

State of ALABAMA)

SHELBY COUNTY)

NON-ENCUMBRANCE AGREEMENT

As long as the **WESTWOOD BAPTIST CHURCH**, a nonprofit corporation organized and existing under the laws of the State of Alabama, is indebted to **REGIONS BANK**, an Alabama banking corporation pursuant to that Term Loan Agreement dated November 11, 2001, **WESTWOOD BAPTIST CHURCH** covenants, pledges, warrants and represents that it will not mortgage, convey assign, transfer or otherwise encumber the property located at 423 Thompson Road, Alabaster, Alabama 35007.

IN WITNESS WHEREOF, the **WESTWOOD BAPTIST CHURCH** has caused this Non-Encumbrance Agreement to be executed by its duly authorized Trustees on this the 10th day of November, 2001.

WESTWOOD BAPTIST CHURCH,
An Alabama non-profit corporation

By: Harold Henry
Harold Henry, Its Authorized Trustee

By: Daniel M. Acker
Dan Acker, Its Authorized Trustee

By: Richard Cornelius
Richard Cornelius, Its Authorized Trustee

11/26/2001-50863
02:32 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
003 CH 17.00

Inst # 2001-50863

ACKNOWLEDGMENTS

STATE OF ALABAMA)

SHELBY COUNTY)

I, the undersigned Notary Public in and for said County in said State, hereby certify that **HAROLD HENRY**, whose name as Trustee of the **WESTWOOD BAPTIST CHURCH**, an Alabama nonprofit corporation, is signed to the foregoing Non-Encumbrance Agreement, and who is known to me, acknowledged before me on this day that, being informed of the contents of said document, he, as such trustee and with full authority, executed the same voluntarily as the act of the said corporation, on the date the same bears date.

Given under my hand and official seal this the 10th day of November, 2001.



MY COMMISSION EXPIRES DEC. 17, 2002

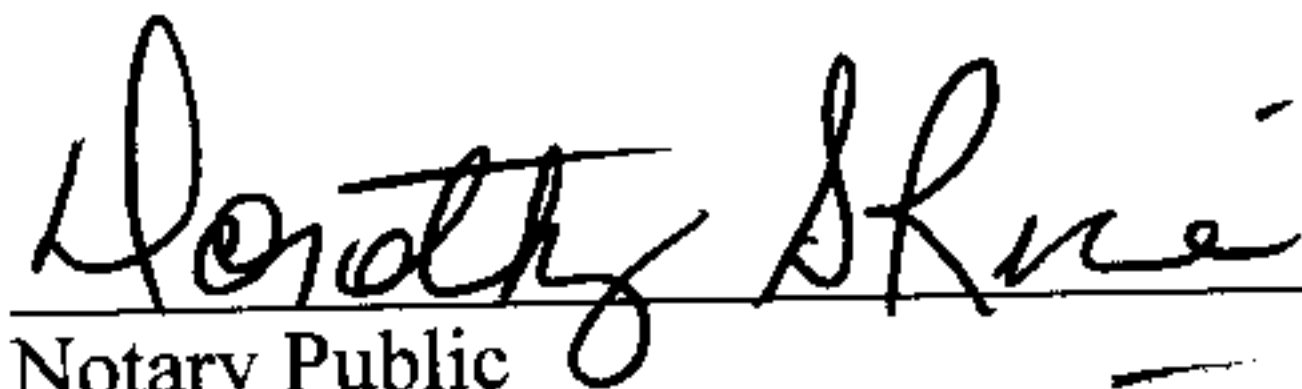
My Commission Expires: _____

STATE OF ALABAMA)

SHELBY COUNTY)

I, the undersigned Notary Public in and for said County in said State, hereby certify that **DAN ACKER**, whose name as Trustee of the **WESTWOOD BAPTIST CHURCH**, an Alabama nonprofit corporation, is signed to the foregoing Non-Encumbrance Agreement, and who is known to me, acknowledged before me on this day that, being informed of the contents of said document, he, as such trustee and with full authority, executed the same voluntarily as the act of the said corporation, on the date the same bears date.

Given under my hand and official seal this the 10th day of November 2001.



Notary Public

My Commission Expires: _____

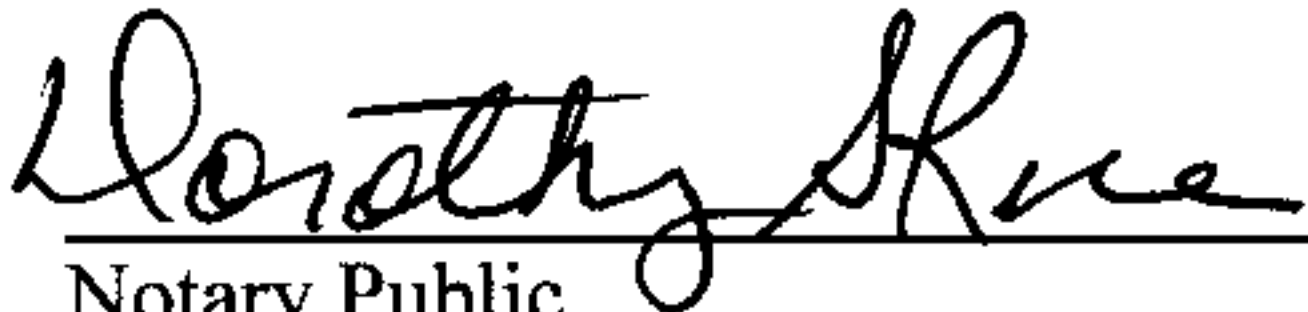
MY COMMISSION EXPIRES DEC. 17, 2002

STATE OF ALABAMA)

SHELBY COUNTY)

I, the undersigned Notary Public in and for said County in said State, hereby certify the **RICHARD CORNELIUS**, whose name as Trustee of the **WESTWOOD BAPTIST CHURCH**, an Alabama nonprofit corporation, is signed to the foregoing Non-Encumbrance Agreement, and who is known to me, acknowledged before me on this day that, being informed of the contents of said document, he, as such trustee and with full authority, executed the same voluntarily as the act of the said corporation, on the date the same bears date.

Given under my hand and official seal this the 10th day of November 2001.



Notary Public

My Commission expires MY COMMISSION EXPIRES DEC. 17, 2002

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