

# Messages and Communication: GALC Regular Monthly Board Meeting October 30, 2013

1 message

Speaker Won Pat < speaker( To: Guam Legislature Clerks (			e, Nov 5, 2013 at 9:26 AM
11/5/201311/5/2013	Guahan Ancestral Land Commission	Regular Monthly Board Meeting Octo 30, 2013 Office of the udich T. Won P	<sup>ober</sup> 32-13-951 〔95〕
Date: Mon, Nov 4, 2013 at 1 Subject: GALC Regular Mor To: Speaker Won Pat <spea julie.delarosa@guam.gov Cc: Joey G Leon Guerrero &lt;</spea 	<stephanie.duenas@dlm.gua :40 PM hthly Board Meeting October aker@judiwonpat.com&gt;, ed p</stephanie.duenas@dlm.gua 	30, 2013 ocaigue <edpocaigue@judiwonpat.com n.gov&gt;, Margarita Borja <margarita.borj< th=""><th></th></margarita.borj<></edpocaigue@judiwonpat.com 	
Hafa Adai All,	n Danulau Manthiu Mantina		
Below is the link for Octobe http://www.mediafire.com/vio		rd_meeting_October_30%2C_2013.PD	F I
Will await for your respond u	upon receipt. Thank you and l	have a great day!	
 Stephanie Duenas Land Agent I Tel. 649-5263 Etn. 341			

# Ufisinan I Etmås Ge'helo'Gi Liheslaturan Guåhan

# Office of Speaker Judith T. Won Pat Ed.D.

## *Kumiten Idukasion yan Laibirihan Publeko* Committee on Education and Public Libraries & Women's Affairs

155 Hesler Place, Suite 201, Hagatna, Guam 96910 Tel: (671) 472-3586 Fax: (671) 472-3589 www.guamlegislature.com / speaker@judiwonpat.com

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Ronald T. Laguana Vice Chair

**Ronald F. Eclavea** Commissioner

James C. Matanane Commissioner.

Lydia M. Tyner Commissioner

Anthony J.P. Ada Commissioner

Maria G. Cruz Secretary/Treasurer-

Street Address: 590 S. Marine Corps Drive Suite 733 ITC Building Tamuning, GU 96913

> Mailing Address: P.O. Box 2950 Hagatña, GU 96932

Website: http://dim.guam.gov

E-mail Address: galc.staff@dlm.guam.gov

Telephone: (671) 473-5263/7 or (671) 649-LAND (5263) ext. 680/681

> Facsimile: 671-649-5383





DIPATTAMENTON MINANEHAN TANO'

(Department of Land Management)

KUMISION I TÅNO' SAINA-TA (Guahan Ancestral Lands Commission)

Governor

RAY TENORIO Lieutenant Governor

# MONTE Director

DAVID V. CAMACHO Deputy Director

#### Regular Monthly Public Meeting Wednesday, October 30, 2013 at 2:00pm

- I. CALL TO ORDER
- II. ROLL CALL/QUORUM COUNT by Director
- III. FANOHGE CHAMORRO / INIFRESI

## IV. APPROVAL OF MINUTES

- A. Minutes from September 25, 2013
- B. Approval on 30 days extension to DR. Olivia Cruz
- C. Approval to amend deed to correct Lot 5243-1 to Lot 5242-1-3, Dededo

## V. OLD BUSINESS

A. Update on Dr. Olivia Cruz – The Commission to give an extension of 30 days to come up with supporting documents on Lot No. 20-New, Sumay.

## VI. NEW BUSINESS

- A. Wettengal Junction property with GEDA.
- B. To discuss Decision and Order of Judge Arthur Barcinas, Superior Court of Guam Civil Case No. 1124-09 between the government and the Estate of Jose Martinez Torres.

## VII. Administrative Matters

A. All Star copy payment

#### GALC BOARD OF COMMISSIONER'S COMMENTS VIII.

A. Regular Monthly Public Meetings for November and December, 2013.

- 1. Wednesday, November 13, 2013
- 2. Wednesday, November 27, 2013
- Wednesday, December 11, 2013 З.
- Wednesday, December 25, 2013 (Holiday) 4.

## IX. ADJOURNMENT / RECESS



**GUAHAN ANCESTRAL LANDS COMMISSION** 

Eddie Baza Calvo Governor

Monte Mafnas Director



Ray Tenorio Lieutenant Governor David V. Camacho Deputy Director

BOARD OF COMMISSIONERS		Minutes from September 25, 2013
Anita F. Orlino Chairperson	PURPOSE:	To approve minutes of September 11, 2013
Ronald T. Laguana Vice Chair	CITATION:	Excerpt from Minutes of September 25, 2013 Regular Meeting
Maria G. Cruz Secretary/Treasurer		Agenda Item IV
Ronald F. Eclavea Commissioner	DISCUSSION:	A. Minutes from September 11, 2013
James C. Matanane Commissioner		
Lydia M. Tyner Commissioner		
Anthony J.P. Ada Commissioner	Motion By: Seconded By: Vote Call: Result:	James C. Matanane - Commissioner Anthony J.P. Ada - Commissioner 4 - Aye Motion carried
ITC Building, Dept. of Land Management Office, 3 <sup>rd</sup> floor, West Wing		
P.O. Box 2950,		
Hagåtña, Guahan 96932	PURPOSE:	DR. Olivia Cruz – Letter and documents on September 25, 2013 Title Hearing board decision for Lot 20-New, Sumay
Tel: (671) 473-5263/7 or 649-5263 x680, x681 Fax: (671) 649-5383	CITATION:	Excerpt from Minutes of September 25, 2013 Regular Meeting Agenda Item V, under New Business
E-Mail Address: galc.staff@dlm.guam. gov Website:	Discussion:	"The commission to give an extension of 30 days to DR. Olivia Cruz And her family to come up for supporting documents on Lot 20-New, Sumay."
<u>www.dlm.guam.gov</u>	Motion By: Seconded By: Vote Call: Result:	James C. Matanane - Commissioner Ronald T. Laguana - Commissioner 4 - Aye Motion carried

## PURPOSE: To do an amended deed to correct Lot 5243-1 to Lot 5242-1-3. Dededo

### CITATION: Excerpt from Minutes of September 25, 2013 Regular Meeting Agenda Item VII, Administrative Matters

DISCUSSION: "It's been second that the directions will been taken care of by the director and again the corrected Lot No's 5242-1-3 instead of Lot 5243-1 as previously been made in the deed of 4 of 9."

Motion By:	James C. Matanane - Commissioner
Seconded By:	Anthony J.P. Ada - Commissioner
Vote Call:	4 - Aye
Result:	Motion carried

.....

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**Ronald T. Laguana** Vice Chair

**Ronald F. Eclavea** Commissioner

James C. Matanane Commissioner

Lydia M. Tyner Commissioner

Anthony J.P. Ada Commissioner

Maria G. Cruz Secretary/Treasurer

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> FacsImite: 671-649-5383





EDDIE BAZĂ CALVO Governor

RAY TENORIO Lieutenant Governor DIPÁTTAMENTON MINANEHAN TÁNO'

(Department of Land Management)

KUMISION I TÅNO' SAINA-TA (Guahan Ancestral Lands Cammissian)



MONTE MAENAS Director

DAVID V. CAMACHÓ Deputy Director

# Minutes from September 25, 2013

**PURPOSE:** To approve minutes of September 11, 2013

CITATION: Excerpt from Minutes of September 25, 2013 Regular Meeting Agenda Item IV

A. Minutes from September 11, 2013

DISCUSSION:

Motion By: Seconded By: Vote Call: Result:

James C. Matanane - Commissioner Anthony J.P. Ada - Commissioner 4 - Ave Motion carried

## **CERTIFIED BY:**

DAVID V. CAMACHO Deputy Director

GALC Chairwoman

мхю CRI GALC Secretary/Treasurer

**PREPARED BY:** 

**STEPHANIE A. DUENAS** LAND AGENT 1

#### BOARD OF COMMISSIONERS

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Ronald T. Laguana Vice Chair

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Anthony J.P. Ada Commissioner

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(Department of Land Monagement)

KUMISION I TÅNO' SAINA-TA

EDDIE BAZA CALVO Governor

RAY TENORIO Lieutenant Governor

(Guahan Ancestral Lands Commission)



MONTE MAFNAS Director

DAVID V. CAMACHO Deputy Director

#### **PURPOSE:** To do an amended deed to correct Lot 5243-1 to Lot 5242-1-3, Dededo

CITATION: Excerpt from Minutes of September 25, 2013 Regular Meeting Agenda Item V, Old Business

DISCUSSION: "It's been second that the directions will been taken care of by the director and again the corrected Lot No's 5242-1-3 instead of Lot 5243-1 as previously been made in the deed of 4 of 9."

Motion By: Seconded By: Vote Call: Result:

James C. Matanane - Commissioner Anthony J.P. Ada - Commissioner 4 - Aye Motion carried

CERTIFIED BY:

DAVID V. CAMACHO Deputy Director

GALC Chair oman

GALC Secretary/Treasurer

**PREPARED BY:** 

**STEPHANIE A. DUENAS** LAND AGENT 1

BOARD OF COMMISSIONERS Anita F. Orlino Chairperson Ronald T. Laguana Vice Chair Ronald F. Eclavea Commissioner	EDDIE BAZA CALVO Governor RAY TENORIO Lieutenant Governor	<b>DIPÅTTAMENTON MINANEHAN</b> (Department of Land Managemen <b>KUMISION I TÅNO' SAINA-</b> (Guahan Ancestral Lands Commiss	nt) TA
James C. Matanane Commissioner			
Lydia M. Tyner Commissioner	PURPOSE:	DR. Olivia Cruz – Letter and documents of Hearing board decision for Lot 20-NEW,	
Anthony J.P. Ada Commissioner Maria G. Cruz Secretary/Treasurer	CITATION:	Excerpt from Minutes from September Agenda Item V, under New Business	25, 2013 Regular Meeting
Street Address: 590 S. Marine Corps Drive Suite 733 ITC Building Tamuning, GU 96913	DISCUSSION:	"The commission to give an extension And her family to come up for supp Sumay	
Malling Address: P.O. Box 2950 Hagàtha, GU 96832 Website: http://dim.guam.gov	Motion By: Seconded By: Vote Call: Result:	James C. Matanane - Commissioner Ronald T. Laguana - Commissioner 4 - Aye Motion carried	
E-mail Address: galo.staff@dm.guam.gov Telephone: (671) 473-5263/7 or (671) 649-LAND (5263) ext. 680/681	DAVID V. CAMA Deputy Director	ucho	PREPARED BY:

Facsimile: 671-649-5383



1 GALC Chairwoman /

MARIA G. CRVZ GALC Secretary/Treasurer

Land Agent I



# GUAHAN ANCESTRAL LANDS COMMISSION a division of the DEPARTMENT OF LAND MANAGEMENT

Eddie Baza Calvo Governor Ray Tenorio Lieutenant Governor Monte Mafnas Director



David V. Camacho

Deputy Director

In compliance with Public Law 24-109,

# **Guåhan Ancestral Lands Commission**

published the

Public Meeting Announcement

for

Wednesday, October 30, 2013

in the

# **Guam Pacific Daily News** on October 25<sup>th</sup> and 27th of 2013

Attached are photo copies of the published GALC Meeting Notices

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# **Government meetings**

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FILED UNDER Lifestyle Civil Service Commission Guam Housing And Urban Renewal Authority Administration Building	Oct. 25 in the GCC pr special accommodati Oct. 29 * Guam Education Bo Elementary School in 1627 or email jigkane	ard will meet at 6 p.m. Oct. 29 at M. U. Lujan Yona. For special accommodations, call 300-	In the second se
	in Suite 6A, 777 Rout	e 4, Sinajana. For more information or special	Property support to pay march Roy
	accommodations, cal	1647-1855/57 or TTY 649-7002.	Property owners to pay more: Rev and Tax to reassess real estate
Breakthrough ( The Holy Grait www.health-Ho	H Hits Market Isd Welght-Loss Pill Now a.com .6%	Oct. 30 * The Guam Housing Corporation's regular board meeting is scheduled for 3 p.m. Oct. 30 on the fifth floor of the ITC Building. For special accommodations, call 632-5660 or 647-4143. * The University of Guam Regent Nominating Council will meet at noon Oct. 30 in the President's Office conference room, on the second floor of the Jesus S. & Eugenia A. Leon Guerrero School of Business and Public Administration. For special accommodations, 735-2243.	Residential recycling begins
	Commissioners will n in Sinajana. For spec 1322 or TTY 472-370	and Urban Renewal Authority Board of neet at 10 a.m. Oct. 30 at GHURA's main office ial accommodations, call Kathy Taitano at 475- 1. ent of Education Financial Supervisory	
		t at 3 p.m. Oct. 30 in the Guam Education Board	
ww.guampdn.com/apps/pb	conference room, on cs.dl/article?AlD=2013310	the first floor of the Manual 1250030	Are you twerk or treating this 1/3

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Guerrero/Administration Building in Hagatifia. For more information, call 473-4236.

\* The Guam Ancestral Lands Commission Board will meet at 2 p.m. Oct. 30 at the Department of Land Management. For special assistance, call 649-6263 ext. 341/682.

#### Oct. 31

\* The Government of Guarn Retirement Fund Board of Trustees will meet at 12:30 p.m. Oct. 31 in the Retirement Fund conference room in Maite. For special accommodations, call 475-8900/1.

\* The Port Authority of Guam Board of Directors will meet at 8:30 a.m. Oct, 31 at the board conference room at the Port. For special accommodations, call 477-5931~4 ext. 430.

\* The Board of Directors of the A.B. Won Pat International Airport Authority will meet at 3 p.m. Oct. 31 In Terminal Conference Room No. 3. For special accommodations or agenda items, please call 642-4717/18.

#### Nov. 20

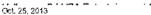
\* The Guam Election Commission will meet at 5:31 p.m. Nov. 20 at the Guam Election Commission conference room 200, 414 W. Soledad Ave., GCIC Building, Hagatha, For special accommodations, call 477-9791.

#### Submissions

\* The Pacific Daily News runs government meetings as a public service to the community. Send your government meeting notices to life@quampdn.com. For more information, call Community Editor Duane M. George at 479-0415 or send email to dmgeorge@guampdn.com.

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Curbside recycling program rolls out	Vietnamese man arrested on Guam	Top tips on reducing inheritance tax (Financial Times):
Qc1 24, 2013	11 disqualified from assistance, food stamps	Family under investigation after daughter seen bathing (Your
	Smelly Washer Class-Action Lawsuit Tumbles to the Supreme Court (Washer Dryer http: )	Jewish News) Woman who had affair with Obarna's Secret Service (hishCentral)
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# **Government Meetings**

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	Oct. 29			
ILED UNDER	Guam Education Bo	ard will meet at 6 p.m. Oct, 29 at M. U. Lujan		
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commission Ioministration Building	1627 or email jigkane	shira@gdoe.net.		
uam Housing And	The Civil Service Co	mmission Board will meet at 5:45 p.m. Oct. 29		
irban Renewal Authority		e 4, Sinajana. For more information or special 1647-1855/57 or TTY 649-7002.		
	Oct. 30			
	• The Guarn Housing	Corporation's regular board meeting is		
	scheduled for 3 p.m. (	Oct. 30 on the fifth floor of the ITC building. For		
	special accommodati	ons, call 632-5660 or 647-4143.	MORE IN LIFESTYLE	
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lse. Try it Freet (tp://www.verticalresponse./	cont	The Guam Housing and Urban Renewal	ADVERTISE	
		Authority Board of Commissioners will meet at	Most Popular Most Commented More Headling	
	AOVERTISEMENT	10 a.m. Oct. 30 at GHURA's main office in	BLADY LADING I HAVE CONTRACT MOLE IN BUSY	
		Sinajana. For special accommodations, call	<ul> <li>Guam not in parolee compact: Island</li> </ul>	
	Kathy Taitano at 475-	1322 or TTY 472-3701.	<ul> <li>uses a 'courtesy supervision progra</li> </ul>	
	-	ent of Education Financial Supervisory	2 Those with Down syndrome are overcomers	
		t at 3 p.m. Oct. 30 in the Guarn Education Board		
	conference room, on the first floor of the Manuel		ے Leon Guerrero, Osawa, Kobayashi crowned	
	call 473-4236.	on Building in Hagátña. For more information,		
	Lall 47 J~4230.		4 Senators: Legalize pot as medicine: Bill 215 would sanction, regulate	
	• The Guam Ancestral	Lands Commission Board will meet at 2 p.m.	medical marijuana	
		e an an a' Anna ann an de tha eachdead, ana a thathachte thart an th' thair an an an an dùthachtead ann an 🗐 Charl aid (1996). 🗤		

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assistance, call 649-5263 ext. 341/882.

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Ignacio de la Cruz Mendiola, married, of legal age, local. properly ouner of the barries of Sumay. He is the owner of a terrain "with coronuts trees, located in the place Called "Botadero" as it is shown in the folio # 158; Estate No 362. He sells it the the U.S. Wary, which is represented by Mr. William E. Sewel. for \$ 300. peros.

Pearl Warbor Land Documents 1903 Land, Deeds Sales etc.

WAN ANCESTRAL LANDS COMMISSION Kumision I Tana' Saina-ta Government of Guam Dicegras Date: 10-30=13 Time:

😹 Eguados Unidos de Norte America representado por Mr. William E. Sewell por el convenido precio de cuatrocientos pesos. Don Vicente Sablan y Ulloa, casado, mayor de edad. labrador. natural y vecino del barrio de Sumay es dueno de una pieza de tierra sembrada de cocos y varios articulos en el punto denominado Lagos, segun aparece en una de dichas inscripciones primeras que se halla extendida al tomo primero folio cohenta y tres, finca numero setenta y siete y vende al Departamento de Marina de los Estados Unidos de Norte America representado por Mr. William E. Sewell por el convenido precio de cuatro-Soientos cincuenta pesos mexicanos una parte de dicha finca que mide dos hectareas proximamente de superficio y cuyos linda ros son por Norte y Sur con terreno de Francisco Sablan, por Este con el manglar y por Ceste con el mamino que de Agat va a Sumay. Don Guillermo Lizama Fejarang, casado, mayor de edad, propietario y vecino del barrio de Sumay as dueno de un terreno con siembras de occo y demas alimenticias en el punto de inominado Botadero segun aparece en una de dichas inscripciones primeras que se halla extendida al tomo primero folio, ciento sesenta y ocho finca numero ciento cincuenta y cuatro y lo vende al Departamento de Marina de los Estados Unidos de Norte America representado por Mr. William E. Sewell por el convenido precio de cuatrocientos pesos. José de los Santos Lizama, casado, mayor de edad, natural propietario y vecino del barrio de Sumay es dueno de un terreno con siembras de coco y otras alimenticias en el punto denominado Atordan segun aparece en una de dichas inscripciones primeras que se halla extendida en este mismo tomo, folio oiento treinta y dos, finca numero trecientos cuarenta y dos y lo vende al Departamento de Marina de los Estados Unidos de Norte America representado por Mr. William E. Sewell por el convenido precio de doscientos diez pesos, Martin Duenas Taitano, casado, mayor de edad; natural, propietario y vecino del barrio de Sumey es dueno de un terreno con siembras de coco y otras alimenticias en el punto denominado Botadero, segun aparece en una de dichas incripeiones premiras que se halla extendida en este mismo tomo folio ciento diez y ocho, fince numero trecientos treinta y lo vende al Departamento de Marina de los Estados Unidos de Norte America representado por II. William E. Sewell por el convenido precio de doscientos pesos. Antonio Duenas Santos, casado, mayor de edad, propietario, natural y vecino del barrio de Sunay, es dueno de un terreno con siembras de coco en el punto denominado Atordan segun aparece en una de dichas inscripciones primeras que se halla extendida en este mismo tomo folio ciento catorce, finca número trecientos veintisiete y lo vende al Departamento de Marina de los Estados Unidos de Norte America representado por Mr. Williem E. Sewell por el convenido precio de cincuenta pesos. Ignacio de la Cruz Mendicla, casado, mayor de edad, natural opropietariony vecino del barrio de Sumay es dueno de un terreno. Ś Som siembras de coço en el punto denominado Botedero segun de aparece en una de dionas en este mismo tomo folio ciento cinquenta y on ho, finca numero trecientos sesenta y dos.  $\sim$ 

lo vende al Departamento de Marina de los Estados Unidos de Norta America representado por Mr. William E. Sewell por elconvenido precio de trecientos pesos. Gregorio Mendiola Blas casado, mayor de edad, propietario, labrador, natural y vecino del barrio de Sumay es dueno de un terreno con siembras de coco en el punto denominado Jalomna segun aparece en una de dichas inscripciones primeras que se halla extendida al tomo primero. folio ciento setenta y uno, fince numero ciento cincuenta y siete y lo vende al Departamento de Marina de los Estados Unidos de Norte America representado por Mr. Villiam E. Sewell por el convenido precio de doscientos posos moxicanos. Jose Quintanilla Cruz, casado, mayor de edad, natural propietario y vecino del barrio de Sumay es dueno de un terreno con siembras de coco en el punto denominado Botadero segun aparece en una de dichas inscripciones primeras que se halla extendida al tomo primero folio ciento cincuenta y cinco, finca numero ciento cuarenta y dos, y lo vende al Departamento de Marina de los Estados Unidos de Norte America representado por 11. William E. Sewell por el convenido precio de doscientos pesos. Mariano Ulloa Duenas, mayor de edad, soltero, labrador, natural y vecino del barrio de Sumay es dueno de un terreno con siembras de coco en el punto denominado Jalomna segun aparece en una de dichas inscripciones primeras que se halla extendida en este mismo tomo, folio cuarenta, finca numero doscientos sesenta y ocho y lo vende al Departamento de Marina de los Estados Unidos de Norte America representado por Mr. William E. Sewell por el convenido precio de doscientos cincuenta pesos. Carmelo Guerrero Guzman, casado, mayor de edad, propietario, natural y vecino del barrio de Sumay es dueno de un terreno consiembras de coco en el punto denominado Atordan segun aparece en una de dichas inscripciones primeras que se halla extendida en este mismo tomo, folio ciento ochenta, finca numero trecientos setenta y siete y lo vende al Departamento de Marina de los Estados Unidos de Norte America representado por LAr.~ William E. Sewell, por el convenido precio de trecientos pesos. Martin Duenas Taitano, mayor de edad, labrador, casado, natural y vecino del barrio de Sumay como representante legal de su hijo Vicente Duenas Cruz es dueno este de dos piezas de terreno stembradas de coco y otras en al punto denominado Atordan, segun aparece en este mismo tomo folios ciento cincuenta y cinco y ciento cincuenta y siete, fincas numeros trecientos sesenta y trecientos sesenta y uno inscripciones primeras y en virtud de autorización judicial obtenida en diez y seis de Julio ultimo para enagenar estas dos piezas de terreno de su hijo las verde al Departamento de Marina de los Estados Unidos de Norte America representado por Mr. William W. Sewell por el convenido precio de ciento treinta y cuatro pesos la primera y ciento treinta y tres pesos la segunda. Maria Guzman y Santos, viuda de Jose Duenas Quintanilla, mayor de edad, dedicada a las ocupaciones de su sexo y vecina del barrio de Sunay madre de los herederos menores llamados Lucrecia, Ana, Vicente y Maria Duenas Guzman conduenos estos de un terreno con siembras de coco y otras mantas alimenticias en el punto denominado Atordan, segun aparese en se una de dichas inscripciones segundas que se halla extendida in este mismo tomo folio ciento ochenta y tres, finca numero dos cientos treinta y ocho y en virtud de autorizacion judicial segun auto dictado en veinte de Julio ultimo en el expediente promovido nor la misma Maria Curmon a Contos -

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5	IN THE SUPERIOR	R COURT OF GUAM	· • • • • • • • • • • • • • • • • • • •
6 7	THE GOVERNMENT OF GUAM,		
8	Plaintiff,		
9	v.	CIVIL CASE NO. CV 1124	-09
10 11 12 13	HELENE TORRES and EVELYN O'KEEFE, in their capacities as CO- ADMINISTRATRIXES OF THE ESTATE OF JOSE MARTINEZ TORRES, and THE ESTATE OF JOSE MARTINEZ TORRES,	DECISION AND ORDE	R
14 15	Defendants.		
16 17			
18		DUCTION	
19	This matter came before the Honorable .	Arthur R. Barcinas on the 30 <sup>th</sup> day o	of November,
20	2012, for hearing on the Government's Motion	for Summary Judgment on the Th	ird Amended
21	Complaint and the Defendants' Cross-Motion	n for Summary Judgment. Assist	ant Attorney
22	General William Bischoff represented the	Government, and Attorney Jose	ph Razzano
23	represented the Defendants. For the reasons	set forth below, the Court grants	in part the
24 25	Government's Motion for Summary Judgment	on the Third Amended Complaint,	lenies in part
26	the Defendants' Cross-Motion for Summary Jud	dgment, dismisses in part the cause	s of action in
27 28	this case, and remands this controversy to the G		TORNEY RECEIVED CT - 2013 CT -
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# I. Factual and Procedural Background

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2	On September 20, 2006, the Guam Ancestral Lands Commission ("GALC") held a
3	hearing on the Defendants' ancestral lands claim. During that hearing, the GALC rendered an
4	oral decision to grant a conditional deed to the Defendants. The GALC delegated to the
5	Defendants' attorneys the task of reducing its oral ruling to writing and drafting the deed. The
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7	attorneys drafted a deed and the GALC executed the deed as drafted by the Defendants'
8	attomeys.
9	The GALC's oral decision came in the form of a motion by Commissioner Mark
10	Charfauros, as reflected in the following excerpt from the transcript of the hearing:
11	MR. CHARFAUROS: I'd like to ask the family to clarify something for the commission. What
12	is the pleasure of the – what is the request before this commission at this point in time? So I'll make sure that whatever motion that we're going to make would be clear. So can the – a
13	representative of the family state to the commission, what is its official request before us?
14	MR. MANTANONA: In which you - if I may, for the Commissions pleasure. Your Honor, at
15	this point, we are asking that the commission award, recognize the claims of the heirs of the Jose Torres Martinez – Martinez Torres, for the lots as contained in 2531 and 1540.
16	Today, recognized by Ancestral Lands Commission on their own documentation as Lots AL002,
17	Lot AL002-1, and Lot AL002-2. We believe that this will extinguish all claims that the family have to any and all properties inside the Ancestral Lands inventories.
18	MR. CHARFAUROS: Okay, all right. Madam Chair? If there's no other questions by the other
19	commission member, I'd like to make a motion and my motion would be basically to be in line with the request of the family to recognize the claim to the estate of the lots mentioned herein on
20	the record, which would also extinguish all claims to the Duarte Estate. And also that this be a
21	conditional deed that you still have to go to the courts and go through the regular court proceedings to – and correct me if I'm wrong, is that going to the court proceedings to review this
22	claim and the court will make the final judgment on the claim.
23	MR. YANZA: That is correct Mr. Chairman. On behalf of the estate, neither I myself, Mr.
24	Mantanona or Mr. Razzano or Mrs. O'Keefe can declare that we hereby terminate all future claims to ancestral lands. But, as we saw fit best for the estate, we are willing to go before the
25	probate court and the probate estate of Mr. Torres and request the court that they, the Court, approves the receipt of these ancestral lands and approve the final termination of future claims
26	within the inventory of the commission.
27	MR. CHARFAUROS: And understand this, this is a conditional deed and if the Court comes
28	back that says, that you have absolutely no claim to this property, this property comes right back into the inventory of the Ancestral Lands Commission and that we are not going to rehear this
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Decision and Order
Government of Guam v. Torres, Civil Case No. CV 1124-09
 case again. Unless you guys have convincing evidence that has not been reviewed by the Court to rehear the case. Do you understand exactly what this motion is?
MR. YANZA: Yes.
MR. MANTANONA: Yes, we do.
MR. CHARFAUROS: All right. So that's my motion.
MR. MANTANANE: I second.
MS. [sic] CHARFAUROS: Seconded by the
MS. ORLINO: Okay. The motion has been second and now we're going to be voting.
MR. CHARFAUROUS: Yeah. It wasn't there. There's an extinguishment.
MS. ORLINO: Yeah.
MR. CHARFAUROS: That this extinguish the Duarte claim.
MS. ORLINO: All future.
MR. CHARFAUROS: It's a conditional motion.
MR. ECLAVEA: That's just for the inventory we have? Or is that for everything?
MR. CHARFAUROS: For everything. Everything.
MR. ECLAVEA: So does the family understand that?
MR. YANZA: Yes.
MR. MANTANONA: For present and future. We believe that we represent about 90 percent of the heirs, of course there's 10 percent so we can't speak for those 10 percent at this point. But we
believe that the recommendation from the estate will be that we acknowledge the receipt and terminate all future interest.
MR. CHARFAUROS: Yeah. And understand, I'm not asking the family for permission for this
extinguishment. My motion is not asking for permission, I'm making this motion. And this motion is to extinguish this claim and basically, it's up to the Courts and if the Court see fit that
this motion is inappropriate then the Courts can rule against that and if the Court sees fit that this claim is invalid, this property would come back to the inventory of the Ancestral Lands
Commission. But basically the Court is going to be the final say so. Do you understand that motion?
MR. MANTANONA: Yes.
MR. YANZA: Mr. Commissioner? Just to clarify.
MR. CHARFAUROS: Yeah.
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: This present motion on the floor, this would be a conditional transfer long as the court approves it and once the court approves it –	of the
AUROS: Yes. In other words, where it's a conditional deed that we're giving to go to the courts and – if the courts comes back and say yes –	ıg you.
: Okay. We understand that. We accept that.	
): And then it's going to not come before this commission again?	
NONA: Right. Yeah.	
: No, no. If the court approves of the transfer –	
): Then it's a done deal.	
AUROS: Then it's your then	
): It's a done deal, yeah.	
: And then the condition would be satisfied?	
NANE: Yeah, right.	
AUROS: If the court rules against it, then it comes - that property comes ba	ck into
EA: Into our inventory.	
: And the transfer will be ineffective?	
NANE: Right.	
AUROS: Yes.	
): Yeah, that's why the extinguishment is there to let you know.	
: Yes.	
): Okay?	
AUROS: So we are approving the - and my motion is to approve it it goes to the court. All right?	on the
EA: Okay, we're voting.	
ion passed unanimously. The Defendants' attorneys drafted the langua	ige of th
which read:	
Page 4 of 15	
ion passed unanimously. The Defendants' attorneys drafted the langua	ıge

This Quitclaim Deed and the effective transfer of the Property is conditioned on the administrator/trix petitioning the probate court to approve the Jose Martinez Torres Estate's receipt of the Property and to approve the Jose Martinez Torres Estate's permanent extinguishment and termination of all claims to all other properties held by the Guam Ancestral Lands Commission formerly known as As Ukkudo or Estates 2531 and 1540.

The deed was executed by the GALC on October 17, 2006.

The GALC issued its Final Written Decision and Order on the Defendants' claim on December 22, 2006. The last paragraph of the Final Written Decision and Order reads as

follows:

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The Commission also hereby directs the Chairperson and the Secretary of the Commission to condition the return of the properties to the Estate that the Estate shall request the probate court of the Jose M. Torres Estate to accept the return of the properties in exchange for the Estate terminating all future claims against the Commission for the return of the unsurveyed remaining portions of Estate 2531 and the unsurveyed remaining portions of Estate 1540.

On June 12, 2007, the Defendants petitioned in Superior Court Probate Case Number PR 0220-50 for a court order confirming the satisfaction of the deed condition. On August 30, 2007, Judge Elizabeth Barrett-Anderson, sitting in probate, held a hearing on the matter, and on August 31, 2007, Judge Barrett-Anderson issued an order confirming the satisfaction of the deed condition. On March 6, 2008, the Government sought to intervene in PR 0220-50 for substantially the same reasons it advances in the present case, which was filed in 2009.

The Government claims that the Defendants' attorneys drafted the language of the deed condition incorrectly, in such a way that it did not accurately reflect the GALC's oral decision. The parties agree that the GALC intended the conditional language to require that the Defendants secure some form of court approval of the deed. The central dispute in this case is the question of what specific type of court approval the GALC intended the Defendants to secure. The Government argues that the GALC intended to have the Superior Court adjudicate the validity of the Defendants' ancestral claim. The Defendants claim that the GALC merely

intended to have a Probate Court approve the extinguishment of the Defendants' future claims against the GALC.

The Government brought this lawsuit requesting several forms of relief. The Government asks reformation of the deed language, so that it accurately reflects the oral decision rendered by the GALC at the September 20, 2006 hearing. The Government also requests that the Court a judgment on the merits of the Defendants' ancestral lands claim in the form of a declaratory judgment. Finally, in light of the sale of the underlying property by the Defendants to an apparent good faith third party purchaser, the Government requests that the Court impose a constructive trust in its favor on the proceeds received by the Defendants from the sale.

The Government has moved for summary judgment. The Defendants oppose, and have cross-moved for summary judgment.

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## II. Summary Judgment Standard

Summary judgment on an issue should be granted when no material facts are in dispute 17 and the moving party is entitled to judgment as a matter of law. Iizuka Corporation v. Kawasho 18 International (Guam), Inc., 1997 Guam 10 ¶ 7. The initial burden is on the moving party and 19 the court must review the facts in the light most favorable to the non-moving party. Id. at ¶ 8. 20 21 However, if the movant can demonstrate that there exists no genuine issue of material fact, the 22 non-movant cannot merely rely upon the assertions contained in the complaint, but must 23 produce significant probative evidence showing that there is a genuinely disputed issue of 24 material fact that must be determined at trial. Id. 25

A genuine issue exists when there is "sufficient evidence" establishing a factual dispute requiring resolution by a fact-finder. *Id.* The factual dispute must concern a "material fact." *Id.* 

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Whether a fact is material is determined by the governing substantive law; if the fact may affect the outcome, it is material. Anderson v. Liberty Lobby, Inc., 477 U.S. 242, 248 (1986). 2

Under Rule 56, the moving party carries the burden of showing the court the relevant information which it believes demonstrate the absence of an issue of material fact. The moving party is not required to negate each element of the non-moving party's case. Rather, the moving party satisfies and discharges its burden by establishing the absence of evidence to support the non-moving party's case. Kim v. Hong, 1997 Guam II ¶ 6 (citing Celotex Corp. v. Catrett, 477 U.S. 317, 325 (1986)).

"[T]he plain language of Rule 56(c) mandates the entry of summary judgment, after adequate time for discovery and upon motion, against a party who fails to make a showing sufficient to establish the existence of an element essential to that party's case, and on which that party will bear the burden of proof at trial." Celotex Corp. v. Catrett, 477 U.S. 317, 322 (1986). However, there can be no "genuine issue of material fact" if there is a complete failure of proof concerning an essential element of a party's case, since such failure renders all other facts immaterial. Id. at 323.

#### **III.** Defendants' Evidentiary Objections

The Defendants make a number of objections to the Government's submissions of GALC hearing transcripts and recordings in support of its motion. For the reasons set forth below, the Court overrules the Defendants' objections.

A. Parol Evidence

The Defendants argue that the language of the deed is unambiguous and that the parol evidence rule should therefore prohibit the Court from considering evidence outside the four

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corners of the deed in discerning the GALC's intent.<sup>1</sup> Guam's parol evidence rule, 6 GCA § 2511, expressly provides that extrinsic evidence may be considered "[w]here a mistake or imperfection of the writing is put in issue by the pleadings[.]" The central allegation in this case is that there was a mistake or imperfection in the language of the deed. The parol evidence rule also, by its plain terms, "does not exclude other evidence of the circumstances under which the agreement was made or to which it relates, as defined in § 2515 [Circumstances to be Considered], or to explain an extrinsic ambiguity, or to establish illegality or fraud." The Government's proffered evidence relates to the circumstances under which the deed was executed, and the Government has alleged fraud in this case. The parol evidence rule therefore does not bar the consideration of extrinsic evidence in this case, and the Court rejects the Defendants' parol evidence argument.

#### B. Best Evidence, Completeness, Hearsay

The Defendant also make a number of objections based on the best evidence rule, the rule of completeness, and the rule against hearsay.

Dispositive of these objections is the maxim that evidence need not be presented in trialadmissible form on summary judgment. In evaluating whether evidence can be considered on summary judgment, the key question for the Court is whether the underlying factual content of the evidence could be presented in some admissible form at trial. *See Fraser v. Goodale*, 342 F.3d 1032, 1036-37 (9<sup>th</sup> Cir. 2003) (hearsay objection to personal diary overruled on summary judgment because factual allegations in diary could be presented as first person testimony at trial); *Hughes v. United States*, 953 F.2d 531, 543 (9<sup>th</sup> Cir. 1992) (best evidence rule objection overruled on summary judgment because underlying facts would be admissible).

<sup>28</sup> Guam's parol evidence rule, 6 GCA § 2511, by its terms applies to "deeds and wills as well as contracts between parties."

At trial on the issue of what the GALC meant by its oral decision rendered at the September 20, 2006 hearing, the Court would not hesitate to admit and allow the factfinder to consider transcripts and recordings of the hearing. The probative value of the underlying facts would obviously vastly outweigh any potential prejudice. Accordingly, on summary judgment, the Court overrules the Defendants' technical objections to the form in which the underlying facts have been presented to the Court.

In light of the Defendants' best evidence and completeness objections to the hearing transcript, the Court must also note that it is distressed by the Defendants' strenuous objections to the Government's admittedly tardy submission of the transcript recording during the pendency of summary judgment, and the Defendants' concomitant demands that the 12 Government's counsel be sanctioned. The traditional remedy for evidentiary incompleteness is introduction of complete evidence; the rule intends to broaden, not to narrow, the scope of admissibility. See, e.g., Beech Aircraft Corp. v. Rainey, 488 U.S. 153, 171-72 (1988). Yet, 15 16 rather than assenting to the introduction of the audio recording, which would presumably 17 convey accurately the "flavor" that the Defendants argued was missing from the transcripts, the 18 Defendants pursued the obscurantist strategy of objecting to the recording as well. This 19 troubling approach and the fervor with which the Defendants have pursued it have done little 20 21 for their cause.

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## **IV.** Administrative Reconsideration

The Defendants argue that this lawsuit is a de facto effort by the GALC to revisit its 24 decision. This is a mischaracterization of the nature of this case. The GALC does not seek to 25 reconsider its decision; it merely seeks to amend the language of the deed to reflect accurately 26 27 its previously rendered decision, which still stands. The administrative reconsideration analysis

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established by *Dep't of Agriculture v. Civil Service Commission*, 2007 Guam 21, therefore is not applicable, and Defendant's arguments that the GALC did not comply with it are inapposite.

#### V. Estoppel

The Defendants argue that the doctrine of estoppel should bar the Government from pursuing this case. However, this case is sharply distinct from *United States v. Lazy FC Ranch*, 481 F.2d 985 (9<sup>th</sup> Cir. 1973), relied upon by the Defendants. In *Lazy, id.* at 987, a federal employee gave advice to a business as to how to reorganize itself to take best advantage of available federal funds. The business acted on the federal employee's advice and successfully secured payments of federal funds. Subsequently, an administrative decision found that, the federal employee's advice ad been erroneous and the payments of federal funds had been improper. The federal government was nonetheless estopped from recovering the funds on the basis of the federal employee's representations to the business.

The situation in *Lazy*, *id.*, was quite different than what we have in this case, which involves an allegation of an affirmative act of deception by the Defendants, not the mere passive reliance on advice from a government employee. A party that stands accused of inducing another to assent via deception cannot use the other's fraudulently procured assent as a shield; to allow so would be to allow estoppel to act as an absolute bar against any recovery by any fraud victim. Because of the allegation of fraud in this case, the Court rejects the analogy to *Lazy*, *id.*, and rejects the Defendants' estoppel argument.

## VI. Reformation

The Court now proceeds to examine the sufficiency of the evidence to support summary judgment on the central issue of this case – whether there was fraud or unilateral mistake tainting the execution of the conditional deed such that reformation of the deed is justified.

#### A. Unilateral Mistake

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The Defendants emphasize the testimony of Mark Charfauros, the GALC commissioner who made the motion embodying the GALC's oral decision at the September 20, 2006 GALC hearing. Mr. Charfauros testifies via declaration that his intent in making the motion was to require Probate Court approval of the extinguishment of the Estate's future claims, and not to require a Superior Court adjudication of the merits of the ancestral lands claim. It is worth noting that the Government has introduced evidence suggesting that at least three of the other commissioners, Maria Cruz, Ronald Laguana, and Anita Orlino, had different understandings of the meaning of Mr. Charfauros's motion.

11 However, this is beside the point. Mr. Charfauros's subjective intent on making the 12 motion is irrelevant, as is the subjective intent of any individual commissioner. The question is 13 not what thoughts were in Mr. Charfauros's head when he made the motion; the question is the 14 15 objective meaning of the words of the GALC's oral decision. The fundamental legal principle 16 that an individual's intent should be inferred objectively rather than subjectively is applicable 17 here. The law is not concerned with an individual's private, unexpressed intent, which is 18 undeterminable except through that individual's own inherently unreliable testimony. The 19 objectively determinable outward indicia of intention are the legally relevant points. 20

Here, what controls here is the plain meaning of the language of Mr. Charfauros's oral pronouncement. Mr. Charfauros's words were that the Defendants would be "going to the court proceedings to review this claim." Mr. Charfauros explicitly stated that "the court will make the final judgment on the claim." He further stated that "if the Court comes back that says, that you have absolutely no claim to this property, this property comes right back into the inventory of

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the Ancestral Lands Commission," and again that "if the Court sees fit that this claim is invalid, this property would come back to the inventory of the Ancestral Lands Commission."

Regardless of what thoughts might have been in Mr. Charfauros's mind when he spoke these words, the meaning of the words themselves is clear. Those words directed the Defendants to obtain a Court ruling on the validity of their ancestral claim. Those words were voted on by the GALC. The Court therefore concludes that the GALC intended the deeded transfer of property to the Defendants to be conditioned upon a Court ruling affirming the validity of the Defendants' ancestral claim. Mr. Charfauros's affidavit is not sufficient to create a genuine dispute as to the GALC's intent.

The language of the deed condition, drafted by the Defendants' attorneys, provided for a probate court to "approve" the Defendants' "receipt" of the property. The distinction between a "probate court" and a court of general jurisdiction, competent to adjudicate the validity of the Defendants' ancestral claim – *see Zahnen v. Limtiaco*, 2008 Guam 5 ¶ 17 – was clear to the Defendants' attorneys, or should have been so in the exercise of reasonable diligence. Thus, the Defendants' attorneys knew that the language of the deed condition, as drafted, did not accurately reflect the GALC's decision.

The Defendants point to their attorney Louie Yanza's contacts with Joey Leon Guerrero, a land agent employed by the GALC, during which Mr. Leon Guerrero did not object to language of the condition as drafted by Mr. Yanza. The Court rejects the Defendants' characterization of Mr. Yanza's contacts with Mr. Leon Guerrero as "extensive correspondence and discussion...to make sure that the Deed provision was crafted exactly as the GALC intended." *See* Defendants' Opposition to Plaintiff's Motion for Summary Judgment, 17. From Mr. Yanza's declaration, it appears that these contacts consisted of three phone calls over the

course of two weeks, with no indication that the language of the condition was discussed. Further, Mr. Leon Guerrero is a land agent whose professional expertise could not have been expected to include the vagaries of probate court jurisdiction. Mr. Yanza's declaration reflects that the subject matter of his discussions with Mr. Leon Guerrero was the property description. Mr. Leon Guerrero's job, as a land agent, was ensuring that the deed clearly and accurately described the lots to be transferred. He is not a lawyer. In light of his professional role, his approval of the deed cannot reasonably be understood as assent to the operative legal language of the deed condition relevant to the issue here.

It appears to the Court that the GALC's Final Written Decision and Order was also drafted by the Defendants' attorneys, and that its language was taken from that of the alreadyfinalized deed condition, rather than vice versa. The D&O fails to reflect fully the GALC's decision as enunciated in open hearing. In light of these considerations, the Court does not find the D&O to be evidence sufficient to raise a genuine dispute as to the GALC's intent.

16 Indeed, none of the evidence before the Court supports any genuine dispute of the fact 17 that the conditional deed did not express the true intentions of the GALC, that this deficiency 18 was due to the unilateral mistake of the GALC in approving and executing deed language not 19 accurately reflecting its oral decision, and that the Defendants knew or should have known at 20 21 the time of the execution of the deed that its language did not accurately reflect the GALC's oral 22 decision. The GALC's execution of the deed as drafted by the Defendants' attorneys thus 23 constitutes a unilateral mistake of which the Defendants availed themselves with knowledge and 24 for their own benefit. Accordingly, the Government is entitled, as a matter of law, to 25 26 reformation of the deed language.

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#### VII. Disposition

The Government has proposed no language to replace the defective terms of the deed, and the Court has come to understand the difficulty of encapsulating the GALC's intent in a deed condition. The GALC essentially was attempting to certify the question of the validity of the Defendants' ancestral claim to the Superior Court, and to condition the deed on a Superior Court ruling favorable to the Defendants. The remaining counts of the Government's complaint – declaratory judgment, quiet title, and constructive trust – all hinge on a determination of the validity of the Defendants' ancestral claim. The Government asks this Court to proceed to make this determination, but offers no statutory authority for the Court's jurisdiction over this question, which it appears to the Court is actually within the exclusive jurisdiction of the GALC. The Court has searched in vain for any statutory provision, in the GALC's enabling legislation or elsewhere, authorizing certification of a question in the manner the GALC intended. Accordingly, the Court must conclude that it lacks subject matter jurisdiction over this question, and dismiss the remaining claims. *See* GRCP 12(h)(3).

It appears to the Court that the proper path toward resolving this question is for the GALC itself to hold further proceedings and to make an explicit ruling on the validity of the Defendants' ancestral claim. The Court acknowledges the GALC's strong and explicitly expressed preference not to have to reopen hearing on the merits of this difficult claim, but, as the GALC has exclusive jurisdiction over the subject matter of the claim, it appears to the Court that this is the only way. Without intending any intrusion on the GALC's authority to conduct its proceedings on this question in whatever manner it sees fit, the Court respectfully suggests that the GALC develop a record of its proceedings in a manner that will streamline review on appeal. In particular, a substantial written decision with detailed findings and discussion and

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Decision and Order Government of Guam v. Torres, Civil Case No. CV 1124-09
analysis of the evidence would seem to be appropriate in this vigorously contested case, which
appears destined to come again before a Court in some form or another before it is finally put to
rest.
CONCLUSION
For the reasons set forth above, the Court finds that summary judgment in favor of the
Government is appropriate on the issue of reformation. Accordingly, the Government's Motion
for Summary Judgment is GRANTED in part, and the Defendants' Cross-Motion for Summary
Judgment is DENIED in part.
The remaining counts of the complaint are DISMISSED for lack of subject matter
jurisdiction, and the question of the validity of the Defendants' ancestral claim is <b>REMANDED</b>
to the GALC for further proceedings.
CED 9 0 2 <b>012</b>
SEP 3 0 2013 IT IS SO ORDERED this day of September, 2013.
CB
HONORABLE ARTHUR R. BARCINAS Judge, Superior Court of Guam
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Page 15 of 15

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#### MEMORANDUM

Date:October 30, 2013To:Executive Director, Guam Ancestral Lands CommissionFrom:Deputy AdministratorSubject:Monthly Progress Report – August 14, 2013 to October 30, 2013

## Hafa Adai!

The following is a progress report on GEDA's efforts to lease Land Bank Trust properties as required by Section 1 (i) of the MOU between GEDA and GALC Land Bank Trust:

- <u>Apra Harbor Parcel No. 1 (Commissary Junction)</u> There is no change to the status of this subleased area. KwikSpace Guam is current with its monthly lease payments.
- Apra Harbor Reservation F-12 (Polaris Point) -
  - <u>Matson Navigation Company</u> There is no change to the status of this subleased area. Matson
    has completed development of the first 15 acres at the Polaris Point property which is currently
    being used as a staging area for its shipping containers and chassis. Tenant is current with its
    monthly rents. The Navy has agreed and continues to investigate environmental contamination
    on three potentially contaminated sites by way of Action Memorandum (AM). GEDA has
    been in communications with the Navy and is awaiting completion of final report.
  - <u>Knik Construction</u> There is no change to the status of this subleased area. Tenant is current with its lease payment.
  - <u>Balli Steel Guam (BSG)</u> The Commission instructed GEDA to terminate BSG's lease effective June 24, 2013. GEDA complied with GALC's requirement by issuing a letter of termination dated May 22, 2013 by certified mail to tenant. To date, BSG has a remaining balance of rents owed to the Commission in the amount of \$47,047.50 for the period May 2012 to July 2013. Per Legal Counsel's advice, GEDA sent a "Notice to Pay Rent and Quit" dated July 15, 2013 via certified mail, as well as hand delivery to tenant's physical address. Notice served included a demand for payment of all rental arrears owed within 7 days of receipt however, no response was received by the July 22, 2013 deadline. On August 5, 2013, the property was locked and secured as instructed by GALC Executive Director to prevent any unauthorized access or activity. GEDA is working with its Legal Counsel in preparing a follow up notice which will be sent out during the first week of November.
  - <u>Brand Inc.</u> GALC management maintains an agreement with DLM and CLTC to use this lot as a staging area for aggregate materials which will be offered to CLTC beneficiaries for use



as needed. We understand that the area is still being used for aggregate storage even though the Commercial Port road project has been completed. GEDA is awaiting payment plan for arrears (\$13K) owed by previous tenant. After a lengthy period of none responsiveness, on August 12, 2013, Mr. Roberto Cruz from Brand Inc., contacted GEDA and has indicated his willingness to meet and discuss the matter as he had just returned from off island due to continuing family medical issues. GEDA will report on the outcome of this meeting to the GALC Executive Director soon thereafter.

- <u>N5D Mangilao (Route 15)</u> Issuance of a new RFP for the N5D 72-acre parcel is on hold until resolution is reached on the legal dispute between the GALC and WSTCO Quality Feed and Supply. Legal Counsel was previously directed by the Commission to proceed with terminating the license and has previously prepared a court brief on the legal dispute which has been scheduled for a hearing date on November 15, 2013 in the local courts. AAG Bill Bischoff to brief Commission during this month's board meeting.
- <u>Wettengel Junction</u> GEDA has recently completed negotiations with Northern Market Place, LLC and all items required under the mutual agreement for the Due Diligence period including its market study. GEDA met with NMPLLC, along with the GACL Executive Director and one of the Commission Members on October 25, 2013 to briefly discuss the terms that have been agreed to in finalizing the Lease Agreement and will update the full Commission during today's public meeting with a recommendation to approve the Lease Agreement with NMPLLC subject to Legal Counsel's final review.
- License Agreements for Tiyan Properties
  - <u>DPHSS WIC</u> Program Tenant is current with its lease rents after payment of all arrears owed in the amount of \$80K made on July 15, 2013. GEDA staff met with DPHSS WIC staff on October 8, 2013 to discuss and plan for continued use of the facility after the expiration of its current license which expires in December 2014. More discussions are ongoing between GEDA and WIC in order to finalize the new lease arrangements for the Tiyan facility. The Commission will be briefed upon completion of these discussions.
  - <u>Guam Environmental Protection Agency (GEPA)</u> Payments of rental arrears for May through September 2012 was received by GEDA on July 15, 2013 in the amount of \$40K, which now brings the remaining balance owed for November 2012 through October 2013 to \$100K. GEDA is actively pursuing payment of these arrears.
- <u>Revenues Generated from Land Leases</u> For the period from October 2007 to October 30, 2013, GEDA collected a total of **\$2,933,740.26** in both ground lease rents and participation rents of which **\$2,856,514.96** was remitted to GALC with the difference retained by GEDA as provided for in the MOU.

Should you have any questions, please contact Larry Toves, Mike Cruz or Diego Mendiola at 647-4332. Si Yu'os Ma'ase' for your continued support in generating revenues for the beneficiaries of the Trust.

Senseram<del>ent</del>e MAŃÁ SÍLVA TALJERON

Deputy Administrator



- 4時上は、14天にかけ14日を中間の本部 作号44 取りはして第一次必め 地名安全市の日本部 なか4 下し、15月11日 夜道市 なずなみ 下した人々、「夜道市」また4月

## 0000236454 TRUST FOR GUAM A Transaction Summary

Post Date	ID	Eff Date	Transaction	Trans Amt	Balance Chg	Int/Pnlty	Fees	New Balance Description	Prev Available
			DEP GUAM ECC	N. DEVE. BOG	CK#40757				
			Check Received	39,542.74					
10/25/2013	S 0100	10/25/2013	Check Deposit	39,542.74	39,542.74	0.00	0.00	2,921,844.19	2,882,296.45
10/21/2013	S 0400	[10/20/2013]	Withdrawal T	1,015,500.00	-1,015,500.00	0.00	0.00	0.00 To Share 0100	915,500.00
10/21/2013	S 0100	[10/20/2013]	Transfer Dep	1,015,500.00	1,015,500.00	0.00	0.00	2,882,301.45 From Share 0400	1,866,796.45
10/21/2013	S 0400	[10/20/2013]	Dividend Dep	15,500.00	15,500.00	0.00	0.00	1,015,500.00 1.550%	900,000.00
		• •	BY OTHER BOG	GU ECO DEV /	AUTH CK#40682	2			
			Check Received	12,408.68					
10/02/2013	S 0100	10/02/2013	Check Deposit	12,408.68	12,408.68	0.00	0.00	1,866,801.45	1,854,387.77

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10/29/2013



Product Names	Dividend Rate	АРУ	Min: Balance	. Dividend. Compounded	Dividend Period	Restrictions	Renewable
CU Share Savings:							
CU Share Savings	0.30%	0.30%	\$5	Daily	Quarterly	Multiple Transaction	N/A
Overdraft Protection (ODP) Savings	0.30%	0.30%	None	Dally	Quarterly	Limitations Apply	N/A
Time Share Savings:							
3 mos CU Time Share	0.35%	0.35%	\$500	Term of Acct	Term of acct.	Initial Transaction Only	Yes
3 mos CU JUMBO Time Share	0.45%	0.45%	\$100k	Term of Acct	Term of acct.	initial Transaction Only	Yes
6 mos CU Time Share	0.40%	0.40%	\$500	Term of Acct	Term of acct.	Initial Transaction Only	Yes
6 mos CU JUMBO Time Share	0.80%	0.80%	\$100k	Term of Acct	Term of acct.	Initial Transaction Only	Yes
9 mos CU Time Share	0.45%	0.45%	\$500	Term of Acct	Term of acct.	Initial Transaction Only	Yes
9 mos CU JUMBO Time Share	0.90%	0.90%	\$100k	Term of Acct	Term of acct.	Initial Transaction Only	Yes
12 mos CU Time Share	0.50%	0.50%	\$500	Term of Acct	Term of acct.	Initial Transaction Only	Yes
12 mos CU JUMBO Time Share	1.00%	1.00%	\$100k	Term of Acct	Term of acct.	Initial Transaction Only	Yes
18 mos CU Time Share	0.60%	0.60%	\$500	Term of Acct	Term of acct.	Initial Transaction Only	Yes
18 mos CU JUMBO Time Share	1.10%	1.10%	\$100k	Term of Acct	Term of acct.	Initial Transaction Only	Yes
24 mos CU Time Share	0.65%	0.65%	\$500	Term of Acct	Term of acct.	Initial Transaction Only	Yes
24 mos CU JUMBO Time Share	1.21%	1.20%	\$100k	Term of Acct	Term of acct.	Initial Transaction Only	Yes

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Product Names	Dividend Rate	APY	Min. Balance	Dividend Compounded	Dividend Period	Restrictions	Renewable
36 mos CU Time Share	0.76%	0.75%	\$500	Term of Acct.	Term of acct.	Initial Transaction Only	Yes
36 mos CU JUMBO Time Share	1.32%	1.30%	\$100K	Term of Acct.	Term of acct.	Initial Transaction Only	Yes
48 mos CU Time Share	0.96%	0.95%	\$500	Term of Acct.	Term of acct.	Initial Transaction Only	Yes
48 mos CU JUMBO Time Share	1,38%	1.35%	\$100K	Term of Acct.	Term of acct.	Initial Transaction Only	Yes
60 mos CU Time Share	1.07%	1.05%	\$500	Term of Acct.	Term of acct.	Initial Transaction Only	Yes
60 mos CU JUMBO Time Share	1.49%	1.45%	\$100k	Term of Acct.	Term of acct.	Initial Transaction Only	Yes
Nothing! Checking	0.25%	0.25%	\$0.00	Daily	Quarterly	Opening Deposit	No
Tier 1 (\$500.00 - \$749.99)	0.25%	0.25%	\$500	Daily	Quarterly	Minimum Balance Req.	No
Tier 2 (\$750.00 - \$999.99)	0.30%	0.30%	\$750	Daily	Quarterly	Minimum Balance Req.	No
Tier 3 (\$1,000.00 and above)	0.35%	0.35%	\$1,000	Daily	Quarterly	Minimum Balance Req.	No
Money Market Account (MMA):							
CU Money Fund Plus \$2,500.00 to \$9,999.99	0.25%	0.25%	\$2,500	Daily	Monthly	Limitations Apply	No
CU Money Fund Plus \$10,000.00 to \$24,999.99	0,30%	0.30%	\$2,500	Daily	Monthly	Limitations Apply	No
CU Money Fund Plus \$25,000.00 to \$49,999.99	0.35%	0.35%	\$2,500	Daily	Monthly	Limitations Apply	No
CU Money Fund Plus \$50,000.00 to \$99,999.99	0.40%	0.40%	\$2,500	Daily	Monthly	Limitations Apply	No
CU Money Fund Plus \$100,000.00 and Over	0,45%	0.45%	\$2,500	Daily	Monthly	Limitations Apply	No
CU Club Account:	1.24%	1.25%	\$5	Daily	Quarterly	Limitations Apply	Automatic

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Product Names	Dividend Rate	APY	Min <u>.</u> Balance	Dividend Compounded	Nividend Period	Restrictions	Renewable
IRA ACCOUNTS:							
iRAs Traditional/ROTH / & Coverdell ESA	0.30%	0.30%	\$5	Daily	Quarterly	Limitations Apply	N/A
IRA- 12 Mo. Time Share Traditiona /Roth, & Coverdell ESA	0.50%	0.50%	\$500	Term of Acct	Term of acct.	Limitations Apply	Yes
IRA-12 Mo Jumbo Time Share Traditional /Roth, & Coverdell ESA	1.00%	1.00%	\$100K	Term of Acct	Term of acct.	Limitations Apply	Yes
IRA –24 Mo Time Share Traditional /Roth, & Coverdeli ESA	0.65%	0.65%	\$500	Term of Acct	Term of acct.	Limitations Apply	Yes
IRA-24 Mo Jumbo Time Share Traditional /Roth, & Coverdell ESA	1.21%	1.20%	\$100K	Term of Acct	Term of acct.	Limitations Apply	Yes
IRA- 36 Mo. Time Share Traditional /Roth, & Coverdeli ESA	0.76%	0.75%	\$500	Term of Acct	Term of acct.	Limitations Apply	Yes
IRA-36 Mo Jumbo Time Share Traditional /Roth, & Coverdell ESA	1.32%	1.30%	\$100K	Term of Acct	Term of acct.	Limitations Apply	Yes
IRA- 48 Mo. Time 5hare Traditional /Roth, & Coverdell ESA	0.96%	0.95%	\$500	Term of Acct	Term of acct.	Limitations Apply	Yes
IRA-48 Mo Jumbo Time Share Traditional /Roth, & Coverdell ESA	1.38%	1.35%	\$100K	Term of Acct	Term of acct.	Limitations Apply	Yes
IRA- 60 Mo. Time Share Traditional /Roth, & Coverdell ESA	1.07%	1.05%	\$500	Term of Acct	Term of acct.	Limitations Apply	Yes
IRA-60 Mo Jumbo Time Share Traditional /Roth, & Coverdell ESA	1.49%	1.45%	\$100K	Term of Acct	Term of acct.	Limitations Apply	Yes



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#### SAVINGS ACCOUNT FEES (\*Membership\*)

Opening Deposit*	\$5.00
Min. Bal. Requirement	\$5.00
Acct. Re-opening Fee	FREE
DORMANT ACCOUNTS:	
12 month in-active	\$5.00
Less than \$100 balance	\$5.00 per month
Escheatment Fee & Media Exp	\$100 + Media Exp
Deposit Return Item	\$12.00
ALL OTHER ACCOUNTS:	
Return Item	\$12.00
<ul> <li>All Acct Closure (w/in 90 days)</li> </ul>	\$25.00
<ul> <li>Research Fee (all accts, per hr)</li> </ul>	\$25.00
<ul> <li>Reconciliation Fee (all accts, per hr)</li> </ul>	\$25.00
<ul> <li>Statement Copy</li> </ul>	\$5.00 flat per sumt period
<ul> <li>Account Overdraft</li> </ul>	None
<ul> <li>Excessive Withdrawai (over counter)</li> </ul>	\$1.00 after 5 transaction
<ul> <li>Monthly Service Charge</li> </ul>	None-No Min. Bal. Req.
RETURNED ACH PRE AUTHORIZED:	
Debit/Withdrawal	\$15.00
<ul> <li>Legal Process (garnishment/levees)</li> </ul>	\$25.00 per account

CU CHECKING ACCOUNT FEES

\$100 00 (\$0.00 w/ Direct Deposit)

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\$500.00

\$750.00

\$1,000.00

Nothing: Checking Fee:

Tier 1

Tier 2

Tier 3

Interest Bearing

-Opening Deposit Requirement

Minimum Balance to earn tiered interest;

CheckWriting Privileges

CU CHECKING ACCOUNT FEES

#### ALL OTHER FEES APPLICABLE:

•Stop Payment	\$7.00 per item
•Non-Sufficient Funds	\$15.00 per item
<ul> <li>Deposit Return item (Dep-N5F)</li> </ul>	\$15.00 per item
<ul> <li>Deposit Return item (Heid)</li> </ul>	\$15.00 per item
-Overdraft Protection (Automated)	\$3.00
POS Purchase (Marinet)	Free
Direct Deposit	Free
-Check Printing	Varies
<ul> <li>Demand Payment Processing</li> </ul>	\$15.00
-Check Copy Fee	\$1.50
<ul> <li>Temporary/Counter Checks</li> </ul>	1 sheet free and \$1.50 per sheet thereafter

# CREDIT CARD FEES

Manage Manage and Annual and Annual and Annual and	entre dell'entre entre entre breaken del southerer entre en
Annuai Fee	\$15(Classic)/\$30(Gold)
Late Payment	\$15(Classic)/\$20(Gold)
Over-credit limit	\$15.00
Cash Advance	None
Grace Period	None
Return Check	\$20.00
Document Copy	\$20.00 ea,
Additional Card	\$10,00
Statement Copy	\$1.00

#### PLASTIC CARD FEES

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initial ATM Card		Free	
Initial DEBIT Card		Free	
Replacement ATM Card		\$5.00	
Replacement DEBIT Card		\$10.00	
Initial CREDIT Card		Free	
Replacement CREDIT Card		\$10.00	

# **Fee Schedule**

#### MONEY MARKET ACCOUNT FEES

Service Fee	\$8.00 If the actual daily balance is		
	below \$2,500.00. Any one day of the		
	calendar month.		
CheckWriting Privileges*:	No ChargeThree (3) checks per month		
*Note a minimum withdrawal of \$500.00 per transaction.			

# ATM FEES

CREDIT UNION OWNED:	
-Member Inquiries	Free
-Non-Member Inquiries	\$0.50
<ul> <li>Member withdrawal</li> </ul>	None
-Non-Member withdrawal	\$2.00
NON-OWNED ATM:	
-Inquiries	\$1.00
-International Withdrawais	\$3.D0
-International Inquiries	\$1.00
<ul> <li>Transactions other than inquiries and withdrawals (transfers, deposits, etc.)</li> </ul>	\$2.00

#### ELECTRONIC SERVICES

Transaction Limit: A combined limit of 30 transactions a 24-h	юur
period applies to POS, Debit/Check Card and ATM.The dollar	
amount limit in a 24-hour period is established for the followit	ng:
•ATM	\$400.00
-Point of Sale (POS), Debit/Check Card	\$2,500.00

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# Fee Schedule

<u>OTHER SERVICES</u>		<u>OTHER SERVICES</u>	
CU WEB BRANCH (ONLINE BANKING)	Free	Wire Transfer (International)	\$45,00
CU IPAY (BILL PAY):	and the second	Wire Transfer-Incoming	\$2.50
Monthly Service Fees	\$5.00 (6 Payments Per Month)	Cashier's Check	1st 3 free, \$1.00 per check
Additional Payment Per Month			thereafter monthly
(After 6th payment)	\$0.55 each	Notary Fee - Member	Free for 1st signature/
Expedited Payment Fee	\$9.95 per payment		\$5 per signature thereaft
<ul> <li>Automatic Stop Payment for any item outstanding</li> </ul>		Notary Fee - Non-Member	\$10 per document
more than 90 days	\$10.00 per item		
<ul> <li>Stop Payment for any item outstanding</li> </ul>			
more than 90 days	\$10.00 per item	Traveler's Cheque	FREE
<ul> <li>Check Copy requested as a stand alone transaction</li> </ul>	\$7.50	SAFE DEPOSIT BOX	
MONEY HQ SERVICES:		• 3x10x22	\$45.00 (Rental Fee per Yo
Financial Account Aggregation,		+5x10x22	\$75.00 (Rental Fee per Ye
Account-to-Account (A2A) transfers, Bill		Key deposit	None
Presentment, People to People Payments		Lock Replacement Fee	\$60.00
(P2P), Balance and eBill Alerts	\$5.00 (monthly user fee)	Force Drill Fee	\$155.00** (varies,
After 5 Combination transaction of	\$1.50		depending on the size)
(A2A and P2P) Per month	(Per Additional Transaction)	Late Fee	\$20.00
Next Day Transfers	\$8.95 (Per Transfer)	COIN DEPOSIT (Wrapped or Unwrapped Accepted)	
CU BYPHONE	Free	• Members	FREE
MIRE TRANSFER (DOMESTIC)		Non-members	10% fee
Outgoing	$(A_{1}, A_{2}) = (A_{1}, A_{2})$	NIGHT DEPOSITORY	
- \$0 - \$50,000	\$15.00	- Service Fee	None
• \$50,000.01 - \$100K	\$20.00	Key Deposit	\$5,00
• \$100,000.01 - \$500K	\$25.00	- Replacement key	None
- \$500,000.01 - υρ	00.06\$	Disposable Bags	0.24 cents for medium ba
			0.65 cents for large bag

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# Truth-In-Savings Disclosure

Except as specifically described, the following disclosures apply to CU Share Savings, CU Club Account and CU Advan tage Checking. All account types described in this Rate and Fee Schedule are expressed as share accounts.

1. Rate information. The Annual Percentage Yield is a percentage rate that reflects the total amount of dividends to be paid on an account based on the dividend rate and frequency of compounding for an annual period. For all accounts, the Dividend Rate and Annual Percentage Yield may change monthly as determined by the Credit Union's Board of Directors. The Dividend Rates and Annual Percentage Yields are the prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period.

2. Nature of Dividends. Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.

3. Dividend Compounding and Crediting, The compounding and crediting of dividends and dividend period applicable to each account are set forth in the Rate Schedule. The Dividend Period is the period of time at the end of which an account earns dividend credit. The Dividend Period begins on the first calendar day of the period and ends on the last calendar day of the period.

4. Accrual of Dividends. For all accounts, dividends will begin to accrue on non-cash deposits (e.g. checks) on the business day you make the deposit to your account. For Regular Share and Share Draft accounts, if you close your account before accrued dividends are credited, accrued dividends will not be paid

5. Balance information. The minimum balance requirements applicable to each account are set forth in the Rate Schedule. For all accounts, there is a minimum daily balance required to obtain the Annual Percentage Yield for the dividend period. If the minimum daily balance is not met, you will not earn the stated Annual Percentage Yield. For all accounts using a Daily Balance method, dividends are calculated by applying a daily periodic rate to the principal in the account each day.

6. Account Limitations. For CU Share Savings and Christmas Club Share accounts, no more than six (6) preauthorized, automatic, or telephone transfers may be made from these accounts to another account of yours or to a third party in any month, and no more than three (3) of these six (6) transfers may be made by check, draft, or debit card to a third party. If you exceed these limitations, your account may be subject to a fee or be closed. For a Christmas Club Share account, the available balance will be transferred to your Share Savings on or after October 1 and the account will remain open. Withdrawals may be made only during the period of October 1 through January 6 of the-subse quent year and are limited to cash or check transactions only; cash withdrawals may not be less than \$1.00 or more than \$3,000.00 per day. For withdrawals made other than the period October 1 through January 6, the accrued dividends will be posted to the account and you will receive the full account balance and the account will be closed. You may make transfers or withdrawals in the first seven (7) days after the account is opened without restriction. For Regular Share accounts, cash withdrawals may not be less than \$1.00 or more than \$3,000.00 per day.

#### Except as specifically described, the following disclosures apply to all Time Share Accounts.

1. Rate information. The Annual Percentage Yield is a percentage rate that reflects the total amount of dividends to be paid on an account based on the dividend rate and frequency of compounding for an annual period. For all accounts, the Dividend Rate and Annual Percentage Yield are fixed and will be in effect for the term of the account. The Annual Percentage Yield is based on an assumption that dividends will remain on deposit until maturity. A withdrawal of dividends will reduce earnings.

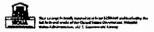
2. Dividends Compounding and Crediting. The compounding and crediting of dividends applicable to each account is set forth in the Rate Schedule. The Dividend Period begins on the first calendar day of the Dividend Period and ends on the last calendar day of the Dividend Period.

3. Balance Information. The minimum balance requirements applicable to each account are set forth in the Rate Schedule. For all accounts, dividends are calculated by the Daily Balance method which applies a daily periodic rate to the principal in the account each day.

4. Accrual of Dividends. For all accounts, dividends will begin to accrue on non-cash deposits (e.g. checks) on the business day you make the deposit to your account.

5. Transaction Limitations. After your account is opened, your ability to make additional deposits to your account or withdrawals of dividends and any limitations on such transactions are set forth in the Rate Schedule.

6. Early Withdrawal Penalty. A penalty of 30 day dividends for accounts 12 months or less, and a 90 day dividends 18 months or more will be imposed on amounts withdrawn before maturity.



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federal credit union

# MONEY MARKET ACCOUNT (MMA) DISCLOSURE

Please read the Money Market Account (MMA) Disclosure Statement thoroughly before proceeding to the application. You will be required to indicate on the application that you have acknowledged receipt of, and have read and understand the MMA Disclosures.

MMA: To open an MMA you must first be a member of Coast360 Federal Credit Union (i.e. own a share savings account with a \$5.00 minimum balance). The MMA has a \$2,500 minimum opening deposit requirement.

TRANSFERS AND WITH DRAWALS: You may conduct transfers and /or withdrawals of funds from your MMA as set forth in Federal Regulation with limitations. The following transactions do not count toward the six transfers limit imposed on MMAs.

1) Purpose of paying loans and associated expenses at the same depository institution,

Withdrawals or transfers among accounts of the same person at the same credit union when made by mail, messenger, ATM or in person,
 Withdrawals made by telephone instruction that a result in a check being a mailed to the member.

Witnerawais made by telepho
 Electronic deposits.

The types of transfers and withdrawals that are limited are those requested by fax, CUbyPhone, Coast360 Federal Credit Union website, preauthorized transfers, or MMA check to pay third parties (dearing the credit union date, not written check date). If you exceed the transfer limitation set forth above in any statement period, your account will be subject to dosure and funds transferred to your regular share account.

DIVIDENDS: Dividends accrue daily on account balances of \$2,500 or greater. Refer to current Schedule of Dividend Rates and Annual Percentage Yields (APY). Dividends are a division and distribution of earnings among members after all expenses have been paid and the required amount has been set aside for reserves. The Board of Directors declares dividend rates prospectively in the month preceding the dividend period. The dividend rates and APY may vary weekly as determined by the Board of Directors. Dividends at Coast360 Federal Credit Union are earned from day-of-deposit to day-of-withdrawal, or until the account is demonded by the Board of Directors. Dividends as of the day you instruct us to close the account. Dividends are computed using the daily balance method by applying the daily periodic rate to the full amount in your eccount at the end of each day. Dividends for the MMA are computed through the last calendar day and credited on the last business day of the month in which they were earned. The dividend period is monthin, beginning the flist day of the month and ending the last day of the month. For example, the beginning date of such dividend period is a Lanuary. All other dividend periods follow this same pattern of dates.

IOINT OWNERSHIP: If you designate a joint owner, your MMA is co-owned equally by your joint owner. Together, you and your joint owner agree that your entire balance (including accumulated dividends) may be withdrawn or transferred at any time, and that you shall discharge Coast360 Federal Credit Union from any liability for carrying out any of these requested actions. The owner and joint owner (if any) agree to be jointly and severally liable for negative balances on any of their joint accounts including any overdrafts, regardless of the cause, and agree to immediately deposit sufficient funds to pay the overdraft. The owner and joint owner agree to relimburse Coast360 Federal Credit Union for all costs of collection, including reasonable attorneys fees and court costs. In accordance with the Federal Credit Union Act, Coast360 Federal Credit Union reserves the right to transfer funds on deposit in your MMA to pay any outstanding financial obligation you may have at Coast360 Federal Credit Union. A joint owner cannot be removed from an account without his/her permission. If you no longer want the joint owner to have access to your account, you must close the account and open a new one.

Annual Percentage Yield: APY assumes dividends remain in the account until maturity. Withdrawals reduce earnings. All accounts must remain open through the end of the dividend period or the maturity date to be paid the account dividends. The above rates were paid for their respective dividend periods. Dividends are paid at the end of the period from the current income and the available earnings after required transfers to reserves. These rates are not guaranteed for the current dividend period.

INSURANCE The assets of Coast360 Federal Credit Union cover your shares. The shares in all your individual accounts are aggregated and insured against loss up to a total of \$250,000 by the National Credit Union Administration, a US government agency. If you have an IRA, it is separately insured up to \$250,000, Joint accounts are insured separately from individual accounts up to \$250,000 by NCUA. Congress has temporarily increased NCUA share insurance from \$100,000 to \$250,000 per depositor through December 31, 2013.

PAYMENT OF CHECKS: By requesting a MMA, check, you authorize Coast360 Federal Credit Union to pay MMA checks signed by you or your joint owner (if any) of this account and to charge the payments against the MMA. Each negotiated MMA check will be charged to the MMA as of the date of receipt of the payment order by Coast360 Federal Credit Union. Coast360 Federal Credit Union will not be responsible for delaying payment of post-dated checks. Coast360 Federal Credit Union is authorized to refuse checks that exceed funds available in the MMA. A fee will be assessed in the amount shown on Coast360 Federal Credit Union six authorized to refuse checks that exceed funds available in the MMA. A fee will be assessed in the amount shown on Coast360 Federal Credit Union six authorized to refuse checks that exceed funds available in the MMA. A fee will be assessed in the amount shown on Coast360 Federal Credit Union store to a MMA check. The owner (if any) may refused MMA check. The owner and joint owner (if any) may request providing notification to Coast360 Federal Credit Union stop payment or an MMA check. A fee will be assessed in the amount shown on Coast360 Federal Credit Union current Schedule of Fees and Charges for each request copies of paid MMA checks. A fee may be assessed as provided on Coast360 Federal Credit Union current Schedule of Fees and Charges for each MMA check copy. Except for negligence, Coast360 Federal Credit Union is not liable for any action it takes regarding the payment or nonpayment of an MMA check. Coast360 Federal Credit Union is under no obligation to pay or refuse the payment of an MMA check on which the date is more than six months old. MMA checks deposited in other financial institutions may be sent to us electronically.

CHANGE INTERMS: Coast360 Federal Credit Union reserves the right to terminate this agreement. The terms of this account may change upon 30 days notice. The right or authority of Coast360 Federal Credit Union under this agreement shall not be changed or terminated by you except by written notice to the Credit Union. Which shall not affect transactions previously made.

OTHER TERMS AND CONDITIONS: Shares in your MMA may not be pledged as collateral on any loan. You must notify Coast360 Federal Credit Union in writing of an error concerning an item on your monthly MMA statement no later than the thirty days of the mailing date of the earliest statement. If we do not receive your written notice of an error within this time frame, you may not dispute the item. The use of the MMA is subject to such other terms, conditions or requirements as Coast360 Federal Credit Union may establish from time to time. All non-cash share purchases or payments made to the MMA will be credited subject to final payment of the deposit item. An MMA may not be used for commercial or business purposes. Coast360 Federal Credit Union has the right of assignment of this agreement.

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# Overdraft Protection Plan and Overdraft Protection Savings Acount Disclosure

#### ADDENDUMTOYOURTRUTH IN SAVINGS DISCLOSURE AND ELECTRONIC FUNDTRANSFER DISCLOSURE AND AGREEMENT

#### OVERDRAFT PROTECTION PLAN

Coast 360 recognizes that sometimes you may overdraw your checking account. For your convenience, Coast 360 provides members with an Overdraft Protection Plan. This disclosure describes Coast 360's Overdraft Protection Plan.

Under the plan, your overdrafts will be covered by an automatic transfer from a corresponding Overdraft Protection Savings Account (ODP Savings Account) provided there are sufficient funds from your ODP Savings Account. Coast360 provides the Overdraft Protection Plan as an accommodation to you but is not obligated to do so, even if we have done so in the past.

The Credit Union may honor your checking account overdrafts provided you meet the following criteria:

- Your checking must be a personal checking account.
- Your checking account is not the subject of any administrative or legal orders or levies, Bankruptcy or Tax Liens.
- Coast360's Overdraft Protection Plan does not apply to Jr. Varsity Checking Accounts

For each overdraft paid, your checking account will be automatically charged an overdraft fee. If we pay multiple overdrafts, your checking account will be automatically charged multiple overdraft fees. The credit union will determine in which order multiple overdrafts will be paid. We highly encourage you to maintain sufficient balance in your checking account to avoid paying overdraft protection fees.

The Credit Union may send you a notice each time we pay a check under the Overdraft Protection Plan. However, you understand that we are not obligated to notify you before we pay or return an item. Coast360's Overdraft Protection Plan is a member convenience and the credit union is not obligated to pay overdrafts even if we have done so in the past and even if there is sufficient balance in your ODP Savings Account to cover the overdrafts.

To enroll for Coast360's Overdraft Protection Plan, you are required to open an ODP Savings Account. You authorize the credit union to automatically transfer funds from your ODP Savings Account to cover the overdrafts and pay the related fees.

If your loans are in default or you have caused the credit union a lost or for any other reason, your enrollment in the Overdraft Protection Plan may temporarily be suspended or terminated entirely at our sole discretion. If your Overdraft Protection Plan is suspended or terminated, you are still obligated to pay any amount you owe.

#### Overdraft Protection Savings Account (ODP Savings Account)

An ODP Savings Account is required for Coast360's Overdraft Protection Plan. In order to open an ODP Savings Account you must first be enrolled in Coast360's Overdraft Protection Plan. Coast360 will automatically transfer sufficient funds to pay checking account overdrafts plus the overdraft fees provided there are sufficient funds in your ODP Savings Account to cover these amounts.

The following are features of ODP Savings Accounts:

ODP Savings Accounts are restricted to ODP related transactions only and may only be opened with a corresponding checking account in conjunction with Coast360's Overdraft Protection Plan.

ODP Savings Account deposits are allowed over the counter, by funds transfer from another Coast360 account, by CU Online/Home

Banking, by CU by Phone services, electronic payroll depositand/or any other approved/authorized means of deposit we currently offer. • ODP Savings Account funds may be transferred to another Coast360 share account but may not be withdrawn over the counter, by ATM or by any other means of withdrawal.

ODP Savings Accounts cannot be used for debits or payments of any kind except to pay checking account overdrafts per Coast360's
Overdraft Protection Plan.

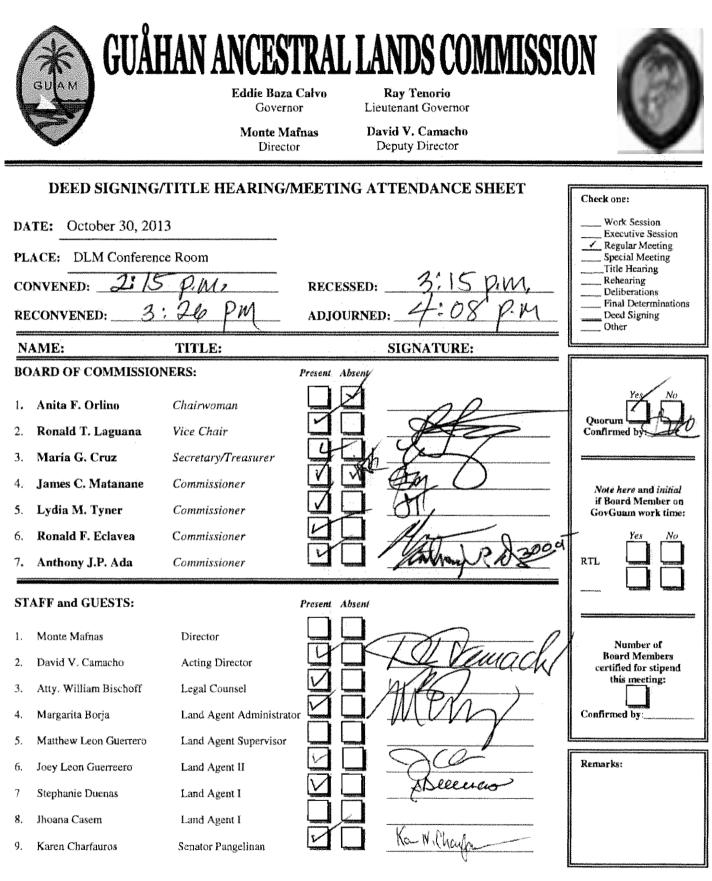
• ATM, Debit or any other plastic cards are not permitted.

- No minimum balance regulted to open or maintain.
- ODP Savings Accounts earn dividends, please refer to our most recent Rate and Fee Schedule.

For more information regarding our Overdraft Protection Plan or ODP Savings, please contact our Call Center at 477-8736.

\*Effective date: Dec 24, 2012





(2011 REV 06/30/11)

ITC Building, Dept. of Land Management Office, 3<sup>rd</sup> floor, West Wing | P.O. Box 2950, Hagåtña, Guahan 96932 Tel: (671) 473-5263/7 or 649-5263 x680, x681 | Fax: (671) 649-5383 E-Mail Address: <u>galc.staff@dlm.guam.gov</u> Website: <u>www.ancestrallands.net</u>

GUÅHAN	ANCESTRAL Eddie Baza Calvo Governor Monte Mainas Director	Ray Tenorio Lieutenant Governor David V. Camacho Executive Director	SION O
COMMISSION MEE	ETING / HEARING	ATTENDANCE SHEET	Check one:
DATE: October 30, 201	3	TIME: 2PM	Work Session
PLACE: <u>DLM Conference</u>	e Room		✓ Regular Meeting Special Meeting Title Hearing Rehearing Deliberations
		· · · · · · · · · · · · · · · · · · ·	Final Determinations Deed Signing Other
PUBLIC SIGN IN SHEET: (C	OPTIONAL)		· ·
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ITC Building, Dept. of Land Management Office, 3<sup>rd</sup> floor, West Wing | P.O. Box 2950, Hagåtña, Guahan 96932. Tel: (671) 473-5263/7 or 649-5263 x680, x681 | Fax: (671) 649-5383 E-Mail Address: galc.staff@dim.guam.gov.Website: www.ancestrallands.net

### GUAHAN ANCESTRAL LANDS COMMISSION BOARD OF COMMISSIONERS Meeting Notification Checklist

#### MEETING INFORMATION

Check one:

Date: October 30, 2013

Time: 2:00pm

Place: DLM Conference

Work Session
Executive Session
Regular Meeting
Special Meeting (Emergency)
Title Hearing
Deliberations of TH
Final Determinations
Deed Signing
Other

Commissioners, Staff, Consultants	Contact Number	Date/Time Notified	Date/Time Confirmed	Email Address
ANITA F. ORLINO, Chairperson Reappointed April 01, 2008	H: 734-3028	10/24/13		Email: <u>danor05@yahoo.com</u>
RONALD T. LAGUANA, Vice Chairperson Reappointed April 01, 2008	H: 734-1026 W: 472-6785 ext. 5048 C: 482-0458	10/24/13	10/24/13 confirmed w/Comm. Laguana 3:26p.m.	Email: <u>rlaguana@gmail.com</u>
MARIA G. CRUZ, Treasurer/Secretary Reappointed April 01, 2008	H: 653-5688 W: 477-4619 C: 747-0029	10/24/13	Confirmed W/Maria 10/24/13 3:26p.m.	Email: <u>marcruzkt@msn.com</u>
JAMES C. MATANANE, Commissioner Reappointed 01, 2008	H: 734-2076 C: 488-8276	10/24/13		Email: <u>imatanane@hotmail.com</u>
LYDIA M. TYNER, Commissioner Reappointed April 01, 2008	H: 632-6382 H: 969-6829	10/24/13	Confrimed w/Lydia 10/24/13 3:30p.m,	Email: <u>lydla_tyner@yahoo.com</u>
RONALD F. ECLAVEA, Commissioner Reappointed April 01, 2008	H: 969-9403 C: 488-2420	10/24/13	Confirmed w/Eclavea 10/24/13 3:33p.m.	Email: <u>reclavea@yahoo.com</u>
ANTHONY J.P. ADA, Commissioner Appointed June 24, 2008	H: 789-1965 W: 734-3645/6 C: 689-4234 / 486- 2846	10/24/13	Confirmed w/Tony 3:50 p.m.	Email: <u>adaclan@gmail.com</u>
ATTY WILLIAM BISCHOFF, Legal Council	W: 475-3324 ext. 3020			Email: wbischoff@guamattorneygeneral.com



Eddie Baza Calvo Governor

Monte Mafnas Director



Ray Tenorio Lieutenant Governor David V. Camacho Deputy Director

# GALC PUBLIC MEETING/TITLE HEARING CHECKLIST

### 1. Media Meeting Announcement

- Wedia announcement to PDN- 5 days prior to meeting (P.L. 13-35)
- Media announcement to PDN 48 hours prior to meeting (P.L. 13-35)

## 2. Notification

- Notify Commissioners, Families and other attendees of meeting at least four (4) days prior to meeting
- O Reminder call to all Commissioners and Families one (1) day prior to meeting

## 3. Meeting Agenda

- Agenda should be prepared at least five (5) days prior to meeting. Have Mr. Camacho review agenda before releasing it to anyone.
- Send approved agenda to all attendees (Commissioners, GEDA, Pangelinan's Office, etc.) at least three (3) days prior to meeting

## 4. Record of Motion - Approval of Minutes

- BOM FINAL copy for signature
- ROM draft copy for Commissioners and other Attendees if more than one ROM, combine all into one document instead of individual copies

## 5. Documents/Materials Needed for Meetings

- Street GALC Recorder
- Dedia justification announcement cover sheet
- Amedia announcements (if there is more than one announcement, have a copy of EACH day it was published)
- 6 Boll call attendance sheet of Commissioners and Attendees
- Notification Checklist
- SADM Sheet (for Commissioner Cruz)
- Public Sign-In Sheet
- Other documents (that may be passed around for the meeting)
- O Pencils/Highlighters
- Name plates
- Ø Note pad
- Coffee and Condiments
- Paper products

## 6. For Title Hearings

- SALC Black Binders for Commissioners and Directors
- O Twelve (12) copies of Title Packet
  - a 1 copy for GALC files
  - o 1 copy for Land Admin / Facilitator
  - o 7 copies for GALC Commissioners
  - o 2 copies for DLM Directors Mr. Matnas and Mr. Camacho
  - o 1 copy for GALC Legal Counsel
- Send Scott Mendiola or Karen Charfauros (Senator Pangelinan's Office) a copy of the Title Packet and other necessary attachments for his review

Meeting Date: October 30, 2013

Reviewed by GALC Staff: Allenao