

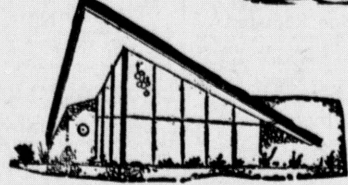
ONLY THE HERALD HAS AUDITED CIRCULATION COVERAGE OF TORRANCE - - GO WITH THE LEADER!!

PARADE OF HOMES



FREDERICKS

REALTY & ESCROW



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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

CY'S BARGAIN

Big Triplex consisting of 1 2-bedroom apartment and 2 1-bedroom apartments. It's all rented and stays rented. There are plans to add 5 additional units on the lot and it's only \$24,500 full price. #132.

DEWEY'S MANSION

Will be your mansion, too. It's a big 4-bedroom and family room home with step-down living room, peg and groove floors in family room, built-in fireplace and many extras. Immediate possession if desired. #131.

GEORGE'S DREAM

Can be your dream, too. It's a 3-bedroom and family room Merit resale. Some features include wall to wall carpeting, built-ins, 1 1/2 baths, fireplace, sprinklers, and in excellent condition. Full price, \$23,500. #121.

LES' GEM

Here's a gem of a buy if you ever saw one. This home has 3 bedrooms, 1 1/2 baths, wall to wall carpeting, big 2-car garage and only 2 1/2 years old. Full price, \$18,600. Easy terms. #105.

JOE'S EXITED

And you will be, too, when you see this 2-bedroom home, located in Hawthorne. All hardwood floors, plastered walls, separate garage and priced at only \$14,950. Submit your own down payment. #116.

RALPH'S RETREAT

This is a big 2-bedroom and den home on an 82 x 229 lot with an extra one-bedroom rental unit in the rear and a beautiful kidney-shaped pool. One look and you will want it for your retreat, too. #133.

LOW DOWN

Here's a charming 2-bedroom and den home located close to downtown Torrance. If you are still eligible for your G.I. Bill of Rights, then here's a chance to use it on about \$1,000 down for F.H.A. and have payments less than rent. Full price only \$16,950. #110.

LITTLE BEN'S CORNER

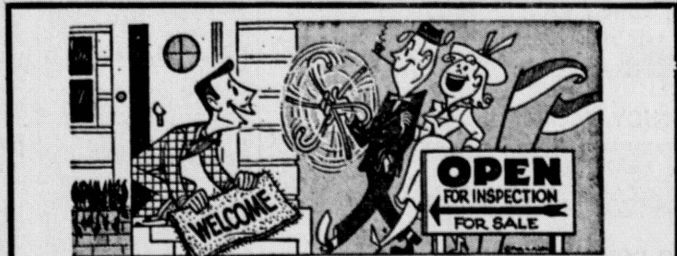
Located in North Torrance this dreamy 3-bedroom and family room home has corner adaptability plus privacy. Only 1 year old and in better than brand new condition. #113.

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.

RAY FLIPPED

When he listed this 3-bedroom Southwood home, and one look will flip you, too. It has draperies, carpeting, hood over stove, sprinklers and priced at only \$19,750. #114.



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

EXECUTIVE 4 BEDROOM: Close to St. Catherine's Catholic Church and school. Has 3 baths, family room, built-in kitchen, swimming pool and loads of extras. Ben Nowatka will greet you at 16919 Fonhill. #138

POOL TOO: Immaculate 3 bedroom, 1 1/2 bath home in Southwood, has big heated and filtered pool. St. Josephs will give you the tour at 22002 Ocean. #130

IMMEDIATE POSSESSION: On this immaculate 2 bedroom home located on a Rustic street near the beach. Submit low down payment. Full price only \$16,000. Russ Amado will show you 2708 Laurel Ave., Manhattan Beach. #115

JUST LISTED: Darling 2 bedroom home has enclosed patio could be used for spare bedroom. Ray Powell will answer your questions at 17315 Delia. #136

NEAR SEARS: Big 4 bedroom home near Sears has fenced yard, 2 car garage, and O.K. for FHA and Conventional deals. See it with Ben Clark at 3435 W. 227th St. #126

EXCELLENT VALUE: See for yourself the value this wonderful home has to offer. It's a 3 bedroom, 1 1/2 bath in Southwood at 21909 Linda. Dewey Mohundro will be on duty. #101

HUGE PATIO: Lovely 3 bedroom, 1 1/2 bath home has big lounging patio for fun and games. Cy Webber will show you through 23811 Huber. #125

EXTRA NICE: 3 bedroom, home has 1 1/2 baths, excellent care has been taken of this property and you can see it with Les Maahs at 2809 W. 167th St. #120

Home Hints

Mr. E. Lonergan asked this question:

"SHOULD I USE FHA FINANCING ON MY NEW HOME?"

Mr. Lonergan, I believe the F.H.A. plan is an excellent way to finance a home priced below \$20,000.00. The present requirements of F.H.A. are: 3% down, 5 1/2% interest plus 1/2% mortgage insurance. The maximum amount loaned is \$22,500.00. Qualifying for an F.H.A. loan is sometimes difficult since a buyer should earn each month 5 times the monthly home payment. This is flexible and depends upon other income, other expenses, type of employment, length of time on the job, and other factors. Under certain conditions, the wife's income (if employed) can be used to help qualify for an F.H.A. loan. F.H.A. will insure loans as follows: 7% of the first \$13,000.00, 9% of the next \$2,000.00 and 70% of any amount thereafter to a maximum of \$22,500.00. (The preceding percentages are based upon the appraised value.) Therefore, one can see that the lower the sales price of a home, the lower the cash down required. Second Trust Deeds are not allowed when placing new F.H.A. loans. In this area, conventional loans (a non-guaranteed or insured loan) are quite competitive once the sales price exceeds \$20,000.00. All types of financing have their good points as well as their bad ones. The financing one should obtain (whether it be G.I., F.H.A., Cal-Vet or conventional) depends upon the individual purchasing as well as the subject home. When in doubt, always consult your Realtor.

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.



BEN NOWATKA BROKER



JOE BARICK SALESMAN



BEN CLARK BROKER



RAY POWELL SALESMAN

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.

HERE IT IS!

3 Bedroom, 1 1/2 Bath Swimming Pool!

Wow! Ready for immediate occupancy, with 15 x 25 swimming pool, 1,800 sq. ft. of livable space, Bar-B-Que, fireplace, wall to wall carpeting, drapes, etc. Asking \$20,950.

Torrance Gardens!

A 3 bedroom plus family room and fireplace. Schools and shopping close by — fenced yard — Kitchen range included. Just \$22,500.

2 Bdrm. on Cota Ave.

For only \$1,500 down you can buy this older home on R-3 lot. Seller will carry 2nd — Can add units. Call us for details.

Can Buy G.I.!

Here is a 3 bedroom, 1 1/2 bath that is vacant. Can buy with nothing down. Priced at \$19,500 — Built-in range and oven, forced air heat, wall to wall carpets — Come in and see this one!

Central Torrance!

This large 2 bedroom and den has everything for gracious living. Built-in range and oven, forced air heat, wall to wall carpeting, etc. Really beautiful and priced to sell.

We Have Available, FHA and G.I. Financing

KEN MILLER REALTY
1503 Crenshaw Blvd. Torrance
FA 8-1049

Lomita
DA 6-3555
1955 Pacific Coast Hwy.

Home Owner -- Cash To You!

Have you been transferred? Or are you thinking of selling or moving to a larger home? Contact ALYCE O'ROURKE REALTY for a well-guided tour through the pleasant "yes pleasant!" experience of selling or buying. We handle all the details, smoothly, without a worry to you.

We need listings — WE ARE SELLING AND DO NEED NEW LISTINGS DAILY.

Alyce O'Rourke Realty
23870 Hawthorne Blvd. (at 101 Hwy.)
AT THE SIGN OF THE SHAMROCK FR 5-0529

G.I. RESALE

3 bedroom, 1 1/2 bath. Located on dead-end street. 1 block from elementary school, 1/2 mile from junior high and high school and freeway. Custom drapes and carpet included. Priced to sell.

\$2500 DOWN
Call owner, FA 8-5389
524 W. 224TH PLACE

Old But Nice!

In downtown Torrance a very well maintained home completely redone inside and out on R-2 lot. Wall to wall carpets. Only \$2,000 down.

Two 3 Bedroom Homes in Plaza!

Here are 2 exceptional homes in central Torrance — built-in range and oven — built-in covered patio with Bar-B-Que, breakfast bar, wall to wall carpeting. Low as \$13,950 sales price. And as low as \$1900 down.

Big Rooms!

In this 2-story 3 bedroom plus family room home with 2 1/2 baths, built-in range and oven, dishwasher and mixer. Only asking \$24,950.

In Kettler!

3 bedroom, family room with 1 1/2 baths, beam ceilings, built-in oven and range, forced air heat, large patio, dishwasher, large kitchen, fenced yard. \$2500 down — Total sales price, \$24,950.

Corner Lot!

Drive by 2223 Clark Ave., Redondo Beach. 3 bedrooms, 60x150 corner lot, \$1500 down, full price \$14,900. Ideal for small family. Payments good!

SPANISH STUCCO. 3 bedrooms, 2 baths, hardwood, tile, 2 car garage, with fireplace and BBQ. Close to Nativity school. \$19,950.

DUPLEX. 2 bedrooms each central Torrance, 2 car detached garage.

4 BEDROOM. den and covered enclosed patio, on R-3 corner in central Torrance.

FRANCES BELMONT. FA 8-0579
LARRY POESKE. FA 8-8128

By Owner. 3 Large Bedrm.

Modern 2 baths. Abundant cupboards and wardrobes. Sewing Center. Kitchen opens to dining room. Large living room, wall to wall carpeting, curtains. Entry court, 2-car garage. Fern - Greenwood School district. \$21,000. Submit on down.

2816 Carson St., FA 8-3539

frances

REAL ESTATE
2276 Torrance Blvd.
FA 8-0421

3-BEDROOM stucco on corner lot, Hardwood, tile, 2-car garage. \$17,200.

4-BEDROOM. 2-story home with small rental in rear. Best location near Torrance Memorial Hospital, 2 blocks to town. \$21,500.

SOUTHWOOD. 3-Bedroom 1 1/2 bath home in excellent condition. 2-car detached garage, corner lot. \$19,900.

TRIPLEX. 2 bedrooms each on extra large lot. Room for more units. 3-car garage. \$26,650.

TORRANCE PARK AREA. See this spacious 2 bedroom and 1 1/2 bath den with fireplace, large lot. Close to schools. Full price, \$17,500.

SOUTH TORRANCE. Custom-built, extra large 1,680 sq. ft. 2-bedroom and den. Built-ins and other extras. Spotless. 2 years new. \$31,900.

HOLLYWOOD RIVIERA. Location, 4 unit apartments, fully rented, 4 1/2 bedrooms, 2 1/2 bedrooms, shows good income. Full price, \$74,500. \$15,000 down.

SPANISH STUCCO. 3 bedrooms, 2 baths, hardwood, tile, 2 car garage, with fireplace and BBQ. Close to Nativity school. \$19,950.

DUPLEX. 2 bedrooms each central Torrance, 2 car detached garage.

4 BEDROOM. den and covered enclosed patio, on R-3 corner in central Torrance.

CARSON AND NORMANDIE

BE CLOSE TO NEW SHOPPING CENTER. 3 BEDROOM, 1 1/2 BATH, INTERCOM FAMILY ROOM, BUILT-IN WALL TO WALL CARPET, BUILT-IN KITCHEN, G.I. LOAN OF \$14,750, AT \$12 INCLUDING TAXES AND INSURANCE. 5 1/2% INTEREST. 1218 21ST ST.

4 BEDROOM KON TIKI

OUTSIDE LIVING INSIDE IS WHAT YOU'LL HAVE HERE. BEAUTIFUL DRAPES AND CARPETS THROUGHOUT. EXECUTIVE TYPE SOUTHWOOD ROYALLE LOCATION. ONLY \$3,000 DOWN OR TRADE IN YOUR SMALLER HOME AT MARKET VALUE. 4208 29TH PLACE, TORRANCE.

NEAR GARDENA HIGH

DON'T OVERLOOK THIS 10% DOWN, 3 BEDROOM, 1 1/2 BATH, HAS FIREPLACE, FAMILY ROOM, BUILT-IN INTERCOM, FORCED AIR HEAT, LARGE BREAKFAST BAR, LOCATED AT HIS RUMOLD ST. GARDENA. DRIVE BY AND THEN CALL OFFICE TO SEE.

ROLLING HILLS ROYALLE

ESTIMATE THAT IS OUT OF THIS WORLD. 1 LARGE 3 BEDROOMS, 3 BATHS, 3 FIREPLACES, FORCED AIR HEAT, DISHWASHER, INTERCOM, SERVICE PORCH, HAS 1,680 SQ. FT. OF LIVABLE AREA. 12 RUMOLD ST. GARDENA. DRIVE BY AND THEN CALL OFFICE TO SEE.

BIG YARD — TORRANCE

NOW IS YOUR OPPORTUNITY TO HAVE A 3 BEDROOM, 1 1/2 BATH, WITH LARGE YARD, DOUBLE DETACHED GARAGE, LOCATED AT 5339 HALISON ST.

— SALESMAN WANTED —
BODEN REALTOR
4727 Torrance Blvd.
FR 0-2568

Trades Accepted

3 bedroom and family room home in South Torrance, completely carpeted and draped. Large covered patio. Block fence, corner lot. Trade for smaller home or duplex. \$25,900. Listing #2148

Near South High

Elliptical home with 3 bedroom, 1 1/2 bath, patio and fenced yard. Only \$2,500 down. Listing #2122

Charming 2 Bedrm.

And separate dining room and fireplace. Near new candy striped carpeting. Located in Central Redondo. \$17,950. Listing #2099.

Central Lomita

2 bedroom custom home with carpets and drapes. Large enclosed patio. Overstated R-2 lot. \$19,500. And only 10% down. Listing #2146.

Roy Shaw Realtors
1303-05 W. Pacific Coast Hwy.
DA 6-3461
FR 8-4609 EVENINGS DA 6-9353

PEACEFUL PLACE

Lomita. 3 bedroom, clean and spacious. A delightful family home on dead end street. Small nicely landscaped yard, with cool covered patio. \$19,750. 10% down. ALVIN GRANCEL. REALTOR FR 8-8406

Corner Lot

Beautiful 3 bedroom, 1,240 sq. ft. 1 1/2 bath home, with tile kitchen and bath, wall to wall carpet in living room, dishwasher in the kitchen and built-in bunk beds in one bedroom. Double garage, fenced yard, patio slab. Corner lot for only \$16,950. Just \$1,695 down.

Move In Today

3 bedroom, with 1 1/2 bath home. Built-ins, wall to wall carpets. Double 2 car garage. Fenced yard, sprinklers in front yard. Priced to sell as fast as down payment.

Open House
Sunday, 1 - 5 P.M.
3431 W. 226th STREET, TORRANCE

Call today for appointment to see this immaculate 3-bedroom home, 3 blocks from Hawthorne Blvd. and Sepulveda. Acoustic tile in living room and walk-to-wall carpeting and drapes, newly painted interior, block wall, sprinklers. Priced to sell this week end only at \$20,950.

Income

2 homes on lot in South Lomita. 50 x 125 lot with a 2 year old 2 bedroom stucco home and older 2 bedroom frame home. Double garage. 1 1/2 blocks from Western Ave. Selling price, \$17,500, with \$2,000 down.

Towne & Countrie
Realty
DA 6-2476
25318 NARBONNE, LOMITA

Open House
12:30 - 5:00

Custom built, 2 bedroom and separate dining room, fireplace, patio. Only 2 blocks to Central Torrance, 1728 Manuel, Torrance.

Spotless 3 bedroom in Torrance Plaza — Wall to wall, drapes, detached 2 car garage, fireplace. Meet us at 1225 Cranbrook. You won't be sorry!

Clayton
REAL ESTATE
FA 8-0800
FR 8-7273 FA 8-3490

TO BUY, SELL OR EXCHANGE — HERALD WANT ADS
FA 8-4000

CLOSE IN DOWNTOWN TORRANCE

This is an unusual home, has approximately 1,750 sq. ft. 1 1/2 story home, 3 bedrooms, large den 18 x 22, with fireplace, large rumpus room which could be used as additional bedroom, 2 baths. A room upstairs could be used as a separate apartment. Separate full bath, small kitchenette, sun deck partly covered, size 15 x 22. Walking distance to grade and high school. Priced at \$22,950. Takes \$3,500 down to a new lot to handle.

NEAR SOUTH BAY SHOPPING CENTER

Sets an excellent 2 bedroom in excellent condition. Lot 65 x 130. Price is \$13,500 with \$2,000 down.

IDEAL FOR LARGE FAMILY

3 bedrooms and family room (18' x 20'). Also large covered patio, corner property, walking distance to grade school, high school and junior high. \$2,100 down.

3 BEDROOMS, 2 BATHS SOUTH TORRANCE

This is real homey with Palos Verdes fireplace in living room, separate dining area, beautiful kitchen with built-ins, large separate service porch. Sliding glass doors to patio, built-in dishwasher, \$2,500 down to a new loan.

NEAR LOMITA DOWNTOWN AREA \$1500 DOWN

Will buy this older 2 bedroom home, needs some paint, 50 x 45 lot zoned R-2. Room to build additional unit, possibility of being rezoned to R-3. Owner says sell this property at once. Will accept all reasonable offers. House will be vacant this weekend.

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

IDEAL FOR ELDERLY COUPLE
Walk to Shopping Center

Near school. Large fenced back yard. 2 bedrooms completely furnished, including drapes and carpets. Newly decorated interior and exterior. All this and only \$13,750.

HOME AND INCOME

5 units — Owner's unit has 2 bedrooms. All units have wall to wall carpeting, stoves and refrigerators, air-conditioned, garages. Submit price and down.

3 UNITS

Two 1-bedroom. One 2-bedroom. Total price \$18,500. \$3,500 down.

5 UNITS — 2 MONTHS YOUNG

One 2-bedroom. Four 1-bedroom. Electric built-in kitchen, garbage disposal, carpets and drapes. Income \$510 month. Total price \$42,000. Submit small down.

CATALINA VIEW

Owner will trade large equity for units, this beautiful 3 bedroom, family room, detached rumpus room with wet bar, 2 baths, carpets, drapes, electric built-in kitchen. \$5,300 will handle.

CORNER LOT — C-3

124 ft. frontage on Western Ave. Gateway to Rolling Hills and Harbor. A steal at \$35,000.

— SALESMAN WANTED —
PROGRESS REALTY CO.
REALTOR
26314 South Western Ave.
DA 5-1171 SP 5-6347

VA Owned

3 blocks to schools and shopping. 3 bedrooms, 50 x 100 lot, redecorated inside and out. 1450 down — 191 p.e.r month including taxes and insurance. No 2nd trust deeds. You do not have to be a veteran to qualify. Total price, \$28,250. Hurry — this won't last!!!

4 Bedrooms, 2 Baths

We have 3 to choose from in lovely areas, close to shopping and schools, price range from \$21,500 to \$27,600. You must see to appreciate. Call for information.

INCOME Duplex

One 2-bedroom and one 1-bedroom. Redecorated inside & out. On R-3 lot. Room 5- add another unit, \$14,950 with 10% down. Hurry, this won't last.

New Triplex

One 2-bedroom and 2 baths, with 1600 sq. ft. Two 2-bedroom, 1150 sq. ft. each. All have wall-to-wall carpets and drapes, with built-ins. Will trade for equity in your house or trust deeds. Owner anxious, weak and willing. Open Sunday afternoon for inspection.

No Down to G.I.

3-bedroom, 1 1/2 baths, on a beautiful street in Southwood. Very clean unit, wall to wall carpeting, detached double garage. View of Palos Verdes hills from back yard. Close to schools and Del Amo Shopping Center. Call for information on financing.

LIPPARD REALTORS

VA Approved Broker
1632 Torrance Blvd.
FA 0-3353

Anytime

Duplex \$15,500

Two 1-bedroom apartments. Income \$160 month.

Sunray \$21,450

3 and Family Room in South Torrance. Bargain price on this large home. Completely fenced. Built-in oven and range, forced air heat and oversized garage.

GENE MABRY
2225 W. SEPULVEDA
320-4360

CLASSIFIED AD RESULTS ARE SWELL!
CALL FA 8-4000