

After Recording Return To:  
Discover Fulfillment Center  
1355 Cherrington Parkway  
Moon Township, PA 15108

This document prepared by:  
Julia Kneller  
Discover Bank  
502 E. Market St.  
Greenwood, DE 19950

20043349

[Space Above This Line For Recording Data]

## MORTGAGE

Kaufman  
Loan #: 1019612316  
PIN: 138341003040000

\* Unmarried

THIS MORTGAGE is made this 10th day of June, 2024 between the Grantor, Jonathan Reynolds Kaufman\* who acquired title as Jonathan Kaufman (herein "Borrower"), and the Mortgagee, Discover Bank organized and existing under the laws of Delaware, whose address is 502 E. Market St., Greenwood, DE 19950 (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of U.S. \$60,000.00, which indebtedness is evidenced by Borrower's note dated June 10, 2024 and extensions and renewals thereof (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on June 14, 2054;

TO SECURE to Lender the repayment of the indebtedness evidenced by the Note, with interest thereon; the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage; and the performance of the covenants and agreements of Borrower herein contained, Borrower does hereby grant and convey to Lender and Lender's successors and assigns with power of sale, the following described property located in the County of Shelby, State of Alabama:

THE FOLLOWING DESCRIBED REAL ESTATE, SITUATED IN SHELBY COUNTY, ALABAMA.

LOT 38, ACCORDING TO THE SURVEY OF VALLEY FORGE, AS RECORDED IN MAP BOOK 6, PAGE 60, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

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1019612316

SOURCE OF TITLE: INSTRUMENT NO. 20200826000373250

Assessor's Parcel No: 138341003040000

which has the address of 813 Colonial Dr, Alabaster, Alabama 35007 (herein "Property Address");

**TO HAVE AND TO HOLD** such property unto Lender and Lender's successors and assigns, forever, together with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances and rents, all of which shall be deemed to be and remain a part of the property covered by this Mortgage; and all of the foregoing, together with said property (or the leasehold estate if this Mortgage is on a leasehold) are hereinafter referred to as the "Property."

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to mortgage, grant and convey the Property, and that the Property is unencumbered, except for encumbrances of record. Borrower covenants that Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to encumbrances of record.

**UNIFORM COVENANTS.** Borrower and Lender covenant and agree as follows:

**1. Payment of Principal and Interest.** Borrower shall promptly pay when due the principal and interest indebtedness evidenced by the Note and late charges as provided in the Note.

**2. Funds for Taxes and Insurance.** Subject to applicable law or a written waiver by Lender, Borrower shall pay to Lender on the day monthly payments of principal and interest are payable under the Note, until the Note is paid in full, a sum (herein "Funds") equal to one-twelfth of the yearly taxes and assessments (including condominium and planned unit development assessments, if any) which may attain priority over this Mortgage and ground rents on the Property, if any, plus one-twelfth of yearly premium installments for hazard insurance, plus one-twelfth of yearly premium installments for mortgage insurance, if any, all as reasonably estimated initially and from time to time by Lender on the basis of assessments and bills and reasonable estimates thereof. Borrower shall not be obligated to make such payments of Funds to Lender to the extent that Borrower makes such payments to the holder of a prior mortgage or deed of trust if such holder is an institutional lender.

If Borrower pays Funds to Lender, the Funds shall be held in an institution the deposits or accounts of which are insured or guaranteed by a Federal or state agency (including Lender if Lender is such an institution). Lender shall apply the Funds to pay said taxes, assessments, insurance premiums and ground rents. Lender may not charge for so holding and applying the Funds, analyzing said account or verifying and compiling said assessments and bills, unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. Borrower and Lender may agree in writing at the time of execution of this Mortgage that interest on the Funds shall be paid to Borrower, and unless such agreement is made or applicable law requires such interest to be paid, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds showing credits and debits to the Funds and the purpose for which each debit to the Funds was made. The Funds are pledged as additional security for the sums secured by this Mortgage.

If the amount of the Funds held by Lender, together with the future monthly installments of Funds payable prior to the due dates of taxes, assessments, insurance premiums and ground rents, shall exceed the amount required to pay said taxes, assessments, insurance premiums and ground rents as they fall due, such

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Initials: JRB









1019612316

IN WITNESS WHEREOF, BORROWER has executed this Mortgage.  
Signed, sealed and delivered in the presence of:

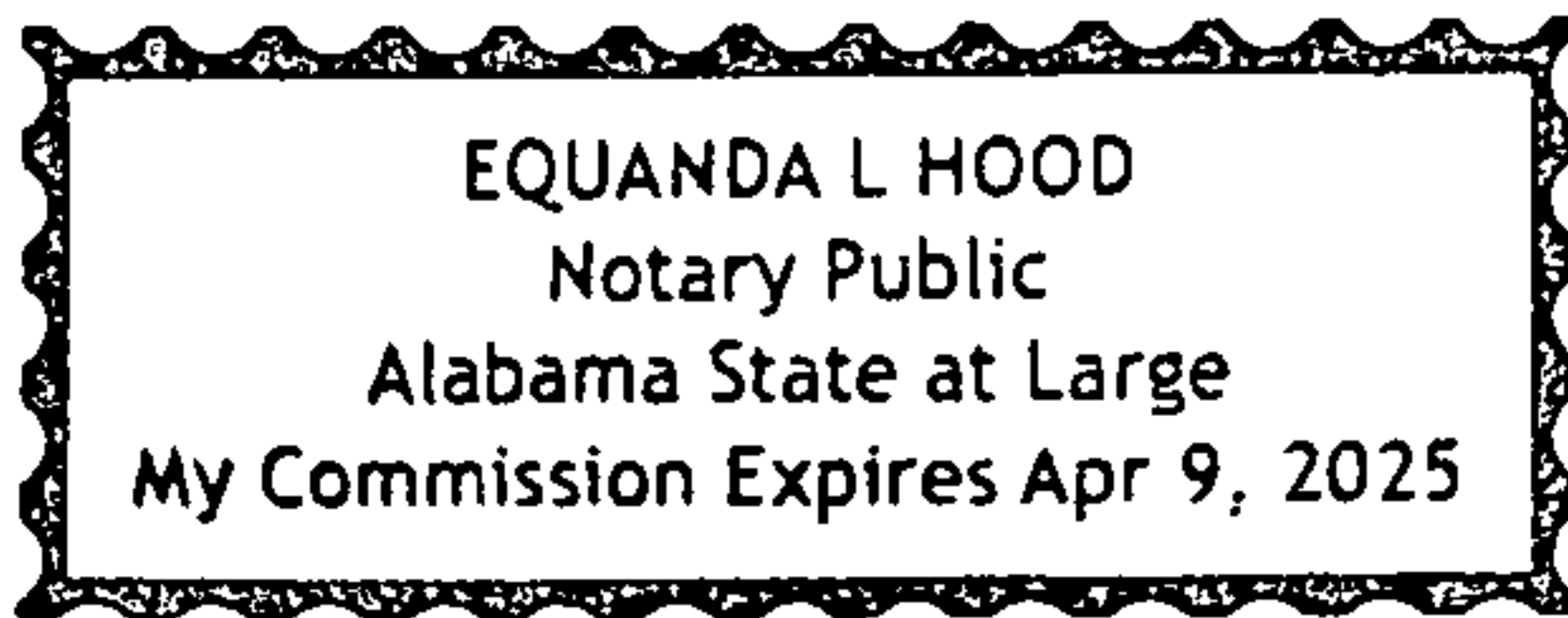
[Signature] - [Signature] 6-10-24  
- BORROWER - Jonathan Reynolds Kaufman WATA Jonathan Kaufman - DATE -  
[Sign Original Only]

The State of Alabama

Jefferson County

I, Jonathan Reynolds Kaufman hereby certify that  
Jonathan Reynolds Kaufman

whose name is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this date that, being informed of the contents of the conveyance, he/she/they executed the same voluntarily on the day the same bears date. Given under my hand this 10th day of June A.D. 2024.



Equanda L Hood  
Notary Public

My Commission Expires: 4/9/25

Individual Loan Originator: Caitlyn Michelle Sarver, NMLSR ID: 1860536  
Loan Originator Organization: Discover Bank, NMLSR ID: 684042



Filed and Recorded  
Official Public Records  
Judge of Probate, Shelby County Alabama, County  
Clerk  
Shelby County, AL  
06/14/2024 03:18:54 PM  
\$130.00 PAYGE  
20240614000179140

Allie S. Beyl

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