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WARRANTY DEED

Vol 1207 Page 3078

AMERICAN CASH EQUITIES, INC., an Oregon corporation
 Grantor(s) hereby grant, bargain, sell, warrant and convey to:
 RODY S. OUNIS and KIMBERLY OUNIS, husband and wife,
 Grantee(s) and grantee's heirs, successors and assigns the following described
 real property, free of encumbrances except as specifically set forth herein in
 the County of Klamath and State of Oregon, to wit:

Lot 3, Block 6, TRACT 1119, LEISURE WOODS, UNIT 2,
 according to the official plat thereof on file in the office of the
 County Clerk of Klamath County, Oregon.

TAX ACCOUNT NO.: 2401-007DC-2300
 SUBJECT TO all those items of record and those apparent upon the land, if
 any, as of the date of this deed and those shown below, if any:
 1) An easement created by instrument, subject to the terms and provisions
 thereof, recorded July 24, 1973 in Volume M73, Page 9510, Microfilm
 Records of Klamath County, Oregon; 2) Covenants, conditions and
 restrictions as shown on the recorded plat of tract No. 1119 - Leisure
 Woods, Unit 2; 3) Declaration of Covenants, Conditions and Restrictions
 for Tract 1119, Leisure Woods, Unit 2, including the terms and provisions
 thereof, recorded January 2, 1980 in Volume M90, Page 30, Microfilm
 Records, and modified by instrument recorded November 10, 1992 in Volume
 M90, Page 26591, Microfilm Records; 4) Declaration of Covenants,
 Conditions and Restrictions, improved by instrument, including the terms
 and provisions thereof, recorded October 1, 1998 in Volume M98, Page
 36239, Microfilm Records, as modified or amended by instrument recorded
 October 9, 1998, in Volume M98, Page 37231, Microfilm Records.
 Restrictions, imposed by instrument, including the terms and provisions
 thereof, recorded October 1, 1998 in Volume M98, Page 36239, Deed
 Records, as modified or amended by instrument recorded October 9, 1998,
 in Volume M98, Page 37231, Microfilm Records.

and the grantor will warrant and forever defend the said premises and every
 part and parcel thereof against the lawful claims and demands of all persons
 whomsoever, except those claiming under the above described encumbrances.

THIS INSTRUMENT WILL NOT ALLOW USE OF THE PROPERTY DESCRIBED IN THIS INSTRUMENT
 IN VIOLATION OF APPLICABLE LAND USE LAWS AND REGULATIONS. BEFORE SIGNING OR
 ACCEPTING THIS INSTRUMENT, THE PERSON ACQUIRING THE TITLE TO THE PROPERTY
 SHOULD CHECK WITH THE APPROPRIATE CITY OR COUNTY PLANNING DEPARTMENT TO VERIFY
 APPROVED USES AND TO DETERMINE ANY LIMITS ON LAWSUITS AGAINST FARMING OR FOREST
 PRACTICES AS DEFINED IN ORS 30.930.

The true and actual consideration for this conveyance is \$ 33,500.00.

Until a change is requested, all tax statements shall be sent to Grantee at the
 following address: 3916 HANCOCK DR., BURNS, OR 97402-6154

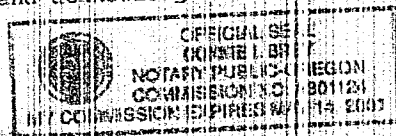
Dated this 19th day of January, 1999

AMERICAN CASH EQUITIES, INC.

BY: Patrick M. DisherSTATE OF OregonSS. January 19 1999COUNTY OF DeschutesPersonally appeared the above named Patrick M. Disheras Secretary

of AMERICAN CASH EQUITIES, INC.

and acknowledged the foregoing instrument to be their voluntary act.



Before me:

Notary Public for OregonMy commission expires March 14, 2001

(Seal)

ESCROW NO. BT0177103

2029

STATE OF OREGON, COUNTY OF CLATSOP

Filed for record at request of Amur & Co. the 21st day
of January A.D. 1999 at 11:11 o'clock A.M. and duly recorded in Vol. 1499
of Records on Page 2078

And I, Sheriff, County Clerk

Fee \$35.00

by Robert Lee Ross