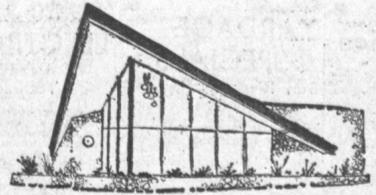




FREDERICKS

REALTY & ESCROW



BEN NOWATKA BROKER

Member of the Following Boards:

- Gardena Board of Realtors
- Torrance-Lomita Board of Realtors
- Hawthorne-Lawndale Board of Realtors
- L. A. Board of Realtors—Southwest Branch

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.



RUSS AMADO BROKER

\$500 DOWN

Here's a chance to have a lovely 3 bedroom home with a small down. It has a big kitchen, wall to wall carpeting, cement block fence, and a big 2 car garage. Full price only \$16,500 with \$500 down. No. 106.



LESLIE MAAHS SALESMAN

3 BATHS

G.I. resale has 3 big bedrooms, 3 baths with lovely carpeting and draperies, cement block fencing, 2 car garage, fruit trees and lots of extras. Submit your trades for smaller income properties. Full price only \$21,500. No. 134.



BOB MORRIS SALESMAN

BIG 4 BEDROOM

Here's a dandy big 4 bedroom home in North Torrance with thick shake shingle roof, has natural cabinets, carpeting, drapes, sliding glass doors and it's vacant and ready for immediate ownership. Full price only \$23,950. No. 124.



CY WEBBER SALESMAN

ALMOST NEW

Lovely 3 bedroom and family room home has electric built-in kitchen, double faced fireplace, wall to wall carpeting throughout, and it's less than one year old. The hard work is all done. No. 123.

WHY PAY RENT?

Why rent when you can own a darling 2 bedroom home such as this. It is completely carpeted and the kitchen and bath have lots of tile. Submit \$900 down to new FHA loan and have payments around \$100 including tax and insurance. Better hurry on this one. No. 107.

BRAND NEW HOMES

All are 3 bedroom, 1 1/2 bath with built-in range and oven, thick wall to wall carpeting, forced air heating and choice of modern or provincial stylings. Full price only \$21,950 and as low as \$1200 down. No. 12.

SPECULATOR'S SPECIAL

Once in a lifetime opportunity knocks and it's knocking now. It has 3 lovely bedrooms, new wall to wall carpets, rear living room, cement block fence and 2 car garage. Owner anxious and says submit all deals. No. 126.

5 DELUXE UNITS

There's an owner's 3 bedroom, 1 1/2 bath plus four 2-bedroom rentals. All have wall to wall carpeting, built-in range and oven, sun decks, patios and they're brand new. Trade in your present home or we can arrange easy terms for you. No. 55.

HEAVEN IN HAWTHORNE

We just listed this darling 2 bedroom home in Hawthorne and it's close to everything. It has a big, big family kitchen, big bright bedrooms, fenced yard, hardwood floors and priced right at only \$14,950. No. 116.

PRICE REDUCED

Now you can be a speculator. The price on this 2 bedroom and den home has been reduced \$1000 for quick sale, and you can buy it with FHA-Conventional or maybe G.I. financing so come on out to see it. It's on an R-2 lot, too, only \$16,950 full price.

VALUE PACKED FEATURES

Are built into this lovely 3 bedroom and family room home. It has thick wall to wall carpeting, built-in range and oven, dishwasher, fireplace forced air heating, automatic water softener and big 2-car garage. It's really nice. No. 108.

VACANT

Three bedrooms, 1 1/2 baths, has wall to wall carpeting, rear living room, 2 car garage, big FHA loan of \$15,800 with payments less than rent. Just move in and start living. Full price only \$19,500. No. 129.

SOUTHWOOD

Four Bedrooms, family room, built-in stove and oven, step down living room with attractive fireplace and wall to wall carpeting. Owner has been transferred and wants a quick deal. Submit all offers. No. 131.

IT'S PRECIOUS

We've just listed this darling Cedar Rustic resale. It has all the extras, built-ins, carpeting, forced air, 2 car garage, 1 1/2 baths and really priced to sell at only \$18,600. Easy terms. No. 105.

WIFE PLEASER

Show this 3-bedroom and family room home to your wife and watch to see how pleased she will be. It is truly a quality home from beginning to end. It has the built-in kitchen, forced air heating, carpeting, fireplace, covered patio, and big 2-car garage. Full price, \$24,500 and 10% down. No. 114.

DIRTY BUT CHEAP

Three bedrooms, 1 1/2 baths just listed and priced to sell quick. Bring your wife and your scrubbrush and make this home sparkle. Good big loan already on so no points. Full price only \$18,750. No. 130.

SOUTHWOOD SPECIALS

Two on the same street to choose from and both have existing G.I. loans which can be assumed. Wall to wall carpeting, cement block fencing and in lovely quiet neighborhood. Be sure to call and inquire about No. 128 and No. 132.

LITTLE MANSION

Here's a dandy 2 bedroom and den home with 1 1/2 baths and a 1 bedroom rental in the rear plus a kidney shaped pool and a big lot 82x239. There's a lot of value here for the money and a wonderful place to raise children. Asking \$31,500 with 10% down. No. 133.

HOME HINTS

Mr. F. Romp of Hawthorne asks this question:

Why Are Buyer's Escrow Charges So High?

Escrow charges are actually very low. The buyer's escrow charges generally cost \$30 for the initial fee and \$1-for every \$1000 of the sales price.

However, the closing costs, which many people misinterpret as escrow charges, occasionally run quite high. This is due to the following: the charge for placing a new loan is usually 1% to 2 1/2% of the amount of the loan (this going to the lender in the form of a discount for making the loan) the lender also requires fire insurance for the amount of the loan, generally a 3 year policy paid in advance; an A.T.A. policy of Title Insurance is required (over and above the Title Policy the seller pays for) the prororation of taxes depends upon the time of year the property is purchased and whether the taxes were paid in advance; in the event the home was purchased under F.H.A. or G.I. financing, and impound fund (or trust account) is set up for the benefit of the buyer (which is additional cash outlay).

It is very difficult to estimate closing costs; as an appropriate figure, it costs about \$225 when assuming an existing loan, \$400 when placing a new conventional loan, and \$500 by placing an F.H.A. loan. These preceding figures are based on a \$17,500 sale, and are extremely flexible depending upon the individual home. If you are considering buying a home, consult your Realtor for a breakdown on the home you are purchasing.

Read my column every Wednesday and Sunday in Torrance Press. If you have any question you would like answered, feel free to write me: Fred L. Fredericks, Fredericks Realty.



RAY POWELL SALESMAN



RALPH CAMERON BROKER



BEN CLARK BROKER



JOE BARICK SALESMAN

4126 Sepulveda Blvd. Open Daily 8 am to 8 pm FR 8-8447

Saturday and Sunday until 7 p.m.

GATEWOOD ESTATES

YOUR HOME IS HERE

- Homey old fashioned kitchens
- Buyer receives grant deeds
- 6% financing
- Down payment \$495 plus costs
- Sale price \$18,995
- 3 bedrooms
- 1 3/4 bath
- Family room
- Natural ash cabinets
- Formica kitchens
- Tile showers
- Carpeting

Models Open Daily 10 'til Dark—Saturday & Sunday 'til 9 p.m.

JOHN R. DAY, JR., Sales Agent

Tract Office Telephone TE 5-5144

Between Main and Avalon—2 Blocks North of Carson on Dolores Dolores at 213th Street

DIVE IN
this huge heated pool on a tree lined street in Hollywood Riviera.

DIVE IN
and buy this 3 bedroom, 1 1/2 bath home at your price. Vacant. Ready for occupancy.

Landmark Realty
FREE APPRAISALS
FR 8-8506

4 BEDROOM \$1000 DN. BEN CASEY No Fooling!

This one's really clean. 9 out of 10 doctors will agree. Beautiful wood paneling, 2 baths wall to wall carpets, sliding glass doors, wardrobe closets, patio and fully fenced with block walls. Large lot can handle pool located on Cul de Sac. Owner anxious. Priced \$17,895.

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

3 BR. HOME

Built-ins, w/w carpets, covered patio, landscaped, sprinklers. Responsible party can assume 1st or refinancing. \$2500 down. Owner will carry 2nd.

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

TE 5-3240

G.I. BUYERS NO DOWN TO G.I. 2 Houses on 1 Lot

2 Bedroom — \$11,250.

No Down Just costs and impounds.

Live in one, rent other. Your payment including taxes and ins., only \$52 month. Drive by 42421 N. McDonald—2 blocks E. of Wilmington Blvd., 3 blocks S. of Anaheim.

PASCH REAL ESTATE OS 5-0367

Long for the Fragrance of Pines?

Beautiful Home in Harbor City Pines

Three bedrooms, basement and bar. Forty-foot swimming pool, many tropical flowers & shrubs.

26232 President Ave. MUST SELL

McEWEN REALTY 22803 Cabrillo DA 6-7175

A Buyers Guide To Sound Real Estate Investments \$14,500

for a 3 bedroom and den home. Has dining room, breakfast room, diorama, a bar and Saice sectional included in price. This property will G.I. House is weather stripped and wired for 220. Located on 235th St. in Wilmington.

GOOD POTENTIAL

in frontage on Western Ave. in Lomita just south of Lomita Blvd. intersection. Zoned R-3 at present, possible commercial zoning available. Property includes a 2 bedroom house, hardwood floors, disposal, fenced yard, large cement patio. Priced right.

IMMACULATE

2 bedroom home in Hawthorne on W. 115th St. close to schools and shopping. This property is in near perfect condition. Redecorated inside and out. Priced below market for quick sale.

3 BEDROOMS

on Neptune St. in Wilmington. 1150 sq. ft., double garage, hardwood floors, lots of tile and priced at only \$14,750 with 10% down.

6 UNITS

with a good income. Separate enclosed garages off alley, separate yards and driveways. Owner is anxious to sell. Full price \$37,750 with 15% down, balance on easy terms.

RANCH

The Milligan Ranch near Merced is now on the market. Approximately 15 acres with 12 1/2 under cultivation. 3 bedroom house with 4 detached garages, natural gas, deep well, FA heat, wall to wall carpet, beautiful yard, lots of trees. On Highway 99 has cottages on property with a potential total income of \$50 per month. Owner will trade for property in Lomita or South Bay area. Full price \$80,000.

WE NEED GOOD LISTINGS IN THE LOMITA AND WALTERIA AREA. AS ACTIVE REALTORS, WE CAN HELP YOU WITH YOUR REAL ESTATE PROBLEM.

Sales and Exchanges
KEN PETERS, REALTOR
2367 Lomita Blvd., Lomita DA 6-8100

'DOCTOR—

My husband only sits and watches TV or sleeps? Sounds familiar? Well don't ever let it happen to you. Get a bikini with this beautiful home and oval POOL, large 3 bedrooms, kitchen built-ins, stylish living room with wall to wall and custom drapes. Yard landscaped by decorator. 15x30 oval pool. In hills of Victoria Knolls. All insulated and weather striped.

\$4000 DOWN
Marsden-Le Doux DA 5-3090

Trade Your Boat or Trailer for 2 Bedrm. Home

Located near Crenshaw Blvd. and 187th St. in Torrance. It features stucco construction, lots of tile. Cement drive, fenced yard, and many other features. For appointment to see, call

FR 0-3561
15929 Hawthorne Blvd., Lawndale

PROUD TO HAVE

Sharp 2 bedroom large kitchen with built-in breakfast nook, wall to wall carpets, large double detached garage with half bath, block wall, lawn sprinkler. Price \$14,950. 10% down.

1545 FORD AVE. REDDING BEACH

OUTSIDE LIVING INSIDE

4 bedroom "Kortiki" that is only one year old. Owner transferred. His loss is your gain. This has everything you would want in your home.

WE NEED LISTINGS

Boden Realty
4727 Torrance Blvd. FR 1-7081 FR 1-1060

FOR VALUES DEAL WITH VALEK

VALEK SPECIAL VALUES OF THE WEEK

Kay Adley says incredible!

3 bedrooms, 1 1/2 baths, extra hobby, guest room on rear of lot with covered patio in center of Gardena located near Western Ave., schools and churches. Only \$18,500. 10% down, balance easy terms.

John Bayless just listed this

custom built one owner home. Open for inspection Sat. & Sun. 1602 W. 120th St., L.A., corner lot, designed for indoor and outdoor living, fireplace, walls of glass, open beam ceiling, paneled master bedroom with bath plus 2 bedrooms for six and brother. Well designed kitchen built-in stove, refrigerator and mixer-center, walking distance to Henry Clay Jr. High. Only \$2750 down. Move in today.

Nancy Moore knows value when she sees it—

Nancy says that she didn't know a 4 bedroom, 1 1/2 bath home could be bought on today's market for \$18,950. Nancy thinks this is a steal. Come over and let her show it to you. Open Saturday and Sunday 1-5 p.m. 18029 Ermita, Torrance.

Steve Babino invites you

to discuss a tax free exchange on your investment property or units. See how you can trade up for better income without adding cash.

John Bayless says "nothing down"

We wouldn't believe it until John showed us a 2 bedroom charmer with nothing down for G.I. and only \$450 down on FHA. John says that anyone can pay \$88 mo. for a stucco home with hardwood floors, double car garage, nice yards for children to play—in good Hawthorne area.

That Kay! Has one of the most

beautiful homes in Hollywood for sale. 3 bedroom, fireplace, side drive, detached garage. An interior decorator's own home. Kay says she wants to buy it herself, so you had better hurry. There are not many homes like this one.

Well, really Kay!

This isn't the only good buy in Gardena—I know—you told me for years this was Gardena's home bakery, fully equipped plus living quarters. They will trade, well, if does look good. What do you think?

Kay says, Quit fussing and start looking

at this choice Compton Blvd. home and 24x24 beauty shop. A going business plus a 3 bedroom stucco home on busy Compton Blvd. 1 1/2 bath, plenty of parking. Shop suitable for many other types of business.

LUCILE VALEK SAYS

All she has to sell is service

She invites you to come into the office and discuss your real estate problems. Homes are needed to meet the demand of buyers on the waiting list. Investment, estate builders are a specialty. For a fast, dependable sale, call Lucile Valek today. Let a woman sell your home, she knows what women need in homes they purchase.

LUCILE VALEK, Realtor
2222 Compton Blvd., Gardena
DA 3-8902 FA 1-4745

Acrobatic? Try a Split Level, That Is

911 Juanita

Nice 3 bedroom, 1 1/2 bath home on border of Torrance in Redondo. \$18,000 for quick sale. LARGE LOT—20x145

MUST SELL

McEWEN REALTY 22803 Cabrillo DA 6-7175

BY OWNER REDUCED \$2000

Double den, plus 3 bedrooms, 1 1/2 baths, electric built-ins, birch cabinets, lot of tile in kitchen and bathroom. Nylon carpeting, drapes, thermo heat, 2 1/2 car garage, storage room 2 yards, R-3, \$21,950, \$2,200 down.

FA 8-5956

\$995 DOWN G.I. RESALE 3 BR., 2 BATHS

Check These Features

- Family room
- Double garage
- Built-ins
- Incerom
- Service porch
- Forced air heating
- Wall to wall carpeting
- Patio

Move in Today FA 0-2770

\$395 DOWN, 3 bedrooms. Needs work. Vacant. Must sacrifice. Full price, \$12,950. FR 0-3561.

\$685 DOWN, 3-bedroom home. Attached garage, 50x510 ft. lot. Many fruit trees. Full price \$15,650. FR 0-3561.

SMALL RANCH For Large Family

4 Bedrooms and Den Dining room and rumpus room. Ample space for growing family. Nicely situated on approximately one-quarter acre. This comfortable home sits well away from stables, corral and tack room. Oh yes, the price, only \$28,500 (owner has bought another home.) Hurry! This is nice. Call today.

WANT A STEAL? Desperate Owner Must Sell

This 2 bedroom home on R-2 lot. Excellent loan available on low down payment. Reduced to \$11,000. Call today.

PACIFIC PLAZA REALTOR
FR 8-8441

EXCHANGE SPECIALIST

12 UNIT APT. HOUSE

Located in fine section of Torrance, across from going to be erected shopping center, Alpha Beta, etc. 1 block from city park. Near grade school and high school. Total income \$13,900 gross/year. Income can be raised without difficulty at least 20%. OH YES, BY THE WAY THIS HAS A 20x40 HEATED & FILTERED SWIMMING POOL

This apartment will meet the expectations of any discriminating buyer. Priced reasonable at \$112,000. Please call for further information.

JAMES "CHIC" CICHINI

WE HAVE OTHERS, MOTELS, TRAILER PARKS LAND IN AND OUT OF STATE

JAMES CICHINI, Realtor
1407 S. Crenshaw Blvd., Torrance 328-9368 (TWX-TNC-8438)

\$495 DOWN LARGE 2-BEDRM. R-2 ZONED

Located 1/2 block west of Hawthorne Blvd. This lovely home features hardwood floors, lots of tile, double detached garage. Driveway, fenced yard, and many other features. Priced to sell today at \$12,950.

Responsible Realty
FR 0-3561
15929 Hawthorne Blvd. Lawndale

\$995 DOWN 3 BR., 2 BATHS G.I. RESALE 4 1/2%

Priced for immediate sale this lovely home features double garage, hardwood floors, spacious wardrobe closets, tile of tile disposal, queen size kitchen, exceptionally large service porch and stall shower. Patio and block wall fence in and paid for. Should sell immediately. Remember a 4 1/2% G.I. Loan. Call now for further details.

FA 0-2770