



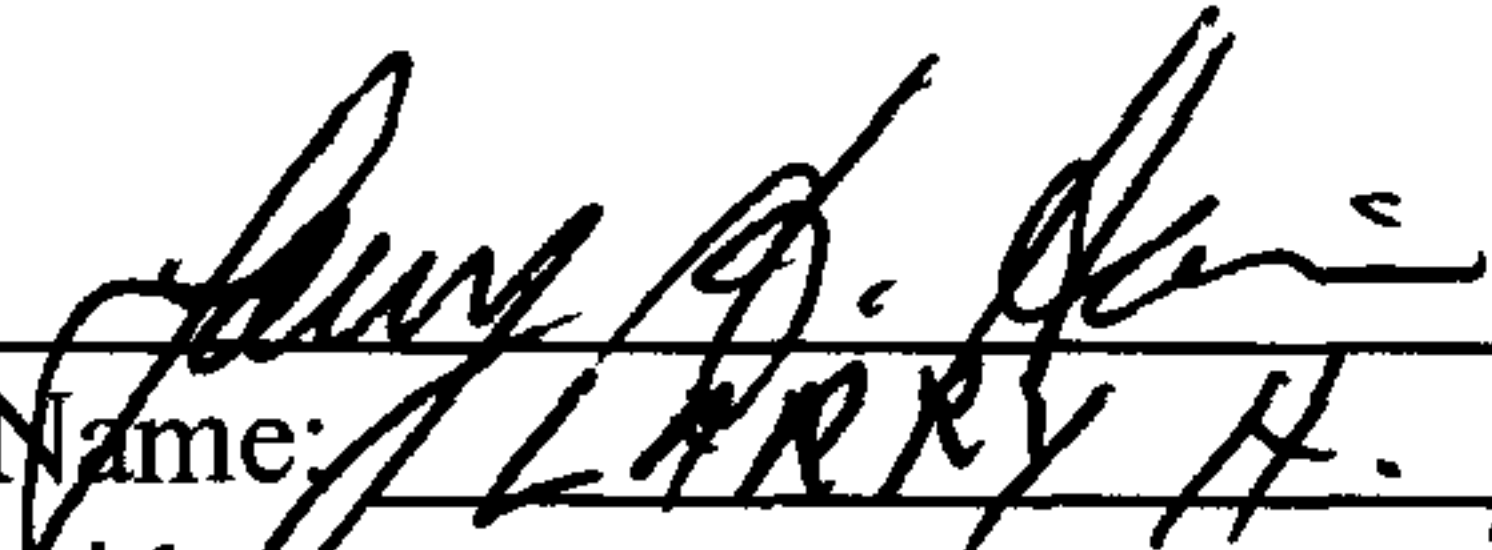
STATE OF ALABAMA)
SHELBY COUNTY)

NON-ENCUMBRANCE AGREEMENT

As long as the **EVANGEL PRESBYTERIAN CHURCH**, an Alabama non-profit corporation ("Evangel") is indebted to **REGIONS BANK**, an Alabama banking corporation, pursuant to that certain Loan Agreement dated October 26, 2004, Evangel covenants, pledges, warrants and represents that it will not mortgage, convey, assign, transfer or otherwise encumber the real estate described on Exhibit A attached hereto and made a part hereof.

IN WITNESS WHEREOF, Evangel, has caused this Non-Encumbrance Agreement to be executed by its duly authorized Trustee on this the 26th day of October 2004.

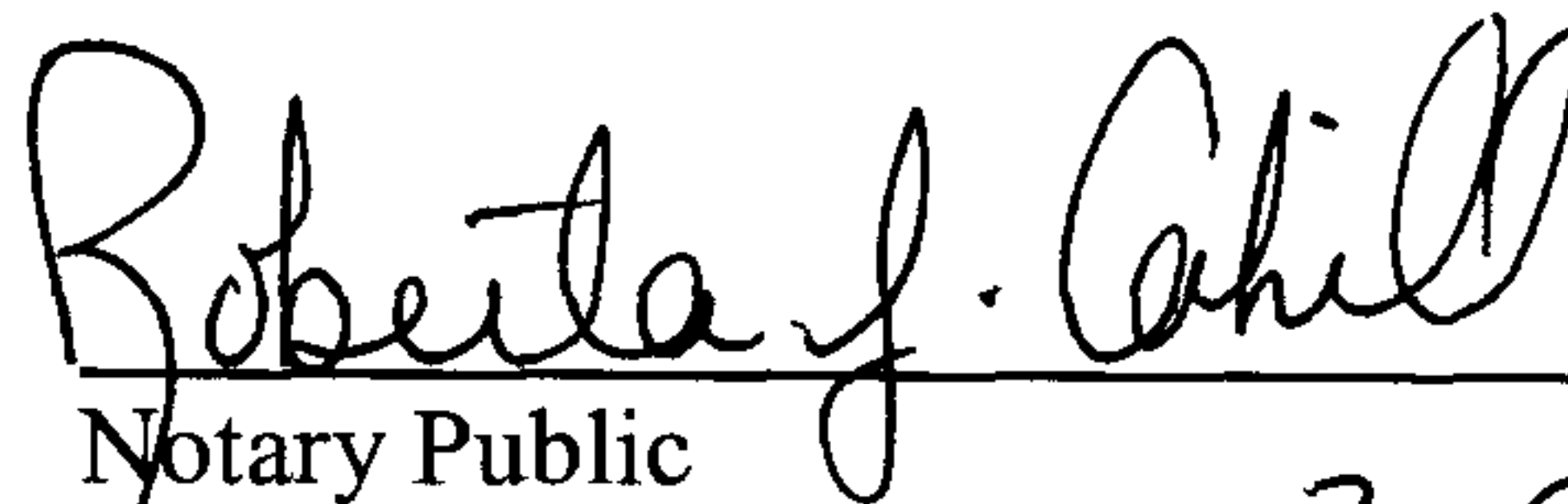
EVANGEL PRESBYTERIAN CHURCH,
an Alabama non-profit corporation

By: 
Print Name: LARRY H. HARRIS
Its President

STATE OF ALABAMA)
JEFFERSON COUNTY)

I, the undersigned Notary Public in and or said County in said State, hereby certify that LARRY H. HARRIS, whose name as President of the **EVANGEL PRESBYTERIAN 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 agent and with full authority, executed the same voluntarily as the act of the said corporation.

Given under my hand and official seal this the 26th day of October 2004.


Notary Public
My Commission Expires: 3-9-08

EVANGEL PRESBYTERIAN CHURCH,
an Alabama non-profit corporation

By: Wiley C. Thompson
Print Name Wiley C. Thompson
Its Authorized Secretary

STATE OF ALABAMA)
JEFFERSON COUNTY)

I, the undersigned Notary Public in and or said County in said State, hereby certify that Wiley C. Thompson, whose name as Secretary of the EVANGEL PRESBYTERIAN 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, s/he, as such agent and with full authority, executed the same voluntarily as the act of the said corporation.

Given under my hand and official seal this the 26th day of October 2004.

Roberta J. Ahill
Notary Public
My Commission Expires: 3-9-08

EXHIBIT A

A PARCEL OF LAND SITUATED IN SECTION 3, TOWNSHIP 21 SOUTH, RANGE 3 WEST, SHELBY COUNTY, ALABAMA, BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:
BEGIN AT THE SOUTHEAST CORNER OF THE SOUTHWEST CORNER OF THE NORTHEAST QUARTER OF SAID SECTION 3; THENCE RUN NORTH 90 DEGREES 00 MINUTES 00 SECONDS WEST ALONG THE EAST LINE OF BERRYHILL 1ST 2ND AND 3RD SECTOR, FOR A DISTANCE OF 1262.89 FEET TO A POINT ON THE EASTERLY RIGHT OF WAY LINE OF HIGHWAY 264 (RIGHT OF WAY WIDTH VARIES), SAID POINT BEING A POINT ON A CURVE TO THE RIGHT, SAID CURVE HAVING A RADIUS OF 2824.90 FEET; THENCE RUN NORTHEASTERLY ALONG SAID EASTERLY RIGHT OF WAY LINE AND THE ARC OF SAID CURVE FOR A ARC LENGTH OF 461.55 FEET, (DELTA = 09 DEGREES 21 MINUTES 41 SECONDS, CHORD BEARING = SOUTH 06 DEGREES 42 MINUTES 14 SECONDS WEST, CHORD LENGTH = 461.03 FEET); THENCE RUN NORTH 33 DEGREES 45 MINUTES 42 SECONDS EAST FOR A DISTANCE OF 53.69 FEET TO A POINT ON A CURVE TO THE RIGHT, SAID CURVE HAVING A RADIUS OF 2804.90 FEET; THENCE RUN NORTHEASTERLY ALONG THE ARC OF SAID CURVE FOR A ARC LENGTH OF 198.58 FEET (DELTA = 04 DEGREES 03 MINUTES 23 SECONDS, CHORD BEARING = NORTH 14 DEGREES 25 MINUTES 37 SECONDS EAST, CHORD LENGTH = 198.54 FEET); THENCE DEPARTING SAID CURVE RUN NORTH 04 DEGREES 54 MINUTES 29 SECONDS WEST ALONG SAID EASTERLY RIGHT OF WAY LINE FOR A DISTANCE OF 53.69 FEET TO A POINT ON A CURVE TO THE RIGHT, SAID CURVE HAVING A RADIUS OF 2824.90 FEET; THENCE RUN NORTHEASTERLY ALONG THE ARC OF SAID CURVE FOR A ARC LENGTH OF 63.55 FEET (DELTA = 01 DEGREES 17 MINUTES 20 SECONDS, CHORD BEARING = NORTH 18 DEGREES 06 MINUTES 50 SECONDS EAST, CHORD LENGTH = 63.55 FEET); THENCE DEPARTING SAID EASTERLY RIGHT OF WAY LINE RUN SOUTH 71 DEGREES 49 MINUTES 31 SECONDS EAST FOR A DISTANCE OF 33.71 FEET TO THE POINT OF CURVATURE OF A CURVE TO THE RIGHT, SAID CURVE HAVING A RADIUS OF 394.38 FEET; THENCE RUN SOUTHEASTERLY ALONG THE ARC OF SAID CURVE FOR AN ARC LENGTH OF 92.50 FEET (DELTA = 13 DEGREES 26 MINUTES 19 SECONDS, CHORD BEARING = SOUTH 65 DEGREES 06 MINUTES 15 SECONDS EAST, CHORD LENGTH = 92.29 FEET) TO A POINT OF TANGENCY OF SAID CURVE; THENCE RUN SOUTH 58 DEGREES 22 MINUTES 59 SECONDS EAST FOR A DISTANCE OF 167.00 FEET TO A POINT OF CURVATURE OF A CURVE TO THE LEFT, SAID CURVE HAVING A RADIUS OF 367.59 FEET; THENCE RUN SOUTHEASTERLY ALONG THE ARC OF SAID CURVE FOR AN ARC LENGTH OF 211.86 FEET (DELTA = 33 DEGREES 01 MINUTES 20 SECONDS, CHORD BEARING = SOUTH 74 DEGREES 51 MINUTES 00 SECONDS EAST, CHORD LENGTH = 208.94 FEET) TO A POINT OF TANGENCY OF SAID CURVE; THENCE RUN NORTH 88 DEGREES 41 MINUTES 58 SECONDS EAST FOR A DISTANCE OF 640.79 FEET TO A POINT ON THE EAST LINE OF THE AFOREMENTIONED QUARTER-QUARTER SECTION; THENCE RUN SOUTH 01 DEGREES 18 MINUTES 02 SECONDS EAST FOR A DISTANCE OF 631.87 FEET TO THE POINT OF BEGINNING.