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ALABAMA

SPECIAL WARRANTY DEED

(3)

THIS INDENTURE, Made this 11 day of SEPTEMBER, A. D. 1991, BETWEEN William J. Wade, not in his individual capacity but solely as trustee of Mid-State Trust II, a Delaware business trust established pursuant to a Trust Agreement dated as of March 28, 1988, with an address of William J. Wade, c/o Richards, Layton & Finger, One Rodney Square, Wilmington, Delaware, 19890, Attention: Corporate Trust Department, hereinafter the party of the first part, and PAUL E. LOWERY AND PAMELA J. LOWERY, 1441 HWY 45 STERRETT, ALA. 35147 AS JOINT TENANTS WITH FULL RIGHTS OF SURVIVORSHIP, NOT AS TENANTS IN COMMON.

of the County of SHELBY and State of Alabama, part IES of the second part, WITNESSETH, that the said party of the first part, for and in consideration of the sum of TEN AND OTHER VALUABLE CONSIDERATION Dollars, to it in hand paid, the

receipt whereof is hereby acknowledged, has granted, bargained, sold, aliened, remised, released, conveyed and confirmed, and by these presents doth grant, bargain, sell, alien, remise, release, convey and confirm unto said part IES of the second part, and THEIR heirs and assigns forever, all that certain parcel of land lying and being in the County of SHELBY and State of Alabama, more particularly described on Exhibit A attached hereto and made a part hereof.

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TOGETHER with all the tenements, hereditaments and appurtenances, with every privilege, right, title, interest and estate, reversion, remainder and easement thereto belonging or in anywise appertaining; TO HAVE AND TO HOLD the same in fee simple forever.

And the said party of the first part doth covenant with the said part IES of the second part that it is lawfully seized of the said premises; that they are free of all encumbrances, and that it has good right and lawful authority to sell the same; and the said party of the first part does hereby fully warrant the title to said land, and will defend the same against the lawful claims of all persons whomsoever by, through and under the party of the first part, but not otherwise.

IN WITNESS WHEREOF, the party of the first part has caused these presents to be signed in its name by A.M. POLLOCK, Vice President of Jim Walter Homes, Inc., for that company as Attorney-in-Fact for William J. Wade, trustee, the day and year above written.

William J. Wade, not in his individual capacity but solely as trustee of Mid-State Trust II

By: Jim Walter Homes, Inc.
his Attorney-in-Fact

By: A.M. Pollock
Name: A.M. POLLOCK
Title: Vice-President

ACKNOWLEDGMENT

STATE OF FLORIDA

COUNTY OF HILLSBOROUGH

I, the undersigned authority, a Notary Public in and for said County, in said State, hereby certify that A.M. POLLOCK, whose name as Vice-President of Jim Walter Homes, Inc., a corporation, as Attorney-in-Fact for William J. Wade, not in his individual capacity but solely as Trustee of Mid-State Trust II, 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 this instrument, he, as such officer and with full authority, executed the same voluntarily for and as an act of said corporation, acting in its capacity as aforesaid.

WITNESS my hand and official seal as such Notary Public on this the 11 day of SEPTEMBER, 1991.

Sally A. Leon
NOTARY PUBLIC

My Commission Expires:

NOTARY PUBLIC, STATE OF FLORIDA AT LARGE
MY COM. EXPIRES SEPTEMBER 1991
BONDED THRU AGENT'S NOTARY BROKERAGE

THIS INSTRUMENT PREPARED BY:
Thomas E. Portsmouth
Attorney at Law
P. O. Box 31601
Tampa, FL 33601-3601

AFTER RECORDING RETURN TO:
Jim Walter Homes, Inc.
P. O. Box 31601
Tampa, FL 33601-3601

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317825 P.LOWERY

EXHIBIT A

A PARCEL OF LAND CONTAINING $\frac{1}{2}$ ACRE LOCATED IN THE EAST $\frac{1}{2}$ OF THE NE $\frac{1}{4}$ OF SECTION 23, TOWNSHIP 18 SOUTH, RANGE 1 EAST, SHELBY COUNTY, ALABAMA, DESCRIBED AS FOLLOWS: COMMENCE AT THE INTERSECTION OF THE NORTHERLY BOUNDARY OF OLD MONTEVALLO ROAD AND THE SOUTHWESTERLY BOUNDARY OF VANDIVER-STERRETT PAVED ROAD AND RUN IN A NORTHWESTERLY DIRECTION WITH SAID PAVED ROAD 1,055.0 FEET TO THE POINT OF BEGINNING. THENCE RUN NORTH 78° WEST WITH SAID PAVED ROAD BOUNDARY 198.0 FEET: THENCE RUN SOUTH 12° WEST 110.0 FEET: THENCE RUN SOUTH 78° EAST 198 FEET: THENCE RUN NORTH 12° EAST 110.0 FEET TO THE POINT OF BEGINNING.

LESS AND EXCEPT ANY ROAD RIGHT OF WAYS OF RECORD. GRANTOR DOES NOT ASSUME ANY LIABILITY FOR UNPAID TAXES.

THIS BEING THE SAME PROPERTY CONVEYED TO WILLIAM J. WADE, NOT IN HIS INDIVIDUAL CAPACITY BUT SOLELY AS TRUSTEE OF MID STATE TRUST II,
BK 187 PG 856-859

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POWER OF ATTORNEY

LR11

William J. Wade, not in his individual capacity but solely as trustee (the "Trustee") of Mid-State Trust II ("Mid-State"), a common law business trust created pursuant to the Trust Agreement dated March 28, 1988 by Mid-State Homes, Inc. as Grantor, hereby irrevocably constitutes and appoints Mid-State Homes, Inc. (the "Servicer") and/or Jim Walter Homes, Inc. (the "Sub-Servicer") his true and lawful attorney-in-fact and agent, to execute, acknowledge, verify, swear to, deliver, record and file, in his or his assignee's name, place and stead, all instruments, documents and certificates which may from time to time be required in connection with the Servicing Agreement, dated as of April 1, 1988, among the Servicer, Mid-State and Southeast Bank, N.A., as Trustee (the "Servicing Agreement") or the Sub-Servicing Agreement between the Servicer and the Sub-Servicer, including, without limitation, to execute any documents required to be executed or recorded by the Trustee pursuant to section 2.01 thereof, if required, the Trustee shall execute and deliver to the Servicer and/or Sub-Servicer upon request therefore, such further designations, powers of attorney or other instruments as the Servicer and/or Sub-Servicer shall reasonably deem necessary for their purposes hereof.

RICHARD AKE
CLERK OF CIRCUIT COURT
HILLSBOROUGH COUNTY

William J. Wade,
not in his individual capacity
but solely as Trustee for
Mid-State Trust II under
the Trust Agreement dated as of
March 28, 1988.

1. Deed Tax	\$ 12.50
2. Mfg. Tax	\$ 10.00
3. Recording Fee	\$ 3.00
4. Indexing Fee	\$ 2.00
5. No Tax Fee	\$ 0.00
6. Certified Fee	\$ 0.00
Total	\$ 27.50

By: [Signature]

STATE OF Delaware
COUNTY OF New Castle

Be it remembered that on this 2nd day of June, 1988 A.D. personally came before me, the undersigned, Notary Public in and for said State duly commissioned and sworn, William J. Wade not in his individual capacity but solely as trustee of Mid-State Trust II under the Trust Agreement dated as of March 28, 1988, known to me personally to be such and acknowledged to me that such instrument was his own act and deed, that the signature therein in his own proper handwriting, that his act of executing and delivering such instrument was duly authorized and that the facts stated therein are true. Given under my hand and seal of office the day and year aforesaid.

(Seal) ALL OF ALA. SIGNED & I CERTIFY THIS INSTRUMENT WAS FILED

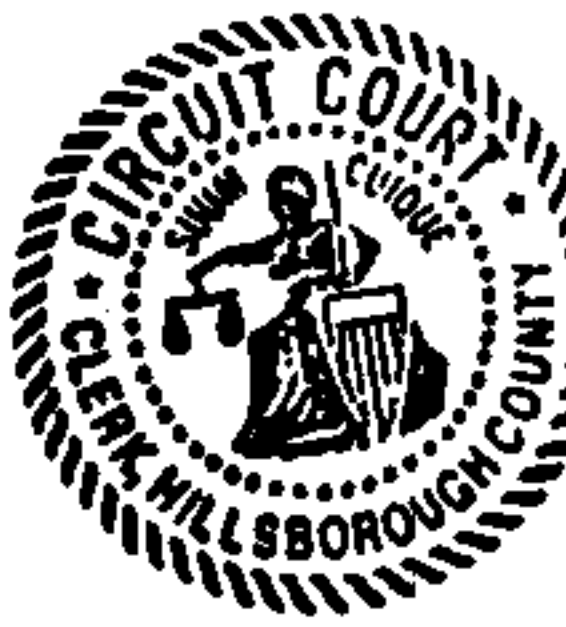
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JUDGE OF PROBATE

[Signature]
Signature of Notary Public

My Commission Expires: 9/18/88

STATE OF FLORIDA,
COUNTY OF HILLSBOROUGH
THIS IS TO CERTIFY THAT THE FOREGOING IS A TRUE AND CORRECT COPY OF THE DOCUMENT ON FILE IN MY OFFICE. WITNESS MY HAND AND OFFICIAL SEAL THIS 12th DAY OF JUNE, 1988.
RICHARD AKE, CLERK
BY: [Signature] D.C.



ENCLOSURE
Return to Herb Clark, Jr.

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