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WARRANTY DEED

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AMERICAN CASH EQUITIES, INC.,,

Grantor(s) hereby grant, bargain, sell, warrant and convey to:

MARK C. KEITH,

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 14 OF DIAMOND PEAKS, TRACT NO. 1355, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON.

2407 007AO 08900 000

KEY NO. 886961

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) THESE PREMISES HEREIN DESCRIBED ARE WITHIN AND SUBJECT TO THE STATUTORY POWERS, INCLUDING THE POWER OF ASSESSMENT AND EASEMENTS OF WALKER RANGE TIMBER FIRE PATROL; 2) COVENANTS, CONDITIONS AND RESTRICTIONS RECORDED 4-26-73, VOLUME M73, PAGE 4975, AND AS AMENDED 12-3-75, VOLUME M75, PAGE 15196, AND AS FURTHER AMENDED 5-17-00, VOLUME M00, PAGE 17884; 3) COVENANTS, CONDITIONS AND RESTRICTIONS AS SHOWN ON THE RECORDED PLAT OF TRACT NO. 1119-LEISURE WOODS UNIT; 4) COVENANTS, CONDITIONS AND RESTRICTIONS RECORDED 1-2-90, VOLUME M90, PAGE 30, AND AS AMENDED 11-10-92, VOLUME M92, PAGE 26591, AND FURTHER AMENDED 10-9-98, VOLUME M98, PAGE 37231, AND DECLARATION ADDING LAND RECORDED 5-17-00, VOLUME M00, PAGE 17884; 5) ORDER FOR CONDITIONAL USE PERMIT NO. 10-99, RECORDED 4-29-99, VOLUME M99, PAGE 16122; 6) COVENANTS CONDITIONS AND RESTRICTIONS AND EASEMENTS AS SHOWN ON RECORDED PLAT OF DIAMOND PEAKS, TRACT NO. 1355; 7) COVENANTS, CONDITIONS AND RESTRICTIONS RECORDED 5-17-00, VOLUME M00, PAGE 17878; ALL IN 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 32,000.00.

Until a change is requested, all tax statements shall be sent to Grantee at the following address: 3328 NE MENDENHALL, BEND, OR 97701

Dated this 10th day of July, 2001.

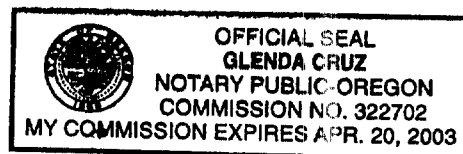
AMERICAN CASH EQUITIES, INC.,

BY: Joel Gisler

JOEL GISLER, PRESIDENT

State of Oregon

County of DESCHUTES



This instrument was acknowledged before me on July 10, 2001 by JOEL GISLER AS PRESIDENT OF AMERICAN CASH EQUITIES, INC.,.

Glenda Cruz
(Notary Public for Oregon)

My commission expires 4-20-2003

ESCROW NO. BT034313RK

Return to:

MARK C. KEITH

3328 NE MENDENHALL

BEND, OR 97701

State of Oregon, County of Klamath

Recorded 07/12/01 at 3:25 p.m.

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Linda Smith,

County Clerk Fee\$ 21.00