

STATE OF ALABAMA)

SHELBY COUNTY)

NON-ENCUMBRANCE AGREEMENT

As long as **ANTIOCH BAPTIST CHURCH NO. 1 INC.** in the State of Alabama, are indebted to **REGIONS BANK**, an Alabama banking corporation pursuant to that Term Loan Agreement dated October 5, 2001 covenants, pledges, warrants and represents that it will not mortgage, convey, assign, transfer or otherwise encumber the building located at 2800 Highway 61, Columbiana, Al 35051.

IN WITNESS WHEREOF, **ANTIOCH BAPTIST CHURCH NO. 1 INC.** has caused this Non-Encumbrance Agreement to be executed by its duly authorized trustees this the 5th day of October 2001.

By: Paul Starnes
Paul Starnes, It's Authorized Trustee

By: Carolyn Horton
Carolyn Horton, It's Authorized Trustee

By: Richard Harless
Richard Harless, It's Authorized Trustee

ACKNOWLEDGEMENTS

STATE OF ALABAMA)

SHELBY COUNTY)

I, the undersigned Notary Public in and for said County in said State, hereby certify that **Paul Starnes**, whose name as trustee, of the **ANTIOCH BAPTIST CHURCH NO. 1, INC.**, 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 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 5th day of October 2001.

[Signature]
Notary Public
My Commission Expires: _____

10/24/2001-45965
11:07 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 CH 14.00

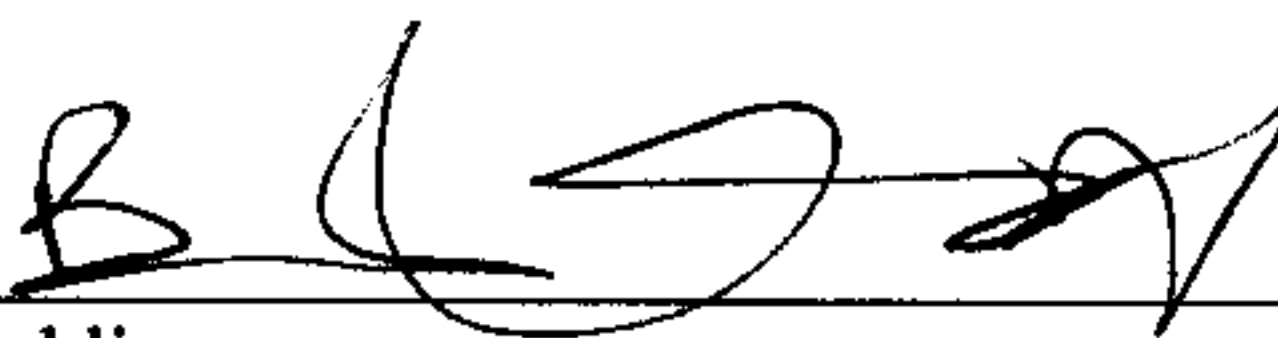
Inst # 2001-45965

STATE OF ALABAMA)

SHELBY COUNTY)

I, the undersigned Notary Public in and for said County in said State, hereby certify that **Carolyn Horton** , whose name as trustee of the **ANTIOCH BAPTIST CHURCH NO. 1, INC.**, 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 Trustee 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 5th day of October 2001.



Notary Public
My Commission Expires: My Commission Expires March 28, 2004

STATE OF ALABAMA)

SHELBY COUNTY)

I, the undersigned Notary Public in and for said County in said State, hereby certify that **Richard Harless**, whose name as trustee of the **ANTIOCH BAPTIST CHURCH NO.1, INC.**, 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 5th day of October 2001.



Notary Public
My Commission Expires: My Commission Expires March 28, 2004

Inst # 2001-45965

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