

Sale Price: \$ 49,600.00

Down Payment: \$ 600.00

Balance Due: \$ 49,000.00

Time Charge: \$ 64,472.00

Time Price: \$113,472.00

ALABAMA

SPECIAL WARRANTY DEED

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THIS INDENTURE, Made this 10th day of June,
A. D. 1996, BETWEEN Jim Walter Homes, Inc., a corporation existing
under the laws of the State of Florida, having its principal place of
business with an address of P. O. Box 31601, Tampa, FL 33631-3601 and
William J. Wade, not in his individual capacity but solely as trustee of
Mid-State Trust IV, a Delaware business trust established pursuant to a
Trust Agreement dated as of March 1, 1995, with an address of William J.
Wade, c/o Richards, Layton & Finger, One Rodney Square, Wilmington,
Delaware, 19890, Attention: Corporate Trust Department, hereinafter,
collectively, the party of the first part, and Randy Tate, a single

man,
3233 Warringwood Drive, Birmingham, AL 35216
of the County of Shelby and State of Alabama, party
of the second part, WITNESSETH, that the said party of the first part,
for and in consideration of the sum of \$10.00 - Ten and other
valuable considerations, ----- 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 party, of the second part, and his 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.

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
party 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 their names by H. R. CLARKSON, Vice
President of Jim Walter Homes, Inc., for that company both individually
and as Attorney-in-Fact for William J. Wade, trustee, the day and year
above written.

JIM WALTER HOMES, INC.

By: H. R. Clarkson
Name: H. R. CLARKSON
Title: Vice-President

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

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

By: H. R. Clarkson
Name: H. R. CLARKSON
Title: Vice-President

Inst # 1996-25361

08/06/1996-25361
01:37 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
DOCS HCB 19.50

Inst # 1996-25361

ACKNOWLEDGMENT

STATE OF FLORIDA

COUNTY OF HILLSBOROUGH

BE IT REMEMBERED that on this day before me, a Notary Public within and for the county and state aforesaid, duly authorized, acting and commissioned, personally appeared H. R. CLARKSON, to me personally well known, who acknowledged that he is the Vice-President of Jim Walter Homes, Inc., a corporation, and that as such officer being authorized so to do, had executed the foregoing instrument for the purposes therein contained, by signing the name of the corporation by himself as such officer.

WITNESS my hand and official seal as such Notary Public on this the 10th day of June, 19 96.

Sandra M. Self
 NOTARY PUBLIC
 SANDRA M. SELF

My Commission Expires:

(Notary Seal)



SANDRA M SELF
 My Commission CC317164
 Expires Oct. 24, 1997
 Bonded by ANB
 800-862-6678

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 H. R. CLARKSON, 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 IV, 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 10th day of June, 19 96.

Sandra M. Self
 NOTARY PUBLIC

SANDRA M. SELF

My Commission Expires:

(Notary Seal)



SANDRA M SELF
 My Commission CC317164
 Expires Oct. 24, 1997
 Bonded by ANB
 800-862-6678

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
 Attn: H. R. Clarkson

TEP-T-3

EXHIBIT "A"

A/C #890226

County of Shelby, State of Alabama

Lot 21, as shown on a map entitled "Property Line Map Siluria Mills", prepared by Joseph A. Miller, on October 5, 1965, and being more particularly described as follows: Commence at the intersection of the north right of way Line of Center Ave. and the west right of way line of Cotten Street, said ROW lines as shown on the map of the Dedication of the Streets and Easements, Town of Siluria, AL; thence northerly along the said ROW Line of Cotten Street for 381.79 feet to the P.O.B.; thence 88° 44'15" left, and run westerly for 179.00 feet; thence 88°44'15" right, and run northerly for 120.00 feet; thence 91° 15'45" right and run easterly for 179.00 feet to a point on the west right of way line of Cotten Street; thence 88° 44'15" right, and run southerly for 120.00 feet to the point of beginning; being situated in Shelby County, AL.

There is excepted here from the South 70 feet of uniform width of the above described lot, all being situated in Shelby County, AL.

Less and except any road right of ways of record. Grantor does not assume any liability for unpaid taxes.

This deed is given subject to that certain Mortgage from the Grantee herein to the Grantor herein dated the 10th day of June 1996.

A Purchase Money Mortgage is being recorded simultaneously herewith to secure the deferred payment indebtedness.

Parcel #23-1-11-2-002-013.000

REC-773316 515

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H

RECEIVED BY AND RETURN TO:
THOMAS E. PORTSMOUTH, ATTORNEY AT LAW
P.O. BOX 31601
MIAMI, FLORIDA 33131-3601

NICHOLAS AKE
CLERK OF CIRCUIT COURT,
HILLMANHUGH COUNTY

POWER OF ATTORNEY

This POWER OF ATTORNEY is granted to Mid-State Homes, Inc., a Florida corporation ("Mid-State") and to Jim Walter Homes, Inc., a Florida corporation ("Homes"), jointly and severally, by William J. [redacted], not in its individual capacity but solely as trustee, and on behalf of Mid-State Trust IV, a business trust, created pursuant to the Trust Agreement dated March 1, 1995, as amended or supplemented (the "Trust Agreement") between Wilmington Trust Company, (not in its individual capacity but solely as the owner trustee,) and Mid-State (as the grantor of the trust);

W I T N E S S E T H

WHEREAS, Mid-State Trust IV is now, and will in the future be, the holder of certain mortgages, deeds of trust, deeds to secure debt, assignment of rents and/or mortgage deeds which encumber certain real property (the "Property").

NOW THEREFORE, KNOW ALL MEN BY THESE PRESENTS, which are intended to constitute a Power of Attorney, that Mid-State Trust IV has made, constituted and appointed, and by these presents does make, constitute and appoint, Mid-State and Homes acting either jointly or acting separately, its true and lawful Attorneys-in-Fact and its Attorney-in-Fact for it and in its name, place and stead and for its use and benefit, and with full power of substitution, to execute, acknowledge, verify, swear to, deliver, record and file, in its or its assignee's name, place and stead, all deeds, agreements for deed, foreclosure deeds, mortgages, deeds of trust, deeds to secure debt, mechanics lien contracts with power of sale, cancellations of mortgages, (together with all assignments of the foregoing instruments), releases, and satisfactions of mortgages, and/or their equivalent which related to the Property, and to take all action required of Mid-State Trust IV or which may be necessary or proper in the premises with respect to the Property.

No party relying upon any instrument executed by either Mid-State or Homes pursuant to this Power of Attorney shall be required to ascertain the power or authority of either Mid-State or Homes as agents of Mid-State Trust IV to execute any such instrument or to inquire into the satisfaction of any conditions precedent to the execution of any such instrument. This Power of Attorney shall be deemed coupled with an interest and it may not be revoked unless a revocation executed by Mid-State Trust IV and Mid-State and Homes is filed and recorded in the same official records in which this Power of Attorney has been filed and recorded.

Mid-State Trust IV does hereby ratify any and all acts performed in the name of Mid-State Trust IV and any and all documents executed in the name of Mid-State Trust IV by its Attorneys-in-Fact or its Attorney-in-Fact prior to the date hereof and subsequent to March 1, 1995 and acknowledges that any and all such acts or documents were fully authorized by Mid-State Trust IV and Mid-State Trust IV will not question the sufficiency of any instrument executed by said Attorneys-in-Fact or Attorney-in-Fact pursuant to either the attached Power of Attorney or this Power of Attorney, notwithstanding that the instrument fails to recite the consideration therefor or recites merely a nominal consideration; any person dealing with the subject matter of such instrument may do so as if full consideration therefor had been expressed herein.

1995 MAR 24 PM 9 33

95 MAR 27 PM 3 5

IN WITNESS WHEREOF, the undersigned Mid-State Trust IV has caused these presents to be executed this 12th day of April, 1995.

MID-STATES Trust IV

Suele Deane
 Witness
 Suele Deane

By: William J. Wade
 William J. Wade, not in his individual capacity but solely as trustee of, and on behalf of Mid-State Trust IV

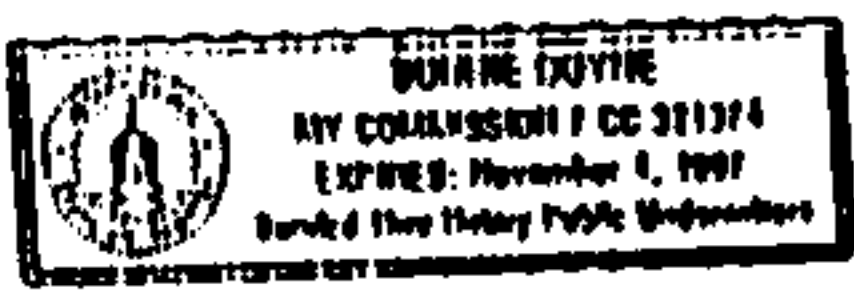
Ratti L. Schmid
 Witness
 Ratti L. Schmid

(Corporate Seal)

STATE OF FLORIDA
 COUNTY OF HILLSBOROUGH

The foregoing instrument was acknowledge before me this 12th day of April, 1995 by William J. Wade, as Trustee for Mid-State Trust IV, under the Trust Agreement dated March 1, 1995, as amended or supplemented, acknowledged before me on this date that, being informed of the contents of this instrument, he, as such officer, and with full authority, executed the same voluntarily for and as on act of said association, acting in its capacity as aforesaid, and is personally known to me and who did not take an oath.

Barbara Dwyer
 NOTARY PUBLIC



Inst # 1996-25361