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MTL 53413

WARRANTY DEED

Vol M01 Page 11908

AMERICAN CASH EQUITIES, INC., AN OREGON CORPORATION,
Grantor(s) hereby grant, bargain, sell, warrant and convey to:
JEFFREY N. HOLMES and GAIL P. HOLMES, as tenants by the entirety,
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 DESCHUTES and State of Oregon, to wit:

LOT 21 IN BLOCK 6 OF 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.

2407 007DO 05000 1 KEY NO. 9797

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) EASEMENT CREATED BY INSTRUMENT SUBJECT TO THE TERMS AND PROVISIONS
THEREOF, RECORDED JULY 24, 1973, VOLUME M73, PAGE 9530, 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)
COVENANTS, CONDITIONS AND RESTRICITONS RECORDED JANUARY 2, 1990 VOLUME
M90, PAGE 30,, MICROFILM RECORDS OF KLAMATH COUNTY, OREGON, AMENDED
NOVEMBER 10, 1992, VOLUME M92, PAGE 26591 MICROFILM RECORDS OF KLAMATH
COUNTY, OREGON, AMENDED OCTOBER 9, 1998, VOLUME M98, PAGE 37231,
MICROFILM RECORDS OF KLAMATH COUNTY, OREGON, AMENDED NOVEMBER 22, 1999,
VOLUME M99, PAGE 46338, MICROFILM RECORDS OF KLAMATH COUNTY, OREGON, 4)
COVENANTS, CONDITIONS AND RESTRICTIONS INCLUDING THE TERMS AND PROVISIONS
THEREOF RECORDED NOVEMBER 22, 1999, VOLUME M99, PAGE 46339, MICROFILM
RECORDS OF KLAMATH COUNTY, OREGON, AMENDED BY INSTRUMENT RECORDED
FEBRUARY 3, 2000, M00, PAGE 5556, MICROFILM RECORDS OF KLAMATH COUNTY,
OREGON.

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 FEE 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.

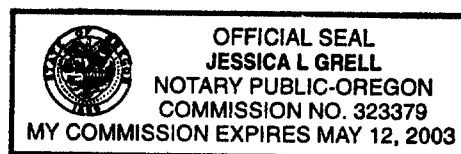
The true and actual consideration for this conveyance is 36,000.00.

Until a change is requested, all tax statements shall be sent to Grantee at the
following address: 801 WENDY COURT, WEST LINN, OR 97068

Dated this 23rd day of March, 2001

AMERICAN CASH EQUITIES, INC., AN OREGON
CORPORATION
BY: Joel Gisler
JOEL GISLER, PRESIDENT

State of Oregon
County of DESCHUTES



This instrument was acknowledged before me on March 23, 2001 by JOEL
GISLER AS PRESIDENT OF AMERICAN CASH EQUITIES, INC., AN OREGON CORPORATION.

Jessica L. Grell
(Notary Public for Oregon)
My commission expires May 12, 2003

ESCROW NO. BT033701RK

Return to:
JEFFREY N. HOLMES
801 WENDY COURT
WEST LINN, OR 97068

State of Oregon, County of Klamath
Recorded 03/26/01, at 11:19a.m.
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Linda Smith,
County Clerk Fee\$ 21.00

21.00 *