

Man shot and killed on Carmenita Road

NORWALK – A homicide investigation is underway in Norwalk on New Year’s Eve after a man was discovered shot to death, sheriff’s officials said.

Los Angeles County Sheriff’s homicide detectives responded to the 14300 block of Carmenita Road at 4:53 p.m. to investigate the circumstances surrounding the fatal shooting.

The victim was pronounced dead at the scene. He was later identified as 26-year-old Jesus Soto Jr., a Norwalk resident.

No further information was immediately released. Investigators said the victim was targeted and the shooting was not random.

Anyone who may know more about the incident is encouraged to contact the Los Angeles County Sheriff’s Department’s Homicide Bureau at (323) 890-5500.



PHOTO BY ALEX DOMINGUEZ

72 percent of millennial renters who plan to purchase a home cite affordability as a reason that they are delaying homeownership, with 62 percent pinpointing a lack of down payment savings specifically, according to a new national survey.

Suspect arrested after 9-hour standoff

NORWALK – A known gang member was arrested Saturday after a nine-hour standoff inside a Norwalk home near Hermosillo Park.

The incident began at about 4 p.m. when sheriff’s deputies spotted the man -- a known gang member -- standing next to his car near Clarkdale Avenue and Alondra Boulevard.

Deputies approached the man to speak with him and spotted a handgun on him, officials said. The suspect ran, prompting a search of the neighborhood.

Investigators learned the man lived nearby and called in SWAT after the suspect refused to leave his house.

Neighboring homes were evacuated as sheriff’s deputies attempted to get the man to surrender. He eventually gave himself up nine hours later after deputies fired tear gas into the home.

The suspect has not been publicly identified. Officials said they found a second gun inside his vehicle.

No injuries reported from gunfire

NORWALK – No injuries were reported from celebratory gunfire as Norwalk residents celebrated the New Year.

The Los Angeles County Sheriff’s Department had warned residents against firing their weapons on New Year’s Eve, warning that not only is doing so a crime, it could have potentially deadly consequences.

“The adage of ‘what goes up, must come down’ rings especially true in this case,” the Sheriff’s Department said in a news release. “The danger of injuring someone with firing even a single round into the air is a lethal prospect.”

In one recent incident, according to sheriff’s officials, a 12-year-old girl in Norwalk was hit and seriously injured by a falling bullet.

And last New Year’s Eve and Day – despite warnings from multiple law enforcement agencies in the L.A. area – deputies responded to hundreds of “illegal shooting” reports throughout the county, neighboring contract cities and unincorporated areas, the release stated.

“These calls tax our resources, which could be more effectively utilized responding to other public safety and life threatening emergencies,” the agency said.

In the Norwalk incident, the shooter was arrested and sentenced to several years in prison, authorities said.

“Willfully discharging a firearm in a grossly negligent manner which could result in injury or death to a person is a violation of section 246.3(a) of the California Penal Code,” the release stated.

For most millennials, the American Dream remains out of reach

A survey reveals that nine out of 10 millennial renters want to purchase a home, but few plan to do so in the near term.

Student debt is keeping homeownership out of reach for many millennials.

By Chris Salviati and Rob Warnock

Millennials are on the verge of surpassing Baby Boomers as the nation’s largest generation, and as such, this broad and diverse swath of the population will play a pivotal role in the fate of the American economy.

Compared to previous generations, though, millennials are delaying many of the traditional markers of adulthood, and the question of when and if millennials will purchase homes looms large over the housing market.

Despite recent increases, the millennial homeownership rate still significantly lags that of previous generations at a similar age.

Several long-term macroeconomic trends have made homeownership a difficult goal for millennials to attain. Much of the generation came of age during or in the aftermath of the Great Recession, resulting in limited opportunities and stagnant wage growth in the crucial early stages of millennials’ careers.

Many millennials have also seen large student debt burdens eat up the portion of their paychecks that may otherwise have gone towards down payment savings.

Meanwhile, construction of new single-family homes has lagged significantly in recent years, leading to a severe shortage of starter home inventory for millennials looking to buy.

In order to shed light on this important issue, Apartment List surveyed 6,400 millennial renters on their plans for homeownership. While the overwhelming majority of those surveyed would like to purchase a home at some point in the future, far fewer are financially prepared to do so in the near term.

Among those who would like to own a home, 48 percent have nothing saved for a down payment, and we project that two-thirds would require more than two decades to save a 20 percent down payment based on their current savings rates.

Our survey shows that homeownership is still a goal that the vast majority of millennial renters aspire to, with 89.4 percent

of respondents saying that they plan to purchase a home at some point in the future. That said, the share who expect to always rent has been on the rise in our survey, and compared to prior generations, millennials are less likely to view homeownership as central to the American Dream.

This finding is largely consistent across all demographic segments of our sample. Millennials of all races, genders, educational backgrounds and income levels aspire to eventually purchase homes, speaking to the deeply ingrained notion that doing so is a key milestone on the road to personal success. Notably, among the least educated segments of our sample, a higher share of respondents plan to rent indefinitely, hinting at the difficult economic circumstances that many of these individuals face.

Furthermore, for many millennials, homeownership seems to be an aspirational goal rather than an imminent plan. Just 4.4 percent expect to purchase a home within the next year, while 30.4 percent say that won’t buy for at least five years.

Among those millennial renters who plan to eventually purchase a home, 71.5 percent cite affordability as a reason that they have yet to do so. Specifically, we find that saving a down payment is the primary financial obstacle keeping millennial renters from purchasing homes, with 61.7 percent of respondents who plan to buy saying that they can’t afford a down payment. Meanwhile, just 29.1 percent say that they can’t afford a monthly mortgage payment, indicating that programs offering down payment assistance could have the potential to put homeownership within reach for a large share of millennial renters. To this end, several startups are prototyping new models of down-payment assistance, targeting millennials in particular.

37.7 percent of respondents cite concerns with their credit scores, a larger share than those who say that they can’t afford a monthly mortgage payment. Notably, this factor varies considerably by race and education. Just 15.8 percent of Asian respondents are worried about credit, compared to a staggering 58.5 percent of black respondents. Similarly, credit poses an obstacle for 51.0 percent of those with less than a Bachelor’s degree, but just 19.4 percent of those with a Bachelor’s degree or higher.

That said, financial obstacles aside, many millennial renters simply don’t want to be tied down by homeownership in the near-term. 34.0 percent say that they aren’t yet ready to settle down in their current city, while 28.1 percent say that they want to get married or find a long-term part-

ner before buying a home. These figures suggest that a preference for flexibility is also playing a role in millennials delaying homeownership.

The extent to which amassing a down payment poses an obstacle to prospective millennial homebuyers becomes even more clear when we ask our survey respondents about their current savings levels.

Nationally, the median-priced condo costs \$244,100, meaning that \$48,820 would be required for a traditional 20 percent down payment. However, just 11.1 percent of millennials have saved more than \$10,000 for a down payment, while an astounding 48.0 percent have saved nothing at all. We also ask about respondents’ ongoing monthly savings rates and find that 43.3 percent are putting none of their monthly income toward down payment savings.

This lack of savings shows that while most millennials would like to buy homes, very few are able to make the financial strides necessary to turn that hope into a reality. Furthermore, many millennials may be underestimating the amount they will need to save for a down payment.

In the San Francisco metro, the nation’s priciest market, the average survey respondent expects to need \$99,300 for a down payment. While attaining that level of savings is surely daunting for all but the highest earners, a 20 percent down payment on a median-priced condo in the San Francisco metro requires the much larger sum of \$175,180. We see this trend even in more affordable markets. In Phoenix, for example, a 20 percent down payment on the median-priced condo amounts to \$33,400, but our survey respondents in the area expect to need \$17,610, on average.

These disparities mean that many millennials may be planning to put down less than 20 percent, potentially resulting in added costs from higher interest rates and mortgage insurance premiums. Respondents could also be expecting to purchase homes that are priced well below the median in their areas, likely a difficult prospect given the current lack of starter home inventory in most markets. Alternately, some millennials may be planning to move to a lower-cost metro when it comes time to buy a home, but finding a balance between housing affordability and economic opportunity could prove difficult.

Based on their total current savings and ongoing monthly savings rates, we project how long

Continued on page 7

Norwalk restaurant grades

Boba Loca
15929 Pioneer Blvd.
Date Inspected: 12/31/18
Grade: **A**

Subway
11005 Firestone Blvd. Ste 104
Date Inspected: 12/11/18
Grade: **A**

Taco Bell
14301 S Pioneer Blvd.
Date Inspected: 12/11/18
Grade: **A**

La Corona Bakery
15708 1/4 Pioneer Blvd.
Date Inspected: 12/7/18
Grade: **A**

Chapala Bakery
11821 E Alondra Blvd.
Date Inspected: 12/7/18
Grade: **A**

Subway
12301 E Imperial Hwy.
Date Inspected: 12/18/18
Grade: **A**

Rainbow Donuts
12307 Imperial Hwy.
Date Inspected: 12/18/18
Grade: **A**

7 Eleven
12361 Imperial Hwy.
Date Inspected: 12/18/18
Grade: **A**

Jamba Juice
12305 E Imperial Hwy.
Date Inspected: 12/18/18
Grade: **A**

Yogurtland
13933 Pioneer Blvd.
Date Inspected: 12/18/18
Grade: **A**

Pizza Hut
12125 Imperial Hwy. A1
Date Inspected: 12/14/18
Grade: **A**

Santos Juice Bar
13324 Rosecrans Ave.
Date Inspected: 12/13/18
Grade: **A**

Jim’s Burgers
12949 E Rosecrans Ave.
Date Inspected: 12/13/18
Grade: **A**

Candle Light Bakery
10965 Rosecrans Ave.
Date Inspected: 12/12/18
Grade: **A**

Joyce Bakery
11605 E Rosecrans Ave.
Date Inspected: 12/12/18
Grade: **A**

California Bakery
11860 Rosecrans Ave.
Date Inspected: 12/12/18
Grade: **A**

Subway
10995 Rosecrans Ave.
Date Inspected: 12/12/18
Grade: **A**

KFC
12959 Rosecrans Ave.
Date Inspected: 12/11/18
Grade: **A**

Tacos Y Mariscos Mi Pueblo
12001 Rosecrans Ave.
Date Inspected: 12/11/18
Grade: **A**

Little Caesars
13019 Rosecrans Ave. Ste 102
Date Inspected: 12/11/18
Grade: **A**

Subway
13019 E Rosecrans Ave. Ste 106
Date Inspected: 12/11/18
Grade: **A**

W.W. Service Inc.
12800 E Rosecrans Ave.
Date Inspected: 12/11/18
Grade: **A**

Weekend at a Glance

Friday67°☀️

Saturday61°☁️

Sunday62°☁️



Las Posadas
Saturday - Norwalk Civic Center, 6-9 pm
Take part in a traditional procession and enjoy colorful folklorico dancers, musical performances, children’s activities and more.



Movie Night
Saturday - Columbia Memorial Space Center, 5:30 pm
Bring the family for a free screening of The Incredibles, hosted by the Girls in STEM Club.



Free Salsa Lessons
Sunday - Steven’s Steakhouse, 3 pm
Make this the year you learn to dance salsa. No-cost lessons for all skill levels, no partner required.



Battle of Rio San Gabriel Reenactment
Saturday - Juan Matias Sanchez Adobe in Montebello, 11 am
Come see uniformed American & California reenactors portray the thrilling military events leading up to California statehood. Free; carpooling recommended.



Punk, Rock, Walk
Saturday - Rose Bowl, 10 am
Skateboard, rollerblade, bike, jog, run or walk this free 5K. Funky dress and costumes encouraged.



Anime Society
Saturday - LA Public Library (Little Tokyo branch), 1 pm
Learn about the history of anime, and develop a deeper understanding for Japanese animation.

Quotable
Met at 15: Why do my parents watch HGTV all day?
Me at 30: Wow, the granite countertops really do make that kitchen pop



2019 Subaru Ascent

Danny grew up in Whittier and La Mirada and his wife Jeri grew up in Norwalk and Downey. They lived in the area in the 50's and 60's; it's ironic that 15 years later they would manage their automotive business just a few miles from where they rode their bikes to school.

While Danny, Jeri and their bulldog Hazel work at the Volkswagen, BMW, Porsche and Audi stores, they have grown the business to 9 dealerships in Southern

California adding Subaru, Mini and Volvo. Their son Hutton (the third generation) is now working at McKenna Porsche.

Danny and his family have developed close personal relationships with their customers and like to be on a first name basis. He gives out his cell phone number so he can resolve issues or answer questions as quickly as possible.

Please stop in, meet the entire McKenna family, and experience the "neighborly" customer service they've become famous for.



\$34.95

Oil Change Special*

*Hazardous waste disposal fee not included. Must present coupon when service order is written. Limit one coupon per person. Not valid with any other offer. No cash value. Valid only at McKenna Subaru Huntington Beach, 18711 Beach Blvd, Huntington Beach, CA 92648. Offer expires 1/11/19.



FREE Alignment & FREE Installation
With Purchase of 4 Tires*

*Wheel weight and hazardous waste disposal fee not included. Must present coupon when service order is written. Limit one coupon per person. Not valid with any other offer. No cash value. Valid only at McKenna Subaru Huntington Beach, 18711 Beach Blvd, Huntington Beach, CA 92648. Offer expires 1/11/19.

McKenna Subaru

18711 Beach Blvd., Huntington Beach, CA 92648

Sales: (888) 685-1421 | Hours: Mon-Sat 9AM-9PM, Sun 10AM-8PM

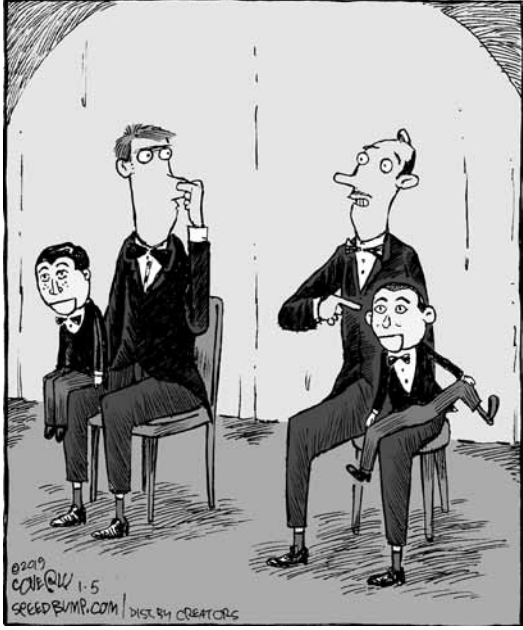
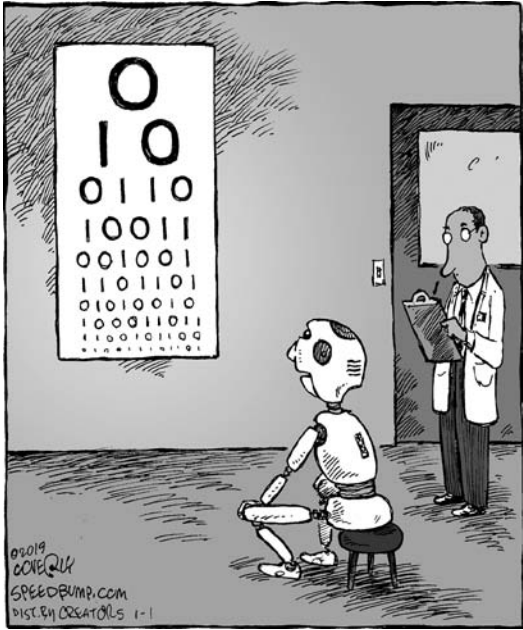
Service: (888) 470-5506 | Hours: Mon-Friday 7AM-6PM, Sat 8AM-5PM, closed Sundays

mckennasubaru.com

SPEED BUMP



DAVE COVERLY



On This Day...

- Jan 4., 1896: Utah became the 45th U.S. state.
- 1935: Bob Hope was heard for the first time on network radio as part of "The Intimate Revue."
- 1936: The first pop music chart based on national sales was published by "Billboard" magazine.
- 1958: The Soviet satellite Sputnik I fell to the earth from its orbit. The craft had been launched on October 4, 1957.
- 1974: U.S. President Nixon refused to hand over tape recordings and documents subpoenaed by the Senate Watergate Committee.
- 1999: Former professional wrestler Jesse Ventura was sworn in as Minnesota's 37th governor.

To Advertise in
The
Norwalk
Patriot

Please Call
Michael Robinson
or Jazmin Gomez
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Send us your Letters to the
Editor, Press Releases, photos,
meeting and club schedules!

Address:

14783 Carmenita Road
Norwalk, CA 90650

Email:

news@thedowneypatriot.com

CALENDAR OF EVENTS

MONDAYS

1st, 6:00 p.m. - Public Safety meetings - Council Chambers

TUESDAYS

8:00 a.m. - 1:00 p.m. - Farmers Market - Excelsior High School
12:00 p.m. - Rotary - Doubletree Hotel

1st & 3rd 6:00 p.m. - Toastmasters Meetings - Registrar Recorder/County Clerks Office
2nd & 4th, - Toastmasters Meetings - Norwalk Library
1st & 3rd, 6:00 p.m. - City Council - Council Chambers
3rd, 5:45 p.m. - Housing Authority - Council Chambers

WEDNESDAYS

1st, 12:30 p.m. - Soroptimist International - Soroptimist Village
1st & 3rd, 7:00 p.m. - Lions Club - Bruce's Restaurant
2nd, 10:30 a.m. - Norwalk Woman's Club - Masonic Lodge
2nd & 4th, 1:30 p.m. - Alondra Senior Citizens - Social Services Center
2nd & 4th, 7:30 p.m. - Planning Commission - Council Chambers
4th, 11:30 a.m. - Coordinating Council - Arts & Sports Complex

THURSDAYS

1:00 p.m. - Adult color club "Color Us Happy" - Norwalk Library
7:00 p.m. - Boy Scouts Troop 924 - Norwalk United Methodist Church
2nd, 7:30 p.m. - Golden Trowel -Norwalk Masonic Lodge
3rd, 8:00 p.m. - American Legion Post No. 359 - 11986 Front St.

SATURDAYS

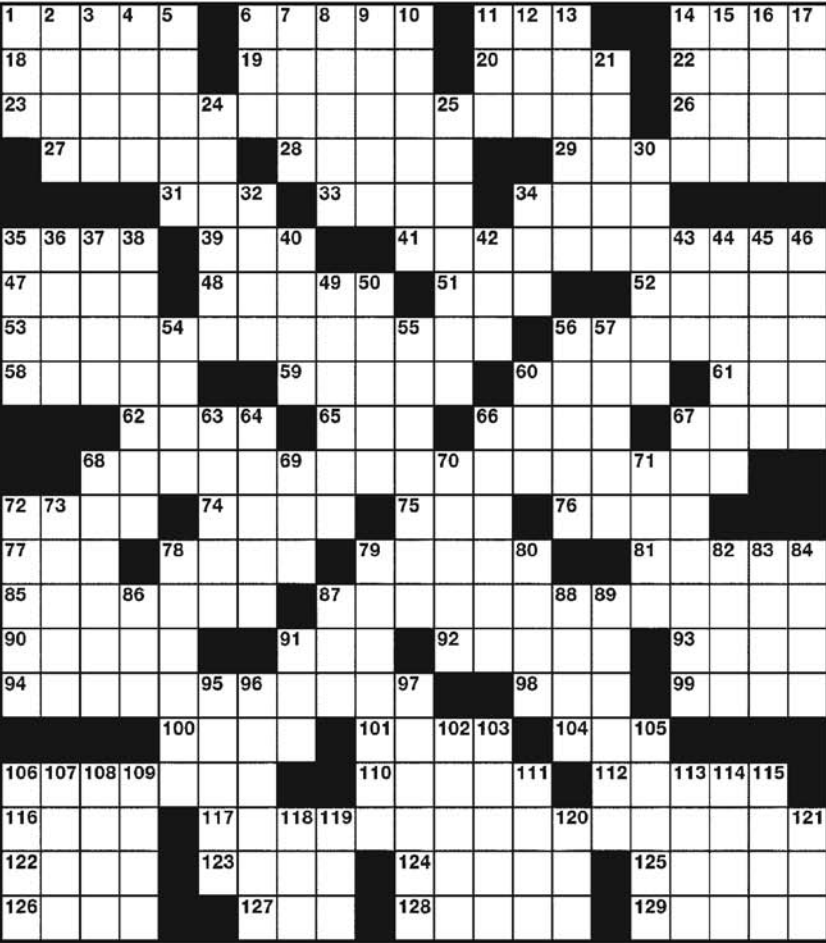
2nd, 8:30 a.m. - 10:30 a.m. - Pancake Breakfast - First Christian Church of Norwalk
Have an event you want listed? E-mail news@thedowneypatriot.com

THE NEWSDAY CROSSWORD

Edited by Stanley Newman (www.StanXwords.com)
PERSONS OF THE YEAR: Honored by Time Magazine
by Mark McClain

- ACROSS
- 1 Alabama city
6 Court reporter, for short
11 Chocolate shape
14 Jockey's concern
18 Diva's performances
19 Fallen angel
20 Field of expertise
22 Throw with force
23 Only British Prime Minister (1940, 1949)
26 Revered object
27 India's first prime minister
28 Temple scroll
29 Right-leaning letters
31 Nonprescription, for short
33 Japan's national sport
34 Wrench (away)
35 Pro _ work
39 Summer Games org.
41 Only South American (2013)
47 Geek Squad customer
48 Nick of films
51 Evil deed
52 The Hobbit hero
53 Half of the only married couple (1937)
56 Sight from Seattle
58 Recent annual visitor
59 Mexican money
60 Big do
61 Eye-level organ
62 Numbered work
65 All arranged
66 Garden entrance
67 "Not _ watch!"
68 Only three-time honoree (1932, 1934, 1941)
72 Nimble
74 Primatologist Fossey
75 "Photo" sessions
76 Alluring
77 Frat letter
- DOWN
- 1 Toothed tool
2 The Emerald Isle
3 Manufacturer's assortment
4 Render pulpy
5 Prefix for physics
6 Phasing-out
7 Medicare ID
- 78 Try out, informally
79 Necklace holder
81 Occupy pleasantly
85 Belgian diamond center
87 Only American-born woman (1936)
90 Post-joke query
91 Bland writing
92 Picasso's homeland
93 Elucidations, briefly
94 Youngest woman (1952)
98 Pic purchased at a parlor
99 Lloyd Webber musical
100 Casablanca character
101 Expression uttered weekly
104 Interjection of indifference
106 Reference updated annually
110 Road runners
112 Acknowledge, in a way
116 Taken to court
117 First and youngest (1927)
122 Matured
123 Casino ball game
124 Ali portrayer
125 Raucous noise
126 Typically one-name family members
127 Procedure
128 Samsung's headquarters
129 Land on the Red Sea
- 7 Delicacy of demeanor
8 Cultural spirit
9 Micronesian nation
10 Freeway access
11 Grump's grunt
12 NL West team
13 Pleasant change
14 Punxsutawney groundhog
15 Autobahn vehicle
16 Gator kin
17 Wall bracket shapes
21 Chapel structure
24 Day trip
25 Decides on
30 World's largest peninsula
32 Broil or bake
33 TV news hour
35 Tampa tackles, for short
36 Labor Dept. grp.
37 Opposite of ja
38 Skill at speaking
40 "Give it up!"
42 Water _ (dental gadget)
43 French diarist
44 Consultant's customer
45 Type of girder
46 Feeling remorse
49 Connects logically
50 City near Düsseldorf
54 Western wine region
55 Winning streak, so to speak
56 Deserves
57 Advil alternative
60 Household fuel
63 Working for
64 Cut corners
66 Story spreader
67 Part of 39 Across
68 Tutti-
69 Southeast Asian language
70 Gems from Australia

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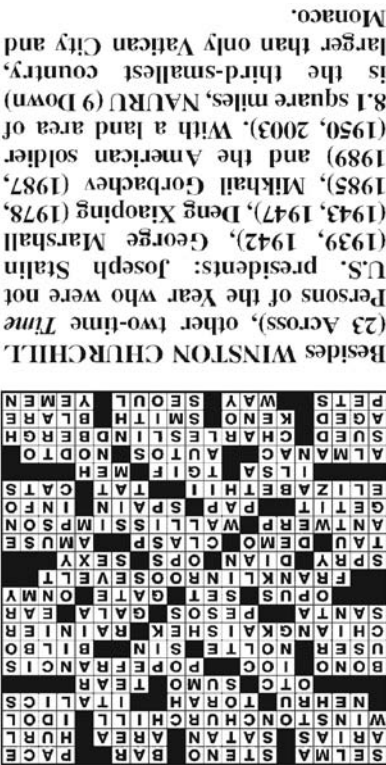


- 71 Student hurdle
72 Bus ancestor
73 Group of pundits
78 Hold up
79 Seat of government
80 71 Down for some jrs.
82 Annapolis sch.
83 Mushy
84 Grandson of Eve
86 Adept expert
87 Cry from a crib
- 88 Burma neighbor, a while back
89 Aim (to)
91 School support grp.
95 Crow's color
96 Don't partake of
97 Unenthusiastic assent
102 "Who's there?" reply
103 Page number, in printer lingo
105 Leisure diversion
106 Memo directive
- 107 Racing sled
108 Congregate
109 Tosses in
111 In _ (as found)
113 Editor's "Out"
114 Small-scale people mover
115 No benevolent boss
118 Santa __, CA
119 Singer Orbison
120 Stanley Cup awardee
121 Female fowl

ADVERTISING POLICY

The Norwalk Patriot reserves the right to censor, reclassify, revise or reject any ad. The Norwalk Patriot is not responsible for incorrect ads beyond the first business day of an ad scheduled. Please check your ad on the first day of publication and report any errors we have made to the Classified Department at 562-904-3668 at the beginning of the next business day to have it publish correctly for the remainder of the schedule.

You can contact puzzle editor Stanley Newman at his e-mail address: StanXwords@aol.com. Or write him at P.O. Box 69, Massapequa Park, NY 11762, Please send a self-addressed, stamped envelope if you'd like a reply.



LEGAL

your attorney.
IF YOU ARE A CREDITOR or a contingent creditor of the decedent, you must file your claim with the court and mail a copy to the personal representative appointed by the court within the later of either (1) four months from the date of first issuance of letters to a general personal representative, as defined in section 58(b) of the California Probate Code, or (2) 60 days from the date of mailing or personal delivery to you of a notice under section 9052 of the California Probate Code.
Other California statutes and legal authority may affect your rights as a creditor. You may want to consult with an attorney knowledgeable in California law.

YOU MAY EXAMINE the file kept by the court. If you are a person interested in the estate, you may file with the court a Request for Special Notice (form DE-154) of the filing of an inventory and appraisal of estate assets or of any petition or account as provided in Probate Code section 1250. A Request for Special Notice form is available from the court clerk.

Attorney for petitioner:
JOHN A BUNNETT ESQ
SBN 107690
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JOHN A BUNNETT
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CN956213 HAWKINS Dec 21,28, 2018, Jan 4, 2019

CN956213
The Norwalk Patriot
12/21/18, 12/28/18, 1/4/19

NOTICE OF PETITION TO
ADMINISTER ESTATE OF MARTHA
A. GUTIERREZ
Case No. 18STPB08548

To all heirs, beneficiaries, creditors, contingent creditors, and persons who may otherwise be interested in the will or estate, or both, of MARTHA A. GUTIERREZ
A PETITION FOR PROBATE has been filed by Delia Marie Corral in the Superior Court of California, County of LOS ANGELES.
THE PETITION FOR PROBATE requests that Delia Marie Corral be appointed as personal representative to administer the estate of the decedent.

THE PETITION requests authority to administer the estate under the Independent Administration of Estates Act. (This authority will allow the personal representative to take many actions without obtaining court approval. Before taking certain very important actions, however, the personal representative will be required to give notice to interested persons unless they have waived notice or consented to the proposed action.) The independent administration authority will be granted unless an interested person files an objection to the petition and shows good cause why the court should not grant the authority.

A HEARING on the petition will be held on January 22, 2019 at 8:30AM in Dept. No. 11 located at 111 N. Hill St., Los Angeles, CA 90012.

IF YOU OBJECT to the granting of the petition, you should appear at the hearing and state your objections or file written objections with the court before the hearing. Your appearance may be in person or by your attorney.

IF YOU ARE A CREDITOR or a contingent creditor of the decedent, you must file your claim with the court and mail a copy to the personal representative appointed by the court within the later of either (1) four months from the date of first issuance of letters to a general personal representative, as defined in section 58(b) of the California Probate Code, or (2) 60 days from the date of mailing or personal delivery to you of a notice under section 9052 of the California Probate Code.
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Attorney for petitioner:
MICHAEL C BERGKVIST ESQ
SBN 214901
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CN955760 GUTIERREZ
Jan 4,11,18, 2019

CN955760
The Norwalk Patriot
1/4/19, 1/11/19, 1/18/19

NOTICE OF PETITION TO
ADMINISTER ESTATE OF:
LORETTA MAY REIS AKA
LORETTA M. REIS
CASE NO. 18STPB11262

To all heirs, beneficiaries, creditors, contingent creditors, and persons who may otherwise be interested in the WILL or estate, or both of LORETTA MAY REIS AKA LORETTA M. REIS.
A PETITION FOR PROBATE has been filed by CHRISTOPHER JAMES MARTINEZ in the Superior Court of California, County of LOS ANGELES.

THE PETITION FOR PROBATE requests that CHRISTOPHER JAMES MARTINEZ be appointed as personal representative to administer the estate of the decedent.
THE PETITION requests authority to administer the estate under the Independent Administration of Estates Act. (This authority will allow the personal representative to take many actions without obtaining court approval. Before taking certain very important actions, however, the personal representative will be required to give notice to interested persons unless they have waived notice or consented to the proposed action.) The independent administration authority will be granted unless an interested person files an objection to the petition and shows good cause why the court should not grant the authority.

A HEARING on the petition will be held in this court as follows: 01/24/19 at 8:30AM in Dept. 79 located at 111 N. Hill ST., LOS ANGELES, CA 90012

IF YOU OBJECT to the granting of the petition, you should appear at the hearing and state your objections or file written objections with the court before the hearing. Your appearance may be in person or by your attorney.

IF YOU ARE A CREDITOR or a contingent creditor of the decedent, you must file your claim with the court and mail a copy to the personal representative appointed by the court within the later of either (1) four months from the date of first issuance of letters to a general personal representative, as defined in section 58(b) of the California Probate Code, or (2) 60 days from the date of mailing or personal delivery to you of a notice under section 9052 of the California Probate Code.
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BSC 216440
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CNS-3204283#
THE NORWALK PATRIOT

CNS 3204283
The Norwalk Patriot
12/21/18, 12/28/18, 1/4/19

TRUSTEE SALES

TSG No.: 8743364 TS No.: CA1800284154 FHA/VA/PMI No.: 1693116587 APN: 8079-009-010 Property Address: 15107 MCRAE AVE NORWALK, CA 90650 NOTICE OF TRUSTEE'S SALE YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 09/02/2003, UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. On 01/10/2019 at 10:00 A.M.,

First American Title Insurance Company, as duly appointed Trustee under and pursuant to Deed of Trust recorded 10/28/2003, as Instrument No. 03.3220255, in book , page , of Official Records in the office of the County Recorder of LOS ANGELES County, State of California, Executed by: VENTURA ARMENTA AND ELIZABETH ARMENTA WILL SELL AT PUBLIC AUCTION TO HIGHEST BIDDER FOR CASH, CASHIER'S CHECK/CASH EQUIVALENT or other form of payment authorized by 2924h(b), (Payable at time of sale in lawful money of the United States) Behind the fountain located in Civic Center Plaza, 400 Civic Center Plaza, Pomona CA 91766 All right, title and interest conveyed to and now held by it under said Deed of Trust in the property situated in said County and State described as: AS MORE FULLY DESCRIBED IN THE ABOVE MENTIONED DEED OF TRUST APN# 8079-009-010 The street address and other common designation, if any, of the real property described above is purported to be: 15107 MCRAE AVE, NORWALK, CA 90650 The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. Said sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by said Deed of Trust, with interest thereon, as provided in said note(s), advances, under the terms of said Deed of Trust, fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust. The total amount of the unpaid balance of the obligation secured by the property to be sold and reasonable estimated costs, expenses and advances at the time of the initial publication of the Notice of Sale is \$143,968.63. The beneficiary under said Deed of Trust has deposited all documents evidencing the obligations secured by the Deed of Trust and has declared all sums secured thereby immediately due and payable, and has caused a written Notice of Default and Election to Sell to be executed. The undersigned caused said Notice of Default and Election to Sell to be recorded in the County where the real property is located. NOTICE TO POTENTIAL BIDDERS: If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. NOTICE TO PROPERTY OWNER: The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, Trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and if applicable, the rescheduled time and date for the sale of this property, you may call (916)939-0772 or visit this Internet Web <http://search.nationwideposting.com/propertySearchTerms.aspx>, using the file number assigned to this case CA1800284154 Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the Internet Web site. The best way to verify postponement information is to attend the scheduled sale. If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the deposit paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee or the Mortgagee's attorney. Date: First American Title Insurance Company 4795 Regent Blvd, Mail Code 1011-F Irving, TX 75063 First American Title Insurance Company MAY BE ACTING AS A DEBT

COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED MAY BE USED FOR THAT PURPOSE FOR TRUSTEES SALE INFORMATION PLEASE CALL (916)939-0772NPP0345414 To: NORWALK PATRIOT 12/21/2018, 12/28/2018, 01/04/2019

NPP0345414
The Norwalk Patriot
12/21/18, 12/28/18, 1/4/19

APN: 8024-014-016 TS No.: CA08004708-11 TS No.: 8481014 NOTICE OF TRUSTEE'S SALE (The above statement is made pursuant to CA Civil Code Section 2923.3(d)(1). The Summary will be provided to Trustor(s) and/or vested owner(s) only, pursuant to CA Civil Code Section 2923.3(d)(2).) YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED July 9, 1985. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. On January 22, 2019 at 10:00 AM, behind the fountain located in the Civic Center Plaza, 400 Civic Center Plaza, Pomona CA 91766, MTC Financial Inc. dba Trustee Corps, as the duly Appointed Trustee, under and pursuant to the power of sale contained in that certain Deed of Trust recorded on July 29, 1985 as Instrument No. 85 866810, and that said Deed of Trust was modified by Modification Agreement recorded June 13, 1997 as Instrument Number 97 862882, of official records in the Office of the Recorder of Los Angeles County, California, executed by JOSEPH M. SZILAGYI, A SINGLE MAN AND CHRISTINE A. CASAREZ, A SINGLE WOMAN, as Trustor(s), in favor of SECURITY PACIFIC NATIONAL BANK, A NATIONAL BANKING ASSOCIATION as Beneficiary, WILL SELL AT PUBLIC AUCTION TO THE HIGHEST BIDDER, in lawful money of the United States, all payable at the time of sale, that certain property situated in said County, California describing the land therein as: AS MORE FULLY DESCRIBED IN SAID DEED OF TRUST The property heretofore described is being sold "as is". The street address and other common designation, if any, of the real property described above is purported to be: 11856 CYCLOPS STREET, NORWALK, CA 90650 The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. Said sale will be made without covenant or warranty, express or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the Note(s) secured by said Deed of Trust, with interest thereon, as provided in said Note(s), advances if any, under the terms of the Deed of Trust, estimated fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust. The total amount of the unpaid balance of the obligations secured by the property to be sold and reasonable estimated costs, expenses and advances at the time of the initial publication of this Notice of Trustee's Sale is estimated to be \$53,433.79 (Estimated). However, prepayment premiums, accrued interest and advances will increase this figure prior to sale. Beneficiary's bid at said sale may include all or part of said amount. In addition to the Trustee's sale, the Trustee will accept a cashier's check drawn on a state or national bank, a check drawn by a state or federal credit union or a check drawn by a state or federal savings and loan association, savings association or savings bank specified in Section 5102 of the California Financial Code and authorized to do business in California, or other such funds as may be acceptable to the Trustee. In the event tender other than cash is accepted, the Trustee may withhold the issuance of the Trustee's Deed Upon Sale until funds become available to the payee or endorsee as a matter of right. The property offered for sale excludes all funds held on account by the property receiver, if applicable. If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee and the successful bidder shall have no further recourse. Notice to Potential Bidders If you are considering this sale, you should understand that there are risks involved in bidding at a Trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a Trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same Lender may hold more than one mortgage or Deed of Trust on the property. NOTICE TO PROPERTY OWNER: The sale date shown on this notice of sale may be postponed one or more times by the Mortgagee, Beneficiary, Trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about Trustee Sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and if applicable, the rescheduled time and date for the sale of this property, you may call In Source Logic at 702-659-7766 for information regarding the Trustee's Sale or visit the Internet Web site address listed below for information regarding the sale of this property, using the file number assigned to this case, CA08004708-14-1. Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the Internet Web site. The best way to verify postponement information is to attend the scheduled sale. Date: December 13, 2018 MTC Financial Inc. dba Trustee Corps TS No. CA08004708-14-1 17100 Gillette Ave Irvine, CA 92614 Phone: 949-252-8300 TDD: 866-660-4288 Myron Ravelo, Authorized Signatory SALE INFORMATION CAN BE OBTAINED ON LINE AT www.insourcelogic.com FOR AUTOMATIC SALES INFORMATION PLEASE CALL: In Source Logic AT 702-659-7766 Trustee Corps may be acting as a debt collector attempting to collect a debt. Any information obtained may be used for that purpose.ISL Number 54226, Pub Dates: 12/28/2018, 01/04/2019, 01/11/2019, NORWALK PATRIOT

ISL 54226
The Norwalk Patriot
12/28/18, 1/4/19, 1/11/19

NOTICE OF TRUSTEE'S SALE Trustee Sale No. 141660 Title No. 18-213712 NOTE: THERE IS A SUMMARY OF THE INFORMATION IN THIS DOCUMENT ATTACHED TO AN ATTACHED SUMMARY IS APPLICABLE TO THE NOTICE PROVIDED TO THE TRUSTOR UNDER A DEED OF TRUST DATED 12/15/2005, UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. On 01/18/2019 at 11:00 AM, The Mortgage Law Firm, PLC, as duly appointed Trustee under and pursuant to Deed of Trust recorded 12/21/2005, as Instrument No. 05 3144048, and Modified by Modification Recorded on 1/5/2017 by Instrument No. 20170015280, in book xx, page xx, of Official Records in the office of the County Recorder of Los Angeles County, State of California, executed by Julio Cruz, A Married Man; As His Sole and Separate Property, WILL SELL AT PUBLIC AUCTION TO HIGHEST BIDDER FOR CASH, CASHIER'S CHECK/CASH EQUIVALENT or other form of payment authorized by 2924h(b), (payable at time of sale in lawful money of the United States),

By the fountain located at 400 Civic Center Plaza, Pomona, CA 91766. All right, title and interest conveyed to and now held by it under said Deed of Trust in the property situated in said County and State, described as: FULLY DESCRIBED IN THE ABOVE DEED OF TRUST. APN 8074-022-008 The street address and other common designation, if any, of the real property described above is purported to be: 11202 Mapledale Street, Norwalk, CA 90650 The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. Said sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by said Deed of Trust, with interest thereon, as provided in said note(s), advances, if any, under the terms of said Deed of Trust, fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust. The total amount of the unpaid balance of the obligation secured by the property to be sold and reasonable estimated costs, expenses and advances at the time of the initial publication of the Notice of Sale is: \$433,887.77 If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee, and the successful bidder shall have no further recourse. The beneficiary under said Deed of Trust heretofore executed and delivered to the undersigned a written Declaration of Default and Demand for Sale, and written Notice of Default and Election to Sell. The undersigned caused a Notice of Default and Election to Sell to be recorded in the county where the real property is located. Dated: 12/21/2018 THE MORTGAGE LAW FIRM, PLC Adriana Durham/Authorized Signature 27455 TIERRA ALTA WAY, STE. B, TEMECULA, CA 92590 (619) 465-8200 FOR TRUSTEE'S SALE INFORMATION PLEASE CALL 714-730-2727 The Mortgage Law Firm, PLC, may be attempting to collect a debt. Any information obtained may be used for that purpose. NOTICE TO POTENTIAL BIDDERS: If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. NOTICE TO PROPERTY OWNER: The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and if applicable, the rescheduled time and date for the sale of this property, you may call (714) 730-2727 for information regarding the trustee's sale or visit this Internet Web site - www.servicelinkASAP.com - for information regarding the sale of this property, using the file number assigned to this case: 141660. Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the Internet Web site. The best way to verify postponement information is to attend the scheduled sale. A-FN4679384 12/28/2018, 01/04/2019, 01/11/2019

ASAP FNMA-4679384
The Norwalk Patriot
12/28/18, 1/4/19, 1/11/19

NOTICE OF TRUSTEE'S SALE T.S. No. 18-20580-SP-CA Title No. 180310754-CA-VOI A.P.N. 8080-036-032 ATTENTION RECORDER: THE FOLLOWING REFERENCE TO AN ATTACHED SUMMARY IS APPLICABLE TO THE NOTICE PROVIDED TO THE TRUSTOR UNDER A DEED OF TRUST DATED 05/22/2007, UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. A public auction sale to the highest bidder for cash, (cashier's check(s)) must be made payable pursuant to National Default Servicing Corporation, drawn on a state or national bank, a check drawn by a state or federal credit union, or a check drawn by a state or federal savings and loan association, savings association, or savings bank specified in Section 5102 of the Financial Code and authorized to do business in this state; will be held by the duly appointed trustee as shown below, of all right, title, and interest conveyed to and now held by the trustee in the hereinbefore described property under and pursuant to a Deed of Trust described below. The sale will be made in an "as is" condition, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by the Deed of Trust, with interest and late charges thereon, as provided in the note(s), advances, under the terms of the Deed of Trust, interest thereon, fees, charges and expenses of the Trustee for the total amount (at the time of the initial publication of the Notice of Sale) reasonably estimated to be set forth below. The amount may be greater on the day of sale. Trustor: Alejandro Astudillo, A Married Man as His Sole and Separate property Duly Appointed Trustee: National Default Servicing Corporation Recorded 05/30/2007 as Instrument No. 20071296751 (or Book, Page) of the Official Records of Los Angeles County, California. Date of Sale: 01/18/2019 at 11:00 AM Place of Sale: By the fountain located at 400 Civic Center Plaza, Pomona, CA 91766 Estimated amount of unpaid balance and other charges: \$337,772.65 Street Address or other common designation of real property: 12115 Lowmont St, Norwalk, CA 90650 The undersigned Trustee disclaims any liability for any incorrectness of the street address or other common designation, if any, shown above. If no street address or other common designation is shown, directions to the location of the property may be obtained by sending a written request to the beneficiary within 10 days of the date of first publication of this Notice of Sale. If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee, and the successful bidder shall have no further recourse. The requirements of California Civil Code Section 2923.5(b)/2923.55(c) were fulfilled when the Notice of Default was recorded. NOTICE TO POTENTIAL BIDDERS: If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the

county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. NOTICE TO PROPERTY OWNER: The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and if applicable, the rescheduled time and date for the sale of this property, you may call 714-730-2727 or visit this Internet Web site www.ndscorp.com/sales, using the file number assigned to this case 18-20580-SP-CA. Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the Internet Web site. The best way to verify postponement information is to attend the scheduled sale. Date: 12/20/2018 National Default Servicing Corporation c/o Tiffany and Bosco, P.A., its agent, 1230 Columbia Street, Suite 650 San Diego, CA 92101 Toll Free Phone: 888-264-4010 Sales Line 714-730-2727; Sales Website: www.ndscorp.com Rachael Hamilton, Trustee Sales Representative A-4679656 12/28/2018, 01/04/2019, 01/11/2019

ASAP 4679656
The Norwalk Patriot
12/28/18, 1/4/19, 1/11/19

NOTICE OF TRUSTEE'S SALE Trustee Sale No.: :20120015002301 Title Order No.: 120206908 FHA/VA/PMI No.: ATTENTION RECORDER: THE FOLLOWING REFERENCE TO AN ATTACHED SUMMARY APPLIES ONLY TO COPIES PROVIDED TO THE TRUSTOR, NOT TO THIS RECORDED ORIGINAL NOTICE. NOTE: THERE IS A SUMMARY OF THE INFORMATION IN THIS DOCUMENT ATTACHED. YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 03/22/2007, UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. BARRETT DAFFIN FRAPPIER TREDER and WEISS, LLP, as duly appointed Trustee under and pursuant to Deed of Trust Recorded on 03/29/2007 as Instrument No. 20070735287 of official records in the office of the County Recorder of LOS ANGELES County, State of CALIFORNIA, EXECUTED BY: RICHARD C. MCCLOUD AND MARGARITA MARTINEZ, HUSBAND AND WIFE AS JOINT TENANTS, WILL SELL AT PUBLIC AUCTION TO HIGHEST BIDDER FOR CASH, CASHIER'S CHECK/ CASH EQUIVALENT or other form of payment authorized by California Civil Code 2924h(b), (payable at time of sale in lawful money of the United States). DATE OF SALE: 01/28/2019 TIME OF SALE: 11:00 AM PLACE OF SALE: BY THE FOUNTAIN LOCATED AT 400 CIVIC CENTER PLAZA, POMONA, CA 91766. STREET ADDRESS and other common designation, if any, of the real property described above is purported to be: 11855 MOLETTE STREET, NORWALK, CALIFORNIA 90650 APN#: 8080-012-024 The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. Said sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by said Deed of Trust, with interest thereon, as provided in said note(s), advances, under the terms of said Deed of Trust, fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust. The total amount of the unpaid balance of the obligation secured by the property to be sold and reasonable estimated costs, expenses and advances at the time of the initial publication of the Notice of Sale is \$258,519.95. The beneficiary under said Deed of Trust heretofore executed and delivered to the undersigned a written Declaration of Default and Demand for Sale, and a written Notice of Default and Election to Sell. The undersigned caused said Notice of Default and Election to Sell to be recorded in the county where the real property is located. NOTICE TO POTENTIAL BIDDERS: If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. NOTICE TO PROPERTY OWNER: The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and if applicable, the rescheduled time and date for the sale of this property, you may call 714-730-2727 for information regarding the trustee's sale or visit this Internet Web site www.servicelinkASAP.com for information regarding the sale of this property, using the file number assigned to this case 20120015002301. Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the Internet Web site. The best way to verify postponement information is to attend the scheduled sale. FOR TRUSTEE SALE INFORMATION PLEASE CALL: AGENCY SALES AND POSTING 714-730-2727 www.servicelinkASAP.com BARRETT DAFFIN FRAPPIER TREDER and WEISS, LLP as Trustee 20955 Pathfinder Road, Suite 300 Diamond Bar, CA 91765 (866) 795-1852 Dated: 12/20/2018 BARRETT DAFFIN FRAPPIER TREDER and WEISS, LLP IS ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. A-4679647 12/28/2018, 01/04/2019, 01/11/2019

ASAP 4679647
The Norwalk Patriot
12/28/18, 1/4/19, 1/11/19

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Name:	
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Lack of a down payment stopping millennials from purchasing their first homes

Continued from page 1

it would take our survey respondents to acquire sufficient savings for a 20 percent down payment on the median-priced condo in their current metro.

Overall, we estimate that just 11.0 percent of millennials who plan to purchase homes will be able to save enough for a 20 percent down payment within the next 5 years, while roughly two-thirds would require more than two decades to save a sufficient amount, effectively putting homeownership out of reach entirely.

Millennials in the nation's most expensive markets fare worst. For example, we estimate that 82.3 percent of millennials in the San Francisco metro require more than 20 years to save a 20 percent down payment. That said, the situation is dire even in more affordable locations. In each of the metros we analyzed, we estimate that fewer than half of millennials will have a 20 percent down payment saved before 2038.

STUDENT DEBT

For many millennials who aspire to own homes, the struggle to amass down payment savings is exacerbated by the burden of student loan debt. A study last year by the Federal Reserve Bank of New York found that over the past decade, total outstanding student loan debt in the U.S. increased by 170 percent, while the average debt burden of students graduating with loans increased by 70 percent, to \$34,000.

To better understand how the trend of increasing student debt is impacting the ability of

millennials to purchase homes, we divided our survey sample into three groups:

Those with less than a bachelor's degree

Those with a bachelor's degree or higher, who are actively repaying student loans

Those with a bachelor's degree or higher, who not making student loan payments

While millennials aspire to homeownership at nearly equal rates across these three groups, we observe sharp divides in financial preparedness.

The average current down payment savings of debt-free millennial college graduates is nearly three times larger than that of their debt-burdened counterparts. Similarly, college-educated millennials without debt are putting away more of their monthly paychecks toward saving for a down payment. Those without a bachelor's degree are saving least, with average cumulative savings of less than half that of debt-burdened college grads.

As a result, our analysis shows that those with student loan debt will be significantly delayed in their ability to purchase a home. We estimate that 22.8 percent of college graduates without student debt will be able to save a 20 percent down payment within the next five years, compared to 12.1 percent of college graduates who are repaying student loans, and just 6.2 percent of those without a four-year degree.

As evidenced by our survey, securing a down payment presents more of a financial barrier to homeownership than do monthly mortgage payments;

therefore, millennials may turn to family for assistance in overcoming this hurdle. We asked survey respondents how much financial support they expect to receive toward a down payment and found that 19.4 percent expect some amount of help. While this share remains consistent regardless of respondents' individual incomes, the amount of assistance varies substantially.

Among respondents with an annual income over \$100,000 who anticipate familial help with a down payment, the average expected level of support is over \$50,000, enough for a 20 percent down payment on the national median condo price. This is more than twice the expected down payment assistance of those making between \$50,000 and 75,000, and over ten times that of those making less than \$25,000, who expect to receive \$4,358 on average. This finding highlights the chronic nature of wealth inequality — not only do lower-income millennials have less purchasing power themselves, but their families have less support to offer.

We find that when it is available, familial down payment assistance can put homeownership much closer in reach. Among millennials earning more than \$50,000 and expecting help with a down payment, we estimate that 32.8 percent will be able to acquire a 20 percent down payment within the next five years, compared to 19.8 of those with similar earnings but no expected down payment assistance. Among those earning less than \$50,000, the prospects are notably worse, but those who expect down payment help still see a significant step



PHOTO BY ALEX DOMINGUEZ

A recent survey estimates that nearly half of millennials have zero down payment savings.

up compared to those expecting no help. While help from family can make homeownership a more attainable goal, this option is available to a minority of millennials, with the largest benefits accruing to those earning the highest incomes.

CONCLUSION

For most American homeowners, their house is their largest financial asset, and homeownership has long been the key source of wealth creation for many American families. While the overwhelming majority of millennial renters still value homeownership, most face significant financial hurdles in turning that goal into a reality, with down pay-

ment savings posing the largest obstacle.

We estimate that nearly half of millennials have zero down payment savings, and that two-thirds would require more than two decades to save a 20 percent down payment based on their current savings rates. Student debt makes saving even more difficult for many millennials, although it is those without college degrees who face the toughest prospects in being able to afford a home. Down payment help from family can make homeownership more attainable, but this benefit accrues primarily to the highest earners.

These findings speak to the difficult economic circumstances many millennials find themselves in. Stagnant wage

growth in the face of rapid home price appreciation has made owning a home a far loftier goal than it once was, while large student debt burdens and a lack of high-paying job opportunities for those without college degrees exacerbate these affordability struggles. Given these trends, it seems that for many millennials, the dream of homeownership will continue to loom on the horizon, frustratingly beyond reach.

Chris Salviati is a housing economist and conducts research on economic trends in the housing market.

Rob Warnock is a research associate and investigates trends in the housing and rental market. Both are employed by ApartmentList, which conducted the survey.

The Norwalk Patriot

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Indian Jones, Pulp Fiction now on Netflix

Netflix announced its new catalog additions for January 2019, and it includes classics such as Pulp Fiction and the entire Indiana Jones collection.

Below is a full list of new titles either now available on Netflix or coming later this month.

- January 1:**
- A Series of Unfortunate Events: Season 3-- NETFLIX ORIGINAL
 - Across the Universe
 - Babel
 - Black Hawk Down
 - City of God



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- COMEDIANS of the world-- NETFLIX ORIGINAL
- Definitely, Maybe
 - Godzilla
 - Happy Feet
 - Hell or High Water
 - I Know What You Did Last Summer
 - Indiana Jones and the Kingdom of the Crystal Skull
 - Indiana Jones and the Last Crusade
 - Indiana Jones and the Raiders of the Lost Ark
 - Indiana Jones and the Temple of Doom
 - It Takes Two
 - Jay and Silent Bob Strike Back
 - Jersey Boys
 - Mona Lisa Smile
 - Mr. Bean's Holiday
 - Pan's Labyrinth
 - Pinky Malinky-- NETFLIX ORIGINAL
 - Pulp Fiction
 - Swingers
 - Tears of the Sun
 - The Addams Family
 - The Boy in the Striped Pajamas
 - The Dark Knight
 - The Departed
 - The Mummy
 - The Mummy Returns
 - The Strangers
 - Tidying Up with Marie Kondo-- NETFLIX ORIGINAL
 - Watchmen
 - xXx
 - XXX: State of the Union

- Available 1/2/19**
- Monty Python and the Holy Grail

- Available 1/4/19**
- And Breathe Normally-- NETFLIX FILM
 - Call My Agent!: Season 3-- NETFLIX ORIGINAL
 - El Potoro: Unstoppable-- NETFLIX FILM
 - Lionheart-- NETFLIX FILM

- Available 1/9/19**
- GODZILLA The Planet Eater-- NETFLIX ORIGINAL
 - Solo: A Star Wars Story

- Available 1/10/19**
- When Heroes Fly-- NETFLIX ORIGINAL

- Available 1/11/19**
- Friends from College: Season 2-- NETFLIX ORIGINAL
 - ReMastered: Massacre at the Stadium-- NETFLIX ORIGINAL
 - Sex Education-- NETFLIX ORIGINAL
 - Solo-- NETFLIX FILM
 - The Last Laugh-- NETFLIX FILM

- Available 1/15/19**
- Revenger-- NETFLIX FILM
 - Sebastian Maniscalco: Stay Hungry-- NETFLIX ORIGINAL

- Available 1/16/19**
- American Gangster

- Available 1/17/19**
- American Crime Story: The Assassination of Gianni Versace

- Available 1/18/19**
- The Punisher Season 2 - NETFLIX ORIGINAL
 - Carmen Sandiego-- NETFLIX ORIGINAL
 - Close-- NETFLIX FILM
 - FYRE: The Greatest Party That Never Happened-- NETFLIX ORIGINAL
 - GIRL-- NETFLIX FILM
 - Grace and Frankie: Season 5-- NETFLIX ORIGINAL
 - IO-- NETFLIX FILM
 - Soni-- NETFLIX FILM
 - The World's Most Extraordinary Homes: Season 2 Part B-- NETFLIX ORIGINAL
 - Trigger Warning with Killer Mike-- NETFLIX ORIGINAL
 - Trolls: The Beat Goes On!: Season 5-- NETFLIX ORIGINAL

- Available 1/21/19**
- Justice-- NETFLIX ORIGINAL

- Available 1/24/19**
- Conversations with a Killer: The Ted Bundy Tapes-- NETFLIX ORIGINAL
 - Hotel Transylvania 3: Summer Vacation

- Available 1/25/19**
- Animas-- NETFLIX FILM
 - Black Earth Rising-- NETFLIX ORIGINAL
 - Club de Cuervos: Season 4-- NETFLIX ORIGINAL
 - Kingdom-- NETFLIX ORIGINAL
 - Medici: The Magnificent-- NETFLIX ORIGINAL
 - Polar-- NETFLIX FILM
 - Unbreakable Kimmy Schmidt Season 4 Part 2-- NETFLIX ORIGINAL

- Available 1/27/19**
- Z Nation: Season 5

- Available 1/29/19**
- Gabriel "Fluffy" Iglesias: One Show Fits All-- NETFLIX ORIGINAL
 - Marvel Studios' Ant-Man and the Wasp

- Available 1/30/19**
- Disney•Pixar's The Incredibles 2

Wrestling commentator ‘Mean Gene’ Okerlund dies at 76

Eugene “Mean Gene” Okerlund, whose deadpan interviews of pro wrestling superstars like “Macho Man” Randy Savage, The Ultimate Warrior and Hulk Hogan made him a ringside fixture in his own right, has died. He was 76.

World Wrestling Entertainment announced Okerlund’s death on its website Wednesday. Okerlund’s son, Tor Okerlund, told The Associated Press that his father died early Wednesday at a hospital in Sarasota, Florida, near his home

in Osprey, Florida, with his wife, Jeanne, by his side.

Tor Okerlund said his father, who had undergone three kidney transplants, fell a few weeks ago “and it just kind of went from bad to worse.”

Okerlund started as an interviewer in the Minneapolis-based American Wrestling Association. He moved to WWE — then the World Wrestling Federation — in 1984 and hosted several shows, including “All-American Wrestling,” “Tuesday Night Titans” and “Prime Time Wrestling.” Besides being the company’s lead locker room interviewer, he also provided ringside commentary.

Former wrestler and ex-Minnesota Gov. Jesse Ventura, who wrestled as “The Body,” dubbed Okerlund “Mean Gene.”

Ventura told the Minneapolis Star Tribune on Wednesday that in an interview he “laughingly called him ‘the Mean Gene Hot Air Machine,’ and the ‘Mean Gene’ stuck.”

Ventura called Okerlund “the best at what he did, the best straight man interviewer in wrestling history.”

“You only had to tell him once” how to pitch and sell a wrestling story, Ventura told the AP about Okerlund’s knack for salesmanship. “He’s like a carnival barker. ... He was the best salesman. And he never did retakes. ... Ninety percent of the time if there was a screw-up on an interview, it was not because of Gene. That’s how good he was.”

A native of Sisseton, South Dakota, Okerlund was known for his natty attire and mustache. He

was inducted into the WWE Hall of Fame in 2006 by Hulk Hogan, who was among the professional wrestlers to pay tribute to Okerlund on Wednesday.

“Mean Gene I love you my brother,” he tweeted.

Another wrestler, Triple H, born Paul Levesque, tweeted: “A voice and sound track to an entire era of our industry. “Mean Gene” was beloved by all who got to work with him. Our thoughts are with his family at this difficult time.”

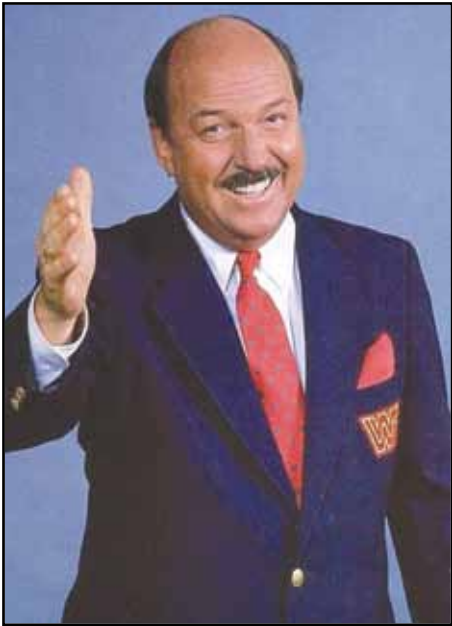
Okerlund also could sing and performed the national anthem at the first WrestleMania in 1985. He sang “Tutti Frutti” later that year on the WWF’s “The Wrestling Album.”

“He really was the ultimate, the consummate entertainer,” his son said.

In 1993, Okerlund joined WCW where he continued to interview many of the legends he had worked with in the AWA and WWE, as well as WCW stalwarts like Sting, Diamond Dallas Page, Goldberg and others.

Okerlund returned to WWE in 2001 to call the Gimmick Battle Royal at WrestleMania 17 along with Bobby “The Brain” Heenan and continued to appear on WWE television programming, including as a cast member on WWE Network’s Legends’ House.

In a 2015 interview with the Star Tribune, Okerlund credited



the late pro wrestling pioneer Verne Gagne for his start.

Okerlund worked in sales at the television station where Gagne’s AWA was based and had experience in radio. Gagne approached Okerlund in the hallway when the regular interviewer could not make a taping in the early 1970s, Okerlund recalled.

“I said, ‘Verne, I know zero about wrestling.’ He said, ‘Do you have a suit and tie? That’s all you need.’ There were a few bucks involved, so I dived in,” Okerlund said.

“WWE extends its condolences to Okerlund’s family, friends and fans,” the company said in a statement.

Funeral arrangements are pending.