

MORTGAGEE'S CONSENT TO COVENANTS

Aliant Bank, the holder and owner of that certain Mortgage recorded as Instrument No. 1998-31197, in the Office of Judge of Probate of Shelby County, Alabama, hereby consents to the Declaration of Protective Covenants For Savannah Point, Sector I, Phase I, Sector II, Phase I and Sector III, Phase I, for the sole and singular purpose of consenting to said Declaration and subjecting the Property described and referred to therein to the terms, conditions and provisions thereof.

ALIANB BANK

By: John J. Thomas
Its: Sr. Vice President

STATE OF ALABAMA)
COUNTY OF Jefferson)

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that John J. Thomas, whose name as Sr. Vice President of ALIANB BANK, an Alabama corporation, is signed to the foregoing instrument, and who is known to me, acknowledged before me on this day that, being informed of the contents of the instrument, he, as such officer and with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand and seal of office this 21st day of June, 1999.

[Signature]
Notary Public

My Commission Expires: 6-5-2003

Inst # 1999-28649

07/08/1999-28649
10:22 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 CRH 8.50