

CANCELLATION AND RELEASE OF MORTGAGE - ALABAMA

The debt secured by that certain mortgage recorded in Mortgage Book 1992-6165,
 Page --- of the Records in the Office of the Judge of Probate of Shelby
 County, Alabama, from Warren Payne and wife Rita Payne
 to Jim Walter Homes Inc/
 which was subsequently assigned to Mid-State Homes, Inc., and then ultimately assigned to First
 Union National Bank, formerly known as First Union National Bank of North Carolina and
 successor by merger to First Union National Bank of Florida, as Trustee, said assignment being
 evidenced by that document recorded in Book 1995, Page 18031, of said
 records; having now been paid in full, said lien is hereby fully released, satisfied, discharged and
 cancelled.

IN WITNESS WHEREOF, William J. Wade, not in his individual capacity but solely as
 trustee of Mid-State Trust IV, a business trust; and First Union National Bank, formerly known as
 First Union National Bank of North Carolina and successor by merger to First Union National
 Bank of Florida, as Trustee, a national banking association, both of which entities may have or
 claim some interest in said mortgage, acting through their respective attorneys-in-fact, have
 caused their names to be signed hereon this 29th day of November, 1999.

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

By: Mid-State Homes, Inc., its Attorney-in-Fact

By: 
 Name: Bonnie Doyne
 Title: Vice President

FIRST UNION NATIONAL BANK, formerly
 known as First Union National Bank of North
 Carolina and successor by merger to First Union
 National Bank of Florida, Trustee

By: Mid-State Homes, Inc., its Attorney-in-Fact

By: 
 Name: Bonnie Doyne
 Title: Vice President

ACKNOWLEDGMENT

STATE OF FLORIDA
 COUNTY OF HILLSBOROUGH

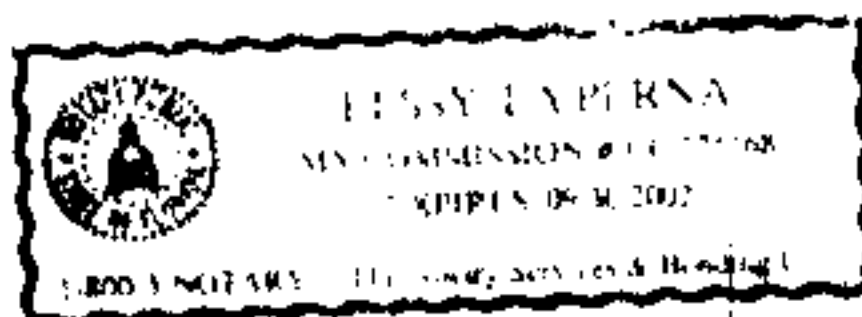
I, the undersigned authority, a Notary Public in and for said County, in said State, hereby
 certify that Bonnie Doyne, whose name as Vice-President of Mid-State Homes,
 Inc., a corporation, as Attorney-in-Fact for William J. Wade, not in his individual capacity but
 solely as Trustee of Mid-State Trust 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 the instrument,
 (s)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.

12/09/1999-49826
 10:33 AM CERTIFIED
 SHELBY COUNTY JUDGE OF PROBATE
 004 MMS 16.00

WITNESS my hand and official seal as such Notary Public on this the 29th day of
November, 1999

Elly Laperna
NOTARY PUBLIC

My Commission Expires:



ACKNOWLEDGMENT

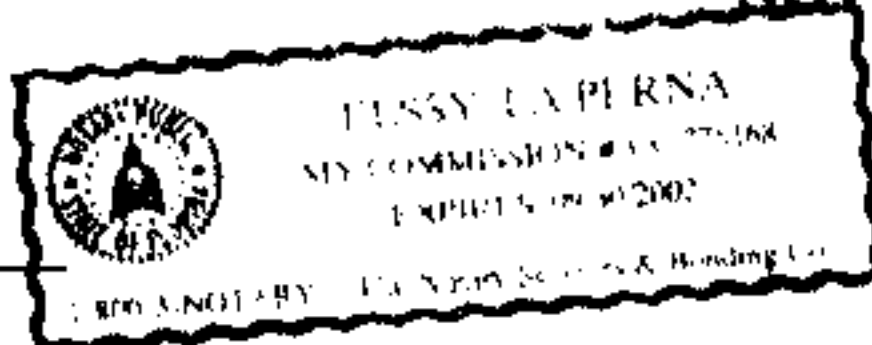
STATE OF FLORIDA
COUNTY OF HILLSBOROUGH

I, the undersigned authority, a Notary Public in and for said County, in said State, hereby certify that Bonnie Doyne, whose name as Vice-President of Mid-State Homes, Inc., a corporation, as Attorney-in-Fact for First Union National Bank, formerly known as First Union National Bank of North Carolina and successor by merger to First Union National Bank of Florida, Trustee, 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, (s)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 29th day of
November, 1999

Elly Laperna
NOTARY PUBLIC

My Commission Expires:



This Instrument Prepared by:
Thomas E. Portsmouth
Attorney at Law
P. O. Box 31601
Tampa, FL 33631-3601

After Recording Return To:
Mid-State Homes, Inc.
P. O. Box 31601
Tampa, FL 33631-3601
Attn: Bonnie Doyne

2/31

1997 OCT 21 PM 3:56 0097279323

PREPARED BY AND RETURN TO:
JEFFREY P. THOPNER, ESQUIRE
P. O. BOX 31601
TAMPA, FLORIDA 33631-3601

RICHARD AKE
CLERK OF CIRCUIT COURT
HILLSBOROUGH COUNTY

POWER OF ATTORNEY

WHEREAS, First Union National Bank, formerly known as First Union National Bank of North Carolina and successor by merger to First Union National Bank of Florida, ("First Union") under and pursuant to that certain Indenture dated as of March 1, 1995 between Mid-State Trust IV, as Issuer, and First Union, as Trustee; and

WHEREAS, First Union desires to grant a power of attorney to Mid-State Homes, Inc. and Jim Walter Homes, Inc., upon the terms and conditions set forth herein;

NOW, THEREFORE, First Union, as Trustee, hereby constitutes and appoints Mid-State Homes, Inc. (the "Servicer" under the said Indenture), and/or Jim Walter Homes, Inc. (the "Sub-Servicer" under the said Indenture), both Servicer and Sub-Servicer located at 1500 North Dale Mabry Highway, Tampa, Florida 33607, its true and lawful attorney in fact and agent, to execute, acknowledge, verify, swear to, deliver, record, and file, in the name, place, and stead of First Union as Trustee, all instruments, documents and certificates which may from time to time be required in connection with the Servicing Agreement, dated as of March 1, 1995, among the Servicer, Mid-State Trust IV ("Mid-State"), and First Union, 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 First Union, as Trustee under the Indenture, pursuant to Section 2.01 of the Servicing Agreement or Section 3.14 of the Indenture. By acceptance of this Power of Attorney, Servicer and Sub-Servicer represent that they have full power and authority to act as attorney-in-fact under this Power of Attorney.

Notwithstanding anything herein to the contrary, First Union, Trustee, may terminate this Power of Attorney at any time by recording in the office where this Power of Attorney is recorded an instrument signed by First Union, Trustee, which terminates this Power of Attorney.

FIRST UNION NATIONAL BANK,
formerly known as First Union National
Bank of North Carolina and successor by
merger to First Union National Bank of
Florida, as Trustee

(Corporate Seal)

Witness: Saudio Feliz

Witness: Nelson Lewis

By: Lisa Dorryberry
Name: Lisa Dorryberry
Title: Vice President

OFF REC 8762 P. 1412

STATE OF FLORIDA
COUNTY OF HILLSBOROUGH

The foregoing instrument was acknowledged before me this 7th day of October, 1997, by Lisa Derryberry, Vice President of First Union National Bank, formerly known as First Union National Bank of North Carolina and successor by merger to First Union National Bank of Florida, a national banking association, on behalf of the association, as Trustee, under an Indenture dated as of March 1, 1995 between Mid-State Trust IV and First Union, and under a Servicing Agreement dated as of March 1, 1995, among Mid-State Trust IV and Mid-State Homes, Inc., and First Union, as Trustee, party to the within and foregoing instruments, known to me personally to be such and the person who executed the foregoing instrument on behalf of such association and did not take an oath.

12/09/1999-49826
10:33 AM CERTIFIED
S-53. 11.11. 16.00

Sharon A. Mann

NOTARY PUBLIC

Print Name: Sharon A. Mann

My Commission Expires: 08/09/2001



Sharon A. Mann
MY COMMISSION # 00840357 EXPIRES
August 9, 2001
BONDED WITH FARM INSURANCE, INC.

Inst # 1999-49826