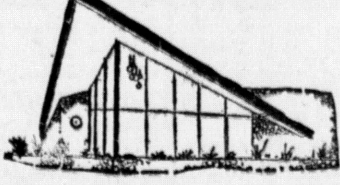


ONLY THE HERALD HAS AUDITED CIRCULATION COVERAGE OF TORRANCE - - GO WITH THE LEADER!!

PARADE OF HOMES



FREDERICKS REALTY & ESCROW



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

FEATURES GALORE

- 3 bedrooms, Family room, 1 1/2 bath, Built-in range and oven, Fireplace, Forced air heating, Carpeting throughout, Blue Haven Pool, Sprinklers, 2-car garage, Much more, Only \$28,500. #123

5 DELUXE UNITS

There's an owner's 3-bedroom, 1 1/2 bath, plus 4 2-bedroom rentals. All have carpeting, built-in range and oven, sun decks, patios and they're brand new. You may trade in your present home or we can arrange easy terms for you. #55

M-1 LOTS

4-M-1 lots in a row, 25 x 130. Each on Semi-busy street in Gardena, near new San Diego Freeway. All lots priced at \$20,250 or submit your trades. #107

HARBOR LIGHTS

Enjoy a full view of the harbor from this beautiful 3-bedroom, 1 1/2-bath home. It's only 6 years old, located on a corner lot, has double garage and excellent financing available. Full price only \$24,950. #111

3 BATHS

G.I. resale, has 3 big bedrooms, 3 baths, carpeting, drapes, cement block fencing and 2 car garage. #134

BIG 2 BEDROOM

In Hawthorne near Hawthorne Christian School and the owner says make me an offer. It has hardwood floors, a big, big kitchen and fenced-in yard. Full price only \$14,500. #118

JUST LISTED

Hilltop 3 bedroom home within walking distance to stores and bus line. It's in excellent condition inside and out and quick possession can be arranged. Be sure to inquire about this property priced at only \$18,200. #119

TRANSFERRED

Owner has been transferred and is leaving this beautiful 3 bedroom and den home. There's 1 1/2 baths, wall to wall carpeting, brick fireplace in den, 2 car garage and located in the heart of Southwood. Full price only \$22,900 and FHA terms available. #135

TWO ON A LOT

One house is 3 bedrooms and 3 years old and the other is one bedroom only 3 years old. It's in a wonderful location and could be an ideal property for in-laws or just plain income. Full price \$22,995. #137

MERIT RESALE

One of these beautiful Merit homes we know you will enjoy. It has 3 bedrooms and family room with 1 1/2 baths, completely carpeted, has built-ins, sprinklers and lots of lovely landscaping. Full price only \$22,500 and asking \$20,000 down. #121



We Welcome Your Visit to Our Open Houses OPEN HOUSE 1 TO 5:30

ELBOW ROOM: Pleasant 2 bedroom and den home on a big 82x239' lot, has swimming pool and 1 bedroom rental. Inspect it with Bob Morris at 2233 W. 239th St. #133

BUDGET PRICED: 2 bedroom and den home near the heart of Torrance. Ray Powell will show it to you at 1533 W. 216th St. #110

NORTH TORRANCE: 3 bedroom home near El Camino College priced to sell at only \$17,950. Stuart Josephs will answer your questions at 16427 Wilkie. #115

BIG 4 BEDROOM: Vacant and ready to move right into. Be sure to see it today at 16309 Arlington. Dewey Mohundra will be an duty. #124

3 BEDROOM & FAMILY ROOM: It's immaculate inside and out and you can

see it with Ben Clark at 2809 W. 167th St. #120

DREAMIE: 3 bedroom and family room home complete with carpeting, built-ins and many extras. Joe Babick will greet you at 5419 Michelle. #102

COMPARE: The quality this lovely 3 bedroom home has to offer. You're sure to like it and you can see it at 21909 Linda Dr. and talk to Les Maahs. #101

CHARMING: 3 bedroom, 1 1/2 bath home within walking distance to Del Amo Center. George Beck will show you through 3913 Sepulveda Blvd. #119

HILLTOP RETREAT: Lovely 3 bedroom home has big picture window, carpeting, drapes and built-ins and more. Talk to Russ Amado at 2614 Ridgeland. #118

2 Blocks West of Hawthorne Blvd. - Torrance 4126 Sepulveda Blvd. Open Daily 8 am to 8 pm FR 8-8447 Saturday and Sunday until 7 p.m.



LESLIE MAAHS SALESMAN



CY WEBBER SALESMAN



BOB MORRIS SALESMAN



RUSS AMADO BROKER



BEN NOWATKA BROKER



JOE BABICK SALESMAN



BEN CLARK BROKER



RAY POWELL SALESMAN

Home Hints

MRS. J. OTTO ASKS THIS QUESTION:

"HOW CAN I FINANCE A HOME IMPROVEMENT?"

There are several ways to obtain money for making improvements on your home. (i.e., adding a bedroom, remodeling the kitchen, building a garage.) The problem is to find the least expensive of these available methods.

If you have a large equity in your property and wish to keep your monthly payments low, your best bet would probably be to refinance with a Savings & Loan. Placing a second trust deed on your property is an extremely expensive and should be a last resort measure, especially if you must go on the open market for the money. A home improvement loan by your banker is an excellent way to secure funds, and you will find him very cooperative if you have a reasonable amount of equity in your home.

I believe the best method available is to secure an F.H.A. Title I loan. The interest rate is lower than the others mentioned, and there is no balloon payment. The charge for placing this loan is usually less than \$15.00, the cost of paper work involved. The maximum amount usually loaned on a single family residence is \$5,000.00. Many banks will not make this type of loan and offer as a substitute their own home improvement loan at a higher interest rate.

Before securing any kind of loan, it would be wise to consult your Realtor who is familiar with all types of available financing. He can advise you as to which method is best for you. Upon request I will be happy to recommend banks who will still make F.H.A. Title I loans.

Read my column every Thursday and Sunday in the Torrance Herald. If you have any questions you would like answered, feel free to write me; Fred L. Fredericks, Fredericks Realty.

You Want to Fix Up And Make Money

In North Redondo, Lot size 44x150, has 1 full bedroom, plenty of potential. Full price only \$10,500. #125

A Pride of Ownership

Home with sparkling clean 3-bedroom, wall to wall carpeting, thermostat heat, water softener, disposal, etc. Come see this for yourself. Only \$18,500 full price. #109

Near Guadalupe School, Shopping and Transportation to L.A.

Real clean 3-bedroom, 1 1/2 bath, modern built-in kitchen, full service porch, nicely landscaped. Don't miss this. #112

2 Vacant Homes

3 bedrooms each, immediate possession. One has forced air heat, and built-ins. Call for further information. #107.

In A Park-like Neighborhood of Well Kept Homes

3 bedrooms, large fireplace, 2 baths, a modern built-in in large family-style kitchen, drapes throughout, forced air heat, and many more features too numerous to mention. Good financing. Will go FHA if you prefer. #106

Hermosa Beach

Meal preparing is a breeze in this modern built-in kitchen. 3 bedrooms, well-kept home, near Guadalupe School and shopping. Transportation to downtown Los Angeles. #108

2 on a Lot Full Price \$19,950 IN WALTERIA

One of the best investments in the area on a 50 x 150 ft. lot. Has 1 2-bedroom and 1-bedroom, larger unit has full dining room, large full glass service porch, yard is fenced. Has beautiful cabana with fireplace, wood storage. Try \$19,950 down to good financing. #114

BEST BUY IN ROLLING HILLS. 3-BEDROOM, 3 BATHS, 2 FIREPLACES, 10' OF UNOBSTRUCTIBLE VIEW. ROOM FOR POOL. HAS LARGE EXISTING G.I. LOAN. CAN BE PURCHASED FURNISHED OR UNFURNISHED.

OVERLY PROUD IS WHAT YOU'LL BE AS THE OWNER OF THIS 3-BEDROOM 1 1/2 BATH, WITH LARGE YARD FOR THIS KIDS TO PLAY. OWNER WANTS \$2,500 DOWN.

DESIRABLE 3-BEDROOM, 1 1/2 BATH, LARGE FAMILY ROOM INTERCOM, FIREPLACE, FORCED AIR HEAT, LARGE BREAKFAST PAK, CLOSE TO GARDENA HIGH SCHOOL.

EXCITINGLY DIFFERENT IS THIS 3-BEDROOM, 1 1/2 BATH, WITH FAMILY ROOM. CAN BE PURCHASED WITH LOW DOWN. WILL BE VACATED SOON. CALL FOR MORE INFORMATION.

NOW IS YOUR OPPORTUNITY TO HAVE A 2-BEDROOM WITH LARGE KITCHEN, DOUBLE DETACHED GARAGE, WITH 1 1/2 BATH, LAWN SPRINKLERS, FRONT AND REAR BLOCK WALL, WATER SOFTENER. BROKER - OWNER.

BODEN REALTOR

4727 Torrance Blvd. - Frontier 1-7081

G.I.'s No Down

(Cost & Impounds Only)

\$82 per mo.

(Principal & Interest)

3-bedroom, dining room, hardwood floors, wall to wall carpeting, fireplace, extra large yard, beautifully landscaped, 2-car detached garage. Walking distance to schools and shopping.

\$77 per mo.

(Principal & Interest)

3 bedroom and den, 1 1/2 bath, hardwood floors, forced air heat, fireplace, built-in disposal, water softener, fenced yard, 2 car garage.

May L. Arant

SPECIALIZING IN G.I. HOMES SINCE 1948

PL 3-4211

If No Answer, Call DA 9-3582

Open House

20557 Osage

4-bedroom and den home on large corner lot. Approximately 3,000 sq. ft. Has shake roof, fireplace, forced air, 1 1/2 bath, carpeting and drapes, room for pool, boat and trailer. \$29,950

2 on a Lot, plus 3-bedroom, 1 1/2-bath rental on rear. Easy walking distance to downtown Torrance and Catholic Church. Don't be too late. Call for appointment today. Price, \$19,950

3 Bedroom and Sewing Room

Located on large R-4 lot on Cabrillo. Walking distance to downtown Torrance. Hardwood floors, 1 1/2 baths, separate dining room, double garage. Price \$19,500.

Clayton REAL ESTATE

FA 8-0800

FR 2-7272 FA 8-2490

CALL FA 8-4000

FOR CLASSIFIED

INVEST!

In Southwood!

For immediate occupancy try this 3-bedroom, 1 1/2-bath home with 1 1/2 baths, completely carpeted, has built-ins, sprinklers and lots of lovely landscaping. Full price only \$22,500 and asking \$20,000 down. #121

Torrance Gardens!

How about this 3-bedroom home and family room with Near schools & Fenced yard, kitchen range included. Only \$2500 down.

On R-3 Lot!

3-bedroom frame home on 145' deep lot, where more units can be added. Ideal for couple looking for income. New kitchen, home remodeled 1947. Call us for appointment. Priced at \$14,950.

Torrance Plaza!

Ideal location for this 3-bedroom home in central Torrance, with fireplace, wall-to-wall carpet, large rear fenced yard. Can have for \$1500 down.

Extra Large!

2-Story, 3-bedroom and family room, 1 1/2 baths, with drapes, dishwasher, forced air heat, built-in range and oven, microwave, etc. Priced at only \$24,950.

We Have Available, FHA and G.I. Financing

1503 Crenshaw Blvd. Torrance FA 8-1049

Lomita DA 6-3555

1955 Pacific Coast Hwy.

You Can Buy Happiness

Lovely 2 bedroom, 2 bath home in Hollywood Riviera. Newton School, 3 blocks to South High. Priced to sell. Only \$19,950 on very easy terms.

Alyce O'Rourke Real

23870 Hawthorne Blvd. (at 101 Hwy.)

AT THE SIGN OF THE SHAMROCK FR 5

SO EASY TO BUY

This beautiful 3-bedroom, 2-bath home in a lovely neighborhood. Has built-ins, in-laws, natural wood cabinets. Owner will accept 5% down for a trust deed. Open Sunday. 26594 Andros, Lomita.

LOMITA REALTY

DA 6-0518

FA 8-8465

FOR BIG AND LITTLE PEOPLE

There's a heap of fun in the back yard of this Torrance 3-bedroom home. Swim in the L-shaped pool - sun in the private patio - no back lawn to mow or grass to pull. Quick possession. \$22,500. ALVIN GRANCHILL, REALTOR FR 8-8465

IDEAL FOR LARGE FAMILY

3 bedrooms and family room (11' x 20'). Also large covered porch, corner property, walking distance to grade school, high school and junior high. Priced at only \$20,950, at \$2,100 down.

WE HAVE 3 BEAUTIFUL HOMES IN SOUTHWOOD

One has fireplace, corner property, beautiful carpet, double detached garage, another is 3 bedrooms, 1 1/2 baths, wall to wall carpeting, front patio, large yard, priced for quick sale. The other one is located on a lovely tree-lined street, newly decorated, 3 bedrooms, 1 1/2 baths, only 2 blocks to grade school. These are choice properties and will not last long. Call for further information.

ONE ACRE VACANT LAND SOUTH TORRANCE

165' x 239'. Can be divided into 3 lots. Will sell for \$10,000 each, or can be purchased with a good possibility of street being put through back part of property and divided into 6 lots.

CLOSE IN DOWNTOWN TORRANCE

3 bedrooms, 1 1/2 baths, 2 blocks to the Torrance elementary and high schools. As an additional house in rear, newly decorated, 3 bedrooms, 1 1/2 baths, only 2 blocks to grade school. These are choice properties and will not last long. Call for further information.

CHOICE LOCATION IN NO. TORRANCE

3 bedrooms, fireplace, attractive kitchen with all built-ins, separate service porch, quiet neighborhood, fenced back yard. \$2,300 down will handle.

NEAR LOMITA DOWNTOWN AREA

Has older 2-bedroom home, needs paint. Zoned R-2, lot 50' x 145', room to build additional units. \$1,500 down will handle. Owner says property must sell at once.

\$1500 DOWN

Will buy you an excellent 3-bedroom, 1 1/2 baths, wall to wall carpeting, extra large kitchen, double detached garage, walking distance to grade and junior high school. \$15,000 is a good asking price.

VAUGHN DEL VAUGHN REALTOR

2 Offices to Serve You

Open Evenings 'til 7 P.M.

2018 W. Carson Street 23625 Arlington Avenue

FA 8-9480 (Anytime) DA 6-1164

SOUTHWEST PARK

DRIVE BY 2015 HAWTHORNE BLVD. THEN CALL TO SEE THIS 3-BEDROOM 2-CAR GARAGE HOME. LARGE OVER 3000 SQ. FT. DISHWASHER, LAUNDRY FACILITIES IN GARAGE. FULL PRICE \$17,950.

Rose Craig REALTOR

"The Live Wire"

2075 TORRANCE BLVD.

FAirfax 8-2225

EVENINGS, FR 1-4234

2308 W. 166 St., Torrance

By Owner. 3 Large Bedrm. modern 1/2 bath. Abundant cupboards and wardrobes. Sewing Center. Kitchen opens to dining room. Large living room, wall to wall carpeting, curtains. Entry court, 2-car garage. FHA - Greenwood School district. \$21,000. Submit 2nd if necessary. DA 8-8429 Weekends or Evenings

REALLY LANDSCAPED

Fully carpeted, natural wood cabinets, 3-bedroom, 1 1/2 baths. Land and 2-car garage. Sprinklers. Near school. Will take 2nd if necessary. DA 8-8429

Reduced to \$20,950

FHA AVAILABLE ON 29TH - NEAR WESTERN FA 8-5956

GET IN STRIDE . . . GO CLASSIFIED

Paradise Realty

WE SPECIALIZE IN FHA, G.I. AND CAL-VEY FINANCING

5500 TORRANCE BLVD.

ACROSS FROM TORRANCE DRIVE-IN THEATER

FR 1-4621 Open 9 'til 9 SP 2-2795

Luxury Lovers

Executive type 3-bedroom and family room with fireplace, dishwasher and intercom. Carpeted and drapes throughout and an 18x40 heated and filtered pool. Has existing \$22,000 loan at 6 1/2%, \$212 a month. Priced to sell this weekend at \$37,000. Listing #218.

Why Rent?

Trade your boat, old car or camping trailer for this 3 bedroom home. With detached garage and guest room. Generous sized fenced lot, newly redecorated interior. \$10,500 with \$1,400 down, or submit what have you.

Tree Lined Street

A fine 3-bedroom, located on corner lot, Above Harbor Pines. Has built-in oven and range, service porch and patio. Listing #213.

Charming 2 Bedrm.

And separate dining room and fireplace. Near new candy striped carpeting. Open house Sunday. Listing #208.

Roy Shaw Realtors

1303-05 W. Pacific Coast Hwy. DA 6-3461

FR 8-4609 EVES. FA 8-0491 DA 6-9353

County Area - Low Taxes

Lovely home, 2 large bedrooms, 1 1/2 baths, natural cabinets, disposal, large family room with beautiful fireplace, ash paneling, custom drapes throughout, hardwood floors, carpeting, double garage, corner lot, block wall. Priced to sell. Won't last long.

Ready to Sell

3 extra large bedrooms, 2 baths, hardwood floors, carpeting, covered patio, double garage. Fruit trees. \$18,950. 10% down.

G.I.'s No Down

2 large bedrooms, hardwood floors, 2-car garage, covered patio, fenced yard. \$14,950.

4 Bedrooms and 2 Baths

Large kitchen, disposal, hardwood floors, carpeting, custom drapes, garage. Nice landscaping, sprinklers. \$18,500. Will pay G.I. or FHA points.

Vacant - Must Sell

Make offer on down and total price. 2-bedroom and den. Attractive brick work, aluminum siding, quiet neighborhood.

Good For Rent

3-bedroom, large kitchen, disposal, double garage, fenced yard. \$12,750.

Western and 23rd

POTENTIAL BUSINESS ZONE 1,800 sq. ft., 3-bedroom, den, family room, built-ins, 2 full baths, carpeting, garage. Patio. Wants offers.

HAZEL WRIGHT REALTOR

22945 ARLINGTON AVE. DA 6-3411

Exceptional Value

Is evidenced in this 3-bedroom and family room home. Built-in kitchen, carpeting, drapes, 2 baths, and glass enclosed patio. 2-car attached garage, double door for trailer or boat. Only \$2,500 down.

Priced Right

Is what you'll see when you see this 2-bedroom and den with carpeting. Den is paneled with open beamed ceiling and fireplace. Full price, \$18,700.

Provincial and Pool

A very lovely home of 3 bedrooms, sun room, and 1 1/2 baths, with a professionally landscaped yard. Home is carpeted and has built-ins, used brick fireplace and BBQ. Anthony pool, 18 x 35. Priced at \$21,500.

Fern Area

A corner 2-bedroom with full dining room and service porch. Carpeted, drapes, fireplace and 2-car garage. Only 1/2 block to market. Priced to sell at \$17,500.

Del Amo

Shopping is within easy walking distance from this 3-bedroom home. Close to schools and churches. 1 1/2 baths, built-in kitchen,