State of Connecticut, more particularly bounded and described as follows:

See Schedule A attached hereto and made a part hereof.

Together with all items normally considered fixtures, including but not limited to screens, screen doors, storm windows and doors, awnings, plumbing, gas and electric fixtures, oil burners and ventilation equipment now or hereafter placed on, installed in or attached to said buildings, all of which are hereby declared to be part of the realty and covered by this mortgage.

TO HAVE AND TO HOLD the above granted and bargained premises, with the appurtenances thereof, unto the said Grantee, its successors and assigns forever, to it and their own proper use and behoof. And also the said Grantor, does for himself, his heirs and assigns, covenant with the said Grantee, its successors and assigns, that at and until the ensembling of these presents he is well seized of the premises as a good indefeasible estate in FEE SIMPLE; and has good right to bargain and sell the same in manner and form as above written; and that the same is free from all encumbrances whatsoever, except for encumbrances of record approved by Grantee.

AND FURTHERMORE, the said Grantor does by these presents bind himself, and his heirs, executors and assigns forever to WARRANT AND DEFEND the above granted and bargained premises to the said Grantee, its successors and assigns, against all claims and demands whatsoever, except for encumbrances of record approved by Grantee.

THE CONDITION OF THIS DEED IS SUCH, that whereas the said Grantor is justly indebted to the said Grantee in the principal sum of _____ (\$ _____) dollars with interest thereon evidenced by Grantor's note dated the date hereof, the terms of which are incorporated herein by reference, providing for monthly installments of principal and interest, with the balance of the indebtedness if not sooner paid, due and payable on _____.

AND it is hereby agreed between the said Grantor, for himself, his heirs, executors and assigns, and the Grantee, its successors and assigns:

1. That the improvements now existing or hereafter erected or placed on the said premises will be kept in good repair in compliance with all applicable laws, and insured against loss by fire and otherwise to an amount and by such companies as shall be satisfactory to said Grantee, and that said insurance will be maintained for the benefit of and payable in case of loss to said Grantee as its interest may appear, that the insurance policies shall be deposited with the Grantee and that no cancellation or return of any policy or premium shall be claimed except from and after the redemption of this mortgage.
2. That all prior mortgages, taxes, assessments, water rates and other governmental or municipal charges for which lien rights exist and the cost of emergency repairs needed to protect the property will be promptly paid by the Grantor, and, in default thereof, or in default of payment of insurance premiums required hereunder, the Grantee may pay the same, and add the amounts so paid to the debt; and charge interest on the same until repayment to Grantee at the interest rate provided in the note for which this mortgage is security; and that failure to repay any said advance with interest within one (1) month from the date of such advancement shall constitute a default, rendering the entire debt, including such advancements, together with all accrued interest, immediately due and payable without notice.

3. That the Grantor will reside in and occupy said premises as Grantor's principal residence until said note is fully paid. If the Grantor assigns, transfers, or otherwise conveys the Grantor's interest in said premises or ceases to occupy the premises, the unpaid balance of the note together with interest thereon shall become due and payable. In the event that title to the premises is transferred by a foreclosure or deed in lieu of foreclosure of a mortgage which is insured by the Secretary of Housing and Urban Development or such mortgage is assigned to the Secretary of Housing and Urban Development, then any provision in this Section 3 or any other agreement between Grantor and Grantee requiring the Grantor to continue be an owner-occupant of the premises or otherwise restricting the Grantor's ability to sell the premises shall automatically terminate and have no further force or effect.

4. That all indebtedness secured hereby shall be paid in the lawful money of the United States of America.

5. It is agreed that the Grantee's failure to exercise any rights hereunder upon any default shall not be deemed a waiver or relinquishment of its right to do so with respect to said default.

6. The covenants herein contained shall bind, and the benefits and advantages shall inure to the respective heirs, executors, administrators, successors and assigns, of the parties hereto.

Whenever used, the singular number shall include the plural, the plural the singular, and the use of any gender shall include both genders.

The lien of this instrument shall remain in full force and effect during any postponement or extension of the time of payment of the indebtedness or any part thereof secured hereby.

NOW THEREFORE, if all the agreements herein contained shall be fully and faithfully performed and said note shall be well and truly paid in all respects according to its tenor, then this deed shall be void, otherwise to remain in full force and effect.

IN WITNESS WHEREOF, the Grantor(s) have hereunto set their hand(s) and seal(s) on this the ____ day of _____, 20_____.

Signed, sealed and Delivered in the presence of:

_____	_____
	(Grantor)
_____	_____
	(Grantor)

STATE OF CONNECTICUT)
) ss: _____
 COUNTY OF)

On this the ____ day of _____, 20____, before me, _____, the undersigned officer, personally appeared _____, known to me (or satisfactorily proven) to be the person whose name is subscribed to the within instrument and acknowledged that they executed the same for the purposes therein contained, as their free act and deed, before me.

 Notary Public
 My Commission Expires: _____

Lender: _____
 NMLS ID: _____
 Loan Originator: _____
 NMLS ID: _____