



Vol M02 Page 48488

After recording return to:

MARK S. ERNST  
PO BOX 8128  
BEND, OR 97708-8128

Until a change is requested all  
 tax statements shall be sent to  
 the following address:

MARK S. ERNST  
PO BOX 8128  
BEND, OR 97708-8128

Escrow No. BT046458RK

'02 AUG 27 PM 3:09

State of Oregon, County of Klamath  
 Recorded 08/27/2002 3:09 p. m.  
 Vol M02, Pg 48488  
 Linda Smith, County Clerk  
 Fee \$ 21.00 # of Pgs 1

## WARRANTY DEED

AMERICAN CASH EQUITIES, INC., AN OREGON CORPORATION,  
 Grantor(s) hereby grant, bargain, sell, warrant and convey to:  
**MARK S. ERNST and JANICE ERNST, 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 **KLAMATH** and State of Oregon, to wit:

**LOT 28, DIAMOND PEAKS, TRACT NO. 1355, ACCORDING TO THE OFFICIAL PLAT  
 THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY,  
 OREGON.**

2407-007D0-08900-000

KEY NO. 887015

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) TAXES FOR THE FISCAL YEAR 2002-2003, A LIEN NOT YET DUE AND PAYABLE;
- 2) EASEMENTS AS DEDICATED OR DELINEATED ON THE RECORDED PLAT; AND 3)  
 COVENANTS, CONDITIONS AND RESTRICTIONS RECORDED 2-12-02, VOLUME M02, PAGE  
 8514, 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.

The true and actual consideration for this conveyance is \$ 35,000.00.

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.

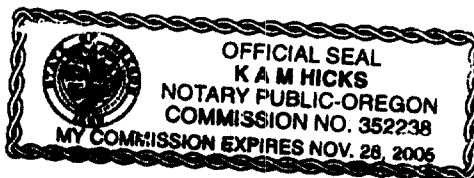
Dated this 26<sup>th</sup> day of August, 2002

AMERICAN CASH EQUITIES, INC., AN OREGON  
 CORPORATION

BY: [Signature]  
 ITS: President

BY: \_\_\_\_\_  
 ITS: \_\_\_\_\_

State of Oregon  
 County of DESCHUTES



This instrument was acknowledged before me on August 26, 2002 by  
Joel Guster AS President OF AMERICAN CASH EQUITIES, INC., AN OREGON  
 CORPORATION.

[Signature]  
 (Notary Public for Oregon)

My commission expires 11-28-05