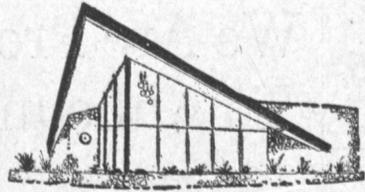




# FREDERICKS REALTY & ESCROW



BEN NOWATKA  
BROKER

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## We Process Our Own Escrows

Your Listing - Your Sale - Your Purchase - Your Escrow - Your entire transactions are handled by capable, courteous, dependable personnel from beginning to end. No better service rendered—anywhere.

## NOT FANCY, JUST HOMEY

Close to downtown Torrance. This is a 2-bedroom and den home; not fancy, just homey, and may need a little paint here and there, but otherwise sound as a dollar. R-2 lot with 2-car garage. Ideal for future income. No. 110.

## BOTTLEBRUSH TREES

Here's a beautiful 3 bedroom home with 1 1/2 baths on attractive street lined with bottle brush trees. You will love every minute you're in this home. The living and dining rooms are carpeted. The kitchen has knotty pine cabinets. Yard is completely fenced with cement block. Let's go see it. No. 119.

## COLLEGE HOME

Very choice 2-bedroom home in a very choice neighborhood. Near El Camino College. Wait until you see the knotty pine kitchen and the lovely landscaping. Walk-to-wall carpeting in living room and lots of extra tile in the kitchen and bath. Be sure to see this dandy today. No. 117.

## LOVE SPECTACULAR VIEW?

Here's the home that has it. It's a 3-bedroom, 1 1/2 bath with built-in range, oven, forced air heating, wall to wall carpeting and a spectacular view of all of Torrance. It's the kind of home you'll wish you had seen when it's too late. Only \$22,500. No. 108.

## G. I.'S NO DOWN

Just listed this darling 3-bedroom home with huge, completely enclosed patio. There's thick wall-to-wall carpeting, shiny floors, lots of tile, park-like yard and priced at only \$17,750, and no down to G. I. or low down conventional or FHA deals. Hurry. No. 109.

## MR. CLEAN

Must have visited this darling home. It's that nice. It has 2 bedrooms, carpeting throughout, lots of tile in the bath and a bigger than big kitchen. There's room on the lot to pull in a boat or trailer. One look will be enough to convince you. Only \$14,950 full price and easy terms arranged. No. 107.

## HONEY FOR THE MONEY

Corner 3 bedroom, 1 1/4 baths. Near West High living offered for below similar homes in the same area. Has big double garage and handy to everything. Full price only \$18,940. No. 101.

## YES MA'M

It's 4 bedrooms, there's a built-in range and oven, family room, completely carpeted throughout, forced air heating, corner fireplace, better than new condition, only 20 months old, 2 car garage, fenced yard and within walking distance to all public and Catholic schools. Full price \$23,950. No. 113. Yes, Ma'm, you can see it today.

## ZONED FOR HORSES

Here's a 3 bedroom, 1 1/2 bath home on a big lot almost 1/2 acre and it's completely fenced with cement block. There is a 2 and 3 car garage or room to park equipment on the street. You'll love the country atmosphere right here in Torrance. No. 118.

## GATHER 'ROUND

The fireplace when you have your family get together. This attractive 3 bedroom is ideal for your growing family. Fenced in yard, 2 car garage, sprinklers and only 3 years old. Full price \$18,750 and easy terms. No. 112.

## HOME HINTS

### "CLAUSES"

Many of the terms commonly found on trust deeds are confusing to the average home buyer. Among these are the various clauses which I will try to explain in today's column.

A Pre-payment Penalty Clause requires a person to pay an additional sum as a penalty when paying off a trust deed in full before its due date.

An "Or More" Clause means that a person may pay more than the stated monthly payment amount without being penalized.

A Subordination Clause, which is of great value to the borrower, provides that the second trust deed shall always remain "subject to the first," or to any extension or renewal of it. This simply means that a person could renew or extend his first trust deed without the consent of the holder of his second trust deed.

An Acceleration Clause causes the entire balance of a trust deed or land contract to become immediately due and payable upon the happening of a certain stated event. This event could be default in payments, destruction of the improvements, or transfer or sale of the property.

An Alienation Clause is an Acceleration Clause when the event causing the note to become due and payable is the sale or transfer of the property.

Be safe and consult your Realtor when in doubt as to the meaning or interpretation of any real estate papers.



RAY POWELL  
SALESMAN



RALPH CAMERON  
BROKER



BEN CLARK  
BROKER



JOE BABICK  
SALESMAN



## We Welcome Your Visit to Our Open Houses

### OPEN HOUSES SUNDAY

**THEY TRADED** this beautiful 3-bedroom and family room home. There are 1 1/2 baths, built-ins, carpeting and many extras. Ben Clark will show you through 2454 West 233rd St. No. 114.

**OUR LOSS** is your gain, and you will be richer for it. We guaranteed to buy this beautiful 3-bedroom home and it can be yours for only \$16,500. Ben Nowatka will explain the details at 108 West 225th St. No. 106.

**TAKE OVER:** big FHA loan and enjoy this big 3-bedroom, 1 1/2-bath home. There is wall-to-wall carpeting, drapes, nook and many fine features. Cy Webber will greet you at 5024 Sepulveda Blvd. No. 102.

**SQUEAKY CLEAN:** It's our pleasure to show you this fine 3-bedroom, 1 1/4-bath home. Leslie Marks will be at 21702 Vicky Ave. to greet you. No. 103.

**10% DOWN:** Is all that it takes to purchase this darling 2-bedroom home in Hawthorne. Joe Babick will greet you with a smile at 3643 W. 132nd Pl. No. 120.

**SOUTHWOOD:** Big 4-bedroom home, has charming family room, isolated living room, all the built-ins. Go by and talk to Bob Morris at 21013 Annrita. No. 104.

**SOUTHWEST PARK:** Here's a bargain-priced home. OK for FHA, GI or conventional financing. You can trade in your present home if you wish. Ray Powell will give you the details. 19522 Anza. No. 121.



RUSS AMADO  
BROKER



LESLIE MAHES  
SALESMAN



BOB MORRIS  
SALESMAN



CY WEBBER  
SALESMAN

2 Blocks West of Hawthorne Blvd. — Torrance  
 Open Daily 8 am to 8 pm FR 8-8447  
 Saturday and Sunday until 7 p.m.

**Custom Homes**  
 1750 Square Feet  
 Many Extras  
 OPEN DAILY  
 1-7 P.M.  
 231st and Pennsylvania  
 South Torrance

**Torrance Area**  
 Lovely like new 3 bedroom, 1 1/2 bath, rear living room home, built-ins, carpeting, drapes. 1/2 bath off master bedroom. Sliding glass doors to rear patio. Full price \$19,500.

**A Beauty!**  
 Lovely modern home with large rooms, clean as a pin inside and out. Carpeting, dining area and large kitchen. 2-car detached garage. Lot 40'x150'. R-2. Extra ground for multiple units. See this today!

**Lomita**  
 This is a beautiful 2-bedroom and den home in a better neighborhood. Nicely landscaped and close to public and parochial schools and shopping. A real steal at \$16,500.

**R-3 Land**  
 Approximately 1 acre of level multiple unit ground. Seller anxious. 25% down to make offer. Seller will carry balance on trust deed. Good location.

**3 Units - Lomita**  
 3 older units on 52'x162' full price \$19,000. \$2600 down to present financing. Needs some paint.

**DOTY**  
 DA 5-1161  
 2104 Pac. Cst. Hwy., Lomita  
 EVENING CALLS  
 EARL HOUSTON.....DA 6-0583  
 MR. WESTERN.....DA 5-4132  
 MRS. HOUSTON.....DA 6-1055  
 MR. STEWART.....DA 9-7155

**VICTORIA KNOLLS**  
 Immaculate 3-bedroom home with rich mahogany paneling, fireplace, eating area in kitchen, service porch, fenced yard, sprinklers. Many extras. Hard to find one like this at \$20,250 with 10% down.

**KAHLO REALTY**  
 2207 ANACAPA, LUNADA BAY  
 FR 7-1533 ★ FR 7-1534

**\$750 DOWN**  
 3 bedroom, large yard, covered patio, cinder block fence, dishwasher, corner. Near Gardena High on 208th St.

**\$15,500**  
 Marsden - Le Doux  
 Realtors

**NO DOWN TO G.I.**  
 DRIVE BY 1015 W. 222 S. 13 blocks S. of General Hospital. Immediate possession, large 3 bedroom stucco, hardwood floors, 2 car garage. G.I. appraised, only \$11,000. \$25 mo. INCLUDES taxes and insurance.  
 WARREN REALTY OS 9-3638

**Exchange Specialist**  
 TORRANCE - TREE SECTION  
 1630 Greenwood, 3 bedroom, large detached 2-car garage, large detached rumpus room, beautifully landscaped yard. Near schools, shopping, etc. Open house every weekend until sold.  
 TORRANCE GARDENS  
 3 bedroom, den, fireplace, 1 1/2 baths, being painted inside and out. Drive by 1025 Eriel. OPEN HOUSE Saturday and Sunday. Priced \$21,500.  
**JAMES CICHINI, Realtor**  
 ("Chic" -senile)  
 1407 S. Crenshaw Blvd., Torrance  
 328-9368  
 (TWX-TNC-8438)

**ROLLING HILLS**  
 MAGNIFICENT VIEW  
 3 BEDROOMS PLUS FAMILY AND LIVING ROOMS  
 2 BATHS - LARGE LOT  
 IMMACULATE - BY OWNER.  
 FR 5-0882

**Do You Fit?**  
 Artist, bachelor, career girl, retired couple or newlywed? If so, this is for you. Personality two bedroom and den home. Fireplace, all new carpeting, draperies, beautiful decor. Well planned kitchen plus a SWIMMING POOL. Look \$17,500.

**Sooo Lucky**  
 To be offering this lovely view home. Has three bedrooms, a real family room, separate dining room, two baths and built-in kitchen. Huge rear yard on quiet cul de sac street. Eastview address near Crestwood School. It will be our pleasure to show you anytime. \$29,950.

**"The Knolls"**  
 ● TERRIFIC VIEW HOME! 3 bedrooms, fireplace, forced air heat, lots of tile, \$19,500.  
 ● COUNTRY ATMOSPHERE here on the hills adjoining Rolling Hills. 3 bedrooms, 2 baths, built-in range and oven. Comfortable covered patio. Owner will pay your loan points for FHA financing. Choose your own terms. \$29,500.

**KEY REAL ESTATE**  
**DA 5-1762**  
 Corner Crenshaw and 101  
 Eves. DA 6-7359 FR 9-5294

**3 BEDRM. & Family Room**  
 Located in Rolling Hills Riviera, this home has 2 baths, hardwood floors, wall to wall carpet, built-in range, dishwasher and oven. Huge double fireplace and forced air heat. Covered patio. Loads of features and modern conveniences. Can be handled for \$2750 down.

**23844 Hawthorne Blvd.**  
 Open 'til 9 p.m.  
**FR 8-2294**

**NO DOWN TO G.I.**  
 2 very large 870 sq. ft. 2 bedroom stucco homes. Only 2 years old. Aluminum windows, natural cabinets, disposals, double attached garage with alley. Large lot fenced. Only cash needed approximately \$25,000. Closing costs and impounds. G.I. buyer must make \$610 month to qualify.  
 PASCH REAL ESTATE OS 5-0367

**Ken Miller Realty**  
**ALL EXCELLENT BUYS!**

**Kettler Knolls!**  
 3 bedroom 1 1/2 bath in beautiful condition, nice area, near schools. Double garage, wall to wall carpets, almost like new! Fenced yard, forced air/heat. \$21,950.

**Location Supreme!**  
 Beautiful 3 bedroom, family and 1/2 bath with nylon wall to wall carpets, drapes, dishwasher, inferno, sliding glass door opens onto patio. Foothills of Palos Verdes. Only \$30,500. G.I. loan.

**Strip**  
 3 Bedroom stucco wall to wall carpets, living room, drapes, sprinkler system, enclosed 10'x16' patio. Will exchange for units. Priced at \$17,000.

**Wilmington!**  
 On one of the nicer streets in Wilmington we have this 2 bedroom 1 1/2 bath home with 2 car garage and priced perfect at \$12,500, \$1500 down.

**Just Off Western**  
 This 2 bedroom frame with basement on a 40'x150' lot zoned R-2. Large kitchen, \$2000 will handle down. Priced at \$15,950.

**Lomita!**  
 A 3 bedroom, 1 1/2 bath home that can be purchased with \$2500 down. Wall to wall carpeting in living room and hall, sliding glass doors. Very nice home. Priced at \$20,750.

**Ken Miller Realty**  
 1955 Pac. Cst. Hwy. 1503 Crenshaw Blvd.  
 DA 6-3555 Torrance FA 8-1049

**/\$1000 Down or Less**  
**OPEN HOUSE SUNDAY**  
 2445 W. 237th Place  
 On this lovely 3-bedroom, family room home with extra large kitchen and breakfast room. Wall-to-wall carpeting. Large fenced yard, plenty of room for additions. Property is in excellent condition. In good Torrance location. Quick possession.  
 \$15,250  
**PACIFIC PLAZA REALTY**  
 FR 8-8441, FR 6-7938

**Frances**  
 Real Estate & Insurance  
 2276 Torrance Blvd.  
 FA 8-0421

**\$495 DOWN VACANT**  
 Move in Today!  
 Just redecorated inside this lovely 3-bedroom home which features queen-size kitchen, large living room, stucco construction, only 7 years old, back yard completely fenced and equipped with playhouse for the kiddies. Out of state credit ok. Drop by 723 W. Carson. Torrance.

**/\$WILL TRADE**  
 For Motorcycle, Boat or Trailer  
 Lovely 2-bedroom home. Only 7 years old, stucco construction, lath and plaster walls. Large living room. Lot 45' x 120'. Near schools and shopping. Full price \$11,500.  
**FA 0-2770**  
 1540 W. 216th St.

**Kamiya Mamiya Realty**  
 4 active offices to serve you  
**FA 0-1160**

**Grandview Palos Verdes**  
**Prestige on Your Terms**  
 THE ULTIMATE IN GRACIOUS LIVING IN THIS 3600 SQ. FT. 4 BEDROOM AND FAMILY ROOM CONTEMPORARY. BECAUSE THE OWNER IS ANXIOUS TO MOVE, ANY REASONABLE FINANCIAL ARRANGEMENT WILL BE CONSIDERED.  
 THIS IS THE LARGEST GRANDVIEW PALOS VERDES MODEL WITH LUXURIOUS WHITE CARPETING AND DRAPES, 1 1/2 BATHS, BUILT-INS AND ALL THE OTHER BEST FEATURES IN A QUALITY HOME. HAS WATERFALL, MARBLE TILE ENTRANCE AND BEAUTIFUL ARTISTIC LANDSCAPING BY TAI. WAY BELOW MARKET AT \$38,800.  
 OWNER WILL ACCEPT SMALLER HOUSE OR ? IN TRADE FOR LOW, LOW DOWN AND WILL CARRY A SECOND TRUST DEED, OR EVEN CONSIDER MOVE IN WITH OPTION TO BUY! IF YOU ARE MOVING UP TO A HIGHER QUALITY HOME, DROP EVERYTHING AND COME SEE!  
 Evenings: FR 8-2708 FR 8-3121

**So Easy to Love**  
**Torrance-Seaside Rancho Area**  
 TWO BEDROOM HOME HIGH ON A HILL, HONEYMOONER'S DELIGHT, NEW CARPETING, DRAPES, TILE AND A VIEW BESIDES. ONLY \$17,950.  
 EVENINGS: FR 8-2708 - FR 8-3121

**Don't Take a Boat to Bermuda**  
 COME BY THIS CHARMING TWO BEDROOM BUNGALOW IN WALTERIA TREES GARDENS. ROOM FOR BOAT OR TRAILER PLUS THIS IS AN R-2 LOT WITH ROOM FOR ANOTHER HOME. \$18,500 TAKES THIS ONE.  
 Evenings: FR 5-8875 FR 5-5620

**Landmark Realty**  
 FREE APPRAISALS  
**FR 8-8506**

**G.I. Resale**  
 6 rooms, 3 bedroom and rumpus room. Large cheerful kitchen, w/w carpets. Water softener included. Yard completely fenced. A good buy at \$14,700.

**LAWLER REALTY**  
 15342 S. Crenshaw DA 3-6550  
 Gardens

**Builders ATTENTION!**  
 50'x150' R-2 lot. 2-bedroom house in rear. Full price \$11,500.

**/G.I. Resale VACANT**  
 3 bedrooms, \$1000 dn. and \$100 mo. on the balance, includes everything.  
**MORNINGSIDE REALTY**  
 OR 8-8975 TE 4-4212

**Large Family? Attention!**  
 Are you looking for a home large enough for those 3 kids? Well stop looking and drop by 723 W. Carson. We've got a 4-bedroom, 2 bath, hardwood floor home with tile kitchen, large service porch, beautiful fenced yard, patio, with just everything you could want. Only \$1,000 down. FHA loan.  
**FR 0-2770**  
 \$295 DOWN - 2-BEDROOM, attached garage, w/w carpeting, 7 year old stucco. Move in today on rental basis "til close of escrow." FA 0-2770

**Open Sat. and Sun. \$595 DOWN**  
 3 Bdrms., 1 1/4 Baths  
 Full Price \$14,950  
 Located near the South Bay Shopping Center. This home features double detached garage, huge lot, large kitchen, paneled den or bedroom and many other features. Drive by 1828 Ashley or call  
**FR 0-3561**  
 15929 Hawthorne Blvd. Lawndale

**OCEAN VIEW.** \$995 down. Three bedrooms and family room. Hardwood floors. Wall to wall carpeting. See this one. FR 0-3561.

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